

**MINUTES OF 134th MEETING OF**  
**STATE LEVEL BANKERS' COMMITTEE, MADHYA PRADESH HELD**  
**ON 24.12.2008 AT CENTRAL BANK OF INDIA ZONAL OFFICE,**  
**BHOPAL**

The 134<sup>th</sup> meeting of State Level Bankers' Committee, Madhya Pradesh was held on 24<sup>th</sup> December 2008 at the Conference Hall of Central Bank of India, Zonal Office, Bhopal wherein performance of the banks operating in the state of Madhya Pradesh for the quarter ended September, 2008 and status of various scheme was reviewed. Ms. H.A. Daruwalla, Chairperson & Managing Director Central Bank of India presided over the meeting. Dr. Ramkirshna Kusmaria Hon'ble Minister for Farmers Welfare Govt. of MP was Chief Guest. The meeting was attended, amongst others, by Shri K.A. Somayajullu, General Manager, Shri P Ravindran, General Manager, Central Bank of India corporate office, Smt. Ranjana Choudhary, Additional Chief Secretary / Agri. Production Commissioner, Shri Pravesh Sharma, Principal Secretary, Agriculture & Cooperation, Shri I.S. Dani, Principal Secretary, Panchayat & Rural Development, , Smt. Rashmi Shukla, Principal Secretary & MD, Mahilla Vitt Evam Vikas Nigam, .Smt. Pallavi Jain Govil, Director, Institutional Finance, Shri Rajesh Verma, Regional Director RBI & Shri S. Mohapatra, CGM NABARD. Top officials of Government Departments, Banks and NABARD were present in the meeting. A list of participants of the meeting is enclosed.

**Welcome address by Convenor**

At the outset, Mr. P.C.Tiwari, Convenor, SLBC and Deputy General Manager, Central Bank of India, Zonal Office, Bhopal extended warm welcome to Ms. H.A. Daruwalla Chair person & Managing Director Central Bank of India and Chairperson of the Committee. He also extended hearty welcome to senior Government and bank officials. While reviewing the performance of the banks, he stated that the collective performance of Banks during the first half year up to Sept. 08 in the State has been reassuring so far as achievement of

targets under Annual Credit Plan and implementation of various Government sponsored programmes are concerned.

He stressed that he would like to avail this opportunity to draw the attention of fellow bankers on the following parameters:

- ❖ Requested fellow bankers to please ensure consistency and adherence to time schedule for submission of data.
- ❖ He informed that action taken report on the decision taken / deliberation made in the SLBC meeting are not received from most of fellow bankers. Though DIF is very much particular in informing actions taken. He requested all the fellow bankers to submit the action taken report.
- ❖ Information sought by Ministry of Finance, Govt. of India from time to time should be submitted within the stipulated date as delay on the part of any Bank delays the process of compilation and submission of information to the Ministry.
- ❖ Convenor informed that SLBC has yet to receive CDs for 17 Districts in respect of Agriculture Debt Waiver and Debt Relief Scheme 2008 from respective LDMs..The concerned banks are requested to expedite submission of the same. (District wise / Village wise / Borrower wise)

The Format made available in this meeting. Kindly ensure that the same, complete in all respects, reaches the Convenor Bank latest by 20<sup>th</sup> January, 2009.

With these words, He requested the Chairperson to deliver her keynote address.

**Key Note address by Chairperson:**

Ms H. A.Daruwalla, welcomed the participants, Mrs. Ranjana Choudhary, Addl. Chief Secretary & Agriculture Production Commissioner, Shri I.S. Dani, Principal Secretary (Panchayat & Rural Development), Mr. Pravesh Sharma, Principal Secretary (Agriculture & Co-operatives), Mrs. Pallavi Jain Govil, Director, Institutional Finance, Mrs. Rashmi Shukla, Managing Director, Mahila Vitta Vikas Nigam, Mr. Rajesh Verma, Regional Director, RBI, Mr.

Mohapatra, CGM, NABARD, senior officials from State Government and all the bank participants present in the meeting.

The Chairperson stated in her key note address that ;

It is an acknowledged fact that the Financial Sector, of which Banks are the dominant constituent, plays a pivotal role in the economy. This sector has strived to touch the lives of people of all hues in every nook and corner of the country through a well spread branch network. Its contribution to the socio-economic development in the State of Madhya Pradesh is also well recognized.

A very cordial relation and close coordination between Banks and the State Government, and effective monitoring of the implementation of Priority Sector lending objectives, including various Government Sponsored Schemes, has been the hallmark of SLBC, Madhya Pradesh. Resultantly, Banks have consistently surpassed targets under Annual Credit Plans. In fact, the Indian Banks' Association (IBA) has also appreciated the liaison of Bankers and State Government officials in the SLBC of Madhya Pradesh. The credit for this compliment goes to all those associated with this forum.

The Indian Banking System has shown characteristic strength in withstanding the contagious effect arising out of the recent crisis in the global financial markets. With most of the big economies in the developed world officially in recession, world economy is going through one of its worst periods, forcing International Monetary Fund to revise its forecast for global growth downwards to 3.7 per cent for 2008 and 2.2 percent for 2009 as against 3.9 percent and 3.0 per cent, respectively,. More worryingly, indications point to a longer recovery period than earlier anticipated.

Belying earlier expectations of a marginal effect of the ongoing crisis on the emerging economies, the growth prospects in these countries have also been undermined in varying degrees. The outlook for Indian economy, though showing signs of a slow down and recording a moderation in Real GDP growth in the first half year, is fortunately somewhat better than many other

countries. A sustained reduction in inflationary pressures over the last many weeks has certainly come as a positive factor.

However, the global financial crisis has affected business confidence in general. Banks were faced with tight liquidity position, leading to erosion in demand, a causative factor for recession. But the swift measures undertaken by both Government of India as well as Reserve Bank of India, aimed as growth stimulus to ease liquidity position and revive demand, these are expected to help in containing the downturn in economy. Some of the measures announced are:

***Measures taken by Government of India:***

- ❖ Additional Government Expenditure to the tune of Rs.200 billion in FY 2008-09.
- ❖ 4% reduction in Cenvat Rate on non-petroleum products effective during the remaining four months which will result in tax revenue loss to the extent of Rs.87 billion.
- ❖ To support financing of infrastructure projects in the Public Private relationship. Resources of Rs.100 billion to be raised through tax-free bonds by India Infrastructure Finance Co. Ltd.
- ❖ A cut in the prices of petroleum products.
- ❖ Special package to give impetus to Housing sector, to be implemented by Public Sector Banks. Under this package, Housing Loans up to Rs.5 Lacs will carry an interest rate of 8.50% p.a. and Loans above Rs.5 Lacs and up to Rs.20 Lacs will carry an interest rate of 9.25% p.a.
- ❖ Interest subvention of 2% up to March, 2009 on pre and post-shipment export credit for labour intensive exports.
- ❖ Interest subvention on Short Term Crop Loans up to Rs.3 Lacs extended to farmers has been increased from 2% to 3% for the Financial Year 2008-09.

