

**ADOPTION OF THE MINUTES OF THE 181ST SLBC MEETING HELD ON
MARCH 28, 2022**

The Minutes of 181st SLBC meeting of SLBC held on March 28, 2022 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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ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
APY	: Atal Pension Yojana
BC	: Business Correspondent
BRISC	: Bank Recovery Incentive Scheme
CASA	: Current Account Savings Account
CAGR	: Compound Annual Growth Rate
CMRHM	: Chief Minister Rural Housing Mission
DCC	: District Consultative Committee
DIF	: Directorate of Institutional Finance
DFS	: Department of Financial Services
DLTC	: District Level Technical Committee
ECLGS	: Emergency Credit Line Guarantee Scheme
FLCC	: Financial Literacy Credit Counselling Centres
IPPB	: India Post payment Bank
IIBF	: Indian Institute of Banking & Finance
KCC	: Kisan Credit Card
LDM	: Lead District Manager
MFI	: Micro Finance Institution
M.M	: Margin Money
EWS	: Economically Weaker Section
ISCS	: Inter-State Council Secretariat
MSME	: Micro, Small & Medium Enterprises
MMYUY	: Mukhya Mantri Yuva Udyami Yojana
MMSY	: Mukhya Mantri Swarojgar Yojana
NCGTC	: National Credit Guarantee Trustee Company Ltd.
NPA	: Non Performing Asset
PLP	: Potential Linked Plan
PMAY	: Pradhan Mantri Awas Yojana
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMFBY	: Pradhan Mantri Fasal Bima Yojana
RRC	: Revenue Recovery Certificate
SARFAESI	: Securitization & Reconstruction of Fin. Assets & Enforcement of Sec. Int. Act
SCB	: Scheduled Commercial Banks
SGSY	: Swarnjayanti Gram Swarojgar Yojana
SHG	: Self Help Group
SFB	: Small Finance Banks
SRLM	: State Rural Livelihood Mission
SUI	: Stand-up India
Y-o-Y	: Year on year

ACTION TAKEN REPORT ON ACTION POINTS OF 181st SLBC MEETING HELD ON MARCH 28, 2022

Sr.	Major discussion points	Action Taken
1	Annual Credit Plan for FY 2022-23 to be prepared on the basis of potential available in the districts and progress made over the previous year. The target assessed by the implementing agencies of the government department should also be incorporated in the credit plan.	Generally, the State Credit Plan is an aggregation of approved credit plan of the districts. However, the Annual Credit Plan (ACP) for FY 2022-23 has been prepared duly taking into consideration, the Potential linked credit plan of NABARD, approved District Credit Plans and credit needs identified for the various segments of the society by the various Government's departments.
2	Bank-wise targets under self-employment generation schemes should be prepared in consultation with the stake holders. If there is any objection with respect to the targets allotted to the banks, then the concerned bank should inform it to the DIF & the SLBC with in the stipulated timeline.	Bank-wise targets under self-employment generation schemes have been prepared in consultation with the stake holders. SLBC vide its letter no. ZO:SLBC:2022-23:19 dated sent the targets to all member banks and requested them to provide their comment (if any) on the allotted targets latest by 17/05/2022. Only Madhyanchal Gramin Bank has raised objections about the targets.
3	Arrangement should be made to provide loans by banks to the property card holders of SVAMIVA scheme.	In order to make aware of the scheme and to resolve the queries of the banks, a meeting was held on...under the chairmanship of Principal Secretary, Revenue department. Banks have been advised to come forward and provide loans to the eligible beneficiaries.
4	Banks should give priority to appoint women BC of SHG members who have qualified the IIBF examination. The Banks should ensure this work in coordination with the SRLM & SLBC.	SLRM shared a list of 1587 SHG members who have qualified the IIBF examination. SLBC vide its letter ZO:SLBC:2022-23:17 dated 10/05/2022 requested member banks to take suitable action to deploy these women SHG members as BC in the uncovered/leftover SSAs or wherever required.

