



AGENDA

175TH

SLBC MEETING

MADHYA PRADESH

23.06.2020

Bhopal

Adoption of the minutes of the 173rd & 174th SLBC meeting held on November 15, 2019

The Minutes of 173rd and 174th meeting of SLBC held on November 15, 2019 were circulated to all concerned and were uploaded on website of SLBC (www.slbcmadhyapradesh.in) and website of Directorate of Institutional Finance, Government of Madhya Pradesh (www.dif.mp.gov.in).

NO AMENDMENTS/SUGGESTIONS WERE RECEIVED. THEREFORE, THE HOUSE IS REQUESTED TO CONFIRM AND ADOPT THE MINUTES.

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AGENDA NO-1

ACTION TAKEN REPORT ON ACTION POINTS OF 173rd & 174th SLBC MEETING HELD ON NOVEMBER 15, 2019

Sr.	Agenda Item/Decisions taken in the meeting	Action Taken Report
1	<p data-bbox="204 465 758 539"><u>Sample survey of KCC accounts eligible under JKFRMY</u></p> <p data-bbox="204 577 826 943">In response to disruption of repayment in the KCC accounts after announcement of debt waiver scheme, the ACS-Finance advised to PSBs and RRBs to analyse some loan accounts eligible under 'Jai Kisan Fasal Rin Mafi Yojana' (JKFRMY) and outstanding not being paid by the farmers to know the reasons. He also requested Banks to examine on sample basis the cases of multiple loans and give a report.</p> <p data-bbox="204 981 510 1019">Action: PSBs & RRBs</p>	<p data-bbox="842 465 1077 504">Allahabad Bank</p> <ul data-bbox="850 542 1471 1205" style="list-style-type: none"> • After the announcement of JKFRMY by the Govt. of MP, borrowers are not willing to repay the dues of the Bank, as they believe that the Govt. has waived their dues. As a result Banks NPA has been tremendously increased/accounts getting irregular. While visiting the village, borrowers/farmers of the view that Govt. has given waiver/relief to the farmers and the same is published in local media too. • There are various cases of multiple loans taken by the borrowers from different branches. In the given circumstances, they are not willing to repay the loan or renew the accounts. • There is a wide apprehension that if account is regularised their waiver shall be forfeited. <p data-bbox="842 1243 1037 1281">Bank of India</p> <ul data-bbox="850 1319 1471 1653" style="list-style-type: none"> • Farmers are not repaying outstanding, as they are hoping to receive debt waiver in the loan account. • There are cases of multiple finance, as cooperative societies mark the loan for agriculture inputs like seed, fertilizer etc without creation of charge on the land so bank are not able to know the status of farmer from cooperative societies. <p data-bbox="842 1691 1066 1729">Bank of Baroda</p> <ul data-bbox="850 1767 1471 2020" style="list-style-type: none"> • KCC Borrowers are saying that when Govt. is repaying our loan so why we repay the same. • Borrowers are of the opinion that when they will repay the loan o/s, government will not give the debt waiver amount. • KCC Borrowers are still not coming in

		<p>branches for settlement or renewal of KCC due to debt waiver scheme.</p> <p>Canara Bank</p> <ul style="list-style-type: none"> • From the feedback obtained from our branches in rural and semi urban areas, we have learnt that farmers still believe that if their KCC limit is renewed/overdue are repaid they will not be eligible under debt waiver scheme. • Further on examining cases of multiple loans, we observe that in general, loans for agricultural purposes have been availed by farmers from multiple banks for different land and generally there is no double finance. <p>Corporation Bank</p> <p>On random survey of JKFRMY we have found that All agriculture crop loan borrowers are waiting for releasing of amount of JKFRMY & adverse effect of scheme have been found in recovery of crop loans in all the branches</p> <p>Indian Overseas Bank</p> <p>We have analysed some of the KCC accounts which turned into overdue and NPA recently due to disruption of repayment culture on account of debt waiver Scheme.</p> <p>State Bank of India</p> <ul style="list-style-type: none"> • Most of the farmers are not repaying their dues after announcement of debt waiver scheme even though they repaid their loans regularly in the past. • They inform that their dues will be repaid after receiving of debt waiver amount from the Government. <p>Syndicate Bank</p> <p>In maximum cases the borrowers/ farmers are not ready for repayment/ renewal of KCC accounts, farmers are believe that if they repay/ renew the KCC loan amount then they not get the waiver amount from MP state.</p>
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		<p>Union Bank of India</p> <ul style="list-style-type: none"> Many farmers who are eligible for debt waiver but not received waiver amount are not willing to renew their account due to apprehension that if they repay their dues, they might not get the relief under JKFRMY Many farmers are expecting the complete debt waiver and withholding the repayment of their dues.
2	<p>Chief Minister Rural Housing Mission- Issuance of Administrative Order & Recovery drive</p> <p>In the previous SLBC meeting, Banks had requested for issuance of Administrative Order. However, it is still awaited. GoMP is again requested to issue such Administrative Order at the earliest. ACS-Finance assured banks to look into it at the earliest.</p> <p>Banks requested that state government should initiate a recovery drive in coordination with the banks and take stringent action against some wilful defaulters to give lessons for others.</p> <p>Action: P&RD, GoMP</p>	<p>NPA under Chief Minister Rural Housing Mission scheme is increasing day by day and it reached to 42% of the portfolio as on 31.03.2020.</p> <p>Such matter was discussed in the sub-committee meeting on Recovery held on 20.03.2020. Decision is yet to be taken by the State Government on the matter of issuing the Administrative Order.</p> <p>Response is awaited.</p>
3	<p><u>Kisan Credit Card</u></p> <p>a) KCC for Animal Husbandry & Fisheries</p> <p>Scale of Finance (SOF) for KCC scheme for Animal Husbandry and Fisheries has been fixed in only 9 districts out of 52 districts. ACS-Finance advised NABARD and Apex Bank to sort out the issue jointly if any, and fix SOF in remaining districts at the earliest.</p> <p>Action: NABARD & Apex Bank</p> <p>b) KCC to tenant farmers/Oral lessees</p> <p>Banks suggested that the State government may adopt 'Andhra Model', where Tenant</p>	<p>Scale of Finance has been fixed in all the districts.</p> <p>GoMP has proposed some modifications in the Act for registration of the Agreement, between</p>

	<p>farmers are allowed to avail KCC facility based upon certificate and identity provided by Revenue Authority and confirmation from the original land owner about the tenancy. ACS-Finance advised Revenue Department to study 'Andhra Model' and its report may be submitted in the next SLBC, so that a strategy to execute tripartite agreement between bank, tenant farmer and land owner may be finalized.</p> <p>Action: Revenue Dept. GoMP</p>	Bhumiswami and Bataidar to facilitate the banks.
4	<p><u>Financing model for FPOs financing</u></p> <p>The house observed that progress of financing to Farmers Producer Organizations (FPOs) is not satisfactory. Banks informed that financing model for FPOs is presently not available due to which branches are hesitating in financing. ACS-Finance requested NABARD and SLBC to prepare a model for FPOs financing.</p> <p>Action: NABARD & SLBC</p>	<p>As advised a meeting was convened on 07.02.2020 by NABARD for drawing suitable model for financing of FPOs. The meeting was attended by representatives of NABKISAN, Officials from SBI and other Banks. Draft Model by SLBC for financing FPOs was discussed during the meeting.</p> <p>As decided Illustrative Model-1 and Model-II devised by NABKISAN are appended for your information. Banks may adopt any model as per their convenience.</p>
5	<p><u>Digital Districts</u></p> <p>Indore and Betul districts have been adopted for enabling digital district in the next 6 month. A Monitorable tool should be developed by SLBC to review the progress.</p> <p>Action: SLBC</p>	Monitorable tools have been developed and shared with the respective LDMs and Banks.
6	<p><u>Online mortgage in the land records</u></p> <p>a) <u>Adhering to timeline by Patwari/Tehsildar</u></p> <p>It is observed that Patwari/Tehsildar is not complying with timelines and requests remain pending for a long-time. Banks requested that arrangements should be made in the software that if application is neither approved nor rejected within 7 days by Patwari/Tehsildar, then it will be automatically approved by the system on the following day. ACS-Finance requested Principal Secretary-Revenue to examine the suggestion and take further action. It may also be examined if the consent of the farmer is needed for creating of charge.</p> <p>Action: Revenue Dept., GoMP</p>	Applications are still pending with Patwari for a long period and it takes time for approval/rejection.

