

**MINUTES OF 144<sup>th</sup> SLBC MEETING HELD ON 28.09.2011**

The 144<sup>th</sup> meeting of State Level Banker's Committee (SLBC), Madhya Pradesh was held on 28<sup>th</sup> September 2011 under the Chairmanship of Shri Avani Vaish, Chief Secretary, Government of MP and Shri R. K. Dubey, Executive Director, Central Bank of India at Conference Hall, Central Bank of India, Zonal Office, Bhopal. Shri A. Krishna Kumar, Managing Director, State Bank of India was also present as a Special Guest.

**List of participants is annexed.**

**Shri B. Mondal**, Convenor, SLBC, MP & General Manager, Central Bank of India welcomed Shri Avani Vaish, Chief Secretary to Government of Madhya Pradesh, Shri R. Parasuram, Additional Chief Secretary and Agriculture Production Commissioner, Shri G.P. Singhal, Principal Secretary, Finance, Smt. Aruna Sharma, Principal Secretary & Development Commissioner, Panchayat & Rural Development Department, Shri Ashok Shah, Commissioner, Institutional Finance, Shri Pravin Rawal, Deputy Secretary, Government of India, Ministry of Finance, Department of Financial Services, Shri R.K. Dubey, Executive Director, Central Bank of India, Shri A. Krishna Kumar, Managing Director, State Bank of India, Shri P.K. Panda, Regional Director, Reserve Bank of India, Shri S. Akbar, Chief General Manager, NABARD, Shri S.K. Mishra, Chief General Manager, State Bank of India, LHO, Bhopal and other senior government officials and executives of RBI, NABARD, Commercial Banks and Financial Institutions.

In his opening remark he mentioned that there is steady progress under financial inclusion in the villages with population of 2000 and above allotted to various Public & Private Sector Banks. These banks have achieved, till June, 2011, Financial Inclusion coverage in 71% and 52%, respectively, of the villages allotted to them. He further informed that RRBs and Cooperative Banks were allotted 1007 (about 37% of total villages) and 15 villages (less than 1%) respectively under Financial Inclusion Plan. Their progress is negligible. Their progress would be reviewed for second quarter to ascertain whether we would be able to achieve cent per cent coverage of the entire 2736 identified villages by 30<sup>th</sup> September, 2011.

For implementation of Green Initiative in the State, he requested the State Government to make available list of beneficiaries and their bank account details to Lead Banks of the districts so that transfer of payments through EBT can take place.

**Shri R.K. Dubey**, Executive Director, Central Bank of India extended a warm & hearty welcome to all and drew attention of the house on the two important issues:

- (1) Hon'ble Union Finance Minister's meeting with Hon'ble Chief Ministers of West-Central States and CMDs of Public Sector Banks held at Mumbai on 17.09.2011, and
- (2) Communications from Shri D.K. Mittal, Secretary, Government of India, Ministry of Finance, Department of Financial Services regarding achievement of Priority Sector targets and implementation of Green Initiative (e-payment).

He informed about the important issues that figured prominently in the meeting with Hon'ble Union Finance Minister and in the communications of Secretary-DFS are:

- **Achievement of Priority Sector targets allotted under ACP.**
- **Speeding up of Financial Inclusion**
- **Implementation of Green Initiative & its convergence with FIP**
- **Improvement in C:D Ratio**

He elaborated that:

- So far as bankers are concerned, these objectives are on the top of their agenda and SLBC is closely monitoring the progress in the implementation of these tasks. A sub-committee has also been formed by SLBC to take regular stock of the progress in conformity with the directives of Secretary-DFS, Gol. A sub-committee meeting already held, approved a common format for crop loan. The format has been circulated by Commissioner, DIF, GoMP to the District Collectors with detailed guidelines.
- Baring the FY 2010-11, which was marked by wide-spread crop destruction due to frost and deficient rainfall, Banks have consistently achieved ACP targets in the State in the past many years. In the current financial year, 26% of the annual target has been achieved in the first quarter i.e. proportionate target is achieved. He assured, on behalf of all Banks that the annual targets will be surpassed with comfortable margin.
- The State received good rainfall during this year that give a boost to agricultural and allied activities, resulting in increased credit off-take. Financing to SME sector is another area where banks pay focused attention
- He drew the attention of the banks towards CGTMSE scheme of Gol, where loan up to one crore can be given without any collateral security / guarantee to entrepreneur. The scheme is more appropriate for M.P. State. The progress so far is not satisfactory. He requested convenor SLBC to make it a regular agenda item for every SLBC meeting to monitor the progress. Efforts may be made to popularize it in the State. Advances under PMEGP can be covered under this scheme by sanctioning and disbursing the cases pending with banks. Targets under both SME and CGTMSE can be achieved without any risk.
- Under Financial Inclusion Plan, the revised guidelines received from Gol have already been circulated to all implementing agencies. Some of the significant changes are **(i)** convergence of EBT and FI, **(ii)** defining service area of banks in terms of Gram Panchayats, as they are at the center of various development and welfare schemes and **(iii)** implementation of 'One District-Many Banks-One Leader Bank' concept for transfer of funds to beneficiaries through EBT. Branch opening in unbanked areas and functioning of BCs, are other major action points for the Banks.

- A list of 32 schemes presently under implementation by Government has been received from the Secretary, Government of India, Department of Financial Services with instructions that payments to beneficiaries under all such schemes should be made through EBT with effect from October, 2011. The State Government is requested to make available list of beneficiaries of such schemes along with bank account details, like name of bank, account numbers, IFSC code etc. to the Banks to enable them to implement the instructions of Gol in this regard.
- Our collective commitment to Governor, RBI to raise C:D ratio of the State to 65% by March, 2012 needs to be pursued rigorously. He complimented the banks for significant jump of 2% YOY raising the CD Ratio as on 30.06.2011 to 62%, which has to be increased to 65% in the remaining period. There were 8 districts viz: Umaria, Sidhi, Rewa, Mandla, Anoopur, Shahdol, Alirajpur and Dindori with less than 40% C:D ratio in March, 2011. In the first quarter, 2 districts, viz. Alirajpur (44%) and Dindori (41%) have attained the minimum level of 40%. The position of remaining six districts continues to be a matter of concern. He desired that the Sub-Committee should have a meeting with those banks having presence in these districts so as to increase CD ratio up to 40% in the coming three quarters of the current financial year.
- One issue that is of major concern to bankers is recovery of dues, especially under Priority Sector. The year-on-year data available with SLBC for the period from June, 2010 to June, 2011 shows substantial increase in the NPAs of banks under priority sector. It is 155% in Agriculture sector (from Rs.736 crores to Rs.1880 crores), 14% in SME sector (from Rs.596 crores to Rs.680 crores), 60% in housing loans (from Rs.136 crores to Rs.218 crores) and 200% in education loans (from Rs.18 crores to Rs.54 crores). Though Madhya Pradesh was the first State in the country to introduce a special scheme for recovery of banks' dues, namely the Banks' Recovery Incentive Scheme (BRISC), with provisions for additional incentives to revenue/bank officials, mounting NPAs are a pointer to the need for a more active implementation of the scheme by revenue/bank officials. 9,33,773 RRCs filed by the banks are pending with the revenue officials, of which 5,99,138 (about 64%) are pending for more than 3 years and 3,30,743 for above 12 years. He requested the State Government for more active support on this issue. It will result in a healthy atmosphere for recycling of funds and will also augment C:D ratio in the State.
- One of the important factors which is not related to economy is the shifting of branches into CBS platform. Merits are enjoyed by the banks and state, while demerit is coming in the form of hidden NPA which were not coming in manual calculation. RBI has given 30.09.2011 as deadline for adaptation of the system driven NPA so as a sequel to the directive NPA will increase in next two quarter.
- With the meltdown in the economy, interest rate has been increased 13-14 times in the past one year. Hence there is fear of increase in NPA.

