

State Level Bankers' Committee of the State of Madhya Pradesh



151st SLBC Meeting 05.07.2013

Convenor - Central Bank of India

Annexure 1

| S. NO. | AGENDA ITEM | SLBC FORUM DISCUSSION | ACTION / DISCUSSION POINTS | RESPONSIBLE DEPARTMENT /INSTITUTION |
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| 1 | Minutes of 150th Meeting of SLBC held on 7th March, 2012 | No amendments / response from any member banks/ Government Departments/ Institutions | Adoption of minutes | - |
| 2 | Action Taken Report (ATR) on the 150th SLBC Meeting | ATR was placed before the SLBC committee | Approved | Convenor SLBC with the respective Bank/ Government Departments. |
| | Adoption of 150th SLBC minutes | Minutes adopted | Approved | |
| | Financial Inclusion in the State | <ul style="list-style-type: none"> • Implementation of Financial Inclusion by all banks in the state was reviewed in the house. Though much has been done, a vast part still remains to be covered • From 01.08.2013, DBT to be made live in 18 districts of M.P. • Activity of BC Agent is low in Accounts opened i.e. a lot of accounts remain inactive after being opened • Micro Pension and Micro Insurance to be delivered through BC Agent | <ul style="list-style-type: none"> • LDMS to download the list of beneficiaries whose accounts remain to be opened through the Samagra Portal and pass them on to the banks in the district • Accounts opened by BC Agents should be kept activated on the FI Server/ CBS for delivery of Government Benefits • Target to be in terms of % Penetration and not in terms of the Number of Transactions • Analysis to be done by incorporating the figures of number of Activated Accounts | |

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| | | | <ul style="list-style-type: none"> • Monthly review of BC Agents should be done every 2nd or 3rd Saturday of the month, starting July, 2013 |
| Performance of banks in M.P with reference to CD Ratio | <ul style="list-style-type: none"> • Commercial Banks to take the drive for increasing CD Ratio in the Districts • Various issues of small and marginal farmers to be redressed • Industrial Activities to be promoted in these districts • Long term Agricultural Loan disbursement to be increased; also there is a need to realize the unit cost • Committee opined to assess the demographics of the district, to understand the potential of the District and thereafter strategizing further to increase the CD ratio | | <ul style="list-style-type: none"> • All banks to take the initiative of increasing the CD Ratio by financing under various Priority Sector Schemes • Department of Industries to promote establishment of industrial units in unindustrialized areas • Investment credit under Agriculture sector to be increased by banks • Long term investment by banks in sectors of Minor Irrigation, Ground Water, Horticulture, Livestock Farming, Piggery, Floriculture etc. • Model Schemes are available on the NABARD website. • List of Farmers who are yet to be provided with KCC are to be given to Banks for their coverage. • Sub-Committee should focus on districts where CD ratio is between 40-60% to make/take CD ratio of State above 63%. |
| Education Loan portfolio in the State | <ul style="list-style-type: none"> • Considerable progress in credit deployment of banks in the education loan portfolio, but yet far from the target • Subsidy under Higher Education Loan | | <ul style="list-style-type: none"> • Camps to be organized at district level by the end of July 2013 • Applications to be monitored at the Zonal Head level of banks so that the |

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| | | <p>Subsidy Scheme for all banks claimed by nodal bank</p> <ul style="list-style-type: none"> The HELAMS portal is now modified and online application can also be uploaded by the student Government of India is in the process of instituting a Guarantee Fund for education loan; this sector is non-negotiable | <p>disposal time of 3 days is maintained</p> <ul style="list-style-type: none"> Banks to entertain all eligible education loan applications in light of the creation of Guarantee Fund by Government of India |
| | Housing Loan Scheme | <p>CM Rural Housing progress in terms of sanctioned loan cases was satisfactory; however the disbursement was very less. Additional target of around 2.00 Lac cases in the FY 2013-14 makes a huge target for banks, 70% of which needs to be completed by September 2013</p> <p>Revision of Unit Cost in CM Rural Housing requires a meeting Labour department has launched 2 housing schemes for construction workers for implementation by banks</p> | <ul style="list-style-type: none"> Banks to synergize in such a manner so that the targets and achievements of these schemes do not overlap with each other Constitution of an SLBC Sub-Committee for looking into issues pertaining to entire gamut of Housing, either Rural or Urban Housing Loans. Instructions to ground level functionaries of banks for achieving their targets |
| | State Govt.'s PMEGP Programme. & Micro and Small Enterprises (MSE) Advances; Agenda item h page 15 | <p>Recommendations of Department Related Parliamentary Standing Committee on Industry (DRPSCI) regarding PMEGP to be circulated to all Government Departments and All Banks.</p> <ul style="list-style-type: none"> Government conveyed concerns in delay in sanction of such proposal and no mechanism by banks to monitor and | <ul style="list-style-type: none"> To step up the progress of PMEGP. Recommendations of the committee may be followed by banks/ departments. Before holding the DLTF cases should be provided to bankers at least 3 days earlier <p>Outcome of meeting of 04/07/2013</p> |

