

# **AGENDA**

## **SPECIAL SLBC MEETING ON FINANCIAL INCLUSION**

**17<sup>TH</sup> JULY, 2023**

State Level Bankers' Committee, Madhya Pradesh  
Convenor-Central Bank of India

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## ABBREVIATION

APY	Atal Pension Yojana
BC	Business Correspondents
BOB	Bank of Baroda
BOI	Bank of India
CBI	Central Bank of India
CGM	Chief General Manager
CLF	Cluster Level Federation
CSCs	Common Service Centres
DCCBs	District Central Cooperative Banks
DFS	Department of Financial Services
DIF	Directorate of Institutional Finance
DLRC	District Level Review Committee
DP	Drawing Power
IIBF	Indian Institute of Banking & Finance
IPPB	India Post Payment Bank
JDD	Jan Dhan Darshak
KCC	Kisan Credit Card
LDM	Lead District Manager
MPGB	Madhya Pradesh Gramin Bank
NSFE	National Strategy For Financial Education
PMFME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PNB	Punjab National Bank
PSL	Priority Sector Lending
RBI	Reserve Bank of India
RSETI	Rural Self Employment Training Institutes
SBCs	Scheduled Commercial Banks
SBI	State Bank of India
SHG	Self Help Group
SLBC	State Level Bankers' Committee
VO	Village Organization

## **AGENDA No:-1**

### **ACTION POINTS EMANATED FROM CONSULTATIVE COMMITTEE MEETING ATTACHED TO MINISTRY OF FINANCE DT. 19.06.2023**

Ref-DFS, MoF, GoI letter F.No.6/35/2023-FI-Mission Office dated 10.07.2023

#### **Background**

Hon'ble Finance Minister (FM), Government of India chaired a meeting of a Consultative Committee on Financial Inclusion on 19.06.2023 on the subject 'Financial Inclusion-Progress & Prospects'. The meeting was attended by the Ministers of State for Finance. Members of Parliament of the Consultative Committee from Lok Sabha and Rajya Sabha, Secretary, Department of Financial Services (DFS). Secretary, Department of Economic Affairs (DE). Reserve Banks of India (RBI) among others.

During the deliberations, Hon'ble Members of Parliament (MPs) raised concerns on not being invited in the regular District Level Review Committee (DLRC) meeting of their respective districts and also the non-availability of adequate credit to poor strata of society in some of the states. As DLRC is an important forum to review the pace and quality of the implementation of various programmes, participation of public representatives including local MPs in such meetings has been mandated under the lead bank scheme of Reserve Bank of India (RBI). In this context, Hon'ble FM desired

- To hold special District Level Review Committee (DLRC) meetings, at the earliest, in each district between 15th July 2023 to 15th August 2023, wherein a roadmap to open bank accounts of all unbanked adults would also be prepared.
- To identify five most credit deficient districts of each state/UT in the country to give a boost to credit off take in those districts. Accordingly, Credit Deficient districts have been identified based on data of quarterly statistics on deposits & credit of Scheduled Commercial Banks reported by RBI up to Q4, 2022-23. It is proposed to conduct credit outreach camps in identified districts for a period of 90 days commencing from 01.07.2023. In Madhya Pradesh, these districts are; **Anuppur, Niwari, Sidhi, Singrauli, and Umaria.**

#### **Action Points for Stakeholders**

##### SLBC

- To issue instructions to all the LDMs and Banks (Letter issued vide Bo. ZO: SLBC:2023-24:144 dated 10.07.2023)
- To monitor the progress



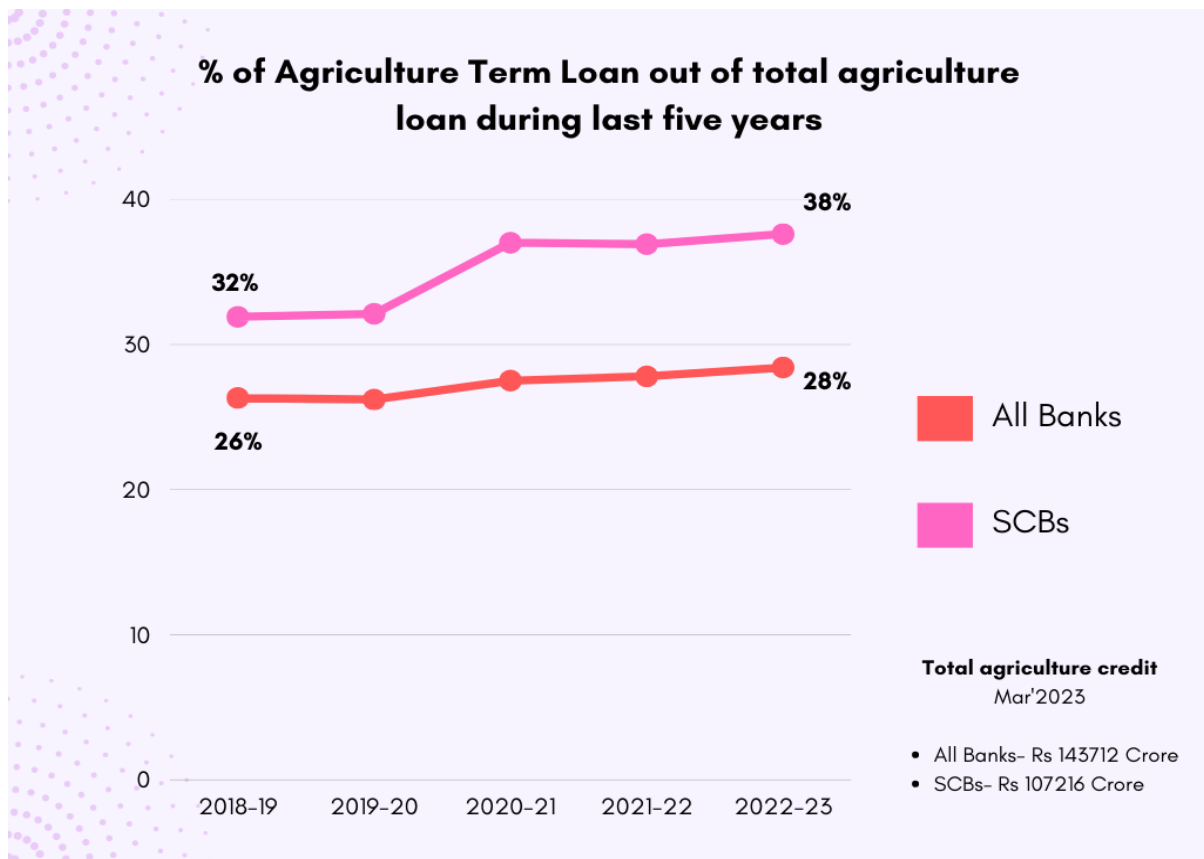
## AGENDA NO:-2

### INCREASING LOAN-TERM FINANCING IN AGRICULTURE AND COVERAGE OF ALL ELIGIBLE FARMERS

#### Background

The total institutional credit to agriculture sector has more than doubled during 2012-13 to 2022-23 in Madhya Pradesh. In total agriculture credit, the ratio of crop loans remains high as compared to term loan. The share of term loan to total agriculture was 28% at the quarter ended March 31, 2023. However, it was 38%, if we exclude the credit extended by the DCCBs & Apex Bank.

Share of Agri Term Loan (Including Agriculture Infrastructure and Ancillary Activities) has been fluctuated in the range of 26-28% of the total agriculture loan during last five years. However, it was in the range of 32-38% for the SCBs (Except DCCBs & Apex Bank).

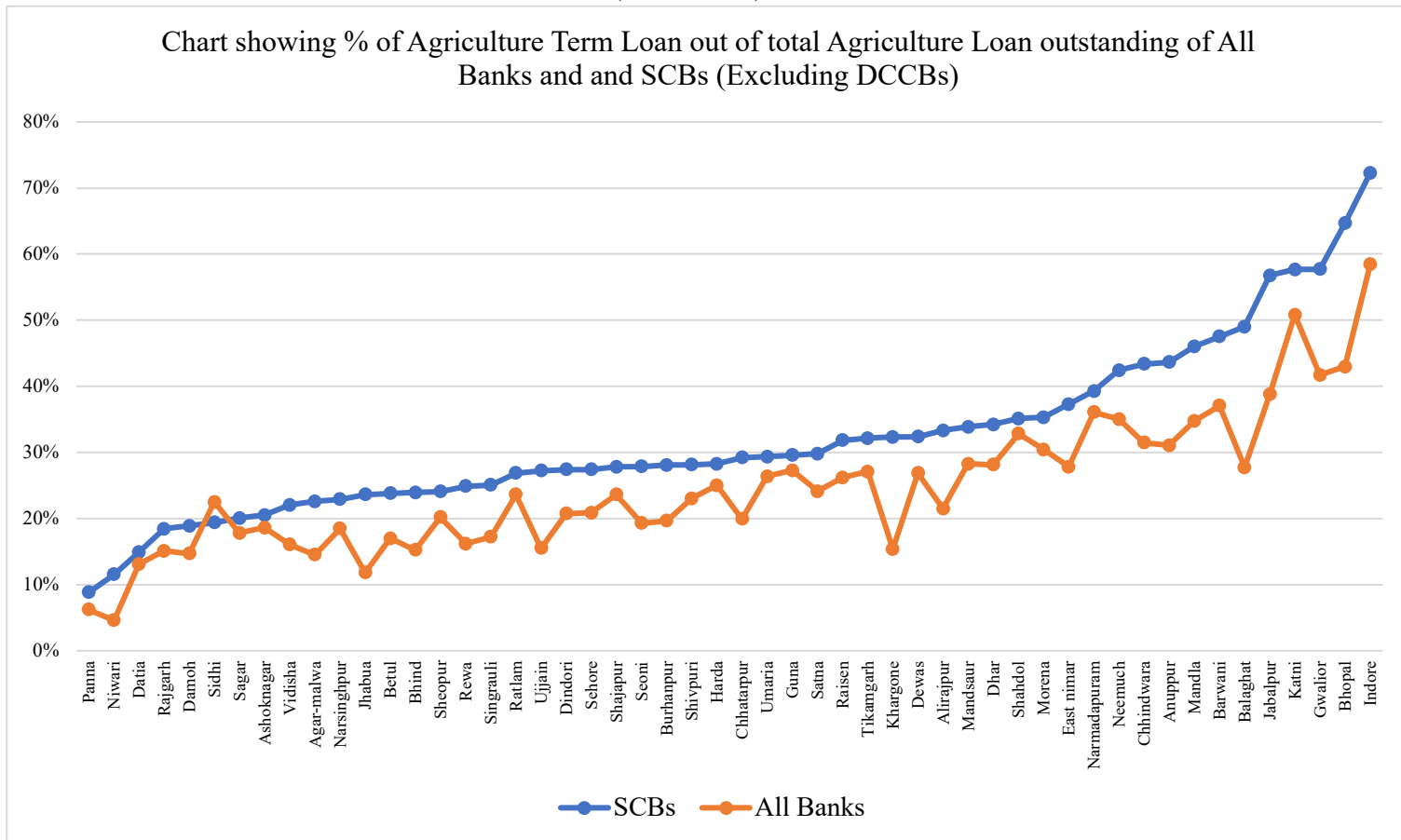


It is evident that Cooperative banks are facing challenges in effectively extending agriculture term loans. It could be attributed to the limitations in their financial resources, which makes it challenging for them to meet the demand for agricultural term loans. Considering the large customer base, measures need to be taken to strengthen the financial capacity of Cooperative