Pointing towards the performance of banks in the State in the first quarter, the highlights are:

- ◆ 46 new branches were opened in the State during the first quarter, taking the total number of branches to 5613. During the same period, 77 new ATMs were added, taking the total number of ATMs in the State to 2927. All the Banks together have plans to open 338 more branches in the State during the current financial year, majority of which will be in the rural and semi-urban areas, with special attention being given to unbanked areas.
- ◆ Aggregate Deposits increased by Rs. 4538 crores, from Rs. 152104 crores as of March, 2011 to Rs.156642 crores as of June, 2011, reflecting a growth of 2.98%.
- ◆ Growth in Gross Credit was also 3.84%.
- ◆ The ratio of Priority Sector advances to Total Advances stood at 63% as against the National goal of 40%.
- ◆ Agricultural Advances was 38% against the stipulated goal of 18%.
- ◆ Advances to the weaker sections constitute 12% of the Total Advances, against the National goal of 10%.
- ◆ Advances to MSME sector increased by Rs. 323 crores raising YoY growth at 12.03%. **The national goal is 30%**. He requested all banks to give more focus on MSME sector especially micro and small advances.
- ◆ 1559 education loans amounting to Rs. 40.07 crores were sanctioned by banks in the first quarter, out of which Rs.12.90 crores were sanctioned to girl students numbering 503.
- ◆ The Annual Credit Plan size for 2011-12 is Rs. 32777 crores, against which, the achievement in the first quarter amounted to Rs. 8483 crores, constituting 26% of the annual target.
- ◆ Banks have issued 181871 Kisan Credit cards in the first quarter against the annual target of 10,08,011 cards and proportionate target have not been achieved.

He emphasized that Agriculture and SME emerge as focus areas in the next three quarters.

**Shri R. Parasuram**, Additional Chief Secretary to Government of Madhya Pradesh while addressing participants said that the SLBC meetings are very productive. He expressed his happiness over year to year achievement under Priority Sector targets and increase in CD Ratio by 2%. He expressed his satisfaction over increase of CD Ratio of two predominantly tribal and backward districts viz: Alirajpur and Dindori by crossing the level of 40% and advised bankers to address the CD Ratio in remaining six

districts having less than 40% CD Ratio. It was also mentioned that the lead bank should draw a roadmap to achieve the minimum level of CD Ratio target.

He said that frequent interaction that bankers had with Government agencies, especially Rural Development Department, during last one or more years on Financial Inclusion yielded desired results.

He also said that looking to the approach documents for next five year plan, during last five years only less than 3 crores people have joined employment as they have to go for higher educations i.e. 30 million people have postponed their employment. Hence, there is a need to develop schemes which can generate employment opportunity. State Government has established a **Skill Development Mission** recently to look at it and invited some government official to see how best the banks can do. He further said that MP is predominantly agriculture state hence development of agriculture is must for economic growth in Rural Area, which in turn will help urban centers also.

He discussed the position of districts affected by left extremists and advised to tackle the same effectively.

On Financial Inclusion Plan, he emphasized the need to implement the Scheme in such a manner that person can be benefited by credit and not merely by opening of account. The KCC can be an effective tool for dairy, fisheries and also in diversified farming so that it should become "**यकहक दक /का/कक**". Looking at the 12<sup>th</sup> Five Year Plan State Government is contemplating for the programme which can be linked with the Banks. From April 2012, agriculture mechanization, skill development and entrepreneurship development programme will be implemented. Rural Development Department has already started dialogue for financing with Central bank of India and State Bank of India.

As regard high levels of NPA, he assured that State Government is ready to have a dialogue with banks to reduce NPA, as how the BRISC Software can be implemented effectively.

**Shri Avani Vaish**, Chief Secretary, Government of Madhya Pradesh in his address expressed his happiness over the role of SLBC for co-ordination, cooperation and collaboration between the banking community and State Government. He reminded that Governor and Dy. Governor of RBI visited the State and inspired bankers with a clarion call to banks to continue the developmental activities for the poorest of the poor. He further mentioned that things like CD Ratio, Financial Inclusion are improving and this time Weather was good and there will be bumper crops. Government is making all out efforts to attract industrial investment and also services sector. TCS is the first big company from IT sector, arriving in MP at Indore.

**Shri G. P. Singhal**, Principal Secretary, Finance in his address referred to the meeting taken by Union Finance Minister on 17.09.2011 with CMDs of Banks and Chief Ministers of States. He pointed out that:

- Three years back agriculture credit of Rajasthan was at par with Madhya Pradesh but now Rajasthan is much higher than Madhya Pradesh. Our agriculture growth is slowest in western region. Farmers are also not aware of interest subvention scheme for which banks have to go for campaign.
- Growth in MSME sector in Madhya Pradesh is only 12% whereas in Gujarat it is 36%, Rajasthan 29% and Chhattisgarh 80%. The CGTMSE scheme should be taken up by the Banks in a big way.
- In Housing sector, growth is 11.6% in MP as of March 2011 whereas in Maharashtra 81.7% , Gujarat 23%, Chhattisgarh 22% and MP is lagging behind miserably.
- In education loan, growth during 2010-11 is 13% only in spite of State government efforts whereas in Maharashtra it is 18%, Rajasthan 22% and overall western zone 14.63%.
- CD ratio of MP is 61% (without RIDF) whereas in Rajasthan it is 95%, Maharashtra 86% and Gujarat 66% and we are much below in western Zone.
- In implementation of Financial Inclusion, we are now behind Rajasthan in opening of new branches.

He mentioned that looking to this picture, one can say that in western zone our state is lagging behind and therefore this forum has to look into these all aspects seriously.

He appealed to the technical institutes to take up research and pioneering work in varied area which can be put in non-profit company. MSME Units should externalize the work of marketing and advertisement to non-profit company. He further advised that besides statistical analysis and general prescriptions, M.P. State's economy needs a unique strategy and campaign.

**Shri Krishna Kumar**, Managing Director, State Bank of India in his address expressed his happiness to be in SLBC and told that development of business would take place along with inclusive development of the economy of the State through Financial Inclusion Plan. He informed the house that they have put a new team in MP with one Chief General Manager and two GMs, who will act as catalyst for business growth in MP.

**Shri P.K. Panda**, Regional Director, RBI in his address informed the house that during early years RBI played a passive role but now the Governor/Dy. Governors/ Executive Directors of RBI are participating in all SLBCs of the country in an active manner. He reminded that Shri K.C. Chakrabarty, Dy. Governor has emphasized for improvement in CD Ratio for the State not only for developmental perspective but also for growth and soundness of banking.

Regional director, RBI, while expressing concern on low CD ratio for semi urban areas of the State as compared to very high CD ratio (95%) for rural areas, advised banks to

develop a granular approach to CD Ratio with focus on semi urban areas where scope and potential for increase in credit disbursement especially in financing of SMEs exists which are largely self financed or depend on non institutional finance. He stated that we have to identify those semi urban areas typically attuned to the economy of MP where the bankers can look into the proposal of SMEs with prospective business opportunity. He emphasized that in order to ensure viability of such proposals on long term basis, it is altogether necessary to establish backward linkages with forest and agriculture not only in policy perspective alone but also in collaboration with the banks and even with the organization conducting study and research in these areas. He told that MSMEs Development Institute, Government of India, Indore had organized recently a State level conference of MSMEs in Indore. Sharing his experience of the conference, Regional Director, RBI told that MSME industries needs externalize the cost of branding, communication, advertisement, packaging which are absent in MSME units now. He informed the house that as chairman of the Empowered Committee on MSMEs, RBI has identified to work on these areas and would inform State Government the plan on it. He invited public sector banks also for innovation in financing of MSMEs integrating seamlessly into existing business opportunities. He suggested that Government of Madhya Pradesh may establish a separate department for MSMEs like Industries department to have greater focus on MSMEs which was readily agreed upon by the Chief Secretary.