5	Efforts to be made to increase CD ratio in line with the national average. District wise CD ratio to be reviewed in the next SLBC meeting.	Banks credit growth improved from Dec'21 quarter to Mar'22. District-wise CD ratio is given in the agenda.
6	Increasing NPA under Chief Minister Rural Housing Mission scheme is a cause of concern for the banks. The issues should be resolved at the earliest. A proposal to be sent by SLBC in consultation with the stake holders to the concerned department.	The issues were thoroughly discussed with the banks having exposure under the scheme on 02/04/2022 at LHO, SBI Bhopal. On the basis of discussions held in the meeting, a proposal has been sent to DIF by SLBC on 14/05/2022.
7	Instructions should be issued to the District Collectors to dispose of the cases filed under Section 14 of SARFAESI Act for physical possession of the property within the timeline defined in the Act.	Instructions have been issued.
8	NPA under Mukhya Mantri Path Vikreta Yojana is increasing day by day. Impact assessment should be done by the SRLM department for this purpose.	SRLM to comment.
9	Banks should make concerted efforts to achieve the allotted targets under the self-employment generation schemes.	Achievement under the self-employment generation schemes are given in agenda.
10	An awareness campaign should be run by the implementing agencies of the self-employment generation schemes so that the beneficiary can get the proper benefit of these schemes.	Concerned departments to comment.

AGENDA NO-1

KEY BANKING PARAMETERS OF M.P. AS ON 31.03.2022

Amount in crore

Sr.	Parameters	Outstanding amount in crore				% Y-o-Y variation		
		Mar-19	Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22
1	Total number of Branches	7,684	7,958	8,032	8,120	3.6	0.9	1.1
2	Total number of ATMs	9,316	9,320	9,453	9,200	0.0	1.4	-2.7
3	Total Deposits	3,93,177	4,23,556	4,88,688	5,45,918	7.7	15.4	11.7
4	Total Advances	3,07,354	3,32,321	3,58,785	3,96,652	8.1	8.0	10.6
4a	Credit as per place of utilization	10,718	9,421	11,194	8232	-12.1	18.8	-26.5
5	Credit Deposit Ratio	78.17	78.46	73.42	72.66	0.3	-5.0	-0.8
5a	CD Ratio including credit as per place of utilization	80.90	80.68	75.71	74.17	-0.2	-5.0	-1.5
6	Total Business [3+4]	7,00,531	7,55,877	8,47,473	9,42,570	7.9	12.1	11.2
7	Agriculture	1,02,143	1,09,952	1,17,797	1,28,430	7.6	7.1	9.0
8	Crop Loans out of total agriculture	75,290	83,295	85,372	92,767	10.6	2.5	8.7
9	% of Agriculture advances to Total advances [RBI Norm*: 18%]	33.23	33.09	32.83	32.38	-0.1	-0.3	-0.5
10	MSME	55,745	60,228	65,696	75,769	8.0	9.1	15.3
11	Education Loan	2,645	2,598	2,695	2,697	-1.78	3.73	0.07
12	Housing	33,322	38,116	40,237	45,882	14.4	5.6	14.0
13	Total Priority Sector Advances	1,84,868	2,02,922	2,19,029	2,39,887	9.8	7.9	9.5
14	% of Priority Sector advances to Total advances [RBI Norm*: 40%]	60.15	61.06	61.05	60.48	0.9	0.0	-0.6
15	Total Non-Priority Sector Advances	1,22,486	1,29,399	1,39,756	1,56,765	5.6	8.0	12.2
16	Total NPA	35,711	36,275	33,739	36,372	1.6	-7.0	7.8
17	% of NPA to total advances	11.62	10.92	9.40	9.17	-0.7	-1.5	-0.2
18	Advances to Weaker Sections	70,391	71,241	79,939	89,756	1.2	12.2	12.3
19	% of advances to Weaker Sections to total Advances [RBI Norm*: 10%]^	22.90	21.44	22.28	22.63	-1.5	0.8	0.3

* For Domestic Commercial Banks in the Country (excluding RRBs & SFBs), ^ For FY 2021-22, -11% (excluding RRBs)

KEY HIGHLIGHTS MADHYA PRADESH- FY 2021-22

Highlights of the performance of all the Banks during FY 2021-22 are given below:

1. Total Business of the Banks increased to Rs 9,42,570 crore in March 2022 from Rs. 8,47,473 crore in previous year. On year-on-year (y-o-y) basis, bank's business increased by 11.2% in March 2022 as compared with an increase of 12.1% in March 2021. In absolute term, total business increased by Rs 95,097 crore y-o-y in March'22.
2. Aggregate deposits increased by Rs 57,230 crore y-o-y and stood at Rs. 545918 crore in March 2022. The year-on-year (y-o-y) growth in aggregate deposits worked out to 11.7% in March 2022 as against an increase of 15.4% last year. Bank's deposits increased at a record pace in 2021 reflecting increased precautionary saving by households and businesses in response to the pandemic. Deposit growth likely slowing but abundance of low-cost funding could endure through 2022.
3. Out of total deposits, share of CASA (Savings Account & Current Account) was 43.1 per cent March 31, 2022 as compared to 44.3% last year. Out of 52 districts, 50% of total deposits were concentrated in only 4 major districts i.e. Bhopal, Indore, Gwalior & Jabalpur as on March'22.
4. The Credit-Deposit (C-D) Ratio of the state decreased to 72.66% at the end of March 2022 from 73.42% previous year in March 2021. However, actual CD ratio stood at 74.17% after including credit of Rs. 8,232 crore as per "place of utilisation Norm" of RBI.
5. Gross credit of the Banks increased to Rs.3,96,652 crore in March 2022 from Rs. 3,58,785 crore one year ago, registering y-o-y growth of 10.6% as compared to growth of 8.0% in previous year. Y-o-Y growth of credit was 8.1% in March 2020.