The Government is also expected to announce another round of package shortly.

***Measures initiated by Reserve Bank of India:***

- ❖ Reduction of SLR, which now stands at 24%.

- ❖ Significant reduction in CRR which currently stands at 5.5%.
- ❖ Phased reduction in key policy rates of Repo to 6.5% and Reverse Repo to 5%.
- ❖ Refinance facility of Rs.4000 crores to the National Housing Bank (NHB) in order to provide liquidity support to the housing sector.
- ❖ Refinance facility of Rs.5000 crores to EXIM Bank with a view to mitigating the pressures on account of the recent developments on loan disbursements to Indian exporting companies and for honouring disbursements under export lines of credit extended at the behest of the Government of India to overseas financial institutions, sovereign governments and other entities for financing imports from India.
- ❖ Refinance of an amount of Rs. 7,000 crore to the Small Industries Development Bank of India (SIDBI) This refinance will be available against: (i) the SIDBI's incremental direct lending to MSE; and (ii) the SIDBI's loans to banks, NBFCs and State Financial Corporations (SFCs) against the latter's incremental loans and advances to MSEs.

The cumulative amount of primary liquidity made available to the financial system through these measures is over Rs.300,000 crore. This has helped in improving the liquidity position starting mid- November 2008.

Coming to the State economy, she said that Banks had waived loans to the tune of Rs.2134.55 crores and extended relief to the extent of Rs.1015.85 crores to eligible borrowers in the State under the Agriculture Debt Waiver & Debt Relief Scheme 2008 which was successfully implemented in the State within the stipulated time period. These farmers had become eligible for fresh financing. She was confident, all the fellow Bankers would have reviewed the situation with regard to extending fresh loans to the eligible farmers so as to ensure that no eligible farmer is deprived of the benefit of the Scheme.

Financial Inclusion is also the key tool to integrate hitherto uncovered population with the mainstream economy. In this regard, a special drive was initiated in 35 districts in the State to cover 39870 villages for Total Financial

Inclusion. As per the data available with the Committee, this task has been completed in only 3779 villages. Banks need to speed up the process and ensure that this job is accomplished in a time bound manner. IT enabled Financial Inclusion is one of the tools to accelerate the process. Based on the experience gained in the Pilot Project, the coverage of this technology should be extended to wider areas.

A conscious effort is on to increase self-employment opportunities through capacity building and skill up gradation with focus on rural areas. The Rural Development and Self Employment Training Institutes (RUDSETIs) are intended to serve this objective. It is planned to open 25 Russets in the State in the first phase and to begin with, 13 centers have been selected for establishment of these Institutes. Central Bank of India has taken up the responsibility for 6 centers and the rest are entrusted to other Banks. The Banks have welcomed the State Government's offer to allot land for establishing these Institutes. But they are reportedly experiencing problems in getting land allotted/finding suitable premises at reasonable rental for housing these Institutes. She, therefore urged upon the senior functionaries of State Government present here to pass on clear directives to the District Administrations to extend full help to Banks in this regard. So far as Central Bank of India is concerned, it has taken up responsibility for establishing 6 Russets in the State, one each at Hoshangabad, Gwalior, Ratlam, Sagar, Jabalpur and Chhindwara. Its first RUDSETI has started functioning at Hoshangabad with effect from 22<sup>nd</sup> December, 2008.

In the area of issuance of Kisan Credit Cards (KCCs), with the implementation of Agriculture Debt Waiver and Debt Relief Scheme, 2008 and Government's clarification on prudentially written off/regularly written off accounts, most of the farmers have become eligible for fresh financing. As such, the drive for 100% coverage of farmers under KCC must be expedited.

With a view to give a thrust to the Micro Enterprises sector across the country, the Government of India has launched a new scheme titled "Prime Minister's Employment Generation Programme' by merging REGP and PMRY schemes. This is a credit linked central sector scheme, with an

estimated total credit flow of Rs.15000 crores, involving a government subsidy of Rs.4485 crores. Detailed circular has already been issued by RBI and circulated to all Banks. Bankers are requested to ensure that the target of 1540 cases for the current financial year is definitely surpassed.

Thereafter, Chairperson SLBC placed before the house the business trends and performance of the Banking Sector as at September 2008.:

- ❖ Performance under Annual Credit Plan clocked 50% of the target as of September, 2008 which can be considered as satisfactory.
- ❖ Banks continued their network expansion in the State with 106 new branches being added during the period under review.
  
- ❖ Aggregate deposits increased by Rs.8080 crores, from Rs.89604 crores as of March, 2008 to Rs.97684 crores as of 30<sup>th</sup> September, 2008, reflecting a growth of 9%.
- ❖ However during the same period, Total Advances expanded by Rs.2414 crores, from Rs.60057 crores as on 31.03.2008 to Rs.62471 crores as of 30.09.2008, registering a growth of mere 4% only.
- ❖ The Credit Deposit Ratio, which stood at 64%, continues to be well above the national norm of 60%. Notably, the C:D Ratio in Rural & Semi Urban areas has increased to 71%. The 8 districts with low C:D Ratio need to be given focused attention to improve their position.
- ❖ The ratio of Priority Sector advances to Total Credit stood at 64% as against the National Norm of 40%. The share of Agricultural Advances stands at 38% against the stipulated level of 18%.
- ❖ The advances to MSME sector, which was in the negative during the first quarter, has now posted a turn around and registered a growth of 1.61%, with a net increase of Rs.93 crores over March, 2008.
- ❖ Advances to Weaker Sections constitute 13% of the Total Advances, against the national norm of 10%.
- ❖ During this period, the Banks sanctioned 7365 Educational Loans, involving a total amount of Rs.187 crores. Of this, girls numbered 2146 with a loan component of Rs.48 crores.

