

## State Level Bankers' Committee of the State of Madhya Pradesh



**153ndSLBC Meeting 22.01.2014**

**Convenor - Central Bank of India**

*Annexure 1*

S. NO.	AGENDA ITEM	SLBC FORUM DISCUSSION	ACTION / DISCUSSION POINTS	RESPONSIBLE DEPARTMENT /INSTITUTION
1	Minutes of 152st Meeting of SLBC held on 25 <sup>th</sup> September,2014	No observations were received from any quarters.	Minutes adopted .	-
2.		ATR was placed before the SLBC committee	Approved	
3.	ACP 2013-14	<p>The Agriculture sector Recorded 71% achievement vis-à-vis target under ACP 2013-14.</p> <p>Identification of eligible farmers for issuance of Kisan Credit Card necessary &amp; issuing KCC to them.</p> <p>Increasing the Investment credit under Agriculture Sector.</p> <p>Banks to dispose off cases under Custom Hiring Centres.</p> <p>Financing for employment generation schemes of the Govt. of Madhya Pradesh under MSE.</p>	<ul style="list-style-type: none"> <li>• Govt. of Madhya Pradesh, for identification of eligible farmers for issuance of KCC.</li> <li>• Banks/Sponsoring agencies for employment generating programmes.</li> </ul>	District Level Govt. Functionaries /Sponsoring Agencies/Banks
4.	CD Ratio in the State	<p>The CD Ratio of the State has reached a level of 65 %.</p> <p>Inclusive of RIDF(Rural Infrastructure Development Fund) it has reached a level of 66.88%.</p> <p>There are districts with less than 40% CD</p>	<ul style="list-style-type: none"> <li>• All banks to take the initiative of increasing the CD Ratio in the low CD Ratio districts by financing under various Priority Sector Schemes.</li> </ul>	District Level Govt. Functionaries /Sponsoring Agencies/Banks

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		Ratio, which required attention of banks.		
5.	Education Loan	Banks have sanctioned cases in the camps. Banks should strive for achievement of targets.	<ul style="list-style-type: none"> <li>Banks to sensitize their branches for timely disposal of cases on . It should be done on the HELAMS portal also.</li> </ul>	Banks
6.	Mukhya Mantri Yuva Swarozgar Yojna.  & State Govt.'s PMEGP Programme.	<p>Under Mukhya Mantri Yuva Swarozgar Yojna, there was a gap between sanction and disbursements. Banks requested to disburse sanctioned cases. Banks reminded about decision taken in the Sub-Committee meeting that:</p> <p>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.</p> <p>Banks to target cases with unit cost of Rs.100000/- to 2500000/-</p> <p>Bank to follow-up with their coordinators to dispose off pending cases in coordination with District Nodal Officers. Progress under PMEGP in the first quarter was low. There was vast gap between Sanction and Disbursement.</p> <p>Deptt. requested to give bank-wise/ branch-wise list of pending cases with date for chasing at DLCC,s.</p>	<ul style="list-style-type: none"> <li>Banks to dispose off pending sanctioned cases.</li> <li>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.</li> </ul>	Banks/DIC/G ovt. Sponsoring Agencies

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		Credit Camps at block level from 01/02/2014 to 15/02/2014 for all Govt. Sponsored Schemes with documentation and training and disbursement.		
7.	Progress under Weavers Credit Cards for handloom weavers & other schemes of Cottage and Village industries.	Financing by banks under these schemes were not taking off. Banks were demanding collateral for financing under these schemes.	Banks to reiterate RBI guidelines to their branches regarding collateral-free loans up to Rs.10Lacs.	Banks
8.	Chief Minister's Rural Housing Programmes	Banks to Disburse under sanctioned cases by 05.02.2014. EMI claim by Banks at a slow pace.	<ul style="list-style-type: none"> <li>Banks to dispose off sanctioned cases by 05/02/2014.</li> <li>Lodgement of EMI claims by banks necessary for giving full benefit to beneficiaries.</li> </ul>	Banks/MPRR HDA
9.	Swarn Jayanti Shahri Rozgar Yojna. & Rajeev Rin Yojna.	Banks were requested to come forward to serve the small segment. Services of the BC to be employed for assistance in documentation/recovery etc. A target of 17000 nos.in 23 districts have been given for the FY 2013-14.	<ul style="list-style-type: none"> <li>Banks to finance under these schemes</li> </ul>	Banks/UADD
10.			<ul style="list-style-type: none"> <li>Banks to pass appropriate instructions to branches with target.</li> </ul>	Banks/UADD
	NRLM & SHG's	From data collected, it appeared that there	<ul style="list-style-type: none"> <li>In the next meeting of the Sub</li> </ul>	Allahabad

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11.		was underfinancing to Self Help Groups.	Committee of SLBC for SHG,s the matter may be kept as Agenda for discussion.	Bank
	Financial Inclusion	<p>Sub Service Area mapping by all LDM's not confirmed to Convenor Bank. The SSA mapping required to be done on the GOI portal</p> <p>Difficulty faced by Banks for Branch Expansion plan in Shadow Area due to non availability of suitable building.</p> <p>Banks to explore giving V-Sat connectivity to USB's. This may increase the quantum of transaction by BC's</p>	<ul style="list-style-type: none"> <li>• Banks to confirm the mapping of SSA on GOI portal, to Convenor Bank.</li>   <li>• Govt. of Madhya Pradesh to provide suitable building in Shadow Areas for opening of Brick and Mortar branches.</li> </ul> <p>Individual Banks to explore the possibility, as due to security reasons it required some base work.</p>	<p>Banks</p> <p>Govt. of M.P./Banks.</p> <p>Banks</p>
	NPA Management	<p>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.</p>	<ul style="list-style-type: none"> <li>• A forum has been constituted at tehsil level under Chairmanship of Tehsildar/SDM. Quarterly Targets have been provided to revenue officers at district level</li> <li>• Targets to be allotted at tehsil level for possession and auction of the assets under RRC filed cases.</li> <li>• Banks to pursue cases after filing</li> </ul>	<p>District Level Govt. Functionary/Banks.</p>

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			RRC.	
b	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.		Govt. of M.P.  All Banks/ ADMINISTRATION