Reflecting the recovery in the economy after two years of the Covid-19 pandemic, banks have seen sharp growth in advances by the end of the fiscal year 2021-22. It is noted that the third wave of the pandemic did not have much of an impact on economic activities as compared to second wave. Credit demand from the retail segment, small and medium businesses has been strong, but with the economic recovery in full swing, there is demand coming from other segments as well. Expectations are that credit demand from corporates, which had been largely muted, will also see an improvement in the current fiscal.

6. Agriculture credit increased by 9.0% y-o-y to Rs.1, 28,430 crore in March 2022 from Rs. 1, 17,797 crore previous year. Agriculture credit is constituting 32.38% of the total credit portfolio as on March 2022.
7. Credit to MSME sectors stood at Rs. 75,769 crore in March 2022, showing y-o-y growth of 15.3% as compared to 9.1% a year ago.
8. Credit to housing sector stood at Rs 45,882 crore in March 2022 from Rs 40,237 crore last year showing an increase of 14.0% y-o-y. Year-on-year growth in Mar'21 was 5.6%.
9. Gross NPA increased from Rs 33,739 crore in March 2021 to Rs 36, 372 crore in March 2022. However, NPA percentage reduced to 9.17% of total credit in Mar'22 from 9.40% previous year.

10. 10 Banks namely State Bank of India, DCCB & Apex Bank, Punjab National Bank, Bank of India, Central Bank of India, HDFC Bank, Union Bank of India, ICICI Bank, Bank of Baroda & Canara Bank continued to be accounted for over two-thirds of total business as on March 2022. Of which, around 1/4th of total business is lying with SBI.

TOP 10 BANKS IN TERMS OF BUSINESS IN M.P. AS ON 31.03.2022

In descending order		Amount in crore		
Sr. No.	Name of the Bank	Deposits	Advances	Business
1	State Bank of India	1,66,898	77,856	2,44,753
2	DCCB & Apex Bank	34,761	37,775	72,536
3	Punjab National Bank	39,032	25,987	65,018
4	Bank of India	37,015	27,696	64,711
5	Central Bank of India	37,576	17,923	55,499
6	HDFC Bank	24,278	30,001	54,279
7	Union Bank of India	36,616	16,512	53,128
8	ICICI Bank	19,180	24,487	43,667
9	Bank of Baroda	21,973	15,921	37,894
10	Canara Bank	16,777	17,266	34,043

PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS

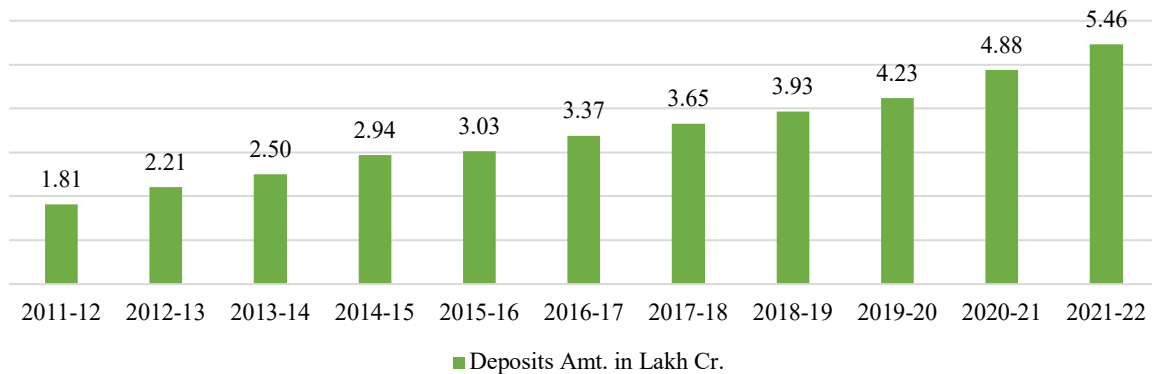
Banking Network

Banks in Madhya Pradesh have a network of 8,120 branches spanning 35%, 30% and 35% in rural, semi-urban and urban/metropolitan areas respectively with 9,200 ATMs as on March 31, 2022. 163 new bank branches were opened during FY 2021-22. Net increase in number of branches was 88 after considering closure/merger/reconciliation of total branches during FY 2021-22. 253 ATMs have been closed during the same period. Out of total ATMs, about 25% ATMs were in Indore & Bhopal city As on Mar'22.