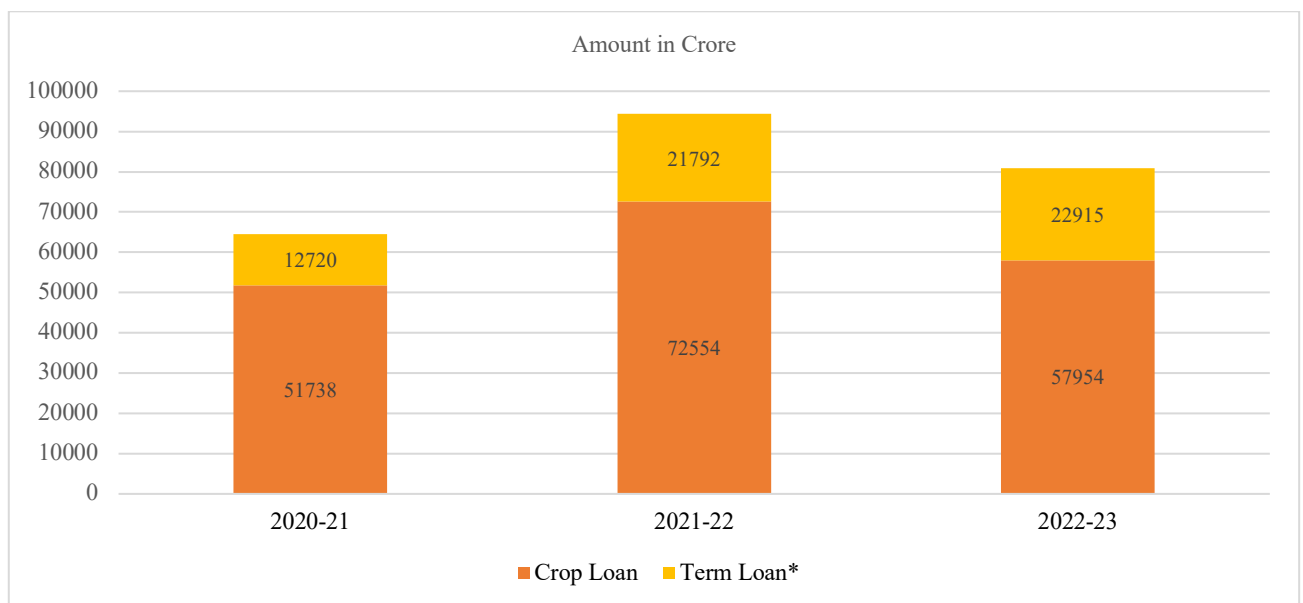
banks and enhance their capabilities to extend agriculture term loans. This, in turn, will contribute to increased financing for agriculture term loans.

### District-wise distribution of Agriculture Term Loan

(March 2023)



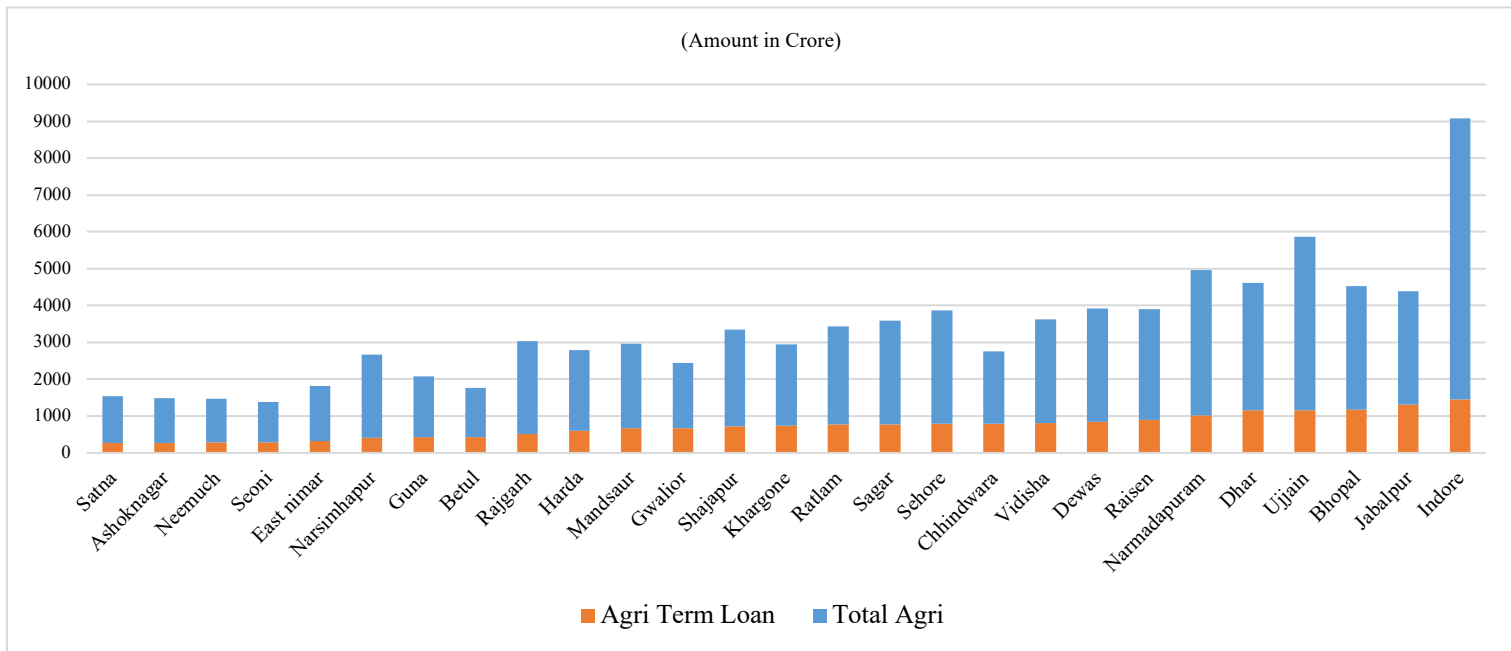
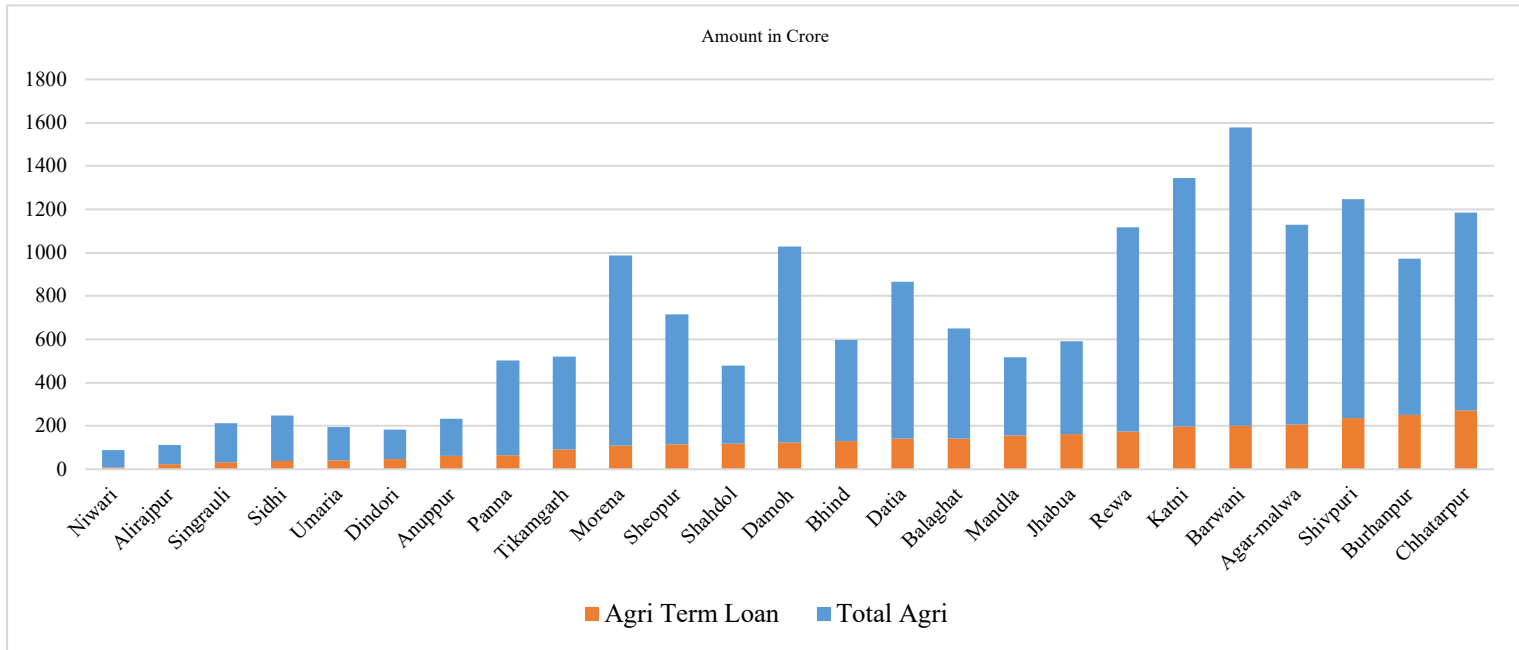
### Disbursement of Agriculture Crop Loan & Term Loan



\*Out of Farm Credit



## District-wise status of the disbursement of Agriculture Loan and Agriculture Term Loan (FY 2022-23)



## **Actionable points of the meeting held under the Chairmanship of ACS, Farmers' Welfare and Agriculture Development, Government of Madhya Pradesh for increasing Agriculture Term Loan**

In compliance of the instructions issued by Hon'ble Chief Minister for increasing Agriculture Term Loan, meetings were held on 20.03.2023 and 12.04.2023 at Vallabh Bhawan, Bhopal, which was presided over by the Additional Chief Secretary of the Farmers Welfare and Agriculture Development Department and attended by the CGM-NABARD, Convenor-SLBC, representatives from major banks and other government departments. The matters were thoroughly discussed during the meetings. The key outcomes of the deliberations are as follows:

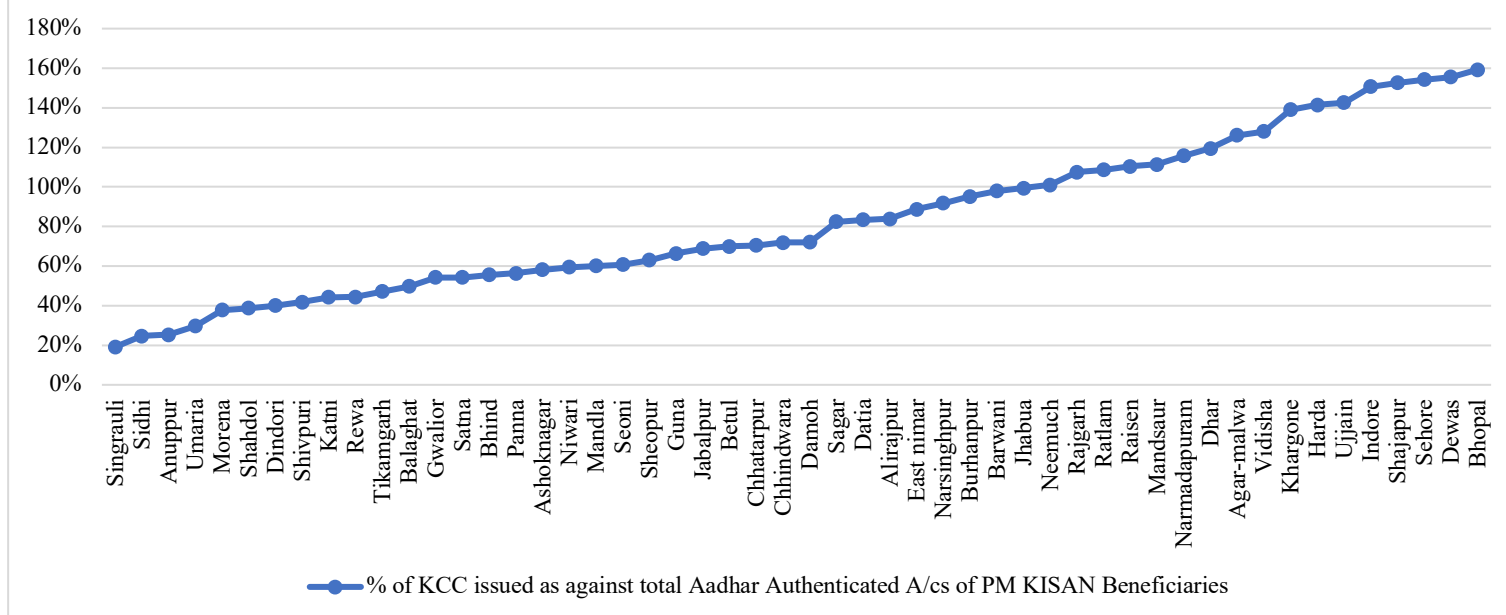
- The banks have been directed to double the targets for agriculture term loans for the fiscal year 2023-24 compared to the disbursements made in the fiscal year 2022-23.
- The departments of Animal Husbandry and Dairying, Fisheries, and Horticulture have been tasked with exploring fresh avenues for financing term loans.
- To increase lending opportunities in the areas of Plantation, Post-Harvest management like cold storage etc. and processing of Horticulture produce (PMFME).
- Possibilities for setting up Rice Mill, Ethanol Blending Units, Big Dairy units etc. to be explored.