Regional Director, RBI apprised that he has brought to the notice of Chairman/Managing Director of banks having significant presence in the State, through D.O. letter, about the scheme of incentives offered by the Government of Madhya Pradesh for financial inclusion and requested them to advise the department at their Head Office responsible for business strategy/expansion to revisit the strategy/plan for the Zones in the State of Madhya Pradesh treating financial inclusion as a sustainable business opportunity and not a social obligation.

Thereafter Convener initiated for agenda discussion

**AGENDA ITEM NO.1: CONFIRMATION OF THE MINUTES OF THE 143<sup>RD</sup> MEETING OF SLBC HELD ON 15 JULY 2011**

Since no objections were received, the minutes of the previous meeting were approved.

**AGENDA ITEM NO. 2: ACTION TAKEN REPORT ON DECISIONS OF EARLIER MEETING**

Action taken report was presented before the house for perusal.

- It was resolved that Convenor will send DO letter to those who have not submitted the report.

(Action: SLBC)

**AGENDA ITEM NO. 3 : FINANCIAL INCLUSION IN MADHYA PRADESH**

**Providing Banking Services in villages having population of 2000 and above.**

The House was informed that up to August 2011 only 1334 out of 2736 villages were covered by banks under FIP leaving 1402 villages to be covered by March 2012. Bank of Maharashtra and Punjab National Bank has yet to cover all villages allotted to them.

Principal Secretary, Finance mentioned that RRBs are lagging behind and as per decision of previous meeting their sponsoring bank should take responsibility to cover such villages and later on, those villages may be reverted back to the RRB.

Agriculture Production Commissioner pointed out that the job should have been completed by September 11 but the overall progress is 50% only and some banks still have zero progress.

Shri Dubey, Executive Director, Central Bank of India requested the banks lagging behind to appraise reasons so that the matter could be taken up with their higher authorities.

Mrs. Aruna Sharma, Principal Secretary, Rural Development informed that coverage is only 30% of the target. As such, GoMP along with banks have come up with a new model where banks, RRBs, Post-offices and Cooperatives will work together and in case of need, BC will also join. This work is completed in most of the districts except in 11 districts. She requested banks to open branches in shadow area. All the transactions will route through the branches only. More kiosks should also be opened now.

Shri Gupta, General Manager, Apex Bank while clarifying the position of the Apex bank said that 15 villages were allotted to the Apex bank and the bank is neither allowed to open branches at rural level nor appoint BCs. DCCBS are working in Khandwa and Mandla and to cover other villages, their societies are working. He requested that their PACS should be permitted to cover the villages or be exempted and allot these villages to some other bank.

Principal Secretary, Rural Development mentioned that PACS can work as BC. Commercial Bank's branches will work up to service area, and below service area RRB will work and Cooperatives and Post Offices will be on second third priority.

GM NABARD said that PACS can act as a BC.

It was resolved that:

- Banks lagging behind should accelerate their activities and provide banking services in villages allotted to them by March 2012.
- Bank of Maharashtra and Punjab National Bank should exert more in completing the job.

- It was decided that the issue will be placed before the sub-committee meeting of SLBC on Financial Inclusion for detailed discussion.

(Action: concerned banks / SLBC)

### **Adoption of 100% CBS by RRB**

Executive Director, Central Bank of India pointed out as per information available with SLBC Secretariat as on 25.09.2011 all RRBs in the State are on CBS platform.

- It was resolved that since the work on CBS is over, hence from 1<sup>st</sup> October 2011, RRBs should do for Financial Inclusion to cover up the deficit of the past.

(Action: RRBs / SLBC)

### **Progress in Smart Card Project under EBT Scheme:**

Convenor informed the House that so far 3,69,000 smart cards have been issued. Executive Director, Central Bank of India advised banks to ensure that deficit pockets be made available with banking outlets, as desired by Principal Secretary, RD.

- It was resolved that RRBs and sponsor Banks will ensure to accelerate the job.

(Action: RRBs & their sponsor Banks)

### **State Government Incentive Scheme for Financial Inclusion**

Chief Secretary said that lack of awareness among the banks is the main reason for not taking the benefit of incentive scheme. He enquired whether the scheme has even been published or not. Convenor informed that DIF have several times reiterated the incentive scheme and SLBC has also informed the member banks about the incentive scheme.

Convenor told that Central Bank of India and Bank of Baroda has applied for reimbursement of claims under State Government incentive scheme.

- It was resolved that Banks will avail the benefit at the earliest.

(Action: Banks)

### **Branch Expansion Plan 2011-12**

Convenor informed the house that banks have plans to open 348 branches of which 46 branches have already been opened till now.

He requested the member banks to submit the branch expansion plan to SLBC within week's time so that SLBC can update the position and inform all concerned facilitating banks to pick up the pace in opening of branches in un-banked area.

Mr. Dubey Executive Director, Central Bank said that in the last meeting Dr. Chakraborty, Dy. Governor was very passionate to cover the villages not only through BC but also by brick-and-mortar branches.

- It was resolved that banks will expedite submission of Branch Expansion Plan 2011-12 to SLBC as also start opening of branches.

(Action: Banks/SLBC)

**Providing Banking Services in villages having population of below 2000 and above 1000**

Executive Director, Central Bank of India informed that now bankers' focus is on the villages with population below 2000 and above 1000 as emphasized by RBI Governor during his sojourn to Bhopal. Convenor told that all RRBs are on the job and sponsor banks are looking after their RRBs. He further informed that banks have synchronized the Financial Inclusion Plan with the regular plan of State Government and all villages below 2000 and above 1000 have been included in FIP. Central Bank of India took a lead and covered 400 villages and data from other banks is being collected so that banks come up with the expectation of State and Central Government's plan.

- It was resolved that banks will expedite providing banking services in villages below 2000 and above 1000 and submit progress report to SLBC.

(Action: Banks/SLBC)

**Setting up of Financial Literacy and Credit Counseling Centers (FLCC) - Support to Lead Banks from FIF**

Convenor informed that all the major banks have started procedure for appointment of Director of FLCC.

Executive Director, Central Bank of India appealed all the banks to complete the procedure for appointment not only for FLCC but also for RSETIs at the earliest so that proper use can be made of.

The Regional Director, RBI desired to know the status of inclusion of the chapter on financial literacy in the school curriculum. The official from Sarva Shiksha Mission Govt. of Madhya Pradesh replied that a meeting will be convened by them to finalise the inclusion of text in school curriculum from the year 2012-13.

It was resolved that:

- All the banks will complete the procedure for appointment of Director in FLCCs and RSETIs at the earliest.
- Sarva Shiksha Mission Govt. of Madhya Pradesh replied will hold meeting to finalise the inclusion of text in school curriculum from the year 2012-13.
- Sarva Shiksha Mission, GoMP will distribute in schools the literature and printed books given by RBI.

(Action: Banks / Sarva Shiksha Mission, GoMP)

### **Rural Self Employment Training Institute (RSETI's)**

Convenor placed the position of RSETI before the house and informed that still in two districts it is to be set up i.e. in Alirajpur by Bank of Baroda and in Singrauli by Union Bank of India.

Executive Director desired that opening of RSETIs will have to be completed by September 2011.

Bank of Baroda representative informed that it will be opened in this month.

Shri R. Parasuram, ACS/APC asked about getting the fund released for RSETIs. As per SLBC data claim lodged with NIRD, Hyderabad was for 35 RSETIs. Respective banks are requested to lodge claim for remaining 15 districts.

Executive Director pointed out that the data should include that how many of them have been provided with bank loan for setting-up employment / self employment venture or with their own fund. Loan up to Rs.10.00 lacs can be given without guarantee.

Principal Secretary (RD) informed that training has been started, buildings are under construction and suggested that the last week of training should be marked for preparation of loan cases so that after training they get loan and they start their business.

Commissioner, Institutional Finance mentioned that only 15% of RSETI trained persons are sanctioned loan.

Executive Director, Central Bank of India advised to have tie up with branches to get loan sanctioned after training as with the sanction of loan they start their employment generation activities immediately.