Deposits

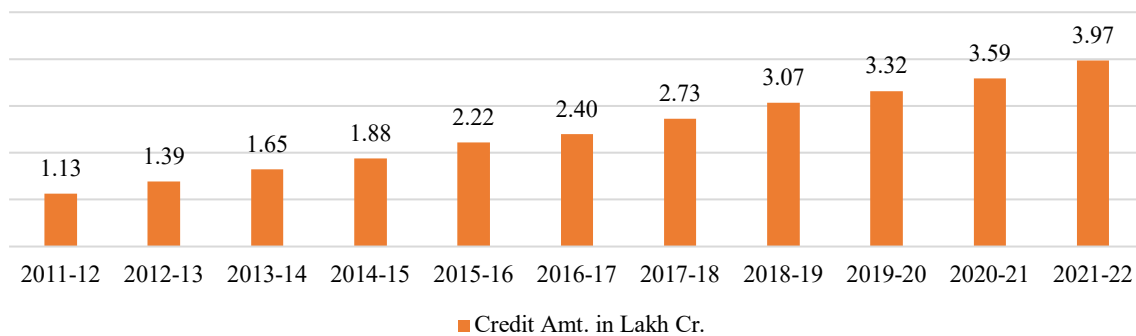
- Deposits in PMJDY accounts increased by Rs 992 crore in a year and reached to Rs 9,249 crore as on March 31, 2022.
- During FY12-22, deposits grew at a CAGR of 9.47%.

Growth in deposits over the past 10 years
CAGR 9.47%



Credit

Growth in credit over the past 10 years
CAGR 11.07%



- During FY12–22, credit off-take grew at a CAGR of 11.07%.
- Credit to priority sector and agriculture sectors were 60.48% and 32.38% of total credit respectively as on March 31, 2022.
- Year-on-year, Bank's credit to Agriculture, MSME and Priority Sector grew at 9.0%, 15.3% & 9.5% respectively in March 2022 as compared to growth of 7.1%, 9.1% & 7.9% previous year respectively.
- Per capita credit was Rs 54,411 whereas average loan size was Rs 2.14 lakh as on March 31, 2022.

Agriculture

- Agriculture credit grew by 9.0% year-on-year as on March 2022 as compared to 7.1% previous year.
- Out of total agriculture credit share of crop loans and term loans was 72% and 28% respectively. There were 65.84 lakh Kisan Credit Cards with average loan size of Rs 1.41 lakh. Agriculture term loans increased by 10% y-o-y in Mar'22.
- Out of total credit, the share of small & marginal farmers was 11.25% in Mar'22.

Agency wise credit growth under Agriculture

Amount in crore

Sr.	Agency	Outstanding amount				Y-o-Y growth %		
		Mar-19	Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22
1	Public Sector Bank	49,508	49,692	51,686	55,603	0.4	4.0	7.6
2	Private Sector Banks	16,268	19,105	24,358	27,893	17.4	27.5	14.5
3	Commercial Banks	65,777	68,798	76,044	83,497	4.6	10.5	9.8
4	Regional Rural Banks	6,986	7,926	8,182	8,831	13.5	3.2	7.9
5	Cooperative Banks	28,360	31,624	31,211	32,809	11.5	-1.3	5.1
6	Small Finance Banks	1,020	1,604	2,360	3,291	57.3	47.1	39.4
	Total	1,67,919	1,78,749	1,93,841	2,11,924	6.4	8.4	9.3

Micro, Small & Medium Enterprises

Credit to MSMEs by all banks in the financial year 2021-22 stood at Rs 75,769 crore, showing an increase of Rs 10,073 crore y-o-y in Mar'22 as compared to an increase of Rs 5,468 in previous year. The timely policy interventions have helped alleviate the stress experienced by individuals, MSMEs, corporates and lenders, and by keeping access to finance open on easy terms. ECLGS was a big factor that improved the quality of SME loans and also improved the overall profile of the MSME sector. Moreover, the government had revised the definition of MSME in 2020 which brought many large businesses into the MSME category while Covid was also taken care of to a large extent last year. Its positive impact is now visible. However, asset quality concerns have continued to prevail in coming days.