Concluding the speech, Ms. Daruwalla, Chairperson SLBC said, the Bankers and the State Government have a glorious history of maintaining excellent coordination and cooperation. The State Government has just got a renewed mandate from the people, ensuring continuity in plans and programmes. She was confident that the time tested coordination between Banks and State Government will get further strengthened in the course of our joint quest for a fully developed economy and prosperity to the citizens of the State. She wishes Good Luck to both the State Government as well as the Banks in their endeavours.

She then requested the Convenor to take up the agenda for discussion.

**ADDRESS BY SMT. RANJANA CHOUDHARY, AGRI.PRODUCTION COMMISSIONER**

Smt. Ranjana Choudhary, APC/ACS while addressing the house, complimented the bankers for timely and successfully completion of debt waiver and debt relief scheme in MP. She further highlighted achievements by the banks, commercial banks and RRB, Co-operative to triple the agriculture advances in three years, besides good performance in CD Ratio which is 71, lending to the agril in rural and semi urban areas is above 38%. It is very good performance of the bankers.

NABARD PLP for the year 08-09 is of Rs.16000 crores out of which 12000 for agriculture and allied sector. Out of this Rs.9000 crores for crop loan and 3000 crores for term loan - poultry, piggery, fisheries, horticulture farm mechanization etc. State is hungry for credit. Credit requirement will be more than the actual PLP, even after tripling the agriculture credit this sector requires more.

She requested the chairperson to pay much more attention towards the credit need of weaker section, small and marginal farmers because they are in the clutches of money lenders. Bankers should come forward and help the farmers in every aspect.

As regards Kisan Credit Card, the total card, distributed are 47.29 lakh against total farmers more than 67 lakh in the state.

She mentioned that most heterogenous professional occupational group is farmers. Plan should be prepared according to farmers need, their land area, soil condition, climate etc., land holding and income groups 50% of the agriculture term loans are contributed by farm mechanization- tractor, thresher, power tiller etc and very little goes to bullocks and bullock carts and irrigation facilities. Where as in her opinion it should goes to fisheries, poultry, bullocks and bullock carts also. She also stated that PLP of NABARD and Annual Credit plan adopted in SLBC should be linked to each other. For the current year NABARD has prepared plan for 16000 crore, whereas State Plan is of 15440 crore. There is not much gap. She feels great satisfaction over this and congratulates the bankers over this score.

She furnished all the schemes of Agriculture production and allied activities to the bankers in a statement form and urged the bankers to take view and think about other activities also.

10<sup>th</sup> five year plan the budget of state for Agriculture was 800 crores that increases in 11<sup>th</sup> plan to 1800 crores so there is increase of 1000 crores. In irrigation we rub shoulders with the national level. She paid emphasis on Macro and Minor irrigation schemes, borewell, dugwell and other schemes. Out of 313 blocks, 266 blocks are white blocks which means 90% block, are white blocks as such minor irrigation can be taken up in these blocks.

She informed that sprinkler and drip irrigation have 80% subsidy component. Banks should come forward.

She urged for developing a system wherein district were targets for various scheme such as horticulture, fishery, dairy farming, production loan etc. and achievements there against should be discussed in DLCC and BLBC and over view can be deliberated at SLBC level.

Convenor assured Mrs. Choudhary that bankers are willingly ready to work for the committed targets.

**DR. RAMKRISHNA KUSMARIA, HON'BLE MINISTER FOR FARMERS' WELFARE, ANIMAL HUSBANDRY, BACKWARD CLASSES & MINORITY WELFARE, GOVT. OF MADHYA PRADESH**

The Chairperson extended warm welcome to the Hon'ble Minister and present a bouquet of flowers. Dr. Ramkrishna Kusmaria Chief Guest welcomed all the participants and expressed his pleasure in attending the forum of SLBC. He said that Bankers are representing goddess Lakshmi, they are paying much attention to rural poor and farmers of villages.

He gives emphasis towards upliftment of backward area, rural masses.

Banks are preparing schemes for development of rural poor, farmers by way of providing Kisan Credit Cards and other loan facility. He also emphasis the need of credit to rural masses.

He appreciated the work done by banking section towards the development of Agriculture sector in MP particularly under Kisan Credit Card, and other Govt. sponsored schemes. He hope that bankers should do more with zeal and enthusiasm for the upliftment of Agriculture sector and for welfare of farmers so that agriculture in state becomes an profitable entrepreneurs ship.

Convenor assured the Minister that banks will do all the best in upliftment of farmers in the State of Madhya Pradesh.

Thereafter Convenor took up the Agenda item wise

**ITEM NO.1 CONFIRMATION OF THE MINUTES OF THE 133rd MEETING OF STATE LEVEL BANKERS' COMMITTEE HELD ON 23.09.2008**

No amendments/comments were received from any member. The minutes of the meeting were approved.

**ITEM NO.2. FOLLOW UP ACTION ON DECISION OF EARLIER MEETING**

**Action Point 2.1:**

**Doubling of Agriculture Credit during 2008-09**

Progress was reviewed by the house.

### 2.2.1 Progress of issuance Kisan Credit Card in all District of MP

Banks have issued 211067 Kisan Credit Cards, of which 95257 by Commercial Banks, 38111 by RRBs and 77699 cards by Cooperative Banks during the quarter ended Sept. 2008.

Poor performing Banks were Andhra Bank, Corporation Bank, Vijaya Bank, United Bank Mahakaushal RRB, Bank of Rajasthan, Punjab & Sindh Bank, & Indian Overseas Bank. Representatives of these Banks assured to improve their performances in the current year.

It was decided in 133<sup>rd</sup> meeting and followed by DIF that every farmers has become eligible for credit card after implementation of ADWDR scheme. It was resolved that the bankers will distribute KCC to all. Due to ADWDR all the farmers have now become eligible for crop loan and banks should take steps to disburse the crop loan to all eligible farmers. In this Rabi season. All eligible farmers in M.P. should be covered through 100% KCC Scheme.

Under Debt Relief scheme farmers have to pay their share of 75% overdue in 3 installments. 1<sup>st</sup> installments was be paid up to Oct. 08, and 2<sup>nd</sup> installments up to April 09. In case any farmer pays 1/3<sup>rd</sup> of his share (1/3<sup>rd</sup> of 75% of overdues) in two installments up to Oct. 08 and balance amount by June 09, he is entitled for 25% relief and fresh finance also.

It was resolved that very soon all the eligible farmers will be covered. RBI & NABARD will issue the guidelines NABARD had issued the guideline each RRB branch have to issue 150 Credit Card.