## Coverage of PM KISAN Beneficiaries with Kisan Credit Card (KCC)

The status of the KCC coverage as on March 2023 is as under-

- Number of farmers/beneficiaries registered for PM KISAN Samman Nidhi: 95.33 lakh
- Out of (a), Number of Aadhar Authenticated farmers/beneficiaries: 84.40 lakh
- Out of (b), Number of successful transactions: 77.06 lakh
- Number of KCC issued: 68.78 lakh

**% of KCC issued as against total Aadhar Authenticated A/cs of PM KISAN Beneficiaries**



Stakeholders are actively working to ensure the inclusion of all eligible farmers into the bank's fold by providing them with at least one Kisan Credit Card. The number of KCCs (Crop loan) issued has risen from 50.51 lakh in 2015-16 to 68.78 lakh in 2022-23.

To cover all eligible farmers under KCC in a mission mode, KCC saturation drive was launched in 2019. To facilitate easy access to KCC, processing fees, inspection, ledger folio charges and all other service charges for fresh issue/ renewal of KCC was waived off, a time limit of 14 days fixed for issuing KCC after receipt of application and simplified application form were made available. The farmers engaged in activities relating to Animal Husbandry and Fisheries have been included in the KCC scheme and also have been extended the benefits of ISS (Interest Subvention Scheme) and PRI (Prompt Repayment Incentive) with sub-limit of Rs.2.00 lakhs with the approval of Cabinet on 01.02.2019. As a result, the intake of KCC has increased.

Second Phase of KCC saturation drive was initiated by Department of Agriculture Cooperation & Farmers Welfare (DAC&FW) in mid-February, 2020 in collaboration with Department of

Financial Services (DFS) with the goal to provide universal access to institutional concessional credit to all farmers including Animal Husbandry, Dairy and Fisheries farmers with special focus on coverage of PM-KISAN beneficiaries. PM-KISAN beneficiaries were allowed to submit KCC application with documents through Common Service Centers (CSCs) to banks. To facilitate KCC Saturation Drive in Mission Mode, Government has given directives and issued Circulars to all States & UTs, Banks, NABARD and CSCs and the progress is being monitored by DFS & DAC&FW jointly. Intensive monitoring and follow-up are being done on regular basis, along with regular video conferences with all Banks.

Another special drive was initiated from 18 November 2022 to 31 December 2022 for coverage of farmers with the banking channel.

Around 10.23 lakh KCCs of Rs 10,961 crore have been sanctioned since 2019. Of which, 2.45 lakh KCC and 0.70 lakh KCCs have been issued for dairy and fisheries activities respectively.

PM KISAN is a Central Sector scheme. It has become operational from 1.12.2018. Under the scheme an income support of Rs 6,000/- per year in three equal instalments is provided to small and marginal farmer families having combined land holding/ ownership of upto 2 hectares. Definition of family for the scheme is husband, wife and minor children. State Government identify the farmer families which are eligible for support as per scheme guidelines.

*Family is a crucial factor used to identify beneficiaries of the PM KISAN scheme in land records. However, banks refer to the Khasra and name listed in the land records when issuing Kisan Credit Cards (KCC). In cases where multiple families co-own the land, the bank ensures that consent is obtained from all parties mentioned in the land record, and a single KCC is issued. As a result, it can be inferred that the KCC coverage in the state has reached its saturation point, which leaves limited possibilities for farmers who are not covered under the KCC scheme.*

### AGENDA NO:-3

## OPENING OF BRICK-AND-MORTAR BRANCHES AND AVAILABILITY OF BANKING FACILITIES WITHIN A RADIUS OF 5 KM FROM A VILLAGE

### Opening of brick-and-mortar branches in 54 locations

In terms of instructions issued by Department of Financial Services, 54 villages have been allotted to the member banks for opening of brick-and-mortar branches. Of late, some banks have reported difficulties such as network connectivity issues, unavailability of premises, and security concerns faced by them in opening the branches in 21 locations. This matter has been discussed in various forums to find a solution.

The Department of Financial Services (DFS) has advised us to identify and allocate an alternate village or location nearby where connectivity and premises are available provided the initially identified villages are covered within a 5 KM radius. In light of the above, SLBC convened a meeting with the concerned banks and advised them vide letter no. ZO: SLBC:2023-24:133 dated 03.07.2023 to coordinate with the District Collector/District Administration in identifying an alternate location where both connectivity and premises are available and villages are covered within a radius of 5 Km from brick-and-mortar branch and share the same with the remarks latest by 8th July 2023. The current status is as follows:

Sl No.	Bank Name	No. of villages allotted	No. of Branches opened as on 10.07.2023	No. of Branches to be opened	Status
1	State Bank of India	12	10	2	<ul style="list-style-type: none"><li>SBI vide letter No. BCRD/2023-24/83 dated 05.07.2023 reported that they did not find any suitable locations within a radius of 5 km from villages Borwal and Koth Barda in Barwani district.</li><li>The Bank has requested SLBC for exclusion of these centres and advise.</li></ul>
2	Bank of India	6	5	0	Bank of India has reported that there is already a brick-and-mortar branch of Union Bank of India at Village Kheri in Sehore district. UBI has updated the details on JDD App.
3	Bank of Baroda	6	4	2	Response awaited
4	Indian Bank	4	3	1	The bank vide letter no. ZO/BHP/SLBC/NEWBR/2023-24/11 dated 03.07.2023 has reported the SLBC that they did not find suitable premises in village Mandwa (Khargone) and within 5 km radius from Madwa as well.

5	Union Bank of India	8	1	7	Response awaited
6	Punjab National Bank	9	4	5	Response awaited
7	UCO Bank	2	1	1	Network connectivity and premises issue
8	Canara Bank	5	3	2	The bank vide their letter no. AFPS/CO/BPL/B&M/318/2023-24 dated 10.07.2023 has reported as under- <ul style="list-style-type: none"> <li>• Mohana (Khargone)- Bank published advertisement in the Newspaper. No offer is received so far.</li> <li>• Chunpiya (Dhar)- Report is awaited.</li> </ul>
9	Bank of Maharashtra	2	1	0	Bank of Maharashtra has reported that there is already a brick-and-mortar branch of MPGB in village Vilwa (Barwani). The details have been updated on JDD App by MPGB.
<b>Total</b>		<b>54*</b>	<b>32</b>	<b>20</b>	

*\*2 villages/locations have been excluded from the list because there is already a bank branch of another bank.*

### **Opening of brick-and-mortar branches in villages having population of 3000 and above**

DFS vide their letter F.No. 21(23)/2014-FI (Mission) dated 17.03.2023 and Email dated 04.05.2023 identified two villages having population 3000 and above that do not have a brick-and-mortar branch. The status of opening the branch is as follows-

<b>Sl No.</b>	<b>Village Name</b>	<b>District</b>	<b>Name of allotted Bank</b>	<b>Status</b>
1	Garhi	Balaghat	Canara Bank	There are no suitable locations available near by the village.
2	Gobha	Singrauli	Union Bank of India	

## **Coverage of 40 uncovered villages mapped on Jan Dhan Darshak (JDD) App by banking outlet i.e. brick-and-mortar branch or BC**

To ensure availability of banking outlet (Bank branch/Business Correspondent (BC), within 5 kilometers of all inhabited villages the Government of India has launched a Geographic Information System (GIS) based app., namely, Jan Dhan Darshak app (JDD app) developed by National Informatics Centre (NIC).

Banks have been provided login credentials to upload the GIS location of their branches, Business Correspondents and ATMs on the app. As per JDD app, there are 1.66 lakh branches, 4.35 lakh BCs and 2.07 lakhs ATMs mapped by the banks. Further, as per data uploaded by the banks on JDD app, out of the 5.53 lakh mapped villages on the app, 5.52 lakh (99.8%) villages are having branch or BC within 5 kilometers distance.

This mapping exercise is being carried out at regular intervals to identify the uncovered villages that do not have banking outlet within a radius of 5 km from the village. In the latest exercise, DFS found 40 such villages in Madhya Pradesh and instructed vide Email dated 07.06.2023 to SLBC to allot the villages to member banks for coverage. Accordingly, these villages have been allotted to the banks by SLBC.

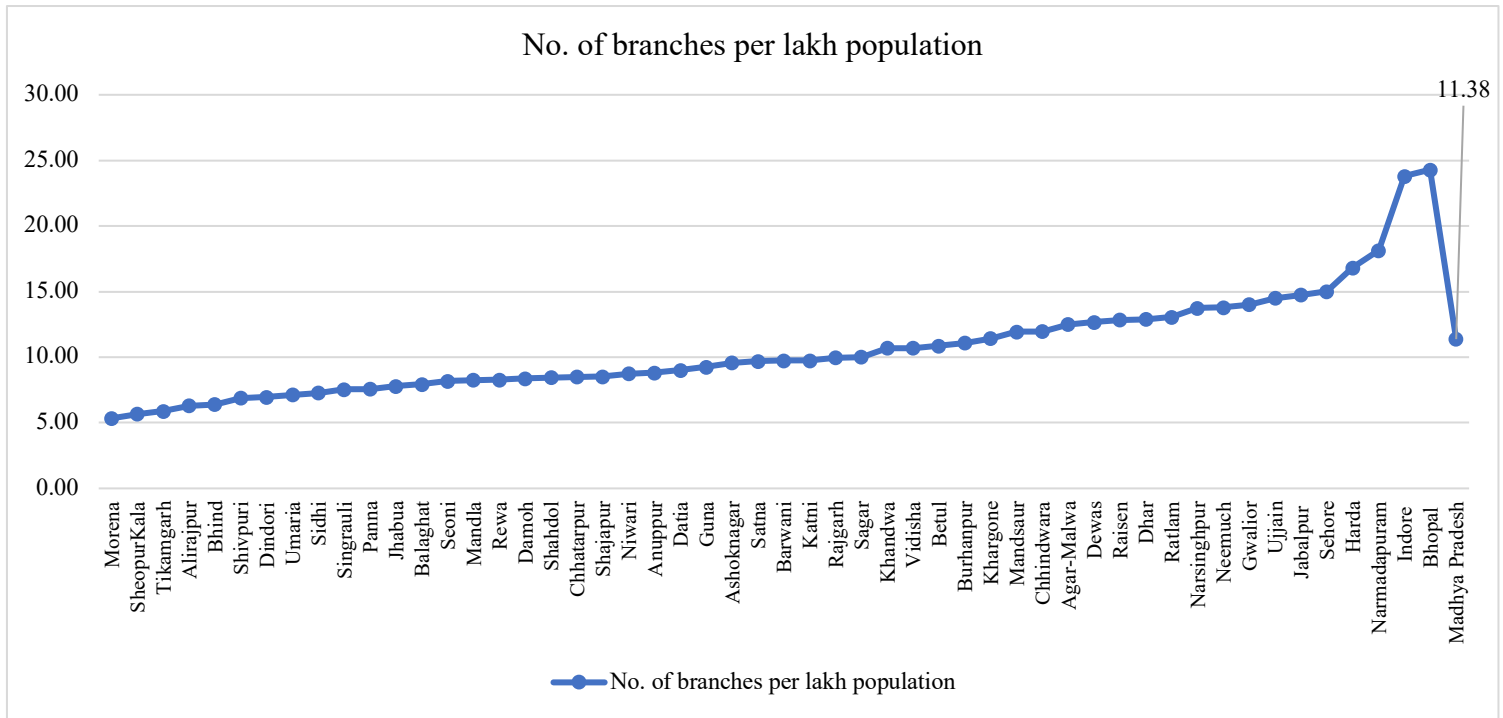
Out of 40 uncovered villages, 38 villages have been covered and now 12 villages are to be covered. Status is as follows-