Amount in crore

Sr.	Particulars	Outstanding amount			Y-o-Y growth %	
		Mar'20	Mar'21	Mar'22	Mar'21	Mar'22
1	MSE Advances (Micro & Small Enterprises)	53,127	54,907	63,400	3.35	15.47
2	% credit to Micro enterprises to MSE	58.85	61.85	61.65		
3	Micro Enterprises	31,263	33,958	39,085	8.62	15.10
4	% credit to Micro Enterprises to total credit	9.41	9.46	9.85		
5	Small Enterprises	21,864	20,949	24,315	-4.18	16.07
6	Medium Enterprises	6,060	7,687	9,864	26.85	28.32
7	Others	1,041	3,102	2,505	197.98	-19.26
8	Total credit to MSMEs	60,228	65,696	75,769	9.08	15.33
9	Total Bank's Credit	3,32,321	3,58,785	3,96,652	7.96	10.55
10	NPA amt. under MSMEs	5,892	6,191	6,818	5.07	10.13
11	% NPA under MSMEs	9.78	9.42	9.00		

Further, NCGTC vide letter no 1404/NCGTC/ECLGS dated 30.03.2022 has informed that the duration of Emergency Credit Line Guarantee Scheme (ECLGS) has been extended up to March 31, 2023 or till guarantees for an amount of 4, 50,000 crore are issued (taking into account all components of ECLGS), whichever is earlier. Certain changes have also been introduced to provide further relief to borrowers belonging to the Hospitality and related sectors and the Aviation sector.

Housing Loans

- Year-on-year growth in housing sectors grew to 14.0% in Mar'22 as compared to growth of 5.6% previous year. Home loan demand is set to overtake pre-Covid level. Interest rates for home loans have been lowest in the last one year at about 6.5%, which was one of the factor for increasing the demand.

Education Loans

- Education loan marginally grew by 0.07% y-o-y in Mar'22 as compared to 3.73% in previous year. Despite first wave of pandemic, demand for education loans rose in last year.
- The trends that led to the rise of education loans although the pandemic inter alia to be
 - The rising cost of education for parents to invest in their children's education, especially at a time when many parents have faced pay cuts in their jobs. The pandemic has added further pressure on parents' purses, creating further demand for finance options to manage education-related expenses.
 - Cost of overseas education continues to be high
 - The surge in aspirants pursuing multiple courses

Priority Sector

- Priority sector advances increased by 9.5% in March 2022 as compared to an increase of 7.9% in March 2021.
- The outstanding credit to priority sector grew to Rs 2.40 lakh crore at the end of March 2022 from Rs 2.19 lakh crore in March 2021.

CREDIT GROWTH COMPARISON WITH COUNTRY- SCHEDULED COMMERCIAL BANKS (Excluding Cooperative Banks)

Outstanding amount in Crore

Sector	Y-o-Y growth %					
	All India*			Madhya Pradesh		
	Mar'20	Mar'21	Mar'22	Mar'20	Mar'21	Mar'22
Deposits	9.5	10.9	10.1	7.8	15.2	11.6
Advances	6.8	5.0	9.6	9.0	9.2	11.3
Agriculture & Allied	3.1	10.1	9.0	6.2	10.5	10.4
MSME	2.3	8.0	14.8	8.6	6.0	16.3
Housing^	15.4	9.1	6.4	14.6	5.7	14.2
Education^	-3.3	-4.4	0.0	-1.7	3.7	0.1
Priority Sector	3.3	7.4	10.5	9.8	8.7	11.6

*Source- https://www.rbi.org.in/scripts/BS_PressRelease

^ Priority & Non-Priority Sectors

- ⇒ Total credit of Scheduled Commercial Banks (excluding Cooperative banks) in the state increased by 11.3% y-o-y in March 2022 as compared with an increase of 9.6% in the country during the same period.
- ⇒ Year on year basis deposits grew at the rate of 11.6% in Mar'22 in Madhya Pradesh as compared to 10.1% growth in the country.
- ⇒ On a year-on-year (y-o-y) basis, credit of Scheduled Commercial Banks (excluding Cooperative banks) in the state to agriculture and allied sectors increased by 10.4% in March 2022 as compared with an increase of 9.0% in the country.
- ⇒ Year-on year growth under MSME sectors in Madhya Pradesh was 16.3% in March, 2022, whereas it was 14.8% in the Country.
- ⇒ Loans to housing sectors grew by 14.2% y-o-y in March'22 as compared to 6.4% in the country.
- ⇒ Outstanding under education loans remained close to its March 2021 level in Mar'22 both in the country as well as in Madhya Pradesh. There was marginal y-o-y growth in Madhya Pradesh as compared to the country in Mar'22.
- ⇒ Y-o-y growth under priority sector in the state was 11.6% in March 2022 as compared to growth of 10.5% in the country.