Convenor requested bankers to ensure full insurance coverage for the KCC issued by them under NAIS.

**(Action –Banks / DIF)**

### **2.2.2 Issuance of KCC to Kotwars.**

Out of 28000 Sewa Bhoomi Kotwars, 14000 have already been financed under KCC scheme. DIF assured to arrange for providing the data of Kotwars to the LDMs and they will take up matter for covering 100% Kotwars under the scheme.

**(Action –Banks / DIF)**

### **2.2.3 Financial Inclusion in 35 Districts of M.P.**

Chairperson Ms. Daruwalla expressed deep concern over slow progress of Financial Inclusion. 35 districts of the state were selected for financial inclusion in September 07 in presence to Hon'ble State Finance Minister, Govt. of India but only 10% villages in these districts have been declared as financially included.

Though the banks have opened 36 lakh NREGP accounts, the House felt that reporting of data by banks to SLBC is not proper and the data needs to be checked once again it was resolved that reporting system should be strengthened.

SBI representative informed the house that survey should be conducted, accounts are opened but in absence of survey, the village can not be declared as financially included. Assistance of State Govt. officials is required in the data of house hold village wise / district wise.

Regional Director RBI expressed his concern over lack of coordinated approach by bankers in financial inclusion. Issuance of Kisan Credit Card, General Credit Card, No Frill Accounts are a part of Financial Inclusion. It was resolved that a coordinated efforts may be made to implement all the schemes to achieve financial inclusion. It was decided that the Sub-Committee will meet every month / at frequent intervals.

**(Action –Banks / SLBC)**

## **2.2.4 IT ENABLED FINANCIAL INCLUSION PROGRAMME**

The house was informed that the progress of different banks in this sector is poor and unsatisfactory. It was decided that bankers who have not started this exercise will take up the same on priority basis and achieve 100% IT enabled financial inclusion in the districts selected under pilot project also in other districts.

Shri Dani, Principal Secretary, Rural Development informed that data regarding household / individual is available at Janpad level / Block level. Bankers can obtain from them. 36 lakhs accounts are opened in NREGS and more than 140 crore have been paid through bank accounts. Out of it Rs.100 crores have been paid in last two months. Shri Dani further informed that Rs.780.00 crores are to be paid to 90 lakhs labourers under NREGS in the quarter Jan-09 to March 09. Hence opening of the accounts is very much essential.

On enquiring the progress in the I.T. enabled Financial Inclusion by Central Bank of India, the Chairperson informed in the district allotted to Central Bank of India under pilot project viz. Hoshangabad the process has been initiated. Smart Cards have been issued to the job card holder by DOLARIA branch in Hoshangabad on 22<sup>nd</sup> December 2008, the 98<sup>th</sup> foundation day of the bank. Applications are ready and Smart Cards will be issued further. The Bankers reiterated that in case data of house holds are provided in CD form it will facilitate the opening of the accounts. DIF informed that DATA is available in soft copy for 1.08 crore families and can be used for opening of accounts and for verification.

It was suggested that for verification of financial inclusion no outside agency is warranted and banks can certify the figures of financial inclusion.

For verification no outside agency is required only bankers can certify the figure of financial inclusion.

Apex Bank DGM Shri Gupta informed the house that their bank has started the work and 350 cards are already prepared.

Regional Director, RBI desired that bankers should ensure that work on IT enabled financial inclusion is implemented successfully.

Regional Director, RBI stated that IT enable is related issue and we have started on pilot basis some of the banks have started and some are in the process. RD RBI stated that all the Banks who have already launched the Pilot Project would have by now gained sufficient experience and should therefore make attempts to upscale the coverage to more areas and the banks who have not launched the projects in their allotted districts may do so at the earliest.

DIF also stressed for opening of accounts of Non Job Card Holders and left out persons not linked to Financial Services. Bank should give guidelines for financial Inclusion of this segment.

Convenor said that all this matter should be discussed in sub committee meeting.

Summing up the discussion on the topic, the Convenor stated that the farmers who are not included in NREGP scheme should also get opportunity to open the account.

He stressed that it should be ensured that cards are not only issued it should also be operative and transaction should be routed through it.

Madam Rashmi Shukla said that some problem in opening of saving bank accounts in SHGS in individual branch they are not aware of RBI norms KYC norms and opening procedure of saving accounts etc. they are demanding seal etc for opening of accounts. SHG bank linkage other than SGSY are not familiar. Generally people are aware of only subsidy linked programme and not aware of other than subsidy programme.

Director, DIF Mrs. Pallavi Jain Govil said people are not familiar with the norms and for account opening Andhra Model is to be adopted.

Madam Rashmi Shukla said NABARD guidelines is to be recirculated.

Shri Tiwari Convenor said that in sub-committee meeting the matter will be discussed and recirculated the guideline.

**(Action all Banks)**

### **2.2.5 Settlement of SLR Bonds**

DIF Madam Pallavi Jain informed the house that most of the problems are due to bifurcation of states, Chhatisgarh Govt. is taking liability to the tune of 10% only. They are not coming with a constructive solution. It was resolved that a tripartite meeting will be arranged.

Regional Director, RBI said that in this two meetings were called in RBI and it was agreed that whatever percent is agreed upon (80% or 90%) should be paid by the respective entities the remaining should be settled after the decision of the Hon'ble court since matter is being contested in courts of law.

Shri Satish Gupta Joint Director DIF informed the house both the State Govts. Should honour their commitments and disputed amount be kept in abeyance pertaining to three banks Central Bank of India, State Bank of India and Punjab & Sindh Bank for MPSEB debts.

Convenor requested Regional Director, RBI to have one more meeting on this score.

The issue were debated upon at length, Shri Verma, Regional Director, RBI suggested that one to one meeting is to be conducted instead of all the bankers, between concern Banks, MPSEB and Chhatisgarh Electricity Board and representative of DIF from each state and settle the issue.

### **B. Discounting of SIDBI / IDBI bills**

Progress reviewed and discussed.

## 2.2.6 Rural Development and Self Employment Training Institutes (RUDSETI)

Chairperson informed that atleast 15 RUDSETI are to be established in MP in this year with the help of State Government by March 2009. Hence all concerned should take appropriate steps in this regard.