It was resolved that:

- RSETIs will be opened by Bank of Baroda in Alirajpur and Union Bank of India in Singrauli by September 2011.
- Banks will ensure that beneficiaries will get loan for setting-up employment / self employment venture since requirement of guarantee for loans up to Rs.10.00 lacs has been waived off.

(Action: Banks)

### **Review of Annual Credit Plan 2011-12 of Madhya Pradesh:**

Convenor presented the ACP target and achievement and apprised the house that though percentage of achievement is less but in terms of quantum of loan amount is more as compared June 2010 figures with June 2011.

Executive Director remarked that RRB and cooperative banks did not perform well and hence requested commercial banks to patch the deficit as they have good number of branches in Rural and Semi Urban areas. He advised RRB and DCCBs to achieve a minimum of 30% plus of ACP target in this quarter of September 2011.

Principal Secretary Finance mentioned that that the performance of SBI is only 14%. DGM, SBI assured that it would be improved in coming quarters.

Regional Director, RBI asked public sector banks to improve the AAP achievement since incremental deposit is more than incremental credit off takes. He desired SLBC should do studies with 4-5 major banks and devise strategies to improve CD ratio for the State.

Convenor informed the house that there is a Sub-Committee on Agriculture. ACS/APC consented to chair a meeting on 13.10.2011. All major banks would be called and this matter would be discussed. RBI, NABARD and DIF would also be invited.

On the low performance of Union Bank of India, Regional Director, Reserve Bank of India told that the Bank has 215 branches whereas performance is very poor.

Executive Director told that earlier progress of Rewa Sidhi RRB was robust but now it is not performing well. He also said that SNKGB has also to work more. He requested both the banks to improve their ACP 2011-12 achievements.

Convenor informed that under ACP 2011-12 though some banks have improved but still few banks like IndusInd Bank, Lakshmi Vilas bank and Karur Vysya Bank have to improve their performance as these is still at Zero level.

APC mentioned that September quarter is crucial for agriculture lending so he hoped that banks would improve during September quarter.

Convenor informed the house that to boost up the Agriculture advances a special meeting was convened with DIF and bankers and a common loan application was devised.

It was resolved that:

- RRBs, especially RSGB and SNKGB and DCCBs will take effective steps to ensure a minimum 30% plus of ACP target achieved in quarter of September 2011. Commercial Banks, especially SBI, UBI, IndusInd Bank, Lakshmi Vilas bank and Karur Vysya Bank will patch-up the deficit.
- SLBC will do studies with 4/5 major banks to improve the CD ratio.
- Sub-Committee on agriculture will discuss the entire gamut. RBI, DIF and major banks would be invited by Convener.

(Action: Concerned Banks / SLBC)

## **PERFORMANCE OF BANKING SECTOR IN MADHYA PRADESH AT A GLANCE**

### **Branch expansion**

The total number of branches operating in the State is 5613 as on 30<sup>th</sup> June 2011. There is a net increase of 46 bank branches over March-11. Number of **ATMs in Madhya Pradesh as on June-2011 is 2927.**

### **Deposit growth:**

During the period under review the aggregate deposits of the banks in Madhya Pradesh increased by Rs 4007 crores from Rs 152104 crore as at March 2011 to Rs 156642 crore up to June 2011, thus recording a growth of 2.98%.

### **Credit Expansion**

The gross credit in the State increased by Rs 1764 crores, from Rs. 91499 crores as at March 11 to Rs 95010 crores as of June 2011, thus exhibiting a growth of 3.84 %.

### **CD RATIO**

Convenor informed the house that only 20 banks have CD ratio above 60%, 30 banks are between 50% to 60% and 12 banks are less than 40%.

Chief Secretary drew attention to low CD ratio. Chief Secretary mentioned that all the identified 8 districts with very low CD ratio are tribal districts. He further pointed out that action taken report does not mention what has been done to improve it. Now, six districts still remain with low CD ratio. Hence, action plan is needed to improve it.

Principal Secretary, Finance pointed out towards declining CD ratio of public sector banks and mentioned that CD ratio of commercial banks was 55% as of last year declined to this quarter June 2011 to 51%. He pointed out that even in SBI group there is decline of 1% .

Executive Director requested the Chief Secretary GoMP and convenor SLBC to draw attention of the Chairman of low CD ratio banks. He also told RRBs and SBI group to improve their CD ratio with special focus on it. SBI group has also been advised to improve the position of Priority Sector lending. Regional Director, RBI discussed the area-wise position of CD ratio which is lower in Semi-urban and Urban areas. Executive Director agreed with views of Principal Secretary, Finance that MP has low CD ratio as comparison to other adjoining states.

Executive Director, Central Bank of India told that six lead banks like Bank of Baroda/ State bank of India/ Punjab National Bank/ Union Bank of India/ Central Bank of India/ Bank of India should make special efforts to improve their CD ratio because they are having reach through their branches to every corner of MP.

- It was resolved that banks will draw specific action plan to improve CD Ratio as per assurance given by them to the Governor, RBI

(Action: Banks / SLBC)

### **Priority Sector Advances**

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh increased by Rs. 2346 crores.

### **Agriculture advances**

The Agriculture Advances in the State during the review period has witnessed increase of Rs 1885 crores from Rs.34390 crores as at March 11 to Rs 36275 crores as at June 2011, thus showing a growth of 5.48 %.

### **Micro Small & Medium Enterprises (MSME Advances)**

The advances to MSME sector during the period under review has witnessed increase by Rs 323 crores, from Rs.11316 crores as at March 11 to Rs 11638 crores as at June 2011, thus showing a growth of 2.85%

Executive Director pointed out the low performance in MSE sector. Convenor replied that RBI as well as SLBC has taken it specifically.

Executive Director concluded that few areas like agriculture, MSE within MSME and Education Loan which come out for special attention. Chief Secretary informed the house that GoMP is in process to set up separate department of MSE by next month, which can concentrate on MSE growth.

- It was resolved that banks will take concerted effort to improve MSME advances.

(Action: Banks / SLBC)

### **Advances to Weaker Sections**

During the period under review the advances to weaker sections decreased by Rs. 440 crores from Rs. 12002 crores as at March 2011 to Rs. 11562 crores as at June 2011, thus showing a negative growth of 3.66 %.

Convenor informed the position of weaker section to the growth in other sector is proportionately less. Executive Director observed that though it is 12% but growth of advances to weaker section is very poor.

Mrs. Saleena Singh, Managing Director, MPSCFDC mentioned about low growth of financing to weaker section. She informed that Industries Department is having SC/ST scheme, Rani Durgavati Scheme and now department has to utilize subsidy on the basis of quarterly budget otherwise it would get lapsed.

- It was resolved that banks will take effective steps to improve financing to the weaker section.

(Action: Banks / SLBC)

### **DRI Advances**

Convener initiated the discussion on position of DRI (Differential Rate of Interest). Commissioner, Institutional Finance mentioned that DRI progress is very poor. It appears that Banks do not pay attention to this and real beneficiaries are also not aware of it. He advised the banks that DRI should form a part of some scheme for the benefit of really very poor persons. He emphasized for publicity as part of scheme because DRI should be 1% of bank's net credit for each bank and beneficiary get loan @ 4% p.a.

Convener asked if the RRB and cooperative can be permitted for DRI. Executive Director told that at this point RRBs and Cooperative banks are not permitted. He advised commercial banks to disburse loan under this scheme under camp approach in semi-urban and rural area with low CD ratio.

It was resolved that:

- Banks will pay adequate attention to the Scheme and will publicize enough ensuring real beneficiaries are aware of it.
- RBI will appraise the comparative position of DRI of MP with other state.
- Commercial banks to disburse loan under this scheme under camp approach in semi-urban and rural area with low CD ratio.