	<p>b) <u>On boarding of Apex Bank/DCCBs</u></p> <p>ACS-Finance suggested Apex Bank to on board this portal and register/note information of extending loan on the land, so that multiple financing may be avoided. PS-Revenue may examine that only noting is being done in land records about financing by Cooperative banks. Cooperative Banks also need to be proactive as this issue is pending due to lack of action on their part for more than 6 months.</p> <p>Action: Cooperative Dept., GoMP, Apex Bank & Revenue Dept., GoMP</p>	<p>सीएलआर के सॉफ्टवेयर में संशोधन हेतु नस्ती राजस्व विभाग को प्रेषित कर, संबंधित टीम से चर्चा कि गई. सहकारी समितियों द्वारा हाईपोथीकेशन ऑफ क्रॉप के आधार पर फसल ऋण की प्रविष्टि हेतु सॉफ्टवेयर में संशोधन किये जाना है. राजस्व टीम द्वारा संबंधित पर कार्यवाही प्रक्रियाधीन है.</p>						
7	<p><u>Declaration of holiday in banks under NI Act</u></p> <p>Banks informed that the government of MP has the declaring lowest number of banking holidays as compared to other states. Therefore, banks requested to declare holiday for Banks in NI Act for the occasions of Govardhan Puja, Rang Panchami & Janmashtami. ACS-Finance advised that the proposal could be sent to CIF for further examination.</p> <p>Action: DIF, GoMP</p>	<p>DIF has taken the steps and the matter is under consideration.</p>						
8	<p><u>Rural Self Employment Training Institutes (RSETIs)</u></p> <p><u>Charging water and electricity bill of RSETIs premises at commercial rates</u></p> <p>It was informed by Banks that in some districts demand for water and electricity charges for RSETIs are raised at commercial rates. As per Government of India guidelines, RSETIs should not be treated as Commercial Establishments and hence charges as applicable to domestic rates need only be collected. ACS-Finance directed to CEO, SRLM to take-up the matter with Urban and Energy departments.</p> <p>Action: M.P. Power Mgmt. Co. Ltd.</p>	<p>Energy Department, GoMP vide letter no. 1541/2020/13 dated 18.02.2020 forwarded a letter dated 15.09.2015 of the Ministry of Rural Development, Govt. of India to M.D., M.P. Power Management Co. Ltd., Jabalpur to take the decision in the matter. However, decision is yet to be taken.</p>						
9	<p><u>Credit Deposit Ratio</u></p> <p>Banks* having CD ratio below 60% level have been advised to take effective steps to improve their CD Ratio to at least 60% by the end of current financial year.</p>	<p>Bank wise comparison of CD Ratio is as under-</p> <table border="1"> <thead> <tr> <th>Bank</th><th>CD Ratio Sep-2019</th><th>CD Ratio Mar-2020</th></tr> </thead> <tbody> <tr> <td>MGB</td><td>30.49%</td><td>29.36%</td></tr> </tbody> </table>	Bank	CD Ratio Sep-2019	CD Ratio Mar-2020	MGB	30.49%	29.36%
Bank	CD Ratio Sep-2019	CD Ratio Mar-2020						
MGB	30.49%	29.36%						

	<p>Action- MGB, P&S, OBC, CBI, IDBI, BOM, IOB, Corporation & UCO Bank *(After exclusion of some small private sector banks)</p>	<table border="1"> <tr><td>P&S</td><td>38.29%</td><td>40.42%</td></tr> <tr><td>OBC</td><td>40.90%</td><td>43.53%</td></tr> <tr><td>CBI</td><td>45.56%</td><td>48.84%</td></tr> <tr><td>IDBI</td><td>51.46%</td><td>51.57%</td></tr> <tr><td>BOM</td><td>52.61%</td><td>47.78%</td></tr> <tr><td>IOB</td><td>56.34%</td><td>59.85%</td></tr> <tr><td>CORP</td><td>55.65%</td><td>52.20%</td></tr> <tr><td>UCO</td><td>57.39%</td><td>59.98%</td></tr> </table>	P&S	38.29%	40.42%	OBC	40.90%	43.53%	CBI	45.56%	48.84%	IDBI	51.46%	51.57%	BOM	52.61%	47.78%	IOB	56.34%	59.85%	CORP	55.65%	52.20%	UCO	57.39%	59.98%
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10	<p><u>Closure of Rural Bank Branches</u></p> <p>It was observed that 63 rural bank branches have been closed during FY 2019-20. It was decided that Directorate of Institutional Finance and SLBC will do bank wise analysis and submit their report.</p> <p>Action: DIF & SLBC</p>	<p>In this regard, a meeting was held on January 14, 2020 under Chairmanship of Joint Director, DIF. Representative of SLBC and the concerned banks viz, SBI, BOB, UCO Bank, Utkarsh SFB, PNB, Corporation Bank, Jana SFB and RBL participated in the meeting. Summary of the findings are as under:</p> <ul style="list-style-type: none"> • Some banks viz, SBI, UCO and Utkarsh and Corporation Bank had reported wrong data to SLBC, now it has been rectified. • Some rural branches have been reclassified into semi-urban category. 																								

AGENDA NO-2

REVIEW OF BANKING DEVELOPMENTS IN THE STATE

Key Banking Parameters

Sr.	Parameters	Amount in Crore						
		Outstanding Amount			Variation			
		Mar-18	Mar-19	Mar-20	Mar-2019		Mar-2020	
					Absolute Term	%	Absolute Term	%
1	Total number of Branches	7,279	7,684	7,958	405	5.56	274	3.57
2	Total number of ATMs	9,554	9,316	9,320	-238	-2.49	4	0.04
3	Total Deposits	3,65,432	3,93,177	4,23,556	27,745	7.59	30,379	7.73
4	Total Advances	2,72,924	3,07,354	3,32,321	34,430	12.62	24,967	8.12
4a	Credit as per place of utilization	10,647	10,718	9,421	71	0.67	-1,297	-12.10
5	Credit Deposit Ratio	74.69	78.17	78.46	3.49	4.67	0.29	0.37
5a	CD Ratio including credit as per place of utilization	77.60	80.90	80.68	3.30	4.25	-0.21	-0.26
6	Total Business [3+4]	6,38,356	7,00,531	7,55,877	62,175	9.74	55,346	7.90
	PRIORITY SECTOR ADVANCES							
7	Agriculture	99,393	1,02,143	1,09,952	2,750	2.77	7,809	7.65
8	Crop Loans out of total agriculture	75,823	75,290	84,143	-533	-0.70	8,853	11.76
9	% of Agriculture advances to Total advances [RBI Norm: 18%]	36.42	33.23	33.09	-3.18	-8.75	-0.15	-0.44
10	MSME	47,987	55,745	60,228	7,758	16.17	4,483	8.04
10a	Credit to Micro Enterprises	23,263	27,449	31,263	4,186	17.99	3,814	13.89
11	% of credit to micro enterprises to total advances (RBI Norm- 7.5%)	8.52	8.93	9.41	0.41	4.78	0.48	5.34
12	Export Credit	142	363	341	221	155.63	-22	-6.06
13	Education	1,911	2,064	2,175	153	8.01	111	5.38
14	Housing	19,521	20,877	25,507	1,356	6.95	4,630	22.18
15	Social Infrastructure	150	214	1,645	64	42.67	1,431	668.69
16	Renewable Energy	62	47	1,041	-15	-24.19	994	2114.9
17	Others	1,384	3,415	3,443	2,031	146.75	28	0.82
18	Total Priority Sector Advances [7+10+12+13+14+15+16+17]	1,70,550	1,84,868	2,04,332	14,318	8.40	19,464	10.53
19	% of Priority Sector advances to Total advances [RBI Norm: 40%]	62.49	60.15	61.49	-2.34	-3.75	1.34	2.22
20	Total Non-Priority Sector Advances	1,02,374	1,22,486	1,27,989	20,112	19.65	5,503	4.49
21	Advances to small & marginal farmers	34,524	37,619	41,245	3,095	8.96	3,626	9.64
22	% of advances to small & marginal farmers to total advances [RBI Norm: 8%]	12.65	12.24	12.41	-0.41	-3.24	0.17	1.38
23	Total NPA	21,971	35,711	36,275	13,740	62.54	564	1.58
24	% of NPA to total advances	8.05	11.62	10.92	3.57	44.33	-0.70	-6.05

Banking Facilities

Banks in Madhya Pradesh have a network of 7,958 branches spanning 34% (2,712), 33% (2,588) and 33% (2,658) in rural, semi-urban and urban & metropolitan areas respectively with 9,320 ATMs as on March 31, 2020. Besides brick and mortar branches, banking facilities are being extended by 10,343 business correspondents in 11,864 rural Sub Service Areas (SSAs).