AGENDA NO-2

RELEASE OF ANNUAL CREDIT PLAN FY 2022-23

HIGHLIGHTS

Amount in crore

Sr.	Sector	No. of A/cs	Amount	% Share to total credit plan outlay
1	Farm Credit	64,90,526	1,52,252	60.07
1a	Out of Farm Credit KCC	57,13,662	1,19,816	47.27
1b	Agriculture Term Loan	9,71,738	44,945	17.73
2	Agriculture Infrastructure	77,386	5,396	2.13
3	Ancillary Activities	1,17,488	7,113	2.81
4	Total Agriculture (1+2+3)	66,85,400	1,64,761	65.01
5	MSME (5a+5b+5c+5d+5e)	7,76,655	44,945	17.73
5a	Micro Enterprises	6,54,059	27,493	10.85
5b	Small Enterprises	97,126	15,426	6.09
5c	Medium Enterprises	411	1,272	0.50
5d	Khadi & Village Industries	3,741	295	0.12
5e	Other under MSME	21,318	459	0.18
6	Export Credit	1,453	912	0.36
7	Education	30,480	1,518	0.60
9	Housing	1,61,740	9,649	3.81
10	Social Infrastructure	17,460	803	0.32
11	Renewable Energy	18,650	622	0.25
12	Other Priority	3,742	240	0.09
13	Total Priority Sector	76,95,580	2,23,449	88.16
14	Non-Priority Sector	1,96,158	30,000	11.84
15	Total Credit Plan (13+14)	78,91,738	2,53,449	100.00
16	Weaker Sections	12,17,184	33,183	13.09

- Generally, the State Credit Plan is an aggregation of approved credit plan of the districts. However, the Annual Credit Plan (ACP) for FY 2022-23 has been prepared duly taking into consideration, the Potential linked credit plan of NABARD, approved District Credit Plans and credit needs identified for the various segments of the society by the implementing agencies of the Government's departments.
- Annual Credit Plan 2021-22 for the state of Madhya Pradesh has been drawn with an outlay of Rs. 2, 53,449 crores with an increase of 19% from the previous year's credit plan.
- Priority Sector lending targets have been fixed at Rs. 2, 23,449 crores which is 12.24% more than the previous year's credit plan. Keeping in view of the achievement under the Non-priority sector over past few years, targets have been revised from Rs 15,213 crore to Rs 30,000 crore.
- Agriculture segment has a major share of Rs 1, 64,761 crores, comprising 60% of total credit plan outlay.

- A Special Drive has been undertaken by the Govt. of India for providing KCC to all eligible animal husbandry & fishery farmers. Further, the contribution of agri-allied sectors viz., livestock (including dairy, sheep, goat, poultry and piggery) and fisheries have been significant and growing over the years. Keeping in view of this, Rs 11,283 crore has been earmarked for the KCC Animal Husbandry sector. A provision of Rs 1.02 lakh crore has been made for KCC crop loans.
- An allocation of Rs 44,945 crore has been made of agriculture term loans which is 27% of the total plan of agriculture sector.
- Recognising the importance of SHG Bank linkage, a disbursement target of Rs 2,553 crore to 1.96 lakh SHGs has been fixed for FY 2022-23.
- The potential assessed for Micro, Small and Medium (MSME) enterprises is Rs. 44,945 crore (17.73% of total outlay), followed by housing sector with outlay of Rs. 9,649 crore under priority sector. (3.81% of total outlay)
- Sufficient provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made, keeping in view of the potentiality survey of NABARD.

Comparative Annual Credit Plan: An Overview

Amount in crore

Sr.	Sector	2020-21	2021-22	2022-23	Variation amt. over previous year	Variation % over previous year
1	Farm Credit	1,24,412	1,40,222	1,52,252	12,030	8.58
1a	Out of Farm Credit KCC	96,864	1,00,991	1,19,816	18,825	18.64
2	Agriculture Infrastructure	3,905	5,105	5,396	291	5.70
3	Ancillary Activities	5,919	6,730	7,113	383	5.70
4	Total Agriculture	1,34,236	1,52,057	1,64,761	12,705	8.36
5	MSME	32,078	35,009	44,945	9,936	28.38
6	Export Credit	530	864	912	48	5.52
7	Education	1,037	1,345	1,518	173	12.85
8	Housing	7,131	8,270	9,649	1,379	16.67
9	Social Infrastructure	595	710	803	93	13.13
10	Renewable Energy	288	617	622	5	0.80
11	Other Priority	321	205	240	34	16.76
12	Total Priority Sector	1,76,217	1,99,077	2,23,449	24,372	12.24
13	Non-Priority Sector	13,033	13,744	30,000	16,256	118.28
14	Total Credit Plan	1,89,250	2,12,821	2,53,449	40,628	19.09