(Action: Banks / RBI /SLBC)

### **Achievement in respect of Salient Parameters vis-à-vis National Goals**

#### **Highlights**

- The ratio of Priority Sector Advances to total advances, as at June 2011, stands at 63% as against National Goal of 40%.
- The share of agricultural advances to total advances, as at June 2011, is 38% against the stipulated level of 18%.
- The advances to weaker sections constitute 12 % of the total advances as against the stipulated level of 10%.
- The CD Ratio in rural & semi urban area is above the National Goal by recording a level of 64 % as at June 2011.
- There is declining trend in DRI advances.

## **RECOVERY**

### **NPA Position**

Convenor presented the NPA position under various schemes. YoY growth in NPA is 155% and over March 11 it is 16-17%. The system generated NPA is coming up so he apprehended that NPA position in all sectors will increase. He told that they have already requested State Government to ensure recoveries. On this, Chief Secretary mentioned that recovery under BRISC may be improved.

Mrs. Salina Singh, MD MPSCFDC mentioned that the collectors have supported to recover the amount under Antyavyavasai up to 50%. Hence, department wise focus on recovery would improve the recovery position.

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

Commissioner, Institutional Finance informed that BRISC has become on-line, Recovery of Rs.92 crores during 2010-11 has been made, and figures are improving. He suggested that district level functionaries like Collector and DLCC should take concerted efforts to improve banks' dues.

Chief Secretary told that we are aware of that but point is that it is not happening. Finance Secretary told that they are writing to all the collectors. Chief Secretary again directed to improve the position. UBI representative told that RRC camps have given good responses and he gave example of Bhopal where notices have been issued to 140 out of which 100 turned up. Though amount of recovery is less but response is good.

Chief Secretary mentioned that nodal agency for BRISC recovery is Commissioner, Institutional Finance. CIF clarified that nodal branches are not reporting on-line RRC data, as such the recovery made under BRISC is not reflected in the on-line data.

Chief Secretary advised Commissioner Institutional Finance to form separate committee to discuss and follow up of BRISC.

- It was resolved that Commissioner, Institutional Finance will form a separate committee to suggest ways for improving recovery under BRISC.

(Action: SLBC / DIF)

## **PERFORMANCE/PROGRESS OF BANKING SECTOR UNDER VARIOUS GOVERNMENT SPONSORED PROGRAMMES**

### **Prime Minister's Employment Generation Programme (PMEGP) F.Y. 11-12**

Smt. Shikha Dubey, MD, KVIB Informed the house that from next year onwards there will be structural of change in PMEGP. As such, this is the last year for the sanction and disbursement of loan under PMEGP. As per KVIC instruction all the applications pending as on 31.03.2011 have to be disposed off by the bank by 31.10.2011 by which

the claim for margin money should also be settled. She informed that as on 31.03.2011, 9020 cases were pending in the banks with Rs. 16.23 crores of margin money against this only 207 cases have been sanctioned amounting to Rs. 3.36 crores of which 27% of physical and 27% of financial targets is achieved. She requested banks to dispose off all the pending cases. Thereafter government will not give support and margin money.

She also requested banks to claim margin money as early as possible against the sanction cases of 207. Only 156 cases margin money have been claimed. Money claimed under this scheme is being counted against margin.

She also discussed on Pariwar Moolak yojana under which targets have to be completed by 3<sup>rd</sup> quarter only i.e. 31.12.2011. Only 25% of the cases have been sanctioned. Hence, margin money will lapse.

It was resolved that:

- Banks will dispose-off all cases by 31.10.2011 and settle claims for margin money. Thereafter, government will not consider claims for margin money.  
(Action: Banks)

#### **Performance under SGSY:**

Convenor presented the progress and told that two days back he had discussion with Principal Secretary, Rural Development and she informed that it has improved in September 2011 quarter.

Mrs. Sharma, Principal Secretary, Rural Development told that government is going to arrange Antyavyavsai Mela in which only the disbursement figures would be accepted for monitoring and by December 2011, 100% target should be achieved under SGSY.

- It was resolved that Banks achieve 100% target by December 2011 and inform GoMP through SLBC.  
(Action: Banks / SLBC )

#### **Swarna Jayanti Shahari Rozgar Yojana (SJSRY)**

Shri Sanjay Shukla, Commissioner, UADD told that there are two schemes – One CM Rickshaw Chalak/Haththela Chalak scheme for which department has fixed target to cover all surveyed people who are willing to take loan, additional subsidy of Rs. 2500/- is provided by State Government, repayment is very good but in more than 10000 cases vetted by banks are not disbursed. Hence he requested the banks to have urgent attention. In second scheme of SJSRY progress is not good.

- It was resolved that Banks achieve 100% target and inform GoMP through SLBC.  
(Action: Banks / SLBC )

### **Antyavayasayee Swarojgar Yojana & Kapildhara**

Mrs. Salina Singh, Managing Director, MPSCFDC, told that Chief Minister reviews this on quarterly basis. 9830 cases sponsored to banks of which sanctioned 1080 cases. i.e. only 1/10 of sponsored cases has been sanctioned. Under Kapildhara against the target of 1500 cases, they have sponsored 1267 cases of which 208 sanctioned. She requested banks to fulfill the target in ensuing antyodaya mela.

(Action: Banks)

### **Performance/ progress of banking sector under various Special Focus Programmes as decided by NABARD/State Government/Government of India**

#### **Kisan Credit Card (KCC)**

The forum adapted the common loan application for KCC.

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

GM, NABARD told that SHG data reported in SLBC covers NABARD's SHG only. Hence, onward all groups either of NABARD/ SGSY/ NGO linked with banks should be reported. He told that from 2011-12 NABARD have goal of forming one lakh SHG since SHGs have good recovery.

He requested all member banks to issue fresh circular for SHG linkage to all their branches offices.

DPIP has identified 10000 SHG and are ready for linkage. Hence banks were requested to identify them and start linking.

Mrs. Sharma PS, RD Deptt. requested to capture these groups which are going to be graduated into NRLM i.e National Rural Livelihood Mission Scheme and hoped that if these groups are captured, then number would be more than 1 lakh.

Shri Agrawal, Managing Director, Mahila Vitta Evem Vikas Nigam told the house about Tejaswani Scheme being implemented in six districts of Madhya Pradesh i.e. Panna, Chhattarpur, Balaghat, Dindori, Mandla and Tikamgarh. More than 12200 women SHG have already been constituted so far who are poorest among poor. 165000 groups have been enrolled so far but only 10000 SHG's Bank accounts have been opened. Hence, still 2200 SHG have to open account in Banks.

(Action: Banks)

## **Housing Finance**

### **Direct Housing Finance**

As per Reserve Bank of India guidelines each bank should attain a share of housing finance at 3% of the incremental deposit of the previous year i.e. Rs. 136 crores. Banks have disbursed Rs 274.10 crores by the end of June 2011 in 4584 loan cases.

### **Chief Minister Rural Housing scheme**

Convenor informed the house that Central Bank of India has started Chief Minister Rural Housing scheme.

Mrs. Aruna Sharma, Principal Secretary told that Bank of India is added late but it has allocated target of Rs. 25 Crores per branch per month whereas branches of State Bank of India are not aware of MOU signed between State Bank of India and Govt. of MP. Hence she requested State Bank of India to allocate target in their service area as 25 cases per branch per month. She informed the house that out of 1912 completed case, recovery is 100%. She also informed that each RRB would enter in MOU with MP Govt. after approval of their respective Boards.

Executive Director assured the house that RRB may go for it. Giving the example of lead taken by Central Bank of India in signing MOU for CM Rural Housing Mission, he requested more banks as the three banks to join it since scheme is working well and very encouraging response the Central bank of India has got.

Other states have also shown interest in the scheme.

Executive Director further told the recovery is good in this scheme. Hence, other banks should come forward to sign the MOU with MP Government.

Chairman SNKGB, Chhindwara assured the house to sign MOU. Executive Director told that central Bank of India has allocated 50 cases per branch and have financed 2000 cases.

Executive Director told that the RRB position would be reviewed from next time.

- It was resolved that Banks will sign MOU with State Government and inform SLBC.