New changes

The Government of India approved the mega consolidation of ten Public Sector Banks into four w.e.f. 1st April 2020, which includes the following

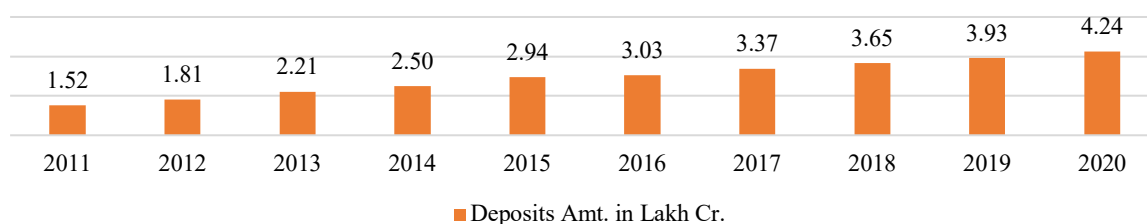
- Amalgamation of Oriental Bank of Commerce and United Bank of India into Punjab National Bank.
- Amalgamation of Syndicate Bank into Canara Bank.
- Amalgamation of Andhra Bank and Corporation Bank into Union Bank of India.
- Amalgamation of Allahabad Bank into Indian Bank.

With effect from 1st April 2020, there are 34 Scheduled Commercial Banks (12 Public Sector Banks & 22 Private Sector Banks), 2 Regional Rural Banks (RRBs), 1 State Cooperative Bank (MPStCB), 38 District Central Cooperative Banks (DCCBs) and 8 Small Finance Banks (SFBs). Payment Banks viz. IPPB and FINO are also functioning in the state.

DEPOSITS

- During FY11–20, deposits grew at a CAGR (Compound Annual Growth Rate) of 12.07%. Deposits at the end of March 31, 2020 stood at Rs 4, 23,556 crore.
- Annual growth rate in deposits was 7.73% in March-2020 as against 7.59 % in the previous year.
- CASA was 45% of total deposits as on 31st March 2020.
- Deposits under PMJDY increased by Rs 1,159 crore in a year and reached to Rs 6,058 crore in March 2020.

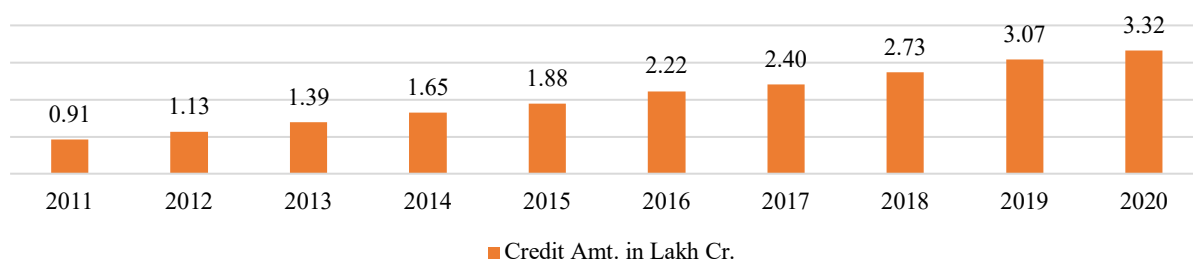
Growth in deposits over the past few years
CAGR 12.07%



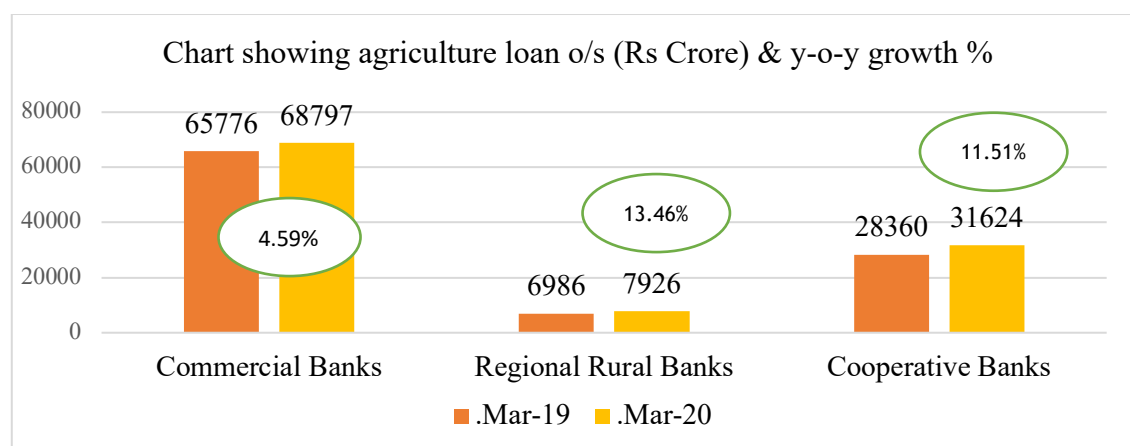
CREDIT

- During FY11–20, credit off-take grew at a CAGR of 15.47%. Total credit surged to Rs 3, 32,321 crore at the end of Q4 FY 2019-20.
- Bank's credit grew at 8.12% year-on-year in March 31, 2020 as against 12.62% growth in the previous year.
- Credit to agriculture, MSME, housing, education and priority sector grew at 7.65%, 8.04%, 22.18%, 5.38% and 10.53% respectively annually in March 2020.

Growth in credit over the past few years
CAGR 15.47%



AGENCY WISE CREDIT GROWTH IN AGRICULTURE



MICRO SMALL AND MEDIUM ENTERPRISES

- Credit to MSME rose by 8.04% year-on-year in March 2020 as compared with an increase of 16.17% in March 2019.
- The outstanding credit to MSMEs grew to Rs 60,228 crore at the end of March 2020 from Rs 55,745 crore in March 2019.
- Percentage of credit to micro enterprises to total advances was 9.41% as on 31st March 2020, which is above the regulatory Norm.

HOUSING

- As of 31st March 2020, credit to housing under priority sector increased by 22.18% year-on-year as compared with an increase of 6.95% in March 2019.
- **The reason for high growth in housing during 2019-20 as compared to previous year is, the merger of Gruh Housing Finance into Bandhan Bank. Outstanding of Gruh Housing Finance has been merged into the Bandhan Bank.**

EDUCATION

Education loans under priority sector (Up to Rs 10 lakh) grew at the rate of 5.38% y-o-y in March 2020 as against 8.01% growth in previous year.

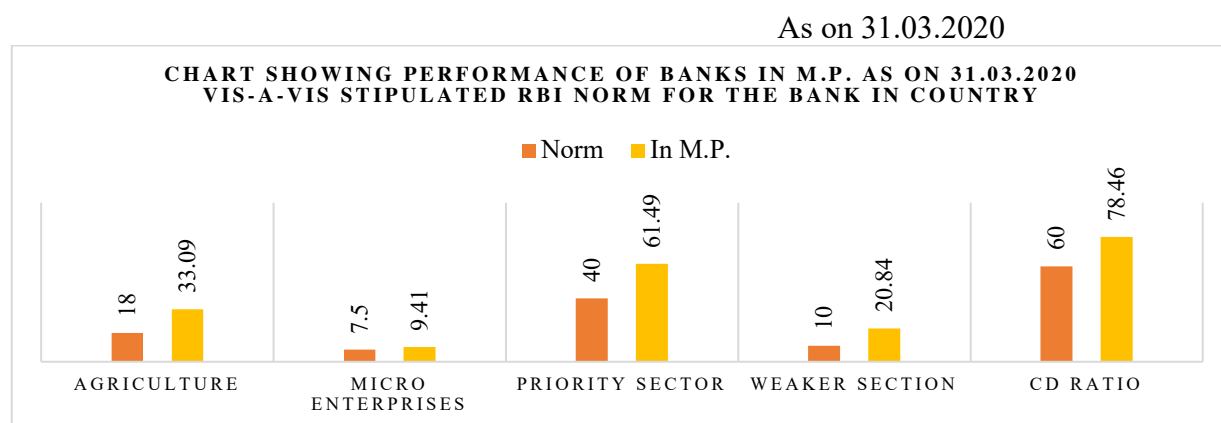
PRIORITY SECTOR

- Priority sector advances increased by 10.53% in March 2020 as compared to an increase of 8.40% in March 2019.
- The outstanding credit to priority sector grew to Rs 2.04 lakh crore at the end of March 2020 from Rs 1.85 lakh crore in March 2019.

NON-PERFORMING ASSETS

NPAs of banks registered a contraction of 1.58%, as of March 2020, compared to a rise of 62.54% in the corresponding period the previous year. NPA was 10.32% of total credit as on 31st March 2020.