It was decided in last sub-committee meeting following banks will open RUDSETI in their lead district :

No.	Name of Bank	Name of Centre
1	State Bank of Indore	Guna
2	Bank of Baroda	Jhabua
3	Union Bank of India	Rewa and Sidhi
4	State Bank of India	Chhatarpur and Katni
5	Allahabad Bank	Satna
6	Central Bank of India	Hoshangabad, Gwalior, Ratlam, Sagar, Jabalpur & Chhindwara .

State Bank of Indore representative said that notification was given in news paper, but only one proposal was received and was not found viable. He requested State Govt. to provide alternative premises for opening RUDSETI.

Director, DIF informed the house that the institution can be opened in the premises of ITI, Polytechnic and other Krishi Prashikshan Kendra, Aanganwadi etc.

Mr Ganesh DGM, SBI informed they will open the RUDSETI in the month of January, 2009.

In Guna the Collector assured to provide alternate premises.

General Manager Union Bank of India informed that they have received 10 proposals for Rewa and will identify one suitable premise and in the 2<sup>nd</sup> or 3<sup>rd</sup> week of Jan 09 they will open RUDSETI in Rewa. For RUDSETI in Sidhi they are also looking for suitable premises.

Punjab National Bank – Very soon they will open in Datia.

Bank of Baroda – has not received sanction from corporate office.

Allahabad Bank - has applied for land allotment in SATNA.

CBI has already opened RUDSETI in Hoshangabad and at Ratlam premises are being search. In Sagar RUDSETI shall be very soon opened in rented building. In Gwalior, No suitable place is available, hence search is on in Morena. LDM and Regional Manager met the Collector thrice but permission is not yet available.

For Jabalpur & Chhindwara Mr. Kannan, Dy.GM, Central Bank of India, Raipur Zone informed that Jabalpur Collector gave options: 1. Local polytechnic – Rent 250/- per day. 2.ITI – it is about 30 KM outside the city. they will shortly finalise the premises and open RUDSETI at the earliest.

At Chhindwara Distt. Administration is not in a position to provide building and has offered land, so option is to open in rented premises.

Convenor informed that we have to open RUDSETI in rented premises and very soon a sub committee meeting will be called for to address the issue.

Convenor informed the house, that Central Bank has already applied for land to Govt. Other Banks were also requested to write to Govt. for allotment of land. ***He also informed the house that in Hoshangabad they have already started the RUDSETI w.e.f. 22.12.2008.***

Shri Dani said that Ministry of Rural Development (MORD) Govt. of India and Planning Commission have recognized the role of RUDSETIs in imparting skill development / entrepreneurship training and in providing support to rural youth in taking up self employment. MORD is extending one time grant assistance of Rs. 1.00 crore to each of the proposed RUDSETI besides meeting the training costs under SGSY programmes.

He further said the issue of allotment of land to these institutions was also discussed in the CLCC meeting and all the state secretaries have agreed in principle to allot land on priority basis.

Issue should be discussed in SLBC and ensure that atleast one RUDSETI is set up in every districts in MP. He requested to fellow bankers to expedite the process of establishing RUDSETI in these districts.

DIF informed the house, till such time infrastructure and other facilities are put in place, existing premises of ITI and Polytechnic institutions can be considered for undertaking this activity.

### **2.2.7 Drought Relief Measures –Payments of input subsidy for Kharif 2001 & 2002.**

Convenor informed that we have not yet received full utilization certificate from the Banks.

Union Bank, PNB are on the job on war footing level and will very soon submit the certificate.

Bank of Baroda told that in Ratlam for Bilpong Branch, they have not received the subsidy DIF asked for proposal.

DIF said that Madhya Bharat Gramin Bank has been given 10.51 lakh but utilization certificate not received till date.

Convenor requested the fellow bankers to submit the detail of utilization at the earliest so as to enable us submit the same to DIF.

**(Action All Lead Banks)**

### **2.2.8 AGRICULTURE DEBT WAIVER AND RELIEF SCHEME 2008**

The Convenor while expressing whole-hearted gratitude to all the members of SLBC informed that till CDs of 15 districts providing borrower, bank, branch wise data are yet to be received. He requested concerned bankers to please expedite the matter and send the CD at the earliest.

## **ITEM NO.3: PERFORMANCE OF BANKING SECTOR IN MADHYA PRADESH AT A GLANCE**

### **3.1 Branch expansion**

There is net increase of 106 branches of the banks during the period under review.

### **3.2 Deposit growth**

During the period of review the aggregate deposits of the bank in Madhya Pradesh increased by Rs. 8080 crores from Rs.89604 in March 08 to Rs. 97684 crores as of Sept. 08, thus posting a growth of 9.02%.

### **3.3 Credit Expansion**

During the period under review, gross credit in the State has surged by Rs.2414 crores from Rs 60057 crores as of March 08 to Rs.62471 crores as of Sept. 08 thus exhibiting a growth of 4.02 %.

### **3.4 Credit Deposit Ratio**

#### **3.4.1 LOW CD RATIO :**

CD Ratio of 6 districts is below 40%. Mrs. Ranjana Choudhary said most of such districts are tribal districts, Govt is giving lot of funds as subsidy.

Convenor requested the State Level Heads of all the banks to improve the CD Ratio in these districts to achieve atleast above 40%.

Chairperson also endorsed the same.

**(Action – Banks)**

### **3.5 Priority Sector Advances**

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh grew by Rs.2960 crores.

### **3.6 Agriculture Advances**

The Agriculture Advances in the State during the review period have witnessed an increase of Rs.1417 crores from Rs.22441 crores as of March 08 to Rs.23858 crores as of Sept. 08 thus showing a growth of 1.61 %.

Mrs. Ranjana Choudhary desired that one seminar should be organized for Agril credit only. Convenor assured that they will call all 48 LDMs for seminar on Agril credit.

### **3.7 MSME Advances**

The advances to MSME sector during the period under review has registered increase of Rs.93 crores from Rs.5773 crores as of March 08 to Rs 5866 crores as of Sept. 08 thus showing a growth of 1.61 %.

Regional Director RBI said that is reported the performance of Private Sector Banks was not satisfactory in MSME advances. These Banks were advised to make concerted efforts for improving the MSME advances. RBI is closely monitoring the progress of lending the MSME Sector. Convenor also requested the bankers for increasing SME advances.

### **3.8 Advances to Weaker Section**

During the period under review the advances to weaker section has increased by Rs. 862 crores from Rs 7423 crores as of March 08 to Rs.8285 crores as of Sept. 08 thus showing a growth of 11.61 %.