- As compared to last year's total plan, an additional allocation of Rs. 40,628 crore has been made in current year's credit plan with increase of 19.09%. Credit outlay for priority sector has been assessed with an increase of Rs 24,372 crore (12.24) over last year's plan of priority sector.
- Agriculture credit target is growing every year. It is kept at 1, 64,761 crore for the year 2022-23 with increase of 8.36% over previous year. Targets for Kisan Credit Cards has been fixed at Rs 1, 19,816 crore with an increase of Rs 18,825 crore (18.64%) over previous year's target.
- Allocation of fund for MSME sectors has been made with an increase of Rs 9,936 crore (28.38%) over previous year's target.
- Allocations under education, housing, export credit, social infrastructure and renewable energy sectors have been made keeping the view of achievement during previous year and growth pattern of previous few years

Potential Linked Plan (PLP) of NABARAD & ACP 2022-23

Amount in crore

Sr.	Sector	PLP of NABARD	ACP	% of PLP
1	Farm Credit	1,63,233	1,52,252	93
1a	Out of Farm Credit KCC	1,18,288	1,19,816	101
1b	Agriculture Term loans	44,945	44,945	100
2	Agriculture Infrastructure	8,916	5,396	61
3	Ancillary Activities	8,833	7,113	81
4	Total Agriculture (1+2+3)	1,80,982	1,64,761	91
5	MSME	39,268	44,945	114
6	Export Credit	1,202	912	76
7	Education	2,818	1,518	54
8	Housing	11,000	9,649	88
9	Social Infrastructure	2,542	803	32
10	Renewable Energy	851	622	73
11	Other Priority	4,305	240	6
12	Total Priority Sector (4+5+6+7+8+9+10+11)	2,42,968	2,23,449	92

AGENDA NO-3

REVIEW OF CREDIT DISBURSEMENT BY BANKS

ACHIEVEMENT UNDER ACP OF THE STATE FY 2021-22

Number in lakh & Amount in crore

Sr. No	Sector	FY 2020-21					FY 2021-22				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No.	Amt.	No.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Agriculture	50.98	1,34,236	56.56	72,480	54	62.94	1,52,057	62.40	1,05,256	69
1a	Farm Credit	49.53	1,24,412	54.64	64,458	52	60.97	1,40,222	59.87	94,346	67
1b	Crop Loan	41.28	96,864	41.9	51,738	53	50.32	1,00,991	45.86	55,158	55
1c	Agri Infra	0.61	3,905	0.09	1,185	30	0.91	5,105	0.16	1,462	29
1d	Ancillary Activity	0.84	5,919	1.83	6,837	116	1.06	6,730	2.37	9,447	140
2	MSME	5.19	32,079	12.66	33,563	105	5.91	35,009	6.94	46,945	134
2a	Micro	3.65	17,135	12.07	16,572	97	4.68	20,085	6.53	21,692	108
2b	Small	1.26	12,965	0.38	10,730	83	0.97	12,908	0.29	15,982	124
2c	Medium	0.01	1,161	0.05	4,020	346	0.01	1,222	0.05	7,080	579
2d	KVIC	0.03	277	0.02	95	34	0.03	291	0.03	92	32
2e	Other Under MSME	0.24	541	0.15	2,146	397	0.23	502	0.03	2,099	418
3	Export Credit	0.01	530	0	216	41	0.01	864	0.00	173	20
4	Education	0.19	1,037	0.19	419	40	0.25	1,345	0.24	508	38
5	Housing	1.01	7,131	0.93	6,551	92	1.32	8,270	1.12	5,772	70
6	Social infra	0.14	595	0.03	263	44	0.19	710	0.18	287	40
7	Renewable	0.12	288	0	44	15	0.18	617	0.00	1	0
8	Others	0.07	321	4.38	2,221	692	0.03	205	8.57	5,178	2526
9	Total Priority	57.72	1,76,217	74.75	1,15,757	66	70.83	1,99,077	79.46	1,64,120	82
10	Total NPS	1.46	13,033	14.34	52,518	403	1.60	13,744	13.82	1,06,789	777
11	Total Credit Plan	59.18	1,89,250	89.09	1,68,276	89	72.43	2,12,821	93.28	2,70,909	127