RBI NORM VIS-À-VIS PERFORMANCE OF BANKS IN MADHYA PRADESH



AGENDA NO-3

AATMANIRBHAR BHARAT PACKAGE

The Government of India announced a special economic and comprehensive package of Rs 20 lakh crores - equivalent to 10% of Country's GDP to provide relief and credit support related to businesses, especially MSMEs and revive the economy disrupted due to COVID-19 pandemic.

The important measures announced for MSMEs are-

1. Rs 3 lakh crore Emergency Working Capital Facility for Businesses, including MSMEs

To provide relief to the business, additional working capital finance of 20% of the outstanding credit as on 29 February 2020, in the form of a Term Loan at a concessional rate of interest will be provided. This will be available to units with upto Rs 25 crore outstanding and turnover of up to Rs 100 crore whose accounts are standard. The units will not have to provide any guarantee or collateral of their own. The amount will be 100% guaranteed by the Government of India providing a total liquidity of Rs. 3.0 lakh crores.

Status in Madhya Pradesh-

Period- 18th May to 17th June 2020

Amount in crore

Sr. No	Name of Bank	Total MSME O/s as on 01.03.2020		Eligible A/c		Emergency loans sanctioned		Loans disbursed	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	28399	3648.32	13017	1736.71	1966	172.68	702	39.31
2	Bank of India	98337	3624.95	18700	1883.40	5453	68.21	5453	31.85
3	Bank of Maharashtra	15742	1053.68	11290	760.71	400	35.62	400	30.02
4	Canara Bank	29604	1806.90	26696	305.97	5538	99.59	5258	96.65
5	Central Bank of India	102216	2949.22	37832	2144.46	12472	213.89	11273	93.08
6	Indian Bank	30786	1811.94	9169	712.98	1572	58.09	312	26.83
7	Indian Overseas Bank	5729	314.72	594	136.62	594	13.66	235	2.56
8	Punjab & Sind Bank	6728	383.25	2730	84.97	26	1.05	0	0.00
9	Punjab National Bank	81576	6068.87	38746	2777.65	3181	113.67	529	44.50
10	State Bank of India	85404	7246.42	59463	6947.79	17815	969.46	1060	97.50
11	UCO Bank	19334	1275.00	5192	286.28	584	115.44	365	34.22
12	Union Bank of India	31926	3970.53	8907	1416.99	5475	57.71	1470	19.81
	PSBs	535781	34153.81	232336	19194.54	55076	1919.07	27057	516.33
13	Madhya Pradesh Gramin Bank	134390	1040.48	54333	498.73	2162	7.58	1447	4.99
14	Madhyanchal Gramin Bank	40499	187.45	0	0.00	0	0.00	0	0.00
	RRBs	174889	1227.93	54333	498.73	2162	7.58	1447	4.99
Sr.	Name of Bank	Total MSME O/s		Eligible A/c		Emergency		Loans	

No		as on 01.03.2020				loans sanctioned		disbursed	
15	AU Small Finance Bank	48165	3031.03	0	0.00	0	0.00	0	0.00
16	Bandhan Bank	18	41.69	18	41.69	0	0.00	0	0.00
17	HDFC	151281	4703.01	6353	431.66	13	3.91	13	3.91
18	IDBI Bank	8929	870.00	3331	341.50	820	250.00	223	62.00
19	IDFC	68809	816.88	0	0.00	0	0.00	0	0.00
20	Karnataka Bank Ltd.	37	69.49	34	58.42	0	0.00	0	0.00
21	South Indian Bank Ltd.	62	43.24	40	10.21	26	9.20	4	2.74
22	Yes Bank	7755	914.00	0	0.00	0	0.00	0	0.00
	PVTs	285056	10489.34	9776	883.48	859	263.11	240	68.65
	Total	995726	45871.07	296445	20576.75	58097	2189.76	28744	589.97

2. Rs 20,000 crore Subordinate Debt for Stressed MSMEs

Provision made for Rs. 20,000 crore subordinate debt for MSMEs which are NPA or are stressed. Government will support them with Rs. 4,000 crore to Credit Guarantee Trust for Micro and Small enterprises (CGTMSE). Banks are expected to provide the subordinate-debt to promoters of such MSMEs equal to 15% of his existing stake in the unit subject to a maximum of Rs 75 lakhs.

Status in Madhya Pradesh-

Amount in crore

Sr. No	Name of Bank	NPA A/c (MSMEs) as on 01.03.2020		Subordinate Debt sanctioned		Subordinate Debt disbursed	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	17708	549.34	0	0.00	0	0.00
2	Bank of India	29754	836.63	0	0.00	0	0.00
3	Bank of Maharashtra	4761	267.35	0	0.00	0	0.00
4	Canara Bank	3920	283.90	0	0.00	0	0.00
5	Central Bank of India	30336	428.87	0	0.00	0	0.00
6	Indian Bank	6926	341.36	0	0.00	0	0.00
7	Indian Overseas Bank	705	234.27	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	15228	899.87	0	0.00	0	0.00
10	State Bank of India	25941	298.63	0	0.00	0	0.00
11	UCO Bank	7985	123.42	0	0.00	0	0.00
12	Union Bank of India	21920	587.47	0	0.00	0	0.00
	PSBs	165184	4851.10	0	0.00	0	0.00
13	Madhya Pradesh Gramin Bank	39528	133.59	0	0.00	0	0.00
14	Madhyanchal Gramin Bank	20912	83.43	0	0.00	0	0.00
	RRBs	60440	217.02	0	0.00	0	0.00
15	AU Small Finance Bank	0	0.00	0	0.00	0	0.00
16	Bandhan Bank	0	0.00	0	0.00	0	0.00

Sr. No	Name of Bank	NPA A/c (MSMEs) as on 01.03.2020		Subordinate Debt sanctioned		Subordinate Debt disbursed	
17	HDFC	14995	132.67	0	0.00	0	0.00
18	IDBI Bank	625	8.85	0	0.00	0	0.00
19	IDFC	0	0.00	0	0.00	0	0.00
20	Karnataka Bank Ltd.	5	0.26	0	0.00	0	0.00
21	South Indian Bank Ltd.	2	3.67	0	0.00	0	0.00
22	Yes Bank	0	0.00	0	0.00	0	0.00
	PVTs	15627	145.45	0	0.00	0	0.00
	Total	241251	5213.58	0	0.00	0	0.00

Banks are awaiting for the detailed guidelines under the scheme. Thus progress is NIL.

3. 2% Interest subvention for MUDRA-Shishu Loans.

The Government will provide interest subvention of 2% for prompt payees for a period of 12 months.

Status in Madhya Pradesh-

As on 31st March 2020

Amount in crore

Sr.	Bank Name	Shishu		Kishore		Tarun		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	PSBs	147131	191	74299	1848	33149	2424	254579	4463
2	PVTs*	1012252	3144	99459	1197	9052	527	1120763	4868
3	RRBs	20496	82	22505	415	1873	122	44874	618
4	MFIs	1340617	3880	78649	493	151	13	1419417	4385
5	NBFCs	296744	1071	15738	435	11330	781	323812	2287
6	SFBs	246197	762	100683	786	47623	408	394503	1956
	Total	3063437	9130	391333	5173	103178	4274	3557948	18578

*Some PVTs like Bandhan Bank and Indusind Bank also work as MFIs. Therefore, number has increased.

Since the scheme has announced recently and modalities for claiming interest subsidy is yet to come from GOI/SIDBI, progress is NIL in this regard.

4. New definition of MSME

Definition of MSME has been revised by raising the Investment limit. An additional criteria of turnover also introduced. The distinction between manufacturing and service sector is eliminated. Existing & Revised definition of MSME is as under-

Composite Criteria: Investment in Plant & Machinery/equipment and Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	Investment in Plant and Machinery or Equipment:	Investment in Plant and Machinery or Equipment:	Investment in Plant and Machinery or Equipment:
	Not more than Rs.1 crore and Annual Turnover ; not more than Rs. 5 crore	Not more than Rs.10 crore and Annual Turnover ; not more than Rs. 50 crore	Not more than Rs.50 crore and Annual Turnover ; not more than Rs. 250 crore

Emergency loan scheme for Agriculture Borrowers and SHGs

Many banks have come out with special loan scheme for existing Agriculture borrowers and credit linked Self-Help Group's members with satisfactory track record to tide over the liquidity mismatches in the wake of disruption in business operations due to outbreak of the Covid-19 pandemic. The support will also help them to keep their household/business up and running during this testing time.

