

State Level Bankers' Committee of the State of Madhya Pradesh



154th SLBC Meeting 26.05.2014

Convenor - Central Bank of India

Annexure

S. N O.	AGENDA ITEM	SLBC DISCUSSION	FORUM	ACTION / DISCUSSION POINTS	RESPONSIBLE DEPARTMENT / INSTITUTION
1	Minutes of 153rd Meeting of SLBC held on 22 nd January 2014	No observations were received from any quarters.		Minutes adopted .	-
2.	ACP 2013-14	The Agriculture sector Recorded 105% achievement vis-à-vis target under ACP 2013-14. Identification of eligible farmers for issuance of Kisan Credit Card necessary & issuing KCC to them. Increasing the Investment credit under Agriculture Sector. Financing for employment generation schemes of the Govt. of Madhya Pradesh under MSE.		<ul style="list-style-type: none"> • Issuance of Cultivator's License to landless farmers by the Govt. of M.P. for extending bank assistance to them may be considered by the Govt. of M.P. • Govt. of Madhya Pradesh, for identification of eligible farmers for issuance of KCC. • Banks/Sponsoring agencies for employment generating programmes. Banks to canvas viable cases to avoid rejections. • RRB's to come forward to increase their share under MSE. 	Govt. of M.P./Banks/RRB's

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3.	Financial Inclusion in the State	Sub Service Area Coverage and Transactions by Business Correspondent necessary for sustaining the B.C. 's.	<ul style="list-style-type: none"> • Banks to prepare an implementation strategy and go by it for implementation of SSA. • Banks to ensure increase in transactions by BC 	Banks
4.	CD Ratio in the State Performance of banks in M.P with reference to CD Ratio	<p>The CD Ratio of the State has reached a level of 66 %.</p> <p>There are districts with less than 40% CD Ratio, which required attention of banks.</p> <p>Unit Cost on all farm and non-farm schemes have been revised by NABARD, which may help in improvement of CD Ratio.</p>	<ul style="list-style-type: none"> • All banks to take the initiative of increasing the CD Ratio in the low CD Ratio districts by financing under various Priority Sector Schemes. Investment credit under Agriculture sector to be increased by banks. Tikamgarh and Mandla districts are now under Special Attention of Commissioner Institutional Finance for stepping up the CD ratio and to bring it up to a level of 60% by March 15 	Banks/ Govt. of M.P.
5.	Education Loan portfolio in the State	<p>Achievement has been 100% against targets in the year 2013-14.</p> <p>Targets for 2014-15 circulated by DIF, M.P. Camps are due in June, July & August, 2014.</p> <p>Banks to use the HELAMS portal for disposal of loan</p>	<ul style="list-style-type: none"> • Banks to participate in all Education Loan camps at district level. • Banks to sensitize their branches for timely disposal of cases on HELAMS . • Subsidy under all schemes of Education Loan to be claimed by banks within time limit. 	Banks

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		applications. Interest Subsidy to be claimed by Banks under all schemes of Education Loan.		
6.	Mukhya Mantri Yuva Swarozgar Yojna.	Under Mukhya Mantri Yuva Swarozgar Yojna, The size of the loan needed to be increased. All sanctioned cases to be disposed off by banks	<ul style="list-style-type: none"> • Banks to dispose off pending sanctioned cases. • 13 Self Employment Schemes of Govt.of M.P. are going to be clubbed Into 3. Schemes. • GOI schemes will exist in existing format. 	Banks/Govt. of M.P.
7.	PMEGP Programme.	Rejection % was high in the scheme. Disbursement was only 60%	<ul style="list-style-type: none"> • KVIC to sponsor quality cases. 	KVIC/Banks
8.	Housing Loan Scheme(Chief Ministers Rural Housing Mission)	CM Rural Housing progress in terms of sanctioned loan cases was satisfactory; The EMI claim was not being submitted by many banks,	<ul style="list-style-type: none"> • All Banks to submit their EMI claims to the Department. • Banks to examine the reason for the gap in Ist and IInd disbursement. • Targets for the FY 2014-15 given to banks. • RBI has given opinion on the issue. The same may be 	Banks/MPRRHDA

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		which may end up by many accounts turning into NPA. The NPA classification of accounts to be linked to Crop Harvesting season.	discussed in the next meeting of Sub-Committee and adopted in the 155 th SLBC meeting.	
9.	Progress under Weavers Credit Cards for handloom weavers & other schemes of Cottage and Village industries	Progress under the scheme low.	<ul style="list-style-type: none"> Progress to be reviewed at respective DLCC's in Districts. 	Banks
10	National Rural Livelihood Mission/ State Rural Livelihood Mission.	Sufficient number of cases not forwarded to banks.	<ul style="list-style-type: none"> All cases will be sponsored by the Deptt. by 31.12.2014. Deptt. to obtain a list of Accounts at district level where subsidy is lying idle, for reconciliation. 	SRLM
11	Swarn Jayanti Shahri Rozgar Yojna. &	Progress under the scheme should improve	<ul style="list-style-type: none"> Deptt. has given instructions to Project Managers to be in touch with Branch Managers to coordinate to bring about improvement. 	UDDA/Banks

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12	Rajeev Rin Yojna. Progress of CKCC	A target of 14000 nos. for M.P.. Bankwise allocation has been made by convenor bank .	<ul style="list-style-type: none"> Banks to pass appropriate instructions to branches with target. 	Banks/Sponsoring Agency
13	Tantya Bheel Swarozgar Yojna	Progress was reviewed by the House	All Banks to claim the subsidy by 30.06.2014.	Banks
14	Branch Expansion Plan	Banks were required to open branches as per plan	All banks were instructed by RBI to submit their Branch Expansion plan 2014-15 to RBI and Convenor Bank.	Banks
15	RSETI/FLCC	The Settlement percentage and construction status of RSETI's was discussed in the House	<ul style="list-style-type: none"> List of unsettled trainees to be given to DIC,s for hand-holding purpose. The building status should be provided in the SLBC meeting. 	Banks/DIC

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16	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"> • Banks were assured for Assistance of administrative machinery. • Banks to pursue cases after filing RRC. 	Govt. of M.P./Banks
17	Miscellaneous	<ol style="list-style-type: none"> 1. Scale of Finance for different crops to be rationalized by Sub-Committee of Agriculture. 2. Credit for SHG's need to be enhanced. 3. Involvement of Pvt. Banks required for Education Loan. 4. Banks should not charge Processing fee and Inspection 	Districts may adopt the same with variation depending on the local issues.	Sub-Committee/Banks/Pvt. Banks/Govt. of M.P.

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		<p>Charges on Govt. sponsored Schemes for loans upto Rs.02/-lacs for individuals Rs.10/- lacs for SHG's.</p> <p>5. 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 lands</p>		
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