<b>Sl No.</b>	<b>District Name</b>	<b>No. of uncovered village(s)</b>	<b>Allotted Bank</b>
1	Khargone	1	Bank of India
2	Barwani	1	Bank of India
3	Betul	6	<ul style="list-style-type: none"> <li>• Bank of Maharashtra- 3</li> <li>• State Bank of India-1</li> <li>• Punjab National Bank-2</li> </ul>
4	Dindori	1	Punjab National Bank
5	Mandla	2	<ul style="list-style-type: none"> <li>• Central Bank of India-1</li> <li>• Punjab National Bank-1</li> </ul>
6	Sidhi	1	Union Bank of India

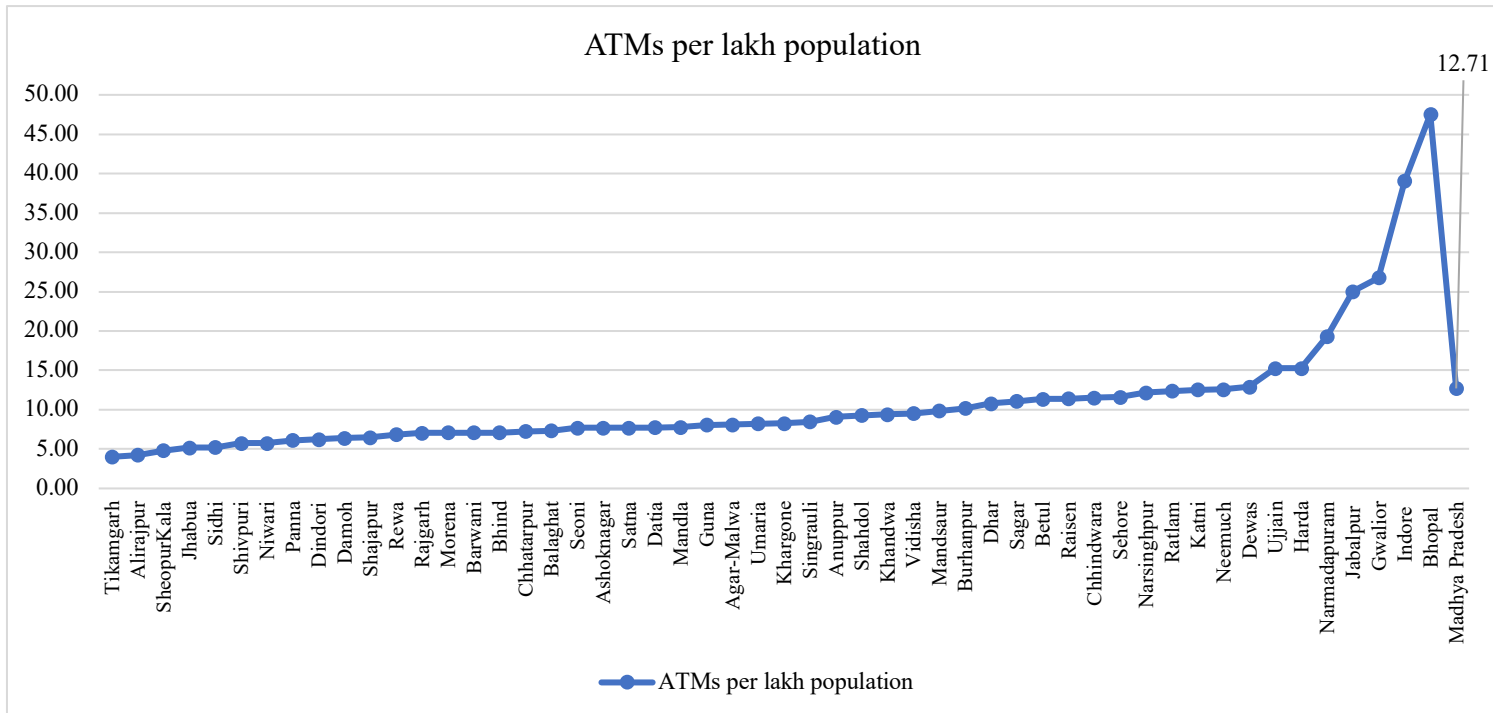
***Status- All villages in Madhya Pradesh except 12 villages, are having banking facilities (Branch/BC/IPPB) within a radius of 5 km from the village so far.***

## Status of availability of Banking Infrastructure in districts

### District-wise Brick-and-Mortar Branches per lakh population

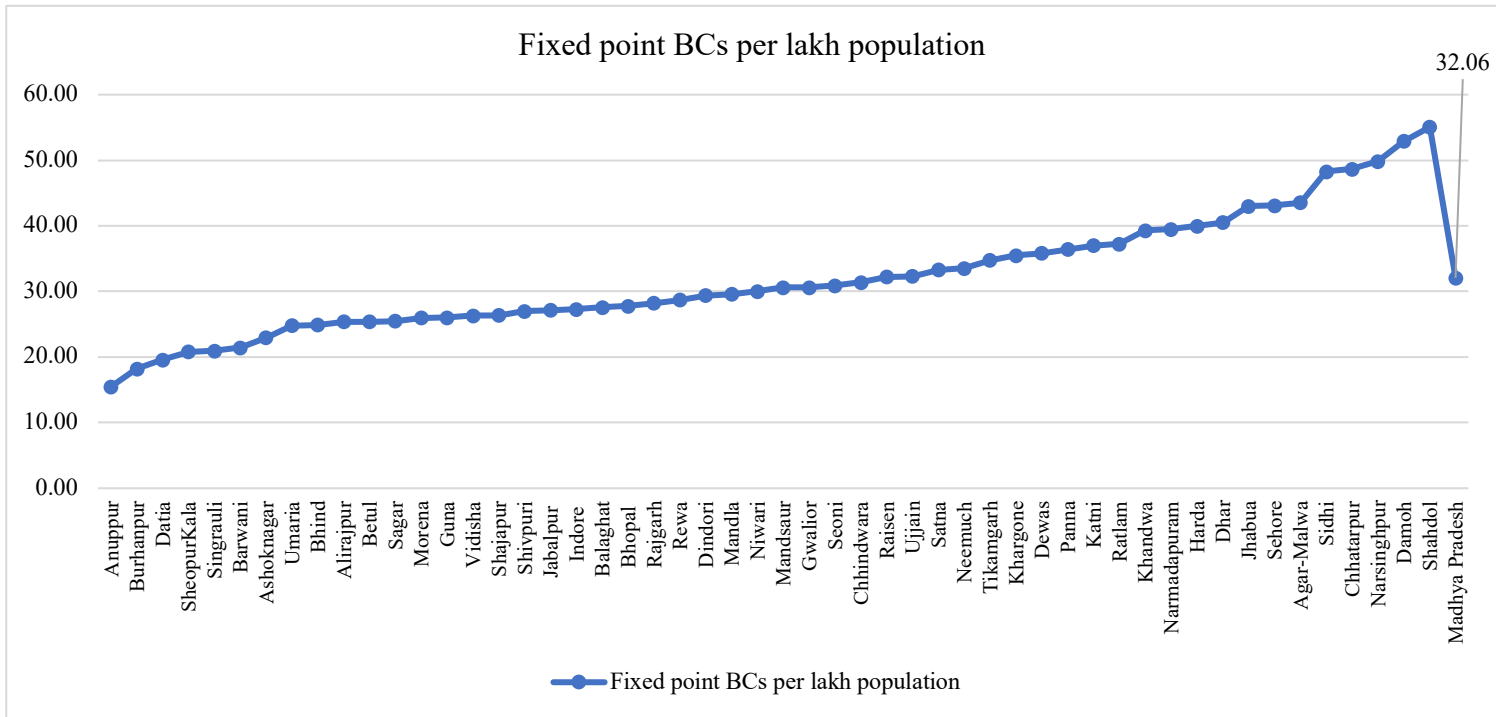


### District-wise ATMs per lakh population





## District-wise Fixed Point Business Correspondents per lakh population



## AGENDA NO:-4

### INTEGRATING FINANCIAL EDUCATION CONTENT IN SCHOOL CURRICULUM

Ref- National Strategy For Financial Education(NSFE): 2020-2025

#### Background

The National Strategy for Financial Education (NSFE): 2020-2025 document focuses on financial education across the nation with a vision to create financially aware and empowered India. The NSFE 2020-2025 strategy includes a '5Cs' approach that categorises the dissemination of financial education through emphasis on **Content, Capacity, Community, Communication, and Collaboration**. The Content approach includes developing relevant content and including it in the curriculum of schools, colleges, and training establishments.

To help build a strong foundation of a young adult's relationship with money, it is imperative to introduce the concept of managing finances at the right age. Therefore, many studies recommend including financial literacy to the curriculum. Introducing the concept of money management at an early age can help children prioritise their purchases, inculcating a habit of spending money in a balanced manner.

This essential life skill shapes the way children deal with financial management in their adult years. The earlier one starts, the better are their chances at being successful in the future. The best way to consciously inculcate the basics of handling finance would be through making it a part of their day-to-day life.

The idea is to develop the habit of making reasonable decisions about matters that involve money. The cognitive understanding of financial components could invariably help children make well-informed decisions and encourage financially responsible behaviour in the future.

There are myriad benefits, short as well as long term, of introducing financial literacy as part of their curriculum. Let's take a look at some;

- a) Gives a sense of responsibility
- b) Helps effectively manage monthly allowances
- c) Develops reasonable spending habits
- d) Understands value of money
- e) May responsibly handle student loan
- f) Gets better at scouting career options
- g) Optimally handle personal finances as an adult
- h) Responsibly handle debt

## **Earlier efforts**

A financial literacy campaign exclusively for the school children was carried out by the State Government, the SLBC and the Banks in the year 2015. Under the campaign, 5100 schools were covered comprising around 9 lakh children. The schools were mapped with the respective bank branch and financial literacy was imparted by the Bank staff.

Recently, a quiz competition to promote financial literacy was organised by the Reserve Bank of India (RBI) for students of classes VIII-X of government schools. The quiz was conducted by the RBI and bank officials, in which questions related to financial literacy, RBI, the banking system, G-20 and others were asked to the children.

However, carrying out Financial Literacy campaign amongst various segment of the society will be an unending process until we bring awareness on Financial Literacy at the beginning of life span of every Indian citizen. Therefore, as a long term measure, it is necessary to impart Financial Education to the children for transforming them into future economic citizen of India. To make the financial literacy part of upbringing of the children, it is essential to include financial literacy as a Topic/ Lesson in regular Syllabus of the students.

