

State Level Bankers' Committee of the State of Madhya Pradesh



152nd SLBC Meeting 25.09.2013

Convenor - Central Bank of India

Annexure 1

S. NO.	AGENDA ITEM	SLBC FORUM DISCUSSION	ACTION / DISCUSSION POINTS	RESPONSIBLE DEPARTMENT / INSTITUTION
1	Minutes of 151st Meeting of SLBC held on 5 th July, 2013.	Amendments received from the M.P. Rural Road and Housing Development Authority was adopted and confirmed by the House.	Minutes adopted with amendment.	-
2	Action Taken Report (ATR) on the 151st SLBC Meeting.	ATR was placed before the SLBC committee	Approved	Convenor SLBC with the respective Bank/ Government Departments.
3	Financial Inclusion in the State	<p>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.</p> <p>Banks to achieve the target of 2998 USB,s in Shadow Areas by 30.09.2013.</p> <p>Branches in Rural Areas to be opened by banks as per the Branch Expansion Plan, and reported to SLBC with the number of branches opened in Shadow Area. From 153 rd SLBC onward the report of Branch Expansion Plan to have a column on branches opened in Shadow Area. At least 25% are required to be opened in unbanked areas</p> <p>The data on DBT to be captured from SSSM portal.</p> <p>Adhaar seeding in accounts to be speed up.</p>	<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. • Banks to open remaining USBs. • Monthly review of BC Agents should be done every 2nd or 3rd Saturday of the month, starting September, 2013. • Banks have assured to open branches under Branch Expansion Plan and implement the same. 	

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6	Housing Loan Scheme(Chief Ministers Rural Housing Mission)	CM Rural Housing progress in terms of sanctioned loan cases was satisfactory; however the disbursement was very less. Banks to disburse in all sanctioned cases of 2012-13 and 2013-14 by 30.09.2013. The EMI claim was not being submitted by many banks, which may end up by many accounts turning into NPA. The NPA classification of accounts to be linked to Crop Harvesting season	<ul style="list-style-type: none"> • Instructions to ground level functionaries of banks for achieving their targets in terms of disbursement. Banks to disburse in sanctioned cases by 30.09.2013. • All Banks to submit their EMI claims to the Department. • RBI to take a decision on the suggestion made by GoMP about classification of NPA. 	BANKS RBI
7.	State Govt.'s PMEGP Programme. & Mukhya Mantri Yuva Swarozgar Yojna.	Bank of India to follow-up with their coordinators to dispose off pending cases in coordination with District Nodal Officers.	<ul style="list-style-type: none"> • Banks to obtain the list of pending cases from LDMs and dispose off pending sanctioned cases. • 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. 	Various Departments of Govt. of Madhya Pradesh Banks
8	Progress under Weavers Credit Cards for handloom weavers	100% Farmers to be covered by KCC. District administration to provide list of Uncovered farmers to LDM,s.	<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. 	Deptt.of Kuteer & Gramodyog/BOI
9	Progress of CKCC	The settlement ratio of Trainees was an issue. Finance to Aggregators may be	<ul style="list-style-type: none"> • Banks to cover all farmers, after list is obtained from district administration. 	BANKS/ADMINISTRATION

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10		explored. Banks to credit link the trainees of 113 Skill Development Centres set up by Govt. of Madhya Pradesh.		All Banks & Department Of Industries & Employment
	R-Seti & FLCC	Unit cost of schemes havecost of schemes has been revised by NABARD. The performance under ACP 2013-14 has shown relatively low performance in the first quarter under MSE. Banks assured for better performance in the next quarter.	<ul style="list-style-type: none"> • Banks to focus more towards HR Growth, Skill Training and Providing Self-Employment. 	
11	ACP FY 2013-14	Unit cost of schemes has been revised by NABARD. The performance under ACP 2013-14 has shown relatively low performance in the first quarter under MSE. Banks assured for better performance in the next quarter.	<ul style="list-style-type: none"> • Meeting of Technical Committee required for upgrading of Scale of Finance in different districts • Sub-committee on agriculture sector should review the scale of financing and unit cost for selected few districts • NABARD to review the same for backward districts, and explore the policy of revising the refinance criteria in these districts. 	LDM/NABARD /BANKS
12	PERFORMANCE REVIEW			
a	Sector / Agency wise Annual Credit Plan 2013-14.	Growth in Agriculture sactor was satisfactory in the first quarter. MSE required for attention.	<ul style="list-style-type: none"> • All Bank to finance under various newly launched Swarozgar Yojna of the Govt. of Madhya Pradesh to enhance credit under the MSE sector. 	All banks

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b	NPA Management	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.	<ul style="list-style-type: none"> • A forum to be constituted at tehsil level under Chairmanship of Tehsildar/SDM. The forum should meet at least once in a month to discuss and review recovery position. • Quarterly Targets have been provided to revenue officers at district level • Targets to be allotted at tehsil level for possession and auction of the assets under RRC filed cases. • Quarterly targets to be allotted to sponsoring agencies of Govt. Sponsored schemes. For recovery. 	Govt. of M.P. All Banks/ ADMINISTRATION
13	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 make/release charge on land.		