(Action: Banks / MPRRDA / SLBC )

### **Financial assistance to Minority Communities**

Convenor presented the position of minority lending. Executive Director told that national goal for minority community finance is 15% of bank finance and performance is only 5.2%. Hence, lending has to be improved in minority area also.

### **Financial Assistance to Schedule Castes /Schedule Tribes**

Convenor presented the SC/ST finance and told that banks are using different programmes for financing SC/ST.

### **Education Loans**

Convenor informed that progress in education loan is not picking up as in the past year and the complaints are also increasing. Principal Secretary, Finance said that banks have achieved only 3% of the target. Banks are also not providing benefit of interest subvention scheme of the Government of India to the eligible beneficiaries.

Executive Director, Central Bank of India told that increasing trend of NPA is one of the reasons for poor progress. Principal Secretary, Finance referred NPA position of Maharashtra where it is 18% as compared to MP as 13%. All India NPA was 22%.

Executive Director, Central Bank of India assured Chief Secretary that banks will improve their position and requested banks to improve advances in education loan. Commissioner, Institutional Finance mentioned that target of 60,000 have not been divided among banks, though DIF has advised SLBC to allocate amongst the banks. Executive Director, Central Bank of India clarified that Education Loan constitute a part of retail lending and targets are allocated at corporate level. Therefore, these targets will be synchronized with the corporate target.

It was resolved that:

- Lead Banks will ensure that DLCC distribute the targets to bank branches
- Banks will issue directives to their field level functionaries that targets are achieved.
- Convenor will present actual picture in ensuing SLBC meetings.

(Action: SLBC / Banks)

### **Advances to Women beneficiaries**

Convenor discussed the position of women beneficiaries, for whom lending is 6.63% of total advances against the goal of 5%.

### **National Horticulture Board progress**

Mr. Premnarayan, Asstt. Director, National Horticulture Board informed the house that there are 126 cases pending of which 43 cases are pending since 2005-06 for which part subsidy has been released to the banks but banks are neither disbursing the loan nor refunding the same back to NHB.

He further told that of 143 cases were sanctioned and disbursed by banks but still claim or subsidy has not been received or they have sent incomplete claim form to NHB. Hence, he requested banks to instruct their branches either to utilize or to refund

the subsidy pending and to send the claim completed in all respects or complete the incomplete claim form, if not sent completed.

## **PART II: SPECIAL THEME AGENDA**

### **Green Initiative – e-payment: Operational guidelines for implementation of Electronic Benefit Transfer and its convergence with Financial Inclusion Plan:**

Convenor started discussion on theme agenda on Green-Initiative and requested Chief Secretary to throw light on it.

Chief Secretary told that M.P. is a state which is moving fastest towards the goal of **Electronic Benefit Transfer**. We have more or less banned all cash payments of smallest amount of all relief funds and social entitlements.

Executive Director, Central Bank of India said that we want all **Electronic Benefit Transfer** to converge with Financial Inclusion.

### **Implementation of EBT and convergence with FIP**

Chief Secretary told that in Madhya Pradesh amount in all schemes is transferred directly to the account of beneficiaries and no cash payment is being done. He pointed out the problem is with Cooperative Banks, which are not converted to core banking solution. He guessed that no state is doing EBT work with our pace. He told that payment of about Rs. 6000 crores amount has been entirely done through deposit in beneficiary's account in banks.

Finance secretary Shri G. P. Singhal informed that Mr. Mittal, Finance Secretary, Gol has told that all the welfare schemes shall go through EBT but the problem is last mile connection because cooperative bank have structure but they have no core banking solution and for it NABARD or RBI can find a solution. Chief Secretary told that presently we do have infrastructure problem, power problem etc. and it will take some time but we should have to move in the meantime.

### **Additional agenda item received from DIF – Levying collection charges on cheques issued under government sponsored schemes**

Convenor informed that there are problems in opening of no frill accounts in the banks for payment of cost of bicycle, uniform etc. through bank and parents are querying about this account. He advised banks to send strong message to their branches to avoid such problems, which is quite fundamental in nature.

Dy. General Manager, Punjab National Bank told that they are facing much difficulty in disbursing payment for school uniform and scholarship because school issues Rs. 400/- cheques to the students. Branches in rural area send the cheques to district headquarter for collection He suggested that when cheque is issued it must come out with the list of students to the bank, which is debiting the school accounts.

He also suggested that it is better if fund is transferred to the students account through NEFT directly.

Chief Secretary stressed that issue is of opening the account, which is very fundamental step.

Principal Secretary, School Education mentioned that they are facing two problems. One is opening of left over 20% of accounts and second is bank to bank transfer, as banks are charging collection charges .

Principal Secretary, Finance mentioned that under NEFT Collection, charges are very less. Hence, collection can be made through treasury.

Mrs. Aruna Sharma, Principal Secretary told that the name of children are to be added to the accounts of their mother since more than 80% of mothers have got their accounts in banks and the amount should be straight away transferred to student's account. She told that no frill accounts for a person strictly to be opened since thereafter all type of financial assistance would go through these accounts only. Hence, action of opening of No frill account must be robust in manual branches also because service area banks have core banking solution and thereafter it is for manual branches to do. She requested bank branches to get all the work of opening of account done then there will be hassle free transaction. Executive Director informed the house that all the banks have been given instructions including RRBs to open No Frill accounts of all individual without any discrimination like literate - illiterate/ poor or rich/ student or others.

Convenor requested the banks not to take collection charges on such transactions.

Executive Director, Central Bank of India requested the govt officials to bring in the notice to SLBC if anywhere specific bank branch do not open no frill account. He directed banks to arrange camps nearby bank area to open No Frill accounts.

Chief Secretary directed DIF to issue clear instructions to their districts that if there is any problem faced it should be brought to the notice of SLBC.

Chief Secretary emphasised the payment through bank account only because malpractices are stopped through e-payment. Commissioner cooperative told that cooperative banks would very soon be on CBS platform with the help of NABARD  
Principal Secretary, Finance mentioned that NABARD is funding cooperative banks on which General Manager NABARD told that the MP State Cooperative Bank is going to be CBS and NABARD is involved for 29 DCCB for putting them on CBS platform and identifying vendors on national basis for it.

Dy. General Manager, Bank of India mentioned that banks are facing connectivity problem in Nasrullaganj because BSNL lines are not always available and almost every day there is problem through V-Sat has been placed on those places but it is very slow one.

(Action: SLBC / Banks)

## **AGRI CLINIC – AGRI BUSINESS**

Convenor put the agenda of Agri. Clinic and Agri. Business before the house.

General Manager, NABARD informed that proposals are pending with banks, subsidies are available to the extent of 36% for general and 44% for the weaker section.

Executive Director, CBI requested the banks to sanction the proposals and avail the subsidy.

### **Other issues with permission of Chair**

#### **I) Inclusion of IDBI bank in the list of banks implementing Government Sponsored Schemes**

Convenor told that IDBI bank is very much welcome for participation in implementation of government sponsored schemes and specific targets will be given to them.

Executive Director clarified the house that concerned agencies may sponsor the cases under government-sponsored schemes to IDBI as government has also agreed to it.

#### **II) Loaning to Joint Forest Management Committee**

Convenor put agenda of Forest Department for providing loan to members of Joint Forest Committee for running public distribution shop, which are authorized by MP Government for running ration shop for PDS.

Shri Ravindra Nath Saxena, Additional Chief Commissioner M.P. Govt. proposed for linkage of joint forest committees to the banks and CKCC for inhabitants of forest villages. He informed the house that in MP there are 15228 joint forest management committees, covering 46 lakhs families and 1.6 crore people, Govt. of MP has provided them blankets, LPG gas connection thus dependence on fire wood has been reduced considerably and by this way most of the villagers have spare time to opt for economic activity. State Government is giving Rs. 37 crores as bonus to these committees and these committees are undertaking various kind of economic activities but still credit linkage is essential for the smooth operation of enterprises. He told that last year they have distributed 9600 kisan credit cards also to them.