***The Government of Madhya Pradesh is requested to examine the issue of inclusion of financial literacy as a Topic/ Lesson in regular Syllabus of secondary/higher secondary students and if matter found merits, the necessary directions may please be issued to all concerned for implementation.***

## AGENDA NO:-5

### REVIEW OF THE PROGRESS OF 3 MONTHS SPECIAL CAMPAIGN FOR JAN SURAKSHA SCHEMES

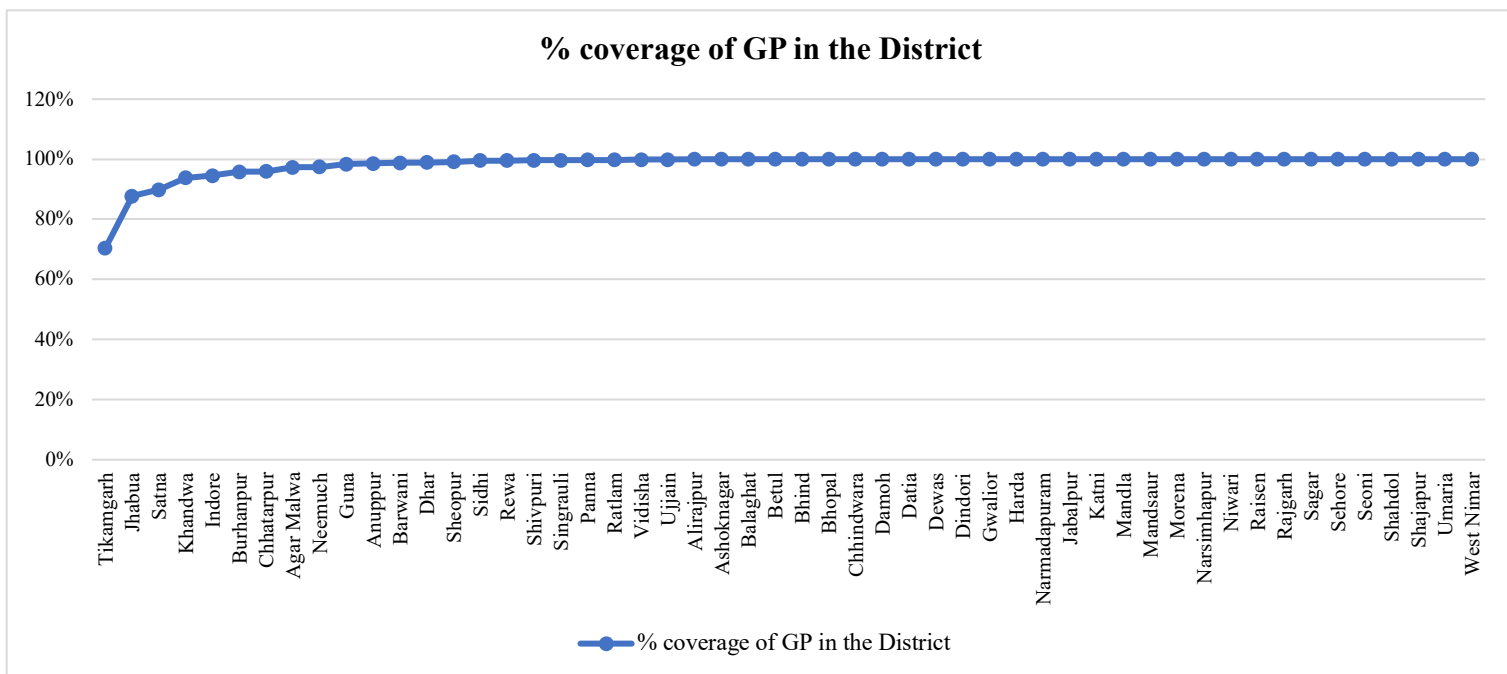
#### Background

In order to achieve saturation under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), an intensive three months saturation campaign was rolled out from 01.04.2023 to 30.06.2023 by the Department of Financial Services (DFS), Ministry of Finance. It has now been extended for another one month up to 31.07.2023. Camps are being organised at the Gram Panchayat level across all districts in the state by the banks with active participation of the District administration to ensure that benefits of the two Jan Suraksha schemes PMJJBY and PMSBY reach the masses.

Lead District Managers (LDMs) are leading the campaign in consultation with District Collector of the district. Line Ministries of Government of India have been advised to utilise their field functionaries for identification and mobilisation of the Scheme beneficiaries for enrolment.

The target is to cover all the Gram Panchayats by organising camps. A target of 23.63 lakh enrolments under PMJJBY and 53.21 lakh enrolments under PMSBY was allotted by DFS. As against the target, achievement percentage was 24.6% and 19.9% under PMJJBY and PMSBY respectively as on 10.07.2023.

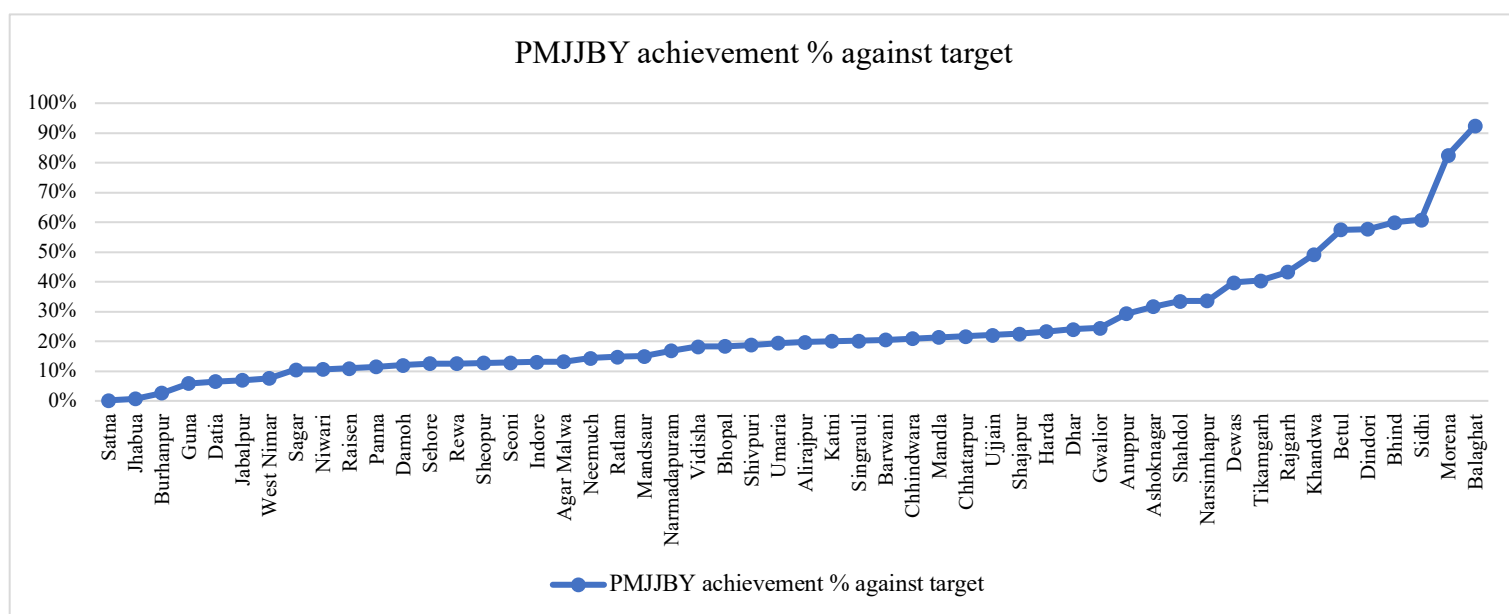
#### Progress (10.7.2023)



Laggard districts are-

District	Lead Bank	% coverage of GP in the District
Tikamgarh	SBI	70.37
Jhabua	BOB	87.73
Satna	Indian	89.88
Khandwa	BOI	93.84
Indore	BOI	94.55
Burhanpur	BOI	95.81
Chhatarpur	SBI	95.89
Agar Malwa	BOI	97.36
Neemuch	SBI	97.46
Guna	SBI	98.41
Anuppur	CBI	98.58
Barwani	BOI	98.81
Dhar	BOI	98.95

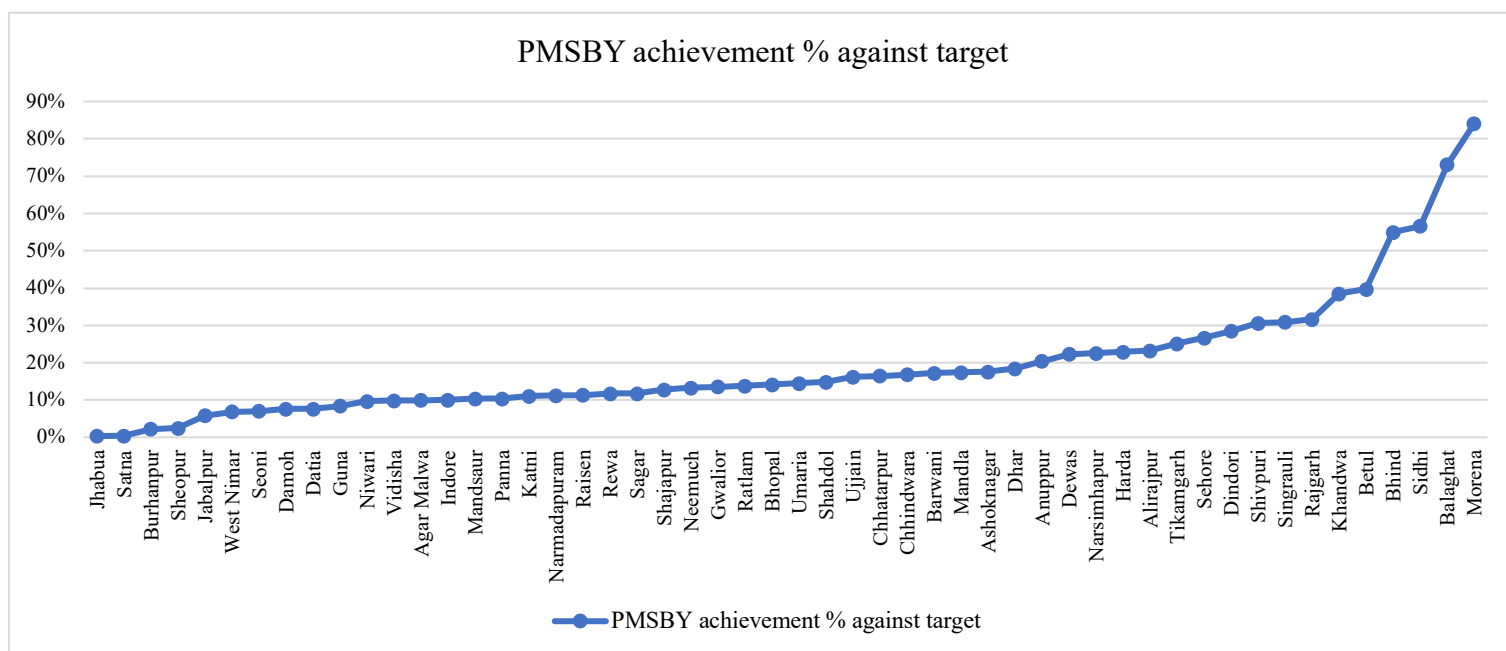
**Achievement % against target under PMJJBY (10.07.2023)**



Laggard districts are-

District	Lead Bank	PMJJBY achievement % against target
Satna	Indian Bank	0.17
Jhabua	BOB	0.68
Burhanpur	BOI	2.69
Guna	SBI	5.90
Datia	PNB	6.48
Jabalpur	CBI	7.00
West Nimar	BOI	7.62

## Achievement % against target under PMSBY (10.07.2023)



Laggard districts are-

District	Lead Bank	PMSBY achievement % against target
Jhabua	BOB	0.32
Satna	Indian Bank	0.43
Burhanpur	BOI	2.21
Sheopur	SBI	2.48
Jabalpur	CBI	5.81
West Nimar	BOI	6.84
Seoni	CBI	7.03
Damoh	SBI	7.58
Datia	PNB	7.66
Guna	SBI	8.41
Niwari	SBI	9.64
Vidisha	SBI	9.82
Agar Malwa	BOI	9.93
Indore	BOI	9.99