Status in Madhya Pradesh-

Period- 18th May to 17th June 2020

Amount in crore

Sr. No	Name of Bank	Emergency loan to KCC & Agri term Loans		Emergency loan to SHGs	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	5794	45.02	12	0.05
2	Bank of India	5256	16.12	180	0.13
3	Bank of Maharashtra	14144	145.67	38	2.56
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	21213	43.15	2896	13.53
6	Indian Bank	134	1.76	0	0.00
7	Indian Overseas Bank	25	1.09	1	0.00
8	Punjab & Sind Bank	5	0.03	13	0.01
Sr. No	Name of Bank	Emergency loan to KCC & Agri term Loans		Emergency loan to SHGs	

9	Punjab National Bank	3200	13.55	20	0.12
10	State Bank of India	5418	13.75	2	0.01
11	UCO Bank	2299	797.00	15	0.03
12	Union Bank of India	824	51.88	1	0.01
13	PSBs	58312	1129.02	3178	16.44
14	RRBs	0	0.00	0	0.00
15	PVTs	0	0.00	0	0.00
Total		58312	1129.02	3178	16.44

Distribution of Pradhan Mantri Garib Kalyan Package

In order to ensure that weaker sections of the society continue to get the basis amenities and do not get impacted during the lock down period due to COVID 19, Pradhan Mantri Garib Kalyan Package (PMGKP) was announced to protect such people from the impact of the lockdown. The State Government also announced package for various sections of the society.

Support to PMJDY Women account holders- As large number of household in the State are largely managed by the women, under the package, as many as 1.69 crore women Jan Dhan account holders received Rs 500/- each in their account. As on 18th June 2020, the total disbursement under the head was Rs 2532 crore approximately from 12th April 2020.

Support to old age persons, widows and disabled persons- State Govt. has released 2 months pension to 46 lakh beneficiaries amounting to Rs. 278 crore on 1st April, 2020.

Others important support provided are- Free Gas Cylinders to Pradhan Mantri Ujjwala Yojana beneficiaries, payment of EPF contribution for 3 months, payment to MGNREGA workers with enhanced wages, front load payment of instalment to PM-KISAN beneficiaries, payment to Saharia and Baiga tribal community etc.

Banks ensured cash availability in the Bank Branches, BC/CSP centres & ATMs in view of the payment of above package and payment to the farmers for crop procurement. They are leaving no stone unturned to ensure that the relief measures reach the needy swiftly and in line with the intent of the lock down. Details of the payment are as under-

From 12th April to 18th June 2020

Amount in crore

BC		ATM		Bank Branches		Total	
No. of transactions	Amt.	No. of txns.	Amt.	No. of txns.	Amt.	No. of txns.	Amt.
2,24,50,611	5254.54	2,91,97,799	18375.27	1,53,22,755	50702.41	6,69,71,165	74332.2

AGENDA NO-4

PM SVANidhi Scheme for Street Vendors

The Ministry of Housing and Urban Affairs has launched a Special Micro-Credit Facility Scheme - PM SVANidhi (PM स्वनिधि) for providing affordable loans to street vendors. The vendors can avail a **working capital loan of up to Rs. 10,000/-** which is repayable in monthly instalments in the tenure of one year. On timely/ early repayment of the loan, an interest subsidy @ 7% per annum will be credited to the bank accounts of beneficiaries through Direct Benefit Transfer on six monthly basis. There will be no penalty on early repayment of loan.

The scheme provides for escalation of the credit limit on timely/ early repayment of loan to help the vendor achieve his ambition of going up on the economic ladder. MFIs/ NBFCs/ have been allowed in a scheme for the urban poor due to their ground level presence and proximity to the urban poor including the street vendors.

The Government of Madhya Pradesh enacted 'Street Vendor Act in 2014' and Rule in 2017. A portal has been launched, where vendors can register themselves using e-KYC. Around 5 lakh people, including vendors, hawkers, thelewalas, rehriwala, theliphadwala etc. in different areas are likely to benefit from this scheme in the State.

Around 8,000 vendors have been registered into the portal till 10th June 2020 in the State. Banks, Urban Local Bodies (ULBs) & SIDBI will have to play pivotal role in the implementation of the scheme. ULBs will issue LOR (Letter of Request). On the basis of which, banks can provide loans to the vendors.

Proposed Target by UADD

- **Scheduled Commercial Banks- 4.22 lakh**
- **NBFC & MFIs- 0.50 lakh**

The target should also be given to private sector banks.

AGENDA NO-5

Campaign for issuing Kisan Credit Cards

KCC TO PM-KISAN BENEFICIARIES

The Government of India had launched a drive in the month of February, 2020 to provide Kisan Credit Cards (KCCs) to all PM-KISAN beneficiaries, who do not have KCC, which has now been extended upto 31st July 2020. PM-KISAN beneficiaries who already have existing KCC can also approach their bank branch for enhancement of limit if required.

Bank branches have to prepare a list of all PM-KISAN beneficiaries and map it with the list of existing KCC beneficiaries of the bank so as to prepare a list of those PM-KISAN beneficiaries who do not have KCC from that branch. In turn, the list shall be shared by the bank with village Sarpanch and other field level staffs to motivate such farmers for coming to the bank branch for issue of KCC. **There were 70.56 lakh PM-KISAN beneficiaries in the State as on 31st March 2020. Progress as on 18.06.2020 is as under-**

Sr. No.	Bank Name	Cumulative Application Received KCC A/C's	Cumulative Sanction KCC A/C's	Cumulative Sanction Amount (in Crore)
1	Allahabad Bank	27843	13196	67.47
2	Andhra Bank	148	142	1.76
3	Bank Of Baroda	878	548	1.54
4	Bank Of India	43639	34180	135.70
5	Bank Of Maharashtra	26895	20499	70.05
6	Canara Bank	36228	6697	0.06
7	Central Bank Of India	63526	53385	138.53
8	Corporation Bank	17	17	0.27
9	Indian Bank	2	2	4.50
10	Indian Overseas Bank	5	5	11.20
11	District Co-operative Bank	54645	54645	659.80
12	Madhya Pradesh Gramin Bank	8221	6943	77.43
13	Madhyanchal Gramin Bank	3093	570	5.15
14	Oriental Bank Of Commerce	2177	424	1.25
15	Punjab And Sind Bank	4	2	0.06
16	Punjab National Bank	21325	2794	17.68
17	State Bank Of India	10978	10978	193.47
18	Syndicate Bank	3638	694	3.04
19	UCO Bank	14144	10787	38.67
20	Union Bank Of India	84	59	0.21
21	United Bank Of India	7	7	0.03
GRAND TOTAL		317497	216574	1427.85

62.19 lakh KCC have been issued by banks till 31st March 2020. If coordinated and concerted efforts made, this figures can be improved lot. **Therefore, we request to the State Government that-**

1. Sarpanch, Sachiv, Gram Sevak etc. may be advised to coordinate with the Bank's officials and the farmers for submission of eligible proposals in the respective bank branches.
2. Performance of the districts may be reviewed in the VC meeting. Collectors, if review the performance in districts can generate momentum.
3. Hon'ble Chief Minister may appeal to farmers, who do not have KCC to approach respective bank branches.
4. Data of debt waiver scheme may be matched.

KCC TO DAIRY FARMERS

The Government of India has also launched a two month special drive from 1st June to 31st July 2020 for providing Kisan Credit Cards to dairy farmers belonging to milk unions and milk producing companies and beneficiaries of PM-KISAN. The objectives of the campaign are-

- i. To cover all farmers who are members of dairy cooperative societies and associated with different Milk Unions and who do not have KCC.
- ii. Farmers who already have KCC, can get their KCC credit limit enhanced as per extant criteria.

2, 67,177 members are associated with 7,811 Dairy Cooperative Societies (DCSs) in the State. Milk Unions are sourcing the applications and submitting to the respective bank branches. **7,165** applications have been submitted by the Milk Unions in bank branches till 17.06.2020. As on 19th June 2020, Central Bank of India has sanctioned 79 applications, no other banks have reported any sanctioned so far.

AGENDA NO-6

Chief Minister Rural Housing Mission Scheme- Issuance of Administrative Order by GoMP

Increasing NPAs in CMRHM scheme is the key concern for Public Sector Banks and Regional Rural Banks in the State that has badly impacted them. NPA ratio under this scheme has reached to an **alarming level of 42% of the portfolio** in March 31, 2020 and continues to grow. The following table depicts alarming trend of increasing NPA over the years.

O/S- Outstanding loans			Amount in Crore		
Mar-2017	Mar-2018	Mar-2019	Mar- 2020		
NPA	NPA	NPA	NPA	O/S	NPA%
411	632	1,087	1,692	4,023	42%

Above chart clearly shows that NPA has increased by 4 times in the last three years. Banks are religiously taking all feasible steps for timely recovery of these loans. However, the NPAs are increasing very fast. High NPA ratio has cascading impact on important financial ratios of the banks and affecting profitability of the banks.