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| | | <p>supervise these.</p> <ul style="list-style-type: none"> Government requested banks to disburse the pending sanctioned proposals of last financial year and treat it as a fresh sanction for this financial year <p>A brainstorming session was held on 04.07.2013 to review and facilitate self-employment schemes of the State Government/ Government of India</p> | <ul style="list-style-type: none"> • Origination of cases from training institutes like RSETI • Standardizing common application formats across Banks for all schemes. • Screening of cases jointly on a single day by all members of Committee. • Each Bank Branch to originate at least 10 cases per year and forward to Government Departments to be considered under any of the schemes floated by their departments and sponsoring the same. • Project Templates to be designed by a joint Committee & made available to applicants. • Automation of Schemes for monitoring by Department of Commerce, Industries & Employment with support of Bankers. • 60 clusters have been identified by the Govt. of M.P. in various sectors for extending financial support by Banks. List to be provided to Banks | <p align="center">All Banks & Department Of Industries & Employment</p> |
| | <p>Progress under Weaver Cards for handloom weavers</p> | <p>Being a modest target of 1000 cards in the FY 2012-13, Banks were requested to participate in the scheme more actively</p> | <ul style="list-style-type: none"> • Department to provide the list of beneficiary cluster-wise, so that eligible cases may be taken up by various banks once again. • Banks to ensure that the target of FY | |

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| | | | 2013-14 is achieved | |
| | Progress of CKCC | Forms part of the theme agenda of the 151st SLBC | Approved | |
| | R-Seti & FLCC | All 50 FLCs have been opened in 50 districts Land to be allotted by Government for R-Seti and support of Government requested | Banks to focus more towards HR Growth, Skill Training and Providing Self-Employment | |
| | ACP FY 2013-14 | Scale of Finance for different crops to be revised. NABARD to adopt preferential policy of refinance for economically backward districts. Unit cost of schemes to be standardized for the entire State. | <ul style="list-style-type: none"> • Meeting of Technical Committee required for upgrading of Scale of Finance in different districts • The APC should review along with the Collector and LDM of the selected few districts • NABARD to review the same for backward districts, and explore the policy of revising the refinance criteria in these districts. • All Bank Heads to visit the tribal area districts in M.P. under their control before the next SLBC Meeting and place before the house their findings • A Final brainstorming session required at the apex level to arrive at strategies for implementation | |
| 3 | PERFORMANCE REVIEW | | | |
| 3a | Sector / Agency wise Annual Credit Plan 2012-13 | Forum appreciated a YoY growth of approx. 23%. MSME growth rate is 18% but growth rate of other priority sector at around (8)% is a matter of great concern. | | All banks |

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| 3c | Finance to Scheduled Tribes | Department of Tribal development, Government of Madhya Pradesh launched a new scheme for Tribal Beneficiaries namely "Tantya Bhil Yojana" | Banks to get the approval of their Head Offices for financing under this scheme | All Banks |
| 3d | NPA Management | <ul style="list-style-type: none"> • Banks have shown concern on the growing incidences of NPA and requested for an all-round active support from District Administration for not only arresting growing NPA but also affecting recoveries. • Banks should introspect that even with low interest rates, banks are unable to sell the schemes to smaller borrowers • Revenue Losses to Revenue Department • Origination of Correct Credit by Banks | <ul style="list-style-type: none"> • Quarterly Targets have been provided to revenue officers at district level • Revenue department to be made a member of the SLBC Sub-Committee on NPA Recovery | Govt. of M.P. All Banks |
| 3e | Branch Expansion | <ul style="list-style-type: none"> • All defaulting Banks to give their branch expansion plans to SLBC Convenor Bank latest by 20 July, 2013 • As per the target of each bank for opening of branches, at least 25% of those branches must be opened in unbanked areas | <ul style="list-style-type: none"> • Banks have assured to submit their branch expansion plan and implement the same | All Banks |
| 4 | Computerization of Land Records | Convenor, SLBC informed State Government that Government of India has desired that a web based system like Bhoomi project of Government of Karnataka be adopted in the State, allowing a facility to bankers to online | <ul style="list-style-type: none"> • LDM Gwalior to explore with the Office of the Commissioner/Registrar of Land Records at Gwalior and submit the feedback. | |

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| | | make/release charge on lands | | |
| 5 | NABARD as the facilitation Centre | <ul style="list-style-type: none"> • Long Term Agriculture Loans to be increased • Implementation of Model Schemes available on NABARD Website • Realizing the Unit Cost • Preparation of Climate Change Projects • Focusing on financing the dairy sector • Providing Assistance to banks for conducting Financial Literacy Campaigns | Scale of finance duly approved in the DLCCs to be received and reviewed for Short Term Loans | All banks and State Government |