## AGENDA NO:-6

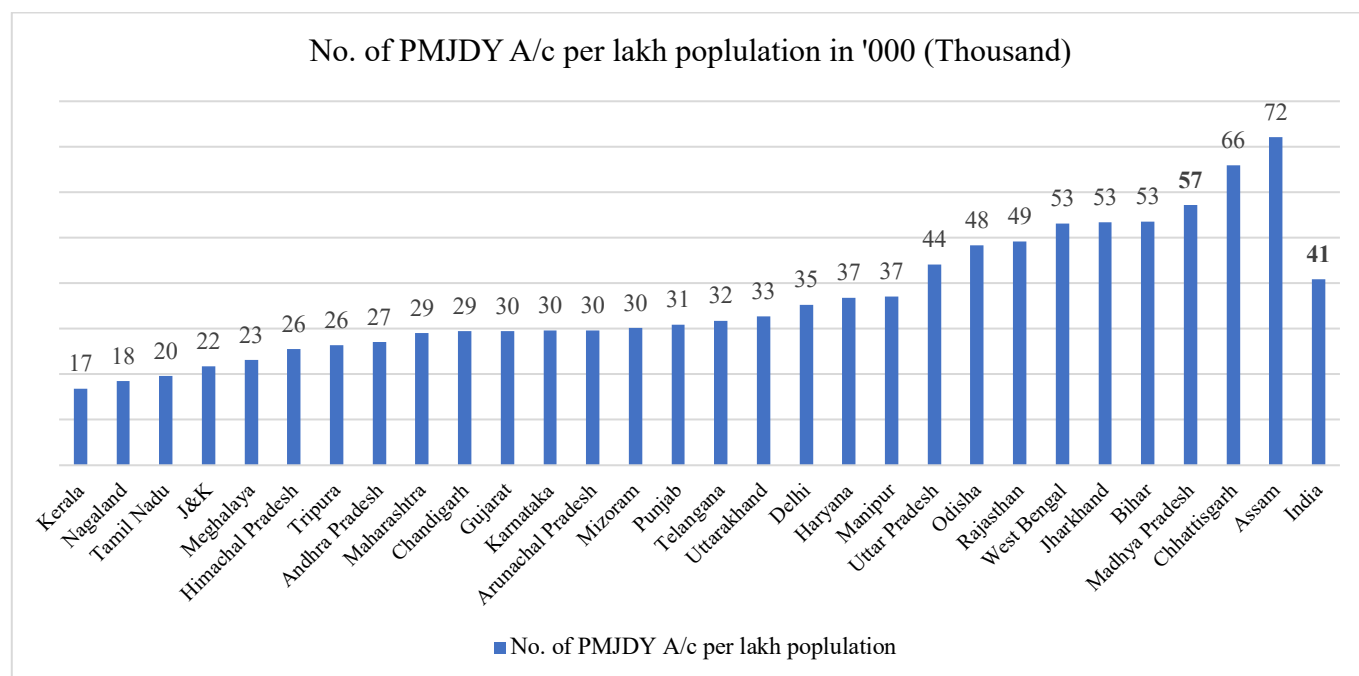
### REVIEW OF THE PROGRESS UNDER OPENING OF PMJDY ACCOUNTS

#### PMJDY Status-at a glance

Particulars	Number & amount in Crore		
	Mar'22	Mar'23	Progress
Number of PMJDY A/cs	3.70	4.04	0.34
Ratio of Rural & Urban A/cs	59:41	60:40	--
Ratio of Male and Female A/cs	46:54	45:55	--
Total Deposits	9249	11076	1827
No. of Zero Balance A/cs	0.30	0.37	0.07
% of Zero Balance A/cs	8.11	9.16	1.05
No. of Aadhar Seeded A/cs	3.14	3.46	0.32
% of Aadhar Seeded A/cs	85%	86%	0.01
No. of RuPay card issued	2.90	3.03	0.13
% of RuPay card issued	78%	75%	-0.03
No. of RuPay card activation	--	2.01	--
RuPay card activation % out of issuance	--	66%	--

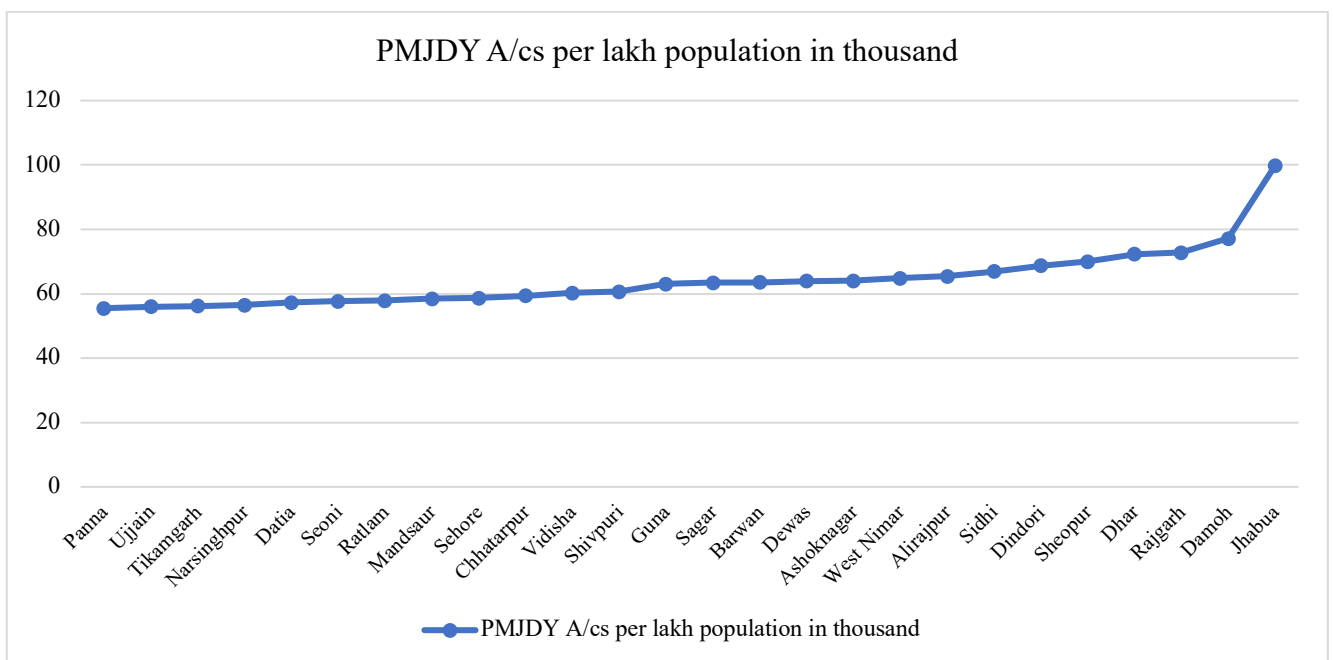
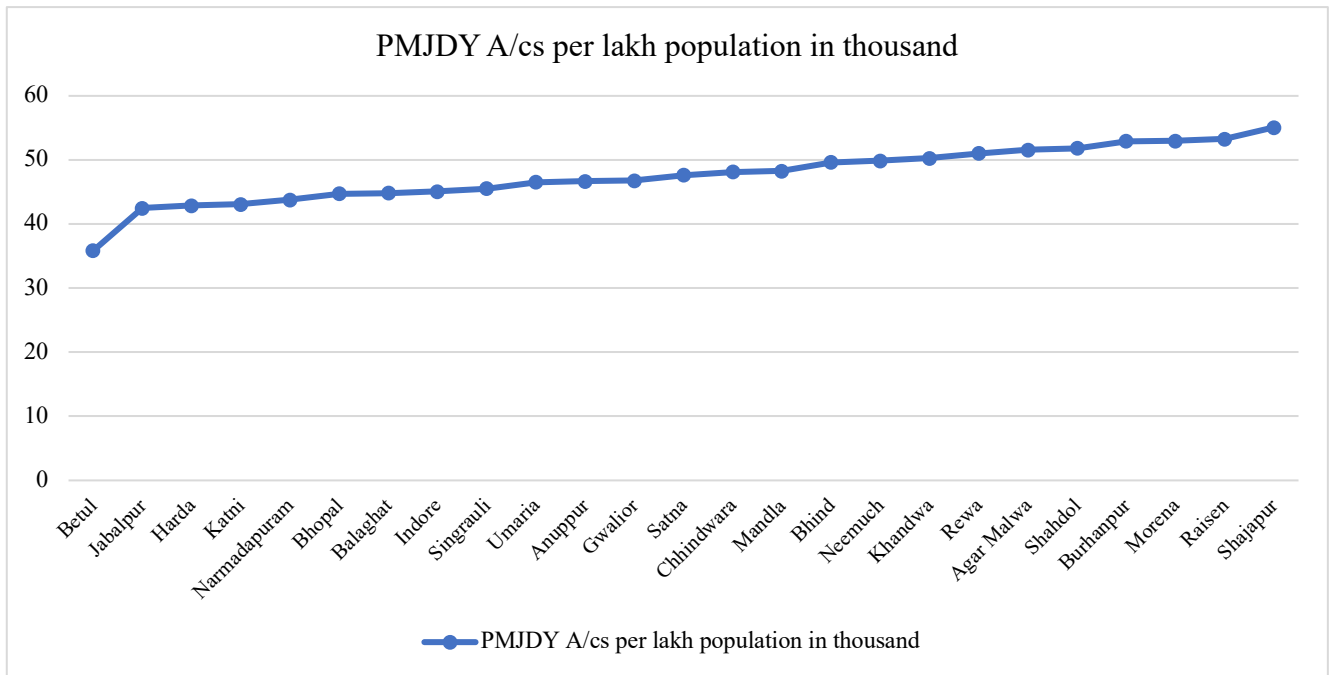
Number of Overdraft facility availed in PMJDY accounts were 66,035 as on March '23.

#### PMJDY State-wise status (No. of A/cs per lakh population)



**PMJDY accounts per lakh population in M.P. was 57,168 which is higher than the Country (40835) and other peer states.**