One of the clause in MOU signed by State Government with Banks restricts banks to write off part/full loan amount. As a result, Banks are unable to approve One Time Settlement (OTS) with such defaulting borrowers. Therefore, Banks have been requesting GoMP to issue at least an Administrative Order assuring that GoMP will continue to pay committed portion of EMI, even if banks settle the remaining 50% of borrowers contribution through OTS or otherwise.

The matter of issuance of Administrative Order by GoMP, empowering Banks to implement Compromise/OTS scheme towards settlement of dues of NPA categorized accounts without revoking the arrangement of payment of subsidy in such accounts by GoMP, is a long pending issue. There is an urgent need for taking suitable decision by the State Government in this regard. In addition to this, GoMP may start a special recovery drive to give lesson to the wilful defaulters.

AGENDA NO-7

Asset quality of Agriculture portfolio

Sector	Mar-19			Mar-20			Variation	
	O/S	NPA	NPA %	O/S	NPA	NPA %	Amt.	%
Agriculture	102143	14461	14.16	109952	17893	16.27	3432	23.73
MSME	55745	5041	9.04	60228	5892	9.78	851	16.88
Housing	20877	1288	6.17	25507	2223	8.72	935	72.59
Education	2064	161	7.82	2175	188	8.67	27	16.82
Priority Sector	184867	21888	11.84	204331	27588	13.50	5701	26.04
Non-Priority	122487	13824	11.29	127990	8686	6.79	-5137	-37.16
Total	307354	35711	11.62	332321	36275	10.92	563	1.58

After declaration of loan waiver, Asset quality of Agriculture portfolio has taken a big hit. Borrowers are not willing to repay the dues of the Bank, as they believe is that the Govt. has waived their dues. As a result, NPA under agriculture has been increased manifold and the accounts getting irregular. Further, there is a wide apprehension that if account is regularised their waiver shall be forfeited.

In the first phase of Debt Waiver scheme, PA accounts outstanding upto Rs 50,000/- and NPA accounts o/s upto Rs 2.00 lakh were covered. The second phase was started to cover the PA accounts o/s upto Rs 1.00 lakh and remaining NPA accounts o/s upto Rs 2.00 lakh. The data of above categories of borrowers was already submitted by banks to the respective district authority. However, the promised claim amount has not yet been paid to the Public Sector Banks/RRBs.

If the waiver/write-off amount is not released immediately to the banks, fresh lending to the defaulting farmers for the next crop cycle may be stalled because banking regulations do not allow disbursement of fresh loans to defaulters. GoMP may come forward in this regard.

AGENDA NO-8

Release of Annual Credit Plan FY 2020-21

HIGHLIGHTS OF THE ANNUAL CREDIT PLAN 2020-21

Amount in crore						
Sr.	Sector	No. of A/cs	Amount	% Share to total credit plan	PLP of NABARD	% of PLP
1	Farm Credit	49,52,751	1,24,412	65.74	1,35,585	92
1a	Out of Farm Credit Crop loans	41,28,308	96,864	51.18	1,03,006	94
2	Agriculture Infrastructure	61,453	3,905	2.06	6,349	62
3	Ancillary Activities	83,702	5,919	3.13	6,054	98
4	Total Agriculture	50,97,906	1,34,236	70.93	1,47,988	91
5	MSME	5,19,477	32,078	16.95	32,001	100
6	Education	18,903	1,037	0.55	2,403	43
7	Housing	1,00,916	7,131	3.77	9,785	73
8	Export Credit	814	530	0.28	1,243	43
9	Social Infrastructure	14,161	595	0.31	2,440	24
10	Renewable Energy	12,420	288	0.15	822	35
11	Other Priority	7,207	321	0.17	2,104	15
12	Total Priority Sector	57,71,804	1,76,217	93.11	1,98,786	89
13	Non-Priority Sector	1,46,024	13,033	6.89		
14	Total Credit Plan (12+13)	59,17,828	1,89,250	100		

- Annual Credit Plan 2020-21 for the state of Madhya Pradesh has been drawn with an outlay of Rs.1, 89,250 crores, which denotes an increase of 8.03% over the previous year.
- Priority Sector lending targets have been fixed at Rs. 1, 76,217 crores. Agriculture segment has a major share of Rs 1, 34,236 crores, comprising 71% of total credit plan outlay. Factors like percentage share of Gross Cropped area, Gross Irrigated Area, cropping intensity etc. and past trends have been taken into account.
- An amount of Rs. 96,864 crore is projected for Crop loan (Production Credit) disbursements for the year 2020-21.
- The potential assessed under Micro, Small and Medium (MSME) enterprises is Rs. 32,078 crore (16.95% of total outlay), followed by housing sector with outlay of Rs. 7,131 crore under priority sector. (3.77% of total outlay)
- Provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made, keeping in view of outstanding in the banks and past trends of disbursement.

Achievement of ACP FY 2019-20

Amount in crore

Sr. No	Sector	FY 2018-19			FY 2019-20				
		Target	Achie.	Achi. %	Target		Achievement		Achi. %
		Amt	Amt		No	Amt.	No	Amt.	Amt.
1	Agriculture	109264	66478	60.84	4433734	123857	5098484	64965	52.45
1a	Farm Credit	102578	62871	61.29	4331269	116000	4986838	59816	51.57
1b	Crop Loan	80319	51706	64.38	3717889	90000	3757711	47496	52.77
1c	Agri Infra	3733	509	13.64	39138	3800	13378	737	19.40
1d	Ancillary Activity	2953	3098	104.90	63327	4057	98268	4412	108.74
2	MSME	20945	30615	146.17	500908	30201	960367	31114	103.02
2a	Micro	9436	16124	170.88	366500	16283	866728	18241	112.02
2b	Small	9601	10838	112.88	112449	12183	75635	9950	81.67
2c	Medium	1007	2579	256.11	542	1079	7289	2306	213.75
2d	KVIC	543	78	14.31	2965	238	2223	94	39.35
2e	Other Under MSME	358	997	278.41	18452	418	8492	523	125.22
3	Export Credit	672	401	59.63	642	523	66	476	91.10
4	Education	1194	526	44.09	14138	995	16128	420	42.26
5	Housing	6839	4903	71.69	69804	4962	95392	3514	70.81
6	Social infra	2042	56	2.76	7671	1000	1028	177	17.70
7	Renewable	402	2	0.58	9669	400	44	1018	254.54
8	Others	2077	594	28.59	7706	1066	238160	1368	128.30
9	Total Priority	143435	103576	72.21	5044272	163005	6409669	103053	63.22
10	Total NPS	4184	36153	864.09	136911	12146	243866	12912	106.30
11	Total Credit Plan	147619	139729	94.66	5181183	175151	6653535	115965	66.21

AGENDA NO-9

On-line mortgage module-Delay in approval/rejection by Patwaries

The process of registering mortgage in the land records by banks has been made online in the State. As per Standard Operating Procedure, the Banks are sending online request/application to respective Patwari/Tehsildar for registering mortgage on the land offered for loan. As per the procedure Patwari/Tehsildar has to either accept or reject the request of the Bank for creation of charge within a maximum time limit of 7 days. It has also been advised to the Collectors by a letter no. 537A/11/५/१/2019 dated 21.06.2019 of CLR office to accomplish the aforesaid task within the stipulated time line i.e. maximum 6 days from receiving the application form Bank Branches.

Inspite of above set time lines, it is reported by Banks that Patwari/Tehsildar are not complying time lines. As a result the charge creation is getting delayed. As on 19.06.2020, 9606 applications were pending at Patwari level for approval/rejection, whereas, 1812 applications were pending at Tehsildar level.

In order to address above issue we request you to implement following suggestions.

- a) Arrangements should be made in the software that if application is neither approved nor rejected within 7 days by Patwari/Tehsildar, then it will be automatically approved by the system on the following day. This suggestion was also decided in the previous meetings, held by CLR with Banks in presence of DIF.
- b) A notification/instruction may be issued by your office to the revenue authorities regarding implementation of the automatic mode in the software and adhering to the timeline for disposal of applications of the Banks.

AGENDA NO-10

Developing a Standardized system of data flow for various fora under Lead Bank Scheme

In compliance to RBI instructions for developing a Standardized system of data flow for various fora under Lead Bank Scheme, two rounds of meetings were held with the banks in the presence of representatives of RBI on 6th March 2019 and 11th December 2020 in Bhopal. Current status in banks is as mentioned below-

1. The module for uploading and downloading data by banks as per new format has now live on the SLBC website www.slbcmadhyapradesh.in. Banks can upload the files using their login credentials.
2. **As on 19th June 2020, only 6 banks have uploaded data for qtr. ended March 2020 (fully or partially) on the website as per new format. Central Bank of India, Madhyanchal Gramin Bank and Allahabad Bank have uploaded all major files. However, Bank of India, Bank of Maharashtra & State Bank of India have uploaded only 2, 2 & 1 files respectively.**
3. Other major Banks had made commitment in the meeting dated 11th March 2020 to complete the tasks before 31st March 2020, however progress is not satisfactory.