#### **ACHIEVEMENT VIS-A-VIS NATIONAL GOALS**

##### **Highlights**

1. The ratio of Priority Sector Advances to total advances as of Sept.08 stands at 64% against National Goal of 40%.
2. The share of agricultural advances to total advances, as of Sept. 08 is 38% against the National Goal of 18%.
3. The advance to weaker section constitutes 13% of the total advances against the National Goal of 10%.
4. The CD Ratio in rural & semi urban area is above the National Goal by recording a level of 71% as of Sept. 08.
5. During the period under review, the DRI advances increased by Rs.2 crore in absolute terms. Bankers are requested to increase the DRI advances.

#### **ITEM NO.4: RECOVERY**

##### **4.1 NPA POSITION**

Convener informed that NPA level was highest in PMRY scheme (27%) and in other schemes like SGSY (Group) 16%, SGSY(Ind) 19%, SJSRY 24%, Pratistha 20% and in Antyavavsai 17% respectively. Recovery under Government sponsored schemes was very poor which was a cause of concern for all the Banks. Government machinery, particularly the departments concerned, should assist the banks in recovery of dues.

**(Action – All concerned Deptts)**

#### **4.2 Year Wise Position of Write- Off Accounts**

An amount of Rs 2435 Crores in 843596 accounts has been written off by the Banks till Sept.2008. Convenor stated that written of amount is a sacrifice of Banks funds and is the last recourse resorted to by the Banks for reducing NPA level. DIF should issue instructions for improving the recovery.

#### **4.3 Implementation of MP Public Money Recovery Act /BRISC Scheme:**

The House resolved that all the Commercial Banks and Regional Rural Banks operating in the State will be members of the BRISC Scheme provided they abide by the Rules and directives of the Scheme issued by the DIF from time to time. Chairperson expressed her deep concern over poor recovery and she requested DIF to issue instructions for improving the recovery.

#### **ITEM NO.5: IMPLEMENTATION OF ANNUAL CREDIT PLAN 2008-09**

The overall achievement under Total Priority Sector under ACP 2008-09 up to Sept. 08 was 50 % for all the banks, while for commercial banks, RRBs and cooperative bank it was 50%, 57% and 45% respectively. Some of banks like Andhra Bank (6%), State Bank of Hyderabad (0%), United Bank of India (7%), Laxmivilas Bank (0%), IndusInd Bank (9%), IDBI (0%), Corporation Bank (1%), and MPSARDB (1%) were having very low achievement. Regional Director, RBI advised these banks to improve the performance.

Convenor informed the house that Co. Op Bank could not disbursed loans as they did last year due to Agriculture Debt waiver and Debt Relief Scheme. It has affected the overall progress of ACP.

**(Action – All Banks)**

#### **5.2 Doubling of Flow of Credit to SME's in 5 year finance to SME Sector**

Under SME an amount of Rs.601 crores was disbursed in 17434 accounts, Targets will be achieved within stipulated period. Convenor informed the house that outstanding under SME has increased during the quarter under review.

**(Action- All Banks)**

## **ITEM NO.6: IMPLEMENTATION OF GOVT SPONSORED PROGRAMMES.**

### **6.1 Prime Minister's Employment Generation Programme(PMEGP)**

A new scheme PMEGP has been introduced and target of 1540 crores is fixed for the state for 2008-09.

A detailed circular is issued by RBI and SLBC has circulated to all. Certificate to SC/ST applicants, will be issued by Govt. DIF requested the Deptt. of Minority Community to issue fresh instructions.

**(Action- All Banks/ Deptt.)**

### **6.2 Performance under SGSY 2008-09**

Progress was reviewed by the house. Shri Dani Principal Secretary Rural Development apprised the house about the progress of the scheme up to Nov. 08. Progress is 42%of the target but according to norms it should be 65% Bankers have to improve the achievement.

Convenor assured that target will be achieved by Bankers. In the past , it was also observed SGSY Scheme got momentous after December only.

**(Action- All Banks)**

### **6.3 Swarna Jayanti Shahari Rojgar Yojana (SJSRY)**

The progress of year 2008-09 was reviewed by the house.

Convenor informed the house that maximum NPA is concentrated in this scheme. He also requested the department to sponsor only bankable applications.

**(Action- All Banks/Deptt.)**

### **6.4 Scheme for Liberation and Rehabilitation of Scavengers (SLRS)**

Progress was reviewed by the house.

**(Action-MPSCFDC / Banks)**

## **ITEM NO 7: IMPLEMENTATION OF SPECIAL FOCUS PROGRAMME**

### **7.1 Self Help Groups (Under NABARD Scheme)**

Scheme was reviewed by the house and found that performance is not satisfactory. C.G.M. NABARD requested all the banks to credit link the

groups already formed. SHG is a tool for financial inclusion. He urged the bankers to issue instructions to field level functionaries for opening of accounts of SHG's and provide full support to NGOs. DGM SBI said that they have opened a special branch in Bhopal for Micro Finance from 18<sup>th</sup> Oct. 08, 1<sup>st</sup> branch of its type in India.

## **7.2 Housing Finance**

### **a) Direct Housing finance**

Banks have disbursed Rs.533 crore by the end of Sept.08.

### **b) Golden Jubilee Rural Housing Scheme.**

During the year 2008-09 financial assistance of Rs. 4.35 Crores has been provided under the scheme to 256 beneficiaries. The poor progress is because of non-availability of title to land.

**(Action- Banks/Rural Dev. Deptt)**

## **7.3& 7.4 Financial assistance to Minority Communities in Bhopal District**

Bhopal is one amongst the 121 Minority Concentrated districts notified by Govt of India, Ministry of Welfare. Progress was reviewed by the house.

## **7.5 Financial assistance to Schedule Castes and Schedule Tribes**

An amount of Rs.2786 crores is outstanding in 934172 accounts under financial assistance to Scheduled Castes and Scheduled Tribes. The percentage of NPA's in Schedule Castes loans was 15.78% and Scheduled Tribes 12.82% over which house expressed its concern.

## **7.6 Swarojgar Credit Card (SCC)**

Total 2404 cards were issued against the target of 15147 cards, amounting Rs 6.97 Crore

Convener said that progress is poor because of non-reporting / incorrect reporting by the branches. All the banks were requested to report the correct figures to SLBC/NABARD.

**(Action- Banks)**

### **7.7 Artisan Credit Card**

Against the target of 4010 cards banks have issued only 512 cards. 5638 cards are issued since inception of the scheme. The House showed concern over the poor progress.