## District-wise status of PMJDY Accounts per lakh population





## AGENDA NO:-7

### REVIEW OF THE PROGRESS UNDER SOCIAL SECURITY SCHEMES

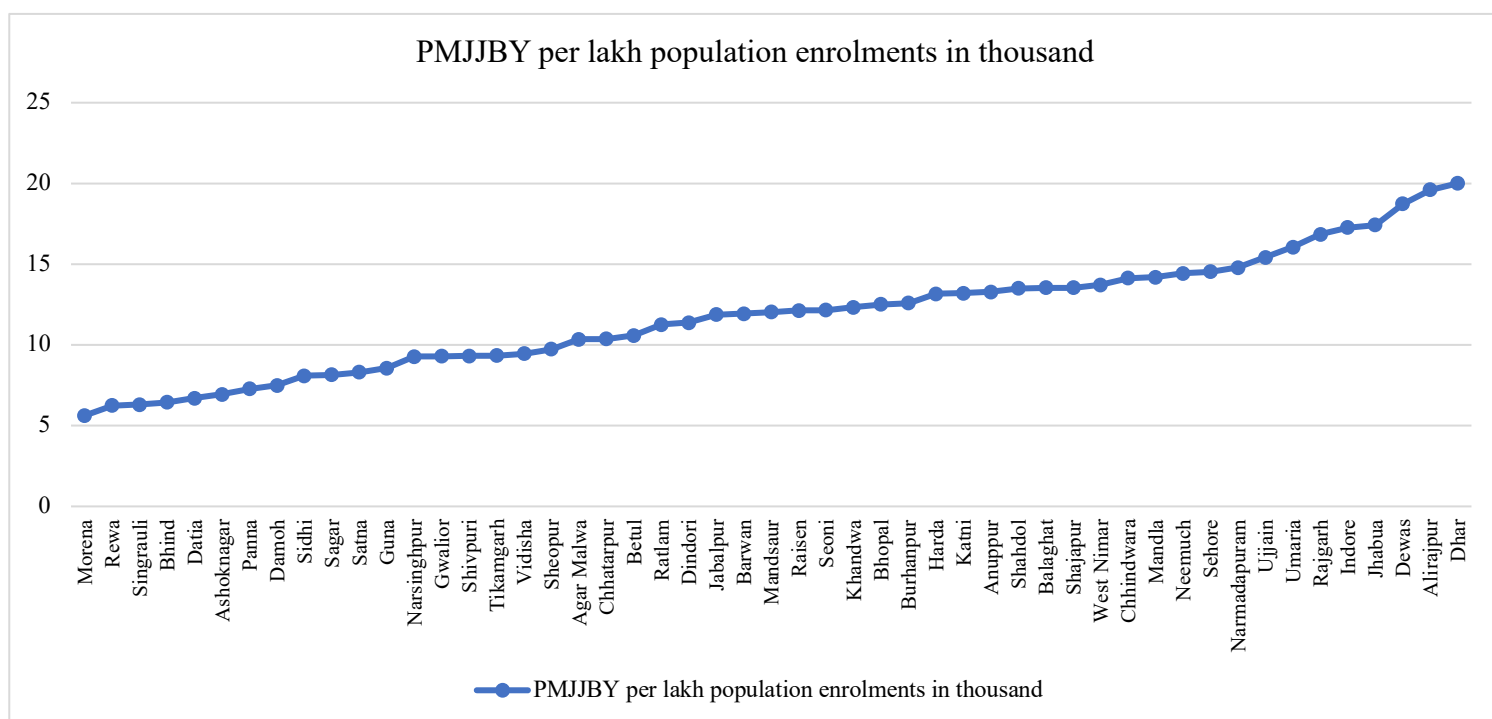
Status-at a glance

Number in lakh

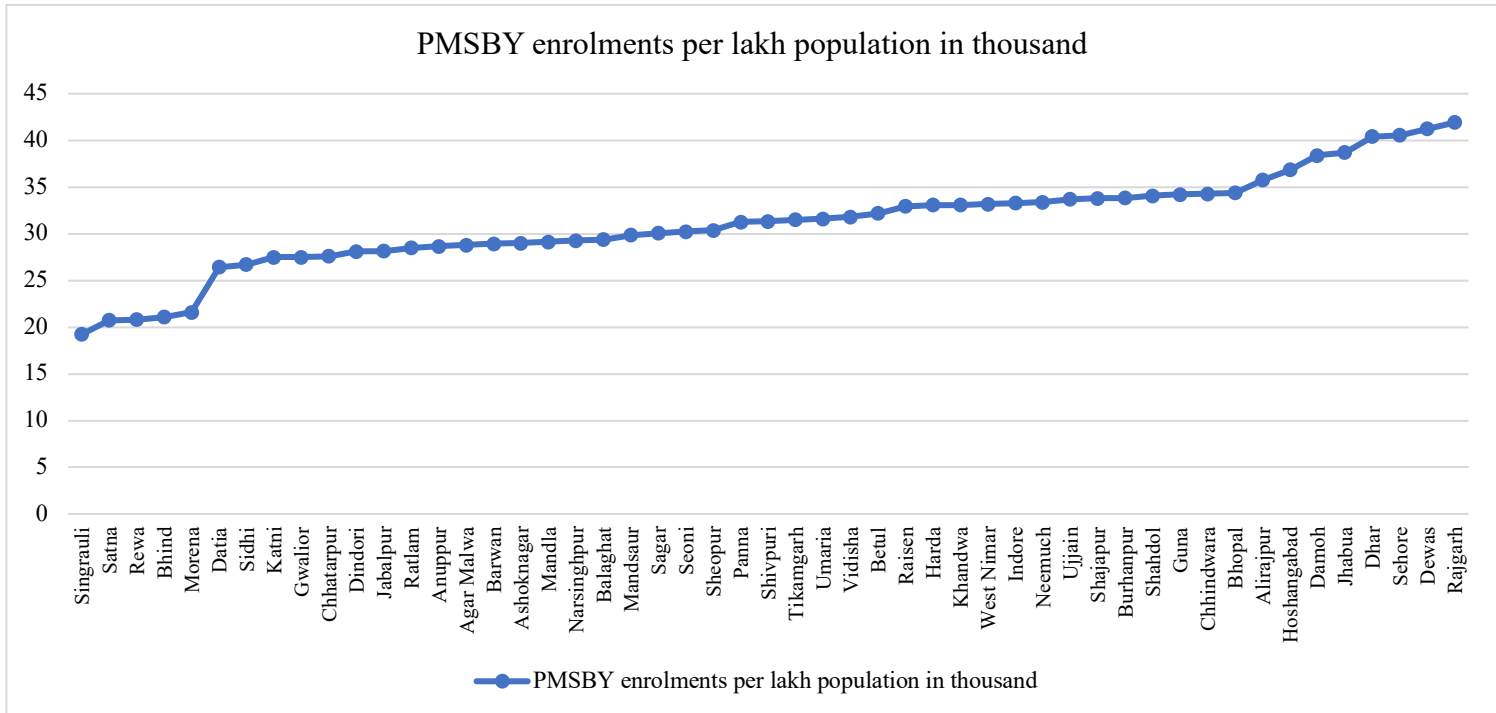
Total no. of PMJDY Accounts		Out of total PMJDY, Enrolment of PMJJBY		Out of total PMJDY, Enrolment of PMSBY		Out of total PMJDY, Enrolment of APY	
Male	Female	Male	Female	Male	Female	Male	Female
181	222	57.7	29.1	142.6	83.4	16.9	12.19

Out of a total of 403 lakh PMJDY accounts, 86.82 lakh PMJJBY and 226 lakh PMSBY enrollments have been completed so far, resulting in coverage percentages of 21.54% and 56.08%, respectively.

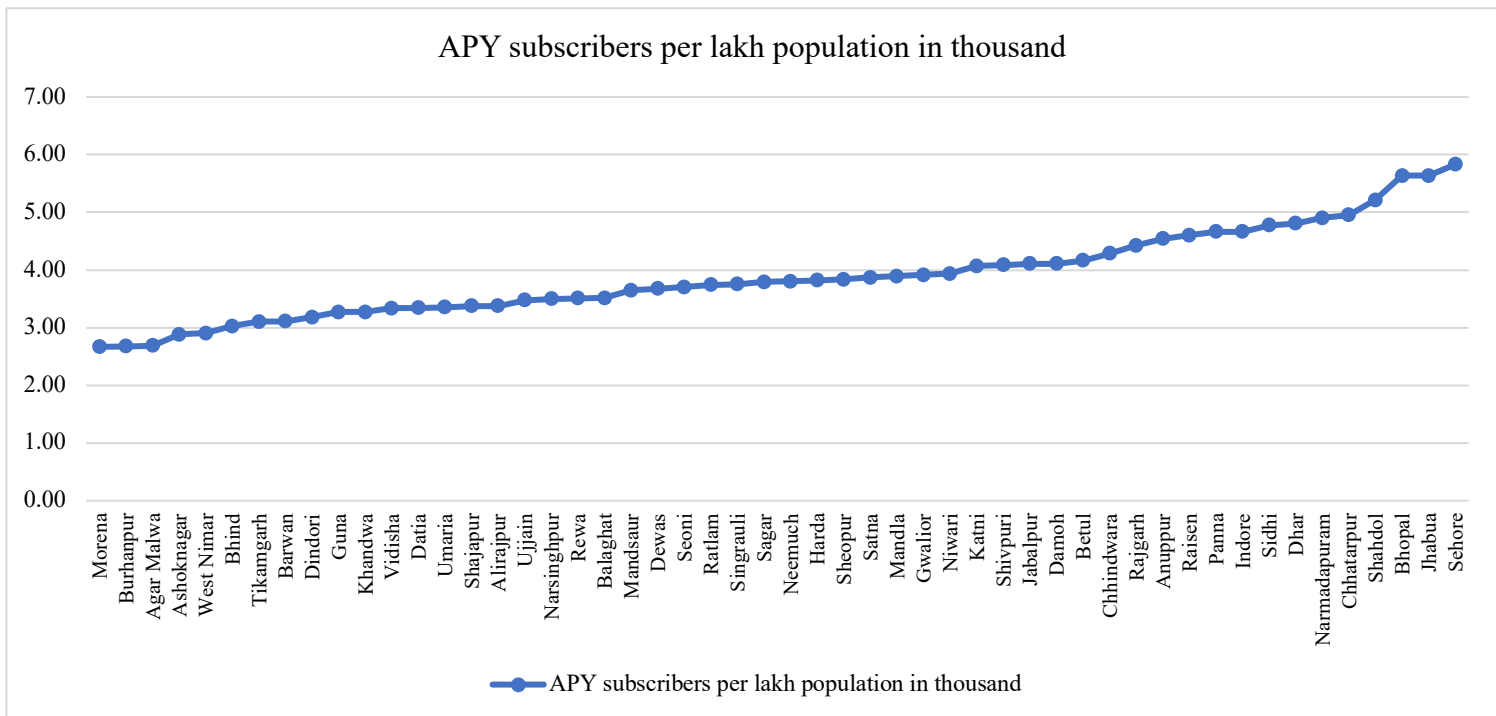
#### PMJJBY district-wise enrolments per lakh population



## PMSBY district-wise enrolments per lakh population



## Atal Pension Yojana district-wise subscribers per lakh population



## AGENDA NO:-8

### SELF-HELP GROUPS

#### Community Institution progress

Particulars	Figure (in Lakh)
Target Households	65.57
Covered families	56.63
Formed SHGs	4.71
Formed VOs	0.39
Formed CLFs	0.13

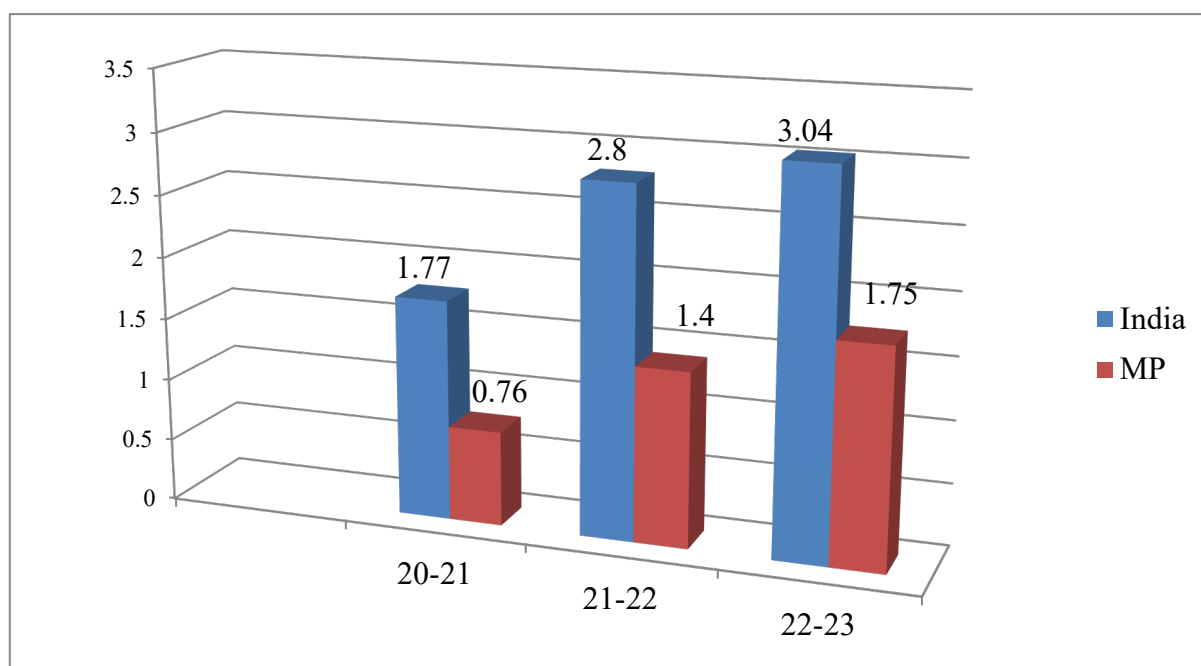
#### State-wise progress

Sl No.	State Name	Target (22-23)		Progress (22-23)	
		SHG	Amt in Crore	SHG	Amt in Crore
1	Andhra Pradesh	5,20,800	38,660	7,76,319	45,294
2	Karnataka	4,93,000	21,011	7,56,725	22,406
3	West Bengal	5,52,700	15,853	7,97,708	17,363
4	Telangana	3,40,680	17,540	3,08,626	15,301
5	Tamilnadu	2,15,300	9,785	2,10,475	11,332
6	Bihar	4,64,850	8,665	7,00,972	9,085
7	Odisha	2,48,000	5,112	3,42,803	8,657
8	Kerala	1,50,000	6,170	85,007	5,840
9	Maharashtra	1,91,400	4,392	2,38,368	5,807
10	Assam	1,34,430	1,540	1,34,581	3,237
11	Jharkhand	1,77,000	2,005	1,77,302	2,477
12	<b>Madhya Pradesh</b>	<b>1,60,500</b>	<b>2,000</b>	<b>1,40,203</b>	<b>2,451</b>