He further told that MP has 925 forest villages covering 86000 families who are fit to receive KCC with the collaboration of bankers, Forest Department constitutes 6000 small tanks, which are fit for fisheries development, they are undertaking rope manufacture and kosa cultivation. He sought MAC credit linkage for JFM committee and Kisan credit card to the forest villagers. Chief Secretary commented that the forest dwellers who have been allotted patta under new act are entitled for Kisan

Credit Card but not others because they have no land holding. Patta holders have already availed the facility of Agriculture Loan .

**Agenda Item proposed by Government of India – Disposal of loan application seeking finance from PSBs**

Convenor presented the agenda from Department of Financial Services, Govt. of India regarding Disposal of applications seeking finance from public sector banks for which member banks of SLBC shall intimate the status of details of pending projects to Chief Executive Officer Viz. Lead Bank, wherever the matter is pending it should be taken with the Chief Secretary and functionary of the State and pending cases can be taken up at the DCC level at a similar level. Representative of DFS, Govt. of India conveyed the message of Secretary, DFS, Govt. of India that DFS wanted to be settled certain things through this committee as follows:

1. All Regional Rural Banks have to complete CBS requirement by 30.09.11
2. Banks have to increase priority sector lending because he is not satisfied with the present position
3. Banks have to prepare action plan for crop loan.

Convenor intimated that a meeting of bankers with DIF was conducted and a common proforma for Kisan Credit Card has been devised and SLBC has also adopted it today and the circular of DFS has been circulated among members. Shri Rawal, Dy Secretary, Gol told the House that Banks should solve the problem being faced by farmers, students, labourers, migrated labourers etc. in opening the account without any callousness and laxity, otherwise it will be viewed adversely by DFS and if any such instance of callousness and laxity is noticed, it should be brought to the notice of DFS so that he will take suitable measures.

**Vote of thanks**

Dy. General Manager, Bank of India extended vote of thanks to all the participants and higher dignitaries present in the meeting and told that MP is "**karma bhoomi**" of the banks and banks are committed for all the betterment of the state; particularly in agriculture sector, MSE sector of course through CGTMSE finance, Financial Inclusion, Improved CD ratio etc. He told that June quarter is slack quarter due to banks occupancy with Statutory Auditor, large number of transfers and posting of staff etc.. Hence, banks will do much better on all above parameters during forthcoming quarters.

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**LIST OF PARTICIPANTS**  
**144th STATE LEVEL BANKERS' COMMITTEE MEETING**  
**HELD ON 28.09.2011**

<b><u>S. N.</u></b>	<b><u>Govt. Deptt. /Bank/ Institution</u></b>	<b><u>Name</u></b>	<b><u>Designation</u></b>
<b><u>GOVERNMENT</u></b>			
<u>1</u>	<u>Govt. of Madhya Pradesh</u>	<u>Shri Avani Vaish</u>	<u>Chief Secretary</u>
<u>2</u>	<u>Agriculture Production Commissioner</u>	<u>Shri R. Paarsuram</u>	<u>ACS/ APC</u>
<u>3</u>	<u>Finance</u>	<u>Shri G.P. Singhal</u>	<u>Principal Secretary</u>
<u>4</u>	<u>Medical Education</u>	<u>Shri I.S. Dani</u>	<u>Principal Secretary</u>
<u>5</u>	<u>Rural Development</u>	<u>Ms Aruna Sharma</u>	<u>PS &amp; Dev. Com.</u>
<u>6</u>	<u>School Education</u>	<u>Shri Rajneesh Dubey</u>	<u>Principal Secretary</u>
<u>7</u>	<u>Housing &amp; Environment</u>	<u>Shri Iqbal Singh Bains</u>	<u>Principal Secretary</u>
<u>8</u>	<u>Rural Industries</u>	<u>Smt. Kanchan Jain</u>	<u>Principal Secretary</u>
<u>9</u>	<u>Backward Class &amp; Minorities</u>	<u>Shri Anil Shrivastava</u>	<u>Principal Secretary</u>
<u>10</u>	<u>Ayush</u>	<u>Shri Sudesh Kumar</u>	<u>Principal Secretary</u>
<u>11</u>	<u>Revenue</u>	<u>Shri Chandrahas Dubey</u>	<u>Secretary</u>
<u>12</u>	<u>Cooperation</u>	<u>Shri Prem Chand Meena</u>	<u>Commissioner</u>
<u>13</u>	<u>Relief &amp; Rehabilitation</u>	<u>Shri R. K. Chaturvedi</u>	<u>Commissioner</u>
<u>14</u>	<u>Industries</u>	<u>Shri Vinod Semwal</u>	<u>Commissioner</u>
<u>15</u>	<u>Institutional Finance</u>	<u>Shri Ashok Shah</u>	<u>Commissioner</u>
<u>16</u>	<u>Urban Administration Development</u>	<u>Shri Sanjay Kumar Shukla</u>	<u>Commissioner</u>
<u>17</u>	<u>TADP</u>	<u>Shri Ashish Upadhyay</u>	<u>Director</u>
<u>18</u>	<u>Horticulture</u>	<u>Smt. Rashmi Arun Shami</u>	<u>Director</u>
<u>19</u>	<u>MPSCFDC</u>	<u>Smt. Saleena Singh</u>	<u>Managing Director</u>
<u>20</u>	<u>Khadi Board</u>	<u>Smt. Shikha Dubey</u>	<u>Managing Director</u>
<u>21</u>	<u>Milk Federation</u>	<u>Smt. Sudha Choudhary</u>	<u>Managing Director</u>
<u>22</u>	<u>Urja Vikas Nigam</u>	<u>Shri Neeraj Mandloi</u>	<u>Managing Director</u>
<u>23</u>	<u>Mahila Vitta Vikas Nigam</u>	<u>Shri D. D. Agrawal</u>	<u>Managing Director</u>
<u>24</u>	<u>Forest</u>	<u>Shri R. N. Saxena</u>	<u>APCCF</u>
<u>25</u>	<u>Rural Industries</u>	<u>Shri Rajesh Prasad Mishra</u>	<u>Dy. Secretary</u>
<u>26</u>	<u>Higher Education</u>	<u>Shri M. S. Raghuvanshi</u>	<u>Dy. Secretary</u>
<u>27</u>	<u>Agriculture</u>	<u>Shri R.P. Sahoo</u>	<u>Joint Director</u>