All other banks are requested to develop such module by 30.06.2020.

AGENDA NO-11

MISCELLANEOUS AGENDA

Developing a Standardized MIS for Agriculture Loans against Gold as Collateral

Kisan Credit Card is a preferred credit instrument for disbursing crop loans. The incidence of crop loan outside KCC in the form of gold/ jewellery loans was very high in some states. Due to secured nature of such loans, willingness on the part of the banks to go beyond the ambit of scale of finance and lend more than what was required may lead to diversion of funds and misutilization of the Interest Subvention Scheme of RBI.

Reserve Bank of India has advised banks (excluding RRBs) to develop an MIS to flag agriculture loans sanctioned against gold as collateral in CBS to ensure end- use such loans.

Review of Social Security Schemes i.e. PMJJBY & PMSBY

PRAGATI (Pro-Active Governance and Timely Implementation) meeting to review implementation of Social Security scheme was held under Chairmanship of Hon'ble Prime Minister on January 22, 2020. Performance of PMJJBY & PMSBY Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefit to the people across the nation and an urgent need was felt on augmenting the reach and efficiency of Schemes.

DFS, Govt. of India has shared concerns raised in meeting with RBI and requested to advise the banks to take following actions for increasing the coverage and spreading awareness under these schemes:

1. Conduct periodic publicity campaign for creating awareness.
2. Streamline procedures and leverage technology to speed up claim settlement.
3. Ensure that no eligible Jan Dhan account holder should left out from coverage.
4. Enroll beneficiaries of other government schemes like PM Ujjawala, PM Kisan, MGNREGA etc.
5. Use SMS and other digital platform to make account holder aware.
6. Leverage Marketing Channels like BCs for ensuring Pan India coverage.
7. Fix target of fresh enrolment.

Current status under the schemes is as under-

As on 02.06.2020

PMJJBY for age 18-50 years	PMSBY for age 18-70 years	Total
30,14,269	1,10,42,474	1,40,56,743

Adoption of Vidisha district under Digital District programme

In order to comply with the instructions of RBI and with a view to expand digital payments ecosystem, SLBC in consultation with the stake holders has identified two districts '**Indore & Betul**' in the state on a pilot basis to make it 100% digitally enabled.

State Bank of India has also desired to adopt '**Vidisha**' district also under Digital District programme. **Accordingly, Vidisha district has been adopted in addition to Indore & Betul on pilot basis for 100% digitization**

We request State Government to provide necessary support in this regard.

Coverage of villages within 5 km radius by Banking Infrastructure

Department of Financial Services (DFS) had created Jan Dhan Darshak App (Website version: www.dbtgis.nic.in/bankgis) and launched on 25.09.2018 to facilitate financial inclusion related policy decision. Banks were advised by DFS to update the website with details of Bank Branches/ATM/Business Correspondent (BC) and to provide any one of these banking outlets in the villages covered under sub service area. Status is as under-

Target for providing banking services to the villages within 5 KM radius	Number of villages areas covered as on March 31,2020	Villages left as on March 31, 2020	Villages left as on 18.06.2020
351	275	76	9

Remaining Banks are-

Bank Name	No. of villages
Axis Bank	1
Bank of India	1
Corporation Bank	1
Madhyanchal Gramin Bank	3
State Bank Of India	2
Union Bank of India	1
Total	9

Remaining Banks are requested to complete coverage by 30.06.2020. All allotted banks are also requested to furnish a certificate of coverage of villages to SLBC by 30th June 2020, so that the same can be given to RBI and DFS.

VIP references for opening of new Bank Branches

SLBC has been receiving VIP references for opening of new Bank Branches in some villages through Department of Financial Services, Government of India, Directorate of Institutional Finance, Government of Madhya Pradesh & Reserve Bank of India time to time. These requests are escalated to the respective Lead District Managers/Lead Banks to undertake a survey to find out the feasibility of opening new Bank Branches in the specified areas and submit report/recommendation. The status of such references received in the recent past is as follows:

Sr.	District	Village
1	Bhind	Barakalan
2	Chhindwara	Dhanora Jagir
3	Chhindwara	Mohgaon
4	Datia	Badoni
5	Khargone	Jhirmiya& Bhagwanpura
6	Mandsaur	Kuchrod
7	Panna	Ajaigarh
8	Raisen	Bamhori
9	Raisen	Sultanganj
10	Ratlam	Dhodhra
11	Seoni	Khaira Palari
12	Shahdol	Panchjyoti Shakti Tirtha
13	Sheopur	Raghunathpur
14	Sheopur	Raghunathpur
15	Sheopur	Khadiyahaar
16	Tikamgarh	Kari
17	Tikamgarh	Jatara

In some villages, LDMs conducted survey and informed that such villages are already getting banking services either through Bank Branch or Business Correspondents and recommended that opening of new bank branch in such villages may not be a viable proposition for the banks. However, it may be considered in future.

The Banks who wish to open new bank Branch may consider above villages.

Pradhan Mantri Awas Yojana-Urban issues

- Progress of CLSS is very slow in Madhya Pradesh as compared to other verticals of the scheme (7.26 Lakh DUs approved under other verticals).
- Also compared to CLSS Progress of other States like Gujarat & Maharashtra where benefit is provided to more than 2 Lakh beneficiaries.
- The progress is mainly on account of low performance of Bankers' performance.
- Main reason of which is Lack of awareness at Branch Level.

Key Activities & Target

- It is propose to approve additional 1 lakh cases under CLSS in next 2 year.

As suggested in previous meetings of SLBC:-

- Workshop with all Stake holders has been conducted on 11th December, 2019.\
- IEC Material to all the bankers were provided to spread awareness at branch level & IEC activities by ULBs were also conducted.
- Information of home loans sanctioned by banks since 25th June, 2015 was requested, information of only 47,763 shared by banks which looks very low considering the coverage of Banks.
- Bankers are again requested to provide validated entire data of Home Loans sanctioned since 25th June, 2015 so that many left out eligible borrowers can avail CLSS Subsidy.

Bank/HFCs performance in Credit Linked Subsidy Scheme Vertical

Name of Bank/HFC	EWS	LIG	MIG-I	MIG-II	Total	% Share in CLSS
Housing Finance Companies	16785	19868	829	6207	43689	75%
Bank	3416	8228	140	3091	14875	25%
Total	20201	28096	969	9298	58564	100%

Progress under Self Employment Generation Schemes 2019-20

योजना का नाम	क्र.	विभाग	भौतिक लक्ष्य (संख्या)	उपलब्धि	प्रतिशत उपलब्धि
मुख्यमंत्री युवा उद्यमी योजना	1	सूक्ष्म, लघु और मध्यम उद्यम विभाग	1225	1084	88.49
	2	अनुसूचित जाति कल्याण विभाग	125	98	78.40
	3	आदिम जाति कल्याण विभाग	51	21	41.18
		योग-	1401	1203	85.87
मुख्यमंत्री स्वरोजगार योजना	1	सूक्ष्म, लघु और मध्यम उद्यम विभाग	14000	16744	119.60
	2	नगरीय विकास एवं आवास विभाग	7600	5984	78.74
	3	कुटीर एवं ग्रामोद्योग विभाग	4050	2820	69.63
	4	पंचायत एवं ग्रामीण विकास विभाग	7500	5320	70.93
	5	आदिम जाति कल्याण विभाग	2800	2461	87.89
	6	अनुसूचित जाति कल्याण विभाग	3400	3233	95.09
	7	पिछड़ा वर्ग एवं अल्पसंख्यक कल्याण विभाग	2000	1317	65.85
	8	विमुक्त घुमक्कड़ एवं अर्द्धघुमक्कड़ जनजाति कल्याण विभाग	100	42	42.00
		योग-	41450	37921	91.49
मुख्यमंत्री आर्थिक कल्याण योजना	1	नगरीय विकास एवं आवास विभाग	7500	5418	72.24
	2	पंचायत एवं ग्रामीण विकास विभाग	5500	4475	81.36
	3	आदिम जाति कल्याण विभाग	2500	1265	50.60
	4	कुटीर एवं ग्रामोद्योग विभाग	2900	1911	65.90
	5	अनुसूचित जाति कल्याण विभाग	2500	2304	92.16
	6	पिछड़ा वर्ग एवं अल्पसंख्यक कल्याण विभाग	1000	431	43.10
	7	विमुक्त घुमक्कड़ एवं अर्द्धघुमक्कड़ जनजाति कल्याण विभाग	200	19	9.50
		योग-	22100	15823	71.60
मुख्यमंत्री कृषक उद्यमी योजना	1	सूक्ष्म, लघु और मध्यम उद्यम विभाग	--	486	
	2	नगरीय विकास एवं आवास विभाग	--	13	
	3	कुटीर एवं ग्रामोद्योग विभाग	--	--	
	4	पंचायत एवं ग्रामीण विकास विभाग	--	--	
	5	आदिम जाति कल्याण विभाग	--	--	
	6	अनुसूचित जाति कल्याण विभाग	--	330	
	7	पिछड़ा वर्ग एवं अल्पसंख्यक कल्याण विभाग	--	--	
	8	विमुक्त घुमक्कड़ एवं अर्द्धघुमक्कड़ जनजाति कल्याण विभाग	--	--	
	9	किसान कल्याण तथा कृषि विकास विभाग	200	1	
	10	उद्यानिकी तथा खाद्य प्रसंस्करण विभाग	525	--	
	11	पशु पालन विभाग	100	--	
	12	मछुआ कल्याण तथा मत्स्य पालन विभाग	--	--	
			825	830	
		महायोग-	65776	55777	84.80