**(Action - Banks)**

### **7.8 General Credit Card**

Banks have issued 3123 cards during quarter against the self-set target of 12784. Total cards issued under the scheme since inceptions are 24662.

### **7.9 Education Loan**

Banks have sanctioned 7365 education loans amounting to Rs.187 Crores during the quarter ended Sept. 08 of which Rs 48 crores have been sanctioned to 2146 girl students.

DIF informed the house that State Govt. is providing 3% subsidy on education loans provided to daughters of Class III and Class IV MP Govt. employees. Bankers should come forward and submit their claims. So far only Bank of Baroda has submitted the claims. All the bankers are requested to submit the claim at the earliest. Convenor informed the house that this is a very good scheme and bankers should pass on the benefit of scheme to the beneficiaries.

**(Action – Banks)**

### **7.10 Advances to Women Beneficiaries**

An amount of Rs. 4112 crores is outstanding as advance to women beneficiaries which is 6.58 % of the total advances against the target of 5%.

### **7.11 National Horticulture Board/Mission**

Mrs. Ranjana Choudhary urged the bankers to pay more attention towards schemes of horticulture deptt. Progress was reviewed by the house.

### **7.12 Advances under Differential Rate of Interest.( DRI )**

Convenor requested banks to make special efforts in this regard so that DRI advances cross the 1% target of total credit. State Bank of India representative said that they are not getting application for the DRI loan because of other more attractive Govt. sponsored schemes.

### **7.13 Setting up of Credit Counselling Centres on Pilot Basis.**

Bankers need to come forward for this scheme. Central Bank has opened the centres in Ratlam. All the bankers should come forward.

**(Action – Banks)**

### **DEBTSWAP SCHEME FOR SMALL /MARGINAL FARMERS**

Convenor advised that the banks have to earmark 3% of the target for financing under the debt swap scheme.

The scheme is meant to assist farmers indebted to non- institutional sources by financing to reduce their earlier loans from such sources and thereby bringing them within the institutional fold.

**(Action – Banks)**

### **मद सं.—09 राजभाषा नीति का कार्यान्वयन**

मध्यप्रदेश में 50 बैंकों में से केवल 40 बैंकों ने राजभाषा नीति के कार्यान्वयन संबंधित तिमाही आंकड़े भेजे थे अतः संयोजक ने शेष सदस्यों से अनुरोध है किया कि वे एस.एल.बी.सी. के प्रारूप में अपेक्षित आंकड़े समय से भेजना सुनिश्चित करें चूंकि सभी बैंकों को विवरणी प्रेषित करना है अतः समय पर विवरणी प्रेषित करने से अच्छी प्रगति परिलक्षित होगी ।

**(कार्यवाही – बैंक)**

### **ITEM NO. 9 : OTHER AGENDA ITEMS**

#### **9.1 CUSTOMER SERVICE IN BANKS**

A Public representative submitted a memorandum before Hon'ble State Human Right Commissioner where in some serious allegations have been made regarding banking services provided by Banks to their loanee customers. It has been observed that the complainant has not mentioned any specific case but it's a general observation.

House discussed the issue and it was decided that bankers should follow the guideline and instructions issued by RBI in this manner.

## **FAREWELL TO MS. H.A. DARUWALLA, CHAIRPERSON & MANAGING DIRECTOR, CENTRAL BANK OF INDIA AND CHAIRPERSON OF SLBC**

The Convenor Shri Tiwari informed the house that Ms. H.A. Daruwalla, the Chairperson of the Committee, will be demitting her office as CMD, Central Bank of India, on the 31<sup>st</sup> December 2008. Her association with this forum dates back approximately 3 years and under her leadership, the Committee has taken many steps forward. She has provided innovative leadership to the Committee in discharging its role. It was during her tenure that IBA ranked SLBC, MP as one of the best **SLBC** in the country.

The Convenor further stated that for him personally, it will be a huge loss. He had always received the guidance and support from Ms. H.A. Daruwalla, Smt. Ranjana Choudhary Agri. Production Commissioner presented a bouquet on behalf of State Govt. and Mr. Verma, Regional Director, RBI on behalf of Reserve Bank of India and Mr. S Raman, GM, Union Bank of India, on behalf of Bankers and Shri Tiwari Convenor SLBC on behalf of SLBC MP presented bouquets to Ms. H.A. Daruwalla.

The Committee placed on record its deep sense of appreciation for the able leadership and contribution of Ms. H.A. Daruwalla in the capacity as Chairperson of the State Level Bankers Committee.

### **Vote of Thanks**

Shri P.S. Ganesh, Dy. General Manager, State Bank of India on behalf of SLBC extended vote of thanks to Ms. H.A. Daruwalla Chairperson of SLBC and Chairperson / CMD of Central Bank of India, Smt. Ranjana Choudhary Agri. Production Commissioner, Shri Dani, P/S, Smt. Pallavi Jain Govil, Shri K.A. Somayajullu, GM CBI, Shri P.V. Ravindran, GM, CBI, Shri Raman, GM Union Bank of India, Shri Rajesh Verma, Regional Director, RBI, Shri Mohapatra CGM NABARD, and all the participating members of Banking fraternity and Govt. Deptts. He said that it's a learning experience to attend the meeting chaired by Ms. H.A. Daruwalla CMD of Central Bank, her directions setting, micro detailing, macro thinking in delivering her key note address, discussions in every issue in this meeting has been a rich

experience. She has given valuable directions to this house for overall development of State.

He also extended thanks to Shri Dani for his valuable deliberations and suggestions.

He also wished for a Happy New Year - 2009 for all the participants and assured the house that we would march ahead in development of Madhya Pradesh State and will definitely achieve the targets in all parameters of MP ACP 2008-09 in great manner.