<u>28</u>		<u>Shri O. P. Gupta</u>	<u>General Manager</u>
<u>29</u>	<u>KVIC</u>	<u>Shri Ramakant Chaturvedi</u>	<u>Dy.General Manager</u>
<u>30</u>		<u>Shri V.S. Raghuvanshi</u>	<u>Asstt. Director</u>
<u>31</u>	<u>KVIB</u>	<u>Shri S. D. Sharma</u>	<u>Dy. Director</u>
<u>32</u>		<u>Dr. Vibha Shukla</u>	-
<u>33</u>		<u>Dr. Anil Shivani</u>	-
<u>34</u>	<u>Handloom</u>	<u>Shri S. S. Sikarwar</u>	<u>Asstt. Director</u>
<u>35</u>	<u>NHB - Mumbai</u>	<u>Shri M. G. Deshpande</u>	<u>Regional Manager</u>
<b><u>CONVENOR BANK - CENTRAL BANK OF INDIA</u></b>			
<u>36</u>	<u>Central Bank of India</u>	<u>Shri R. K. Dubey</u>	<u>Executive Director</u>
<u>37</u>		<u>Shri B. Mondal</u>	<u>Convenor/ General Manager</u>
<u>38</u>		<u>Shri C. Lakshmi Prasad</u>	<u>Dy. General Manager</u>
<u>39</u>		<u>Shri A. K. Shrivastav</u>	<u>Asstt. General Manager</u>
<u>40</u>		<u>Shri P. K. Singh</u>	<u>Asstt. General Manager</u>
<u>41</u>		<u>Smt. Usha Fernandes</u>	<u>Chief Manager-SLBC</u>
<u>42</u>		<u>Shri Dhananjay Sharma</u>	<u>Senior Manager-SLBC</u>
<u>43</u>		<u>Shri Prem Kumar Sharma</u>	<u>Asstt. Manager - SLBC</u>
<b><u>R B I &amp; OTHER INSTITUTIONS</u></b>			
<u>44</u>	<u>RBI</u>	<u>Shri P. K. Panda</u>	<u>Regional Director</u>
<u>45</u>		<u>Shri Tripathi</u>	<u>Dy. General manager</u>
<u>46</u>		<u>Ms. Rani Durve</u>	<u>Asstt. General Manager</u>
<u>47</u>	<u>Ministry of Finance</u>	<u>Shri Pravin Rawal</u>	<u>Dy. Secretary</u>
<u>48</u>	<u>NABARD</u>	<u>Shri S.Akbar</u>	<u>Chief General Manager</u>
<u>49</u>		<u>Shri S. Selveraj</u>	<u>General Manager</u>
<u>50</u>		<u>Shri K. C. Talreja</u>	<u>Dy. General Manager</u>
<u>51</u>		<u>Dr. Ramana Rao</u>	<u>Asstt. General Manager</u>
<u>52</u>	<u>SIDBI</u>	<u>Shri G. Sampathkumar</u>	<u>Dy. General Manager</u>
<b><u>STATE BANK GROUPS</u></b>			
<u>53</u>	<u>State Bank of India</u>	<u>Shri A. Krishna Kumar</u>	<u>Managing Director</u>
<u>54</u>		<u>Shri S. K. Mishra</u>	<u>Chief General Manager</u>
<u>55</u>		<u>Shri V. Madhusudan Rao</u>	<u>General Manager</u>
<u>56</u>		<u>Shri B. Ranganathan</u>	<u>Dy. General Manager</u>
<u>57</u>		<u>Smt. Manideepa Kidwai</u>	<u>Dy. General Manager</u>
<u>58</u>		<u>Shri M.R.I Siddiqui</u>	<u>Chief Manager</u>

59	<u>State Bank of Bikaner &amp; Jaipur</u>	<u>Shri Ramesh Dubey</u>	<u>Branch Manager</u>
60	<u>State Bank of Hyderabad</u>	<u>Shri Chandan Kumar</u>	<u>Asstt. Manager</u>
61	<u>State Bank of Travancore</u>	<u>Shri B. K. Garnaik</u>	<u>Chief Manager</u>
<b><u>OTHER NATIONALISED BANKS</u></b>			
62	<u>Allahabad Bank</u>	<u>Shri A. K. Tandon</u>	<u>Zonal Manager</u>
63		<u>Shri Ashok</u>	<u>Manager</u>
64	<u>Andhra Bank</u>	<u>Shri S. R. Satpathy</u>	<u>Sr. Branch Manager</u>
65	<u>Bank of Baroda</u>	<u>Shri J. D. Parmar</u>	<u>General Manager</u>
66		<u>Shri Devendra Kumar</u>	<u>Chief Manager</u>
67	<u>Bank of India</u>	<u>Shri A. K. Verma</u>	<u>Zonal Manager</u>
68		<u>Shri U.P. Singh</u>	<u>Chief Manager</u>
69	<u>Bank of Maharashtra</u>	<u>Shri C. N. Bargaje</u>	<u>Dy. Regional Manager</u>
70	<u>Canara Bank</u>	<u>Shri M. Jayasheelan</u>	<u>Asstt. General Manager</u>
71		<u>Shri S.K. Tiwari</u>	<u>Manager</u>
72	<u>Corporation Bank</u>	<u>Shri N. K. Doshi</u>	<u>Asstt. General Manager</u>
73		<u>Shri V. Walia</u>	<u>Manager</u>
74	<u>Dena Bank</u>	<u>Shri D. K. Bajpai</u>	<u>Dy. R. M.</u>
75		<u>Shri R. D. Shrotri</u>	<u>Manager</u>
76	<u>IDBI</u>	<u>Shri Shashank Dixit</u>	<u>Dy. General Manager</u>
77		<u>Shri B. K. Modi</u>	<u>Asstt. General Manager</u>
78	<u>Indian Overseas Bank</u>	<u>Shri P. K. Garg</u>	<u>C. R. M.</u>
79	<u>J&amp;K Bank</u>	<u>Shri Mohan Lal</u>	<u>officer</u>
80	<u>Oriental Bank of</u>	<u>Shri S. K. Majumdar</u>	<u>Dy. General Manager</u>
81	<u>Commerce</u>	<u>Shri V. S. Thakur</u>	<u>Senior Manager</u>
82	<u>Punjab National Bank</u>	<u>Shri Rakesh Kumar</u>	<u>Dy. General Manager</u>
83		<u>Smt. Avanti Shyam</u>	<u>Senior Manager</u>
84	<u>Punjab &amp; Sindh Bank</u>	<u>Shri Y. K. Verma</u>	<u>Asstt. General Manager</u>
85	<u>Syndicate Bank</u>	<u>Shri N. Hariharan</u>	<u>Asstt. General Manager</u>
86	<u>UCO Bank</u>	<u>Dr. S. K. Nandi</u>	<u>Dy. General Manager/ ZM</u>
87	<u>Union Bank</u>	<u>Shri Tarun Kochhar</u>	<u>Dy. General Manager</u>
88	<u>Vijaya Bank</u>	<u>Shri S. Mukunda Kudva</u>	<u>Chief Manager</u>
<b><u>PRIVATE BANKS</u></b>			
89	<u>Axis Bank</u>	<u>Shri Abhay Dandwate</u>	<u>DVP</u>
90	<u>ICICI</u>	<u>Shri Sanjeev Varshney</u>	<u>Chief Manager</u>

<u>91</u>		<u>Shri Vikram Dewan</u>	<u>Regional Manager</u>
<u>92</u>		<u>Shri Naveen Pradhan</u>	<u>Regional Manager</u>
<u>93</u>	<u>Karnataka Bank Ltd.</u>	<u>Shri Vinay Kalgutkar</u>	<u>Sr. Branch Manager</u>
<u>94</u>	<u>Karur Vysya Bank</u>	<u>Shri Piyush Moyade</u>	<u>Officer R - II</u>
<u>95</u>	<u>Lakshmi Vilas Bank</u>	<u>Shri Jayant Jain</u>	<u>Asstt. Manager</u>
<u>96</u>	<u>Federal Bank</u>	<u>Shri Regi Thomas</u>	<u>Senior Manager</u>
<u>97</u>	<u>HDFC Bank</u>	<u>Shri Rakesh Kumar Relan</u>	<u>Zonal Head</u>
<u>98</u>		<u>Shri Taresh Shetty</u>	<u>Customer Head</u>
<b><u>COOPERATIVE BANK</u></b>			
<u>99</u>	<u>Apex Bank</u>	<u>Shri S.K.Gupta</u>	<u>General Manager</u>
<b><u>REGIONAL RURAL BANKS</u></b>			
<u>100</u>	<u>Satpura Narmada KGB</u>	<u>Shri P.K. Gupta</u>	<u>Chairman</u>
<u>101</u>	<u>Madhya Bharat Gramin Bank</u>	<u>Shri D. K. Taneja</u>	<u>Chairman</u>
<u>102</u>	<u>Mahakaushal Gramin Bank</u>	<u>Shri S. K. Behra</u>	<u>Chairman</u>
<u>103</u>	<u>Narmada Malwa Gramin Bank</u>	<u>Shri R. M. Prasad</u>	<u>Dy. General Manager</u>
<u>104</u>	<u>Jhabua Dhar KGB</u>	<u>Shri Birendra Kumar</u>	<u>Chairman</u>
<u>105</u>	<u>Sharda Gramin Bank</u>	<u>Shri J. K. Swain</u>	<u>Chairman</u>
<u>106</u>	<u>Vidisha Bhopal RRB</u>	<u>Shri K. Mohan Rao</u>	<u>Chairman</u>