नोट- कृषक उद्यमी योजना में 1 से लेकर 8 तक विभागों के पृथक से लक्ष्य नहीं थे, स्वरोजगार योजनाओं के लक्ष्य में ही विभाग इस योजना के प्रकरण मान्य कर सकते थे। मत्स्य विभाग द्वारा इस योजना में कोई लक्ष्य अपने विभाग के लिए नहीं रखे गये थे।

Progress under NRLM 2019-20

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE FY 2019-20												
R1.1 Bank Wise Achievement Report (Rupees in Lakhs)												
S.No	Bank Name	Target					Achievement			Achievement Percentage(%)		
		SHGs			Total Disbursement Amt.	Total Outstanding Amt.	Total SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs(8/5*100)	Disbursement (9/6*100)	Outstanding (10/7*100)
		Fresh SHG's	Repeat/Renewal s/Enhancement	Total SHG's								
1	2	3	4	5	6	7	8	9	10	11	12	13
1	ALLAHABAD BANK	3700	1360	5060	2482.82	5052.74	769	298.09	1517.91	15.2	12.01	30.04
2	ANDHRA BANK	20	10	30	22.17	19.04	49	28.38	30.77	100	100	100
3	BANK OF BARODA	620	230	850	642.87	648.86	953	1161	1050.64	100	100	100
4	BANK OF INDIA	3560	1310	4870	2881.84	4594.81	1425	559.69	1545.34	29.26	19.42	33.63
5	BANK OF MAHARASHTRA	590	340	930	587.45	693.36	807	627.92	615.94	86.77	100	88.83
6	CANARA BANK	110	40	150	66.5	346.06	84	88.95	308.2	56	100	89.06
7	CENTRAL BANK OF INDIA	8580	3150	11730	5519.84	8745.66	4605	2640.98	6123.39	39.26	47.85	70.02
8	CORPORATION BANK	30	10	40	33.25	37.26	14	5.23	10.55	35	15.73	28.31
9	DENA BANK	30	10	40	22.17	46.57	8	9	28.48	20	40.6	61.16
10	IDBI	130	50	180	155.18	1324.63	353	979.02	1127.26	100	100	85.1
11	INDIAN BANK	120	360	480	133.01	1629.92	286	796.85	1184.25	59.58	100	72.66
12	INDIAN OVERSEAS BANK	0	0	0	0	0	3	1.02	1.24	100	100	100
13	ORIENTAL BANK OF COMMERC	10	0	10	10	51.74	12	14.9	52.16	100	100	100
14	PUNJAB AND SIND BANK	10	0	10	10	62.09	2	8.87	169.24	20	88.7	100
15	PUNJAB NATIONAL BANK	2490	920	3410	2083.8	1324.63	2214	1659.87	3013.48	64.93	79.66	100
16	STATE BANK OF INDIA	2610	230	2840	1573.93	6426.52	1791	1892.95	3741.5	63.06	100	58.22
17	SYNDICATE BANK	180	70	250	110.84	289.76	384	305.97	303.86	100	100	100
18	UCO BANK	310	330	640	432.28	1035.9	132	45.83	546.08	20.63	10.6	52.72
19	UNION BANK OF INDIA	2320	850	3170	1906.45	2607.86	695	526.53	1575.38	21.92	27.62	60.41
20	UNITED BANK OF INDIA	0	0	0	0	0	0	0	8.27	0	0	100
21	VIJAYA BANK	60	40	100	88.67	82.79	96	104.11	76.26	96	100	92.11
	Public Sector Bank	25480	9310	34790	18763.07	35020.2	14682	11755.16	23030.2	42.2	62.65	65.76
1	MadhyaanchalGramin Bank	11710	4310	16020	7636.89	4081.31	2630	1342.24	2779.22	16.42	17.58	68.1
2	MADHYA PRADESH GRAMIN BA	27290	10030	37320	20039.9	23635.25	21769	9213.27	18272.89	58.33	45.97	77.31
	Regional Rural Bank	39000	14340	53340	27676.79	27716.56	24399	10555.51	21052.11	45.74	38.14	75.95
1	AXIS BANK	0	0	0	0	0	0	0	0.09	0	0	100
2	HDFC BANK	30	40	70	77.59	93.14	134	246.79	226.56	100	100	100
3	ICICI BANK	3500	1290	4790	3469.3	2980.42	4345	7337.87	6661.67	90.71	100	100
4	Karnataka Bank	0	0	0	0	0	0	0	3.27	0	0	100
	Private Sector Bank	3530	1330	4860	3546.89	3073.56	4479	7584.66	6891.59	92.16	100	100
	Grand Total	68010	24980	92990	49986.75	65810.32	43560	29895.33	50973.9	46.84	59.81	77.46

Adoption of High-Tech Agriculture practices for Doubling the Farmers' Income

Madhya Pradesh is primarily an agrarian economy. Agriculture sector contributes around 45% of State's total GSDP and around 55% of the population are engaged in agriculture. One of the important prerequisites for ensuring a sustainable and inclusive growth in the State is to shape a healthy and robust agricultural sector.

Sr.	Particulars	Area (lakh Hectare)
1	Geographical Area	307.56
2	Net Sown Area	151.91
3	Double Crop Area	99.23
4	Gross Cropped Area	251.14
5	% of Gross Cropped Area to total area	81.66
6	Crop Intensity %	165.32
7	Average land holdings (Hectare)	1.57
8	Total number of land holdings (lakh)	100.04
9	Small & Marginal (Number in lakh)	75.60
10	Total Agriculture loan (crore)*	1,09,952
11	% of Agriculture loan to total credit	33.09
12	Of the above (10), crop loans	84,143
13	Of the above (10), agri term loan	25,809
14	% of agri term loan to total agri credit	23.47

*As on 31.03.2020

Percentage of Agriculture term loan to total agriculture credit is only 23.47%. There is an eminent need to increase agriculture term loans through adopting high tech agriculture techniques to increase the income of the farmers. There is a need for the modernisation of existing processing, storage, transportation and marketing infrastructures and creation / facilitation of additional infrastructures, particularly in the cooperative sector needs attention. Engaging more women in dairy institutions would be an appropriate strategy for their empowerment. Mechanization in horticulture has also been promoted in the state, which is expected to reduce the input cost thereby increasing the income of farmers. High-tech farming is a capital intensive agriculture since large capital outlay is required towards purchase of specialized equipment, maintenance of assets, training of labour, etc.

Banks and the State Government's departments are required to work in close coordination for doubling the income of the farmers.

Revamped PMFBY

The Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme has been now made voluntary for the farmers, while earlier it was compulsory for the loanee farmers. Under the revamped format, the existing loanee farmers will have a provision to opt-out of the scheme by submitting a simple declaration to serving bank branch anytime during the year but at least 7 days prior to cut off date for enrollment for the respective season. Main points-

- The scheme will work on an “Opt-out” mode for the existing loanee farmers.
- The Farmers can choose not to participate in the scheme, by giving a signed declaration, mentioning not want to participate in the schemes anytime during the year for the upcoming season but at least 7 days before the enrolment cutoff date.
- Farmers, who do not give any signed declaration for opting out need to be compulsorily enrolled.
- The farmers availed opt out from the scheme may opt in in the future.

An on-line training for bankers in the State was organized by the SLBC in coordination with Department of Agriculture, cooperation and Farmers Welfare, Ministry of Agriculture, Government of India on 27th May 2020, wherein 252 bankers were participated. In the future another trainings may also be provided for smooth implementation of the revamped scheme.