**LIST OF PARTICIPANTS  
OF 134th STATE LEVEL BANKERS' COMMITTEE MEETING  
HELD ON 24.12.2008**

S. N.	Govt. Deptt. /Bank/ Institution	Name	Designation
1	2	3	4
	Minister, Agriculture Development, Farmers Welfare, Animal Husbandary & OBC, Minorities	Dr. Ramkrishna Kusumaria	M.P. State Minister
1	Central Bank of India	Ms. H.A. Daruwalla	Chairperson & Managing Director
2		Shri K.A. Somayajulu	General Manager
3		Shri P. Ravindran	General Manager
4		Shri P.C.Tiwari	Dy. General Manager & Convenor
5		Shri S. Kannan	D.G.M. Raipur Zone
6		Shri V.G. Bhavsar	Ast.General Manager Bhopal Zone
7		Shri K.M. Banerjee	Chief Manager - SLBC
8		Shri D.K. Jaimini	Senior Manager -SLBC
<b>G O V E R N M E N T</b>			
9	Add.Chief Secretary	Smt. Ranjana Choudhary	Agri. Production Commissioner
10	Rural Development	Shri I.S. Dani	Principal Secretary
11	Agri.Co-Operative	Shri Pravesh sharma	Principal Secretary
12	Mahila Vita Vikas Nigam	Smt. Rashmi Shukla	MD
13	Directorate of Institutional Finance	Smt. Pallavi Jain Govil	Director
14		Shri Satish Gupta	Jt. Director
15		Shri Sultan Ahmed	O.S.D.
16	Backward Class & Minorities welfare	Shri Rajesh Prasad Mishra	Managing Director
17	Horticulture	Shri A.K. Singh	Director
18		Shri S.N.S. Mehra	Dy. Director
19	KVIC	Shri Anil Kumar	Director
20		Shri V.S. Raghuwanshi	Asstt. Director
21	KVIB	Shri R.B. Saxena	Asstt. Manager
22	Industries Department	Shri Prakash Dharkar	Asstt. Director
23	MP Hastshilp	Shri Amitabh Joshi	Manager
24	Mahila Vita Vikas Nigam	Shri O.P. Gupta	G.M.
25	Urban Administration & Dev.Deptt.	Shri P.N. Pandey	Asstt. Director

26	Handloom	Shri A.K. Bhatnagar	Jt. Director
27	Urban Administration & Dev.Deptt.	Shri Vilas Moharir	
28	Rural Industries	Shri Raghvendra Shukla	PRO
29	Agri.Insurance Co. of India Ltd	Shri R.G. Waghmare	Admn. Officer
30		Shri M. Vijay Kumar	Admn. Officer
31	I.G. Registrar	Shri V.S. Mittal	Senior Dy. Registrar
32	Registrar Co-Operatives	Shri S.S. Singhi	Joint Director
33	MPBC&MFDC	Shri Anil Mittal	Manager(Finance)
<b>R B I &amp; Other Institutions</b>			
34	RBI	Shri Rajesh Verma	Regional Director
35		Shri S.V. Satpute	Asstt. General Manager
36	NABARD	Shri S. Mohapatra	Chief General Manager
37		Shri A.K. Panda	Dy. General Manager
38	SIDBI	Shri G. Sampath Kumar	Dy.General Manager
<b>S T A T E B A N K G R O U P S</b>			
39	State Bank of India	Shri P.S. Ganesh	Dy. General Manager
40		Shri S.H. Iyer	Asstt. General Manager
41	State Bank of Indore	Shri G.D. Kotjhire	Dy. General Manager
42	State Bank of Travancore	Shri D.S. Chouhan	Chief Manager
43	State Bank of Bikaner & Jaipur	Shri M.M. Lasod	Branch Manager
44	State Bank of Hyderabad	Shri V. M. Kashyap	Branch Manager
45	State Bank of Mysore	Shri Saurabh Kumar	Asstt. Manager
46	State bank of Patiala	Shri I.P. Singla	Branch Manager
<b>O T H E R N A T I O N A L I S E D B A N K S</b>			
47	Allahabad Bank	Shri V.S. Shrivastava	Dy. General Manager
48		Shri U.K. Solanki	Senior Manager
49	Andhra Bank	Shri Jagdishwar Reddy	Chief Manager
50	Bank of Baroda	Shri V.K. Chaturvedi	Asstt. General Manager
51		Shri V. Gupta	Manager
52	Bank of India	Shri Deepak Kumar Guha	Zonal Manager
53		Shri J.N. Singh	Chief Manager - SLBC
54	Bank of Maharashtra	Shri N. Nath	Chief Manager
55		Shri A.C. Bhalawe	Senior Manager
56	Canara Bank	Shri J. Venkatraman	Asstt. General Manager
57	Dena Bank	Shri G.P. Chakraborty	Manager
58	Indian Bank	Shri P. Barua	Chief Manager
59	Indian Overseas Bank	K.P. Balasubramaniam	CRM
60		Shri A.K. Loothra	Chief Manager
61	Punjab National Bank	Shri Vivek Arya	Circle Head
62	Punjab & Sindh Bank	Shri Deepak Maini	Zonal Manager
63		Shri C.N.Parchurkar	Officer

64	Syndicate Bank	Shri K.N. Pandey	Dy. General Manager
65	Union Bank of India	Shri S. Raman	General Manager
66		Shri A.K. Dhagat	Asstt. General Manager
67	United Bank of India	Shri S.R. Garg	Senior Manager
68	UCO Bank	Shri S.L. Dixit	Asstt. General Manager
69		Shri M.L.N. Shetty	Chief Manager
70	Vijaya Bank	Shri Prakash Kotwani	Manager
<b>PRIVATE B A N K S</b>			
71	Axis Bank	Shri Sushil Barjatya	AVP
72	HDFC Bank	Shri Amit Kumar Sharma	RM- Agri.
73		Shri Rishikant Sinha	Senior Manager- OPS
74	ICICI	Miss. Kanchan Rajdev	BM, Arera Colony
75	J & K Bank	Shri Anil Kapoor	Branch Head
76	Bank of Rajasthan	Shri A.K. Lohiya	Senior Manager
77	Federal Bank	Shri P.G. Sukumaran	Senior Manager
<b>Cooperative Banks</b>			
78	Apex Bank	Shri S.K.Gupta	Dy. General Manager
79		Shri K.T. Sajjan	OSD
80	MPSCARBD	Shri Shiv Kumar Shrivastava	General Manager
<b>Regional Rural Banks</b>			
81	Satpura RRB	Shri B. Mondal	Chairman
82	Jhabua Dhar RRB	Shri S.N. Parikh	Chairman
83	Mahakaushal RRB	Shri S.S. Dashora	Chairman
84	Madhya Bharat RRB	Shri R.K. Tiwari	General Manager
85	Narmada Malwa Gramin Bank	Shri A.B. Rane	Chairman
86	Vidisha Bhopal RRB	Shri R.S. Gupta	General Manager
87	Rewa Sidhi RRB	Shri Vishal Jain	Senior Manager
88	Sharda Gramin Bank	Shri Umesh Chandra Shrivastava	General Manager