#### SHG Credit Linkage status in Madhya Pradesh

Year	SHG Credit linkage	
	SHG (nos)	Amt in Crore
2019-20	44,091	303
2020-21	66,785	507
2021-22	1,00,678	1407
2022-23	1,40,203	2451

### Per SHG disbursed amount (in lakh)- India Vs M.P.



### SHG members working as Banking Correspondents status

- i. 8461 SHG Members have been trained & IIBF certified to work as BC Sakhi.
- ii. 916 IIBF certified SHG members are working as full time BC Sakhi with Kiosk.
- iii. Whereas ,7545 certified members are still awaiting to work as full time Kiosk based BC Sakhi.

### Expectations from bankers

- SHG Cases & Enterprise loan cases disposal in 15 days' time limit.
- DP Limit fixation on basis of corpus amount as per RBI Norms
- DP enhancement in 2<sup>nd</sup>/3<sup>rd</sup> year as per RBI Norms.
- No insistence on freezing SHG savings against SHG bank loan.
- Sitting arrangement for all bank Sakhis in Branches & provision of token honorarium from bank's end also.
- SHG members placement as Business Correspondents with priority to fill all inactive points.
- Individual enterprise loan should not be less than Rs 1 Lakh.

## AGENDA NO:-9

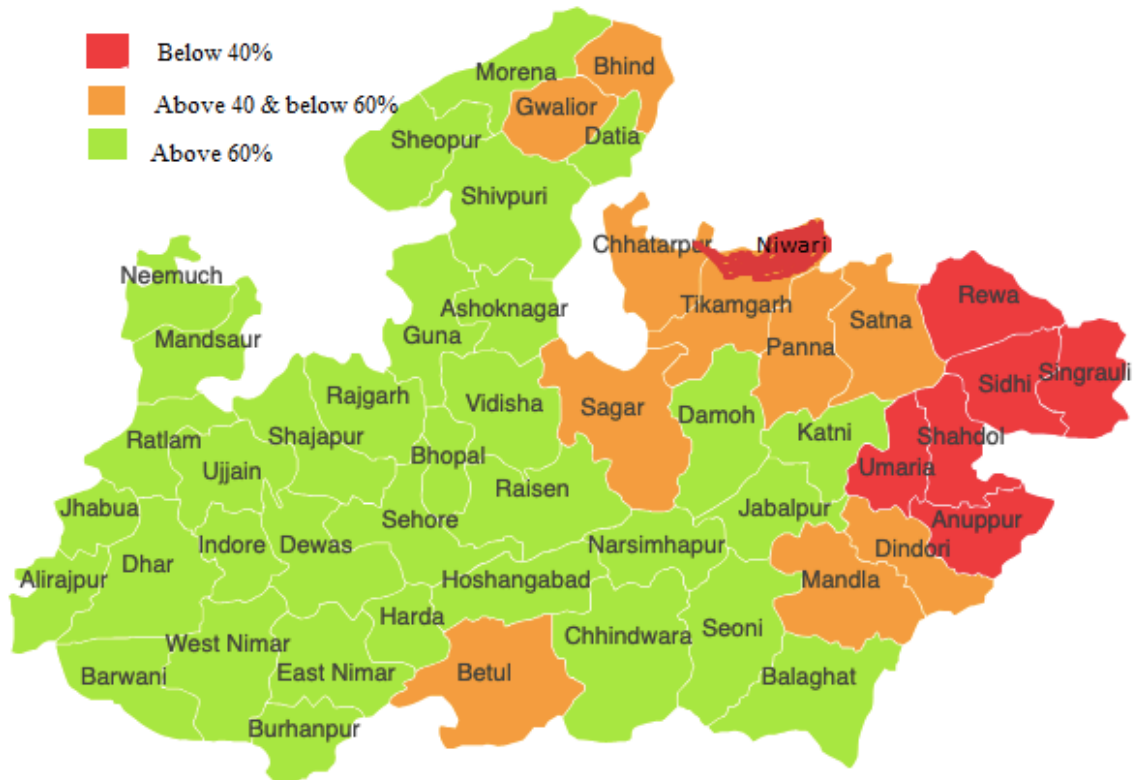
### CREDIT-DEPOSIT RATIO

Status at a glance

Amount in Crore

Sr.	Indicator	Mar-21	Mar-22	Mar-23	Y-o-Y variation		Y-o-Y variation %	
					Mar-22	Mar-23	Mar-22	Mar-23
1	<b>All Banks</b>							
2	Deposit	488688	545919	584110	57231	38191	11.7	7.0
3	Credit	358785	396653	455195	37868	58542	10.6	14.8
4	CD Ratio	73.42	72.66	77.93	-0.8	5.3		
5	<b>Commercial Banks</b>							
6	Deposit	429751	480707	515034	50956	34327	11.9	7.1
7	Credit	299683	331318	381029	31635	49711	10.6	15.0
8	CD Ratio	69.73	68.92	73.98	-0.8	5.1		
9	<b>Regional Rural Banks</b>							
10	Deposit	25209	26425	27940	1216	1515	4.8	5.7
11	Credit	13600	15429	17851	1829	2422	13.4	15.7
12	CD Ratio	53.95	58.39	63.89	4.4	5.5		
13	<b>Cooperative Banks</b>							
14	Deposit	30593	34761	35357	4168	596	13.6	1.7
15	Credit	36228	37775	41195	1547	3420	4.3	9.1
16	CD Ratio	118.42	108.67	116.51	-9.8	7.8		
	<b>Small Finance Banks</b>							
17	Deposit	3038	4026	5540	988	1514	32.5	37.6
18	Credit	9274	12131	15118	2857	2987	30.8	24.6
19	CD Ratio	305.27	301.32	272.89	-3.9	-28.4		

### District-wise CD Ratio (31.03.2023)



## AGENDA NO:-9

### PROGRESS UNDER RSETIs

Sl. No.	Name of the RSETI	AAP Target FY 2022-23		ACHIEVEMENT from 01-04-2022 to 31-03-2023 (Provisinal data)			Out of Settled under		Out of Settled under Self Employment		% of Settlement & Credit Linkage	
		Number of Programmes	Number of Candidates	Number of Programmes Conducted	Number of Candidates Trained	No. of Candidates Settled	Self Employment	Wage Employment	With Bank Finance	With Self Finance	% Settled to Trained	% of Credit Linkage to Self Employment
1	BOB Alirajpur	27	675	22	694	440	439	1	337	102	63	77
2	BOB Indore	26	685	24	625	503	503	0	335	168	80	67
3	BOB JHABUA	25	650	23	655	499	499	0	306	193	76	61
4	BOI Barwani	25	690	26	694	489	489	0	301	188	70	62
5	BOI Burhanpur	26	690	25	694	503	501	2	261	240	72	52
6	BOI Dewas	25	735	25	745	634	618	16	334	284	85	54
7	BOI Dhar	25	790	32	835	634	633	1	321	312	76	51
8	BOI Khandwa	24	630	20	633	456	442	14	253	189	72	57
9	BOI Khargone	28	788	31	799	654	654	0	410	244	82	63
10	BOI Rajgarh	26	750	26	756	547	547	0	374	173	72	68
11	BOI Schore	25	630	23	631	442	438	4	275	163	70	63
12	BOI Shajapur	23	685	26	724	516	512	4	282	230	71	55
13	BOI Ujjain	25	735	26	737	527	527	0	291	236	72	55
14	CBI Anuppur	25	750	32	811	617	615	2	353	262	76	57
15	CBI Balaghat	22	600	14	388	211	190	21	80	110	54	42
16	CBI Betul	20	630	21	631	450	450	0	228	222	71	51
17	CBI Bhind	20	600	14	423	97	97	0	0	97	23	0
18	CBI Chhindwara	21	630	23	637	564	562	2	160	402	89	28
19	CBI Dindori	26	780	27	787	567	566	1	299	267	72	53
20	CBI Gwalior	20	600	20	603	741	734	7	412	322	123	56
21	CBI Hoshangabad	21	600	26	601	465	464	1	301	163	77	65
22	CBI Jabalpur	25	750	29	755	540	540	0	514	26	72	95
23	CBI Mandla	25	750	26	758	616	616	0	339	277	81	55
24	CBI Mandsaur	21	630	8	220	135	135	0	80	55	61	59
25	CBI Morena	20	600	22	601	424	424	0	234	190	71	55
26	CBI Narsinghpur	21	630	21	635	490	387	103	211	176	77	55
27	CBI Raisen	20	600	20	604	544	544	0	307	237	90	56
28	CBI Ratlam	16	500	16	515	432	432	0	213	219	84	49
29	CBI Sagar	22	660	19	506	311	311	0	18	293	61	6
30	CBI Seoni	21	650	23	668	270	267	3	4	263	40	1
31	CBI Shahdol	20	630	22	636	512	512	0	388	124	81	76
32	IND Satna	25	735	24	742	521	521	0	265	256	70	51
33	PNB Datia	20	600	18	603	158	150	8	2	148	26	1
34	RUDSETI Bhopal	27	820	33	885	616	589	27	346	243	70	59
35	SBI Ashok Nagar	21	525	22	544	530	527	3	281	246	97	53
36	SBI Chhatarpur	21	630	23	659	649	614	35	349	265	98	57
37	SBI Damoh	20	500	20	536	505	505	0	300	205	94	59
38	SBI Guna	21	525	19	554	479	478	1	260	218	86	54
39	SBI Harda	20	505	20	583	565	564	1	291	273	97	52
40	SBI Katni	25	750	26	758	672	656	16	313	343	89	48
41	SBI Neemuch	21	525	19	529	497	453	44	252	201	94	56
42	SBI Panna	21	525	21	533	471	470	1	293	177	88	62
43	SBI Sheopur	21	525	19	526	400	400	0	208	192	76	52
44	SBI Shivpuri	20	600	21	618	410	408	2	275	133	66	67
45	SBI Tikamgarh	21	630	22	633	557	557	0	278	279	88	50
46	SBI Umaria	20	500	21	527	533	517	16	283	234	101	55
47	SBI Vidisha	21	630	21	630	500	489	11	236	253	79	48
48	UBI Rewa	27	750	27	761	575	550	25	287	263	76	52
49	UBI Sidhi	22	650	25	687	580	578	2	174	404	84	30
50	UBI singarauli	25	750	29	759	427	427	0	221	206	56	52
		<b>1135</b>	<b>32398</b>	<b>1142</b>	<b>32068</b>	<b>24475</b>	<b>24101</b>	<b>374</b>	<b>13135</b>	<b>10966</b>	<b>76</b>	<b>54</b>