Bank-wise performance is shown in Table no. 9(i), 9(ii), 10, 11(i), 11(ii) & 12

HIGHLIGHTS

- i. As against the target of Rs 2,12,821 crore (priority & non-priority) under Annual Credit Plan for FY 2021-22, an amount of Rs 2,70,909 crore was disbursed at the end of March 31, 2022, recording an achievement of 127%, which is more than the achievement of previous financial year, that was 72%.
- ii. The potential credit outlay for FY 2021-22 under priority sector was estimated at Rs 1,99,077 crore, with an increase of 12.97% over the projections of the previous financial year. The Banks disbursed Rs 1,64,120 crore to the priority sector during FY 2021-22 and achievement index was 82%, which is above the achievement of 71% during the previous financial year.
- iii. During the year 2021-22, the Banks disbursed Rs 1, 05,256 crore to the agriculture sector against the target of Rs 1, 52,057 crore and achieved 69% of the target.

Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks was 82%, 37% and 46% respectively.

- iv. Crop loans target of Rs 1, 00,991 crores for FY 2021-22, constitutes a major share of 46% in the total credit plan. The credit flow to this sector was Rs 55,158 crore with achievement of 55%.
- v. Under the MSME sectors, banks disbursed Rs 46,945 crores during FY 2021-22 as against the target of Rs. 35,009 crores and achieved 134% of the target, which is higher than the achievement of 105% during the previous financial year.
- vi. Credit offtake under education loans, housing sector under priority sector was Rs 508 crore and Rs 5,772 crore and achievement index was 38% and 70% respectively.

AGENCY WISE ACP PERFORMANCE FY 2021-22

Amount in Crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi. %	Target	Achi.	Achi. %	Target	Achi.	Achi. %
CBs	97,131	79,617	82	32,146	41,313	129	1,40,117	1,30,793	93
RRBs	17,436	6,369	37	1,501	1,386	92	19,773	8,556	43
Co-Ope.	36,323	16,821	46	533	1,835	344	36,979	18,667	50
SFBs	1,168	2,448	210	829	2,412	291	2,207	6,104	277
Total	1,52,057	1,05,256	69	35,009	46,945	134	1,99,077	1,64,120	82

AGENDA NO-4

CREDIT DEPOSIT RATIO

Agency wise CD Ratio

Amount in Crore								
Sr.	Indicator	Mar-20	Mar-21	Mar-22	Y-o-Y variation		Y-o-Y variation %	
					Mar-21	Mar-22	Mar-21	Mar-22
1	All Banks							
2	Deposits	4,23,556	4,88,688	5,45,919	65,132	57,231	15.38	11.71
3	Credit	3,32,321	3,58,785	3,96,653	26,464	37,868	7.96	10.55
4	CD Ratio	78.46	73.42	72.66	-5.04	-0.76	-6.43	-1.04
5	Commercial Banks							
6	Deposits	3,72,394	4,29,751	4,80,707	57,357	50,956	15.40	11.86
7	Credit	2,76,054	2,99,683	3,31,318	23,629	31,635	8.56	10.56
8	CD Ratio	74.13	69.73	68.92	-4.40	-0.81	-5.93	-1.16
9	Regional Rural Banks							
10	Deposits	23,219	25,209	26,425	1,990	1,216	8.57	4.82
11	Credit	12,354	13,600	15,429	1,246	1,829	10.09	13.45
12	CD Ratio	53.21	53.95	58.39	0.74	4.44	1.40	8.23
13	Cooperative Banks							
14	Deposits	25,961	30,593	34,761	4,632	4,168	17.84	13.62
15	Credit	36,885	36,228	37,775	-657	1,547	-1.78	4.27
16	CD Ratio	142.08	118.42	108.67	-23.66	-9.75	-16.65	-8.23
	Small Finance Banks							
17	Deposits	1,943	3,038	4,026	1,095	988	56.36	32.52
18	Credit	7,028	9,274	12,131	2,246	2,857	31.96	30.81
19	CD Ratio	361.71	305.27	301.32	-56.44	-3.95	-15.60	-1.29

- On year-on-year (y-o-y) basis, credit grew by Rs 37,868 crore in Mar'22 as compared to an increase of Rs 26,464 previous year. However, CD Ratio declined to 72.66% in Mar'22 from 73.42% last year. Higher growth in deposits and fallen CD ratio of Cooperative banks are one of the reasons for decline in CD Ratio in Mar'22. Deposits grew by Rs 57,231 crore in Mar'22 as compared to an increase of Rs 65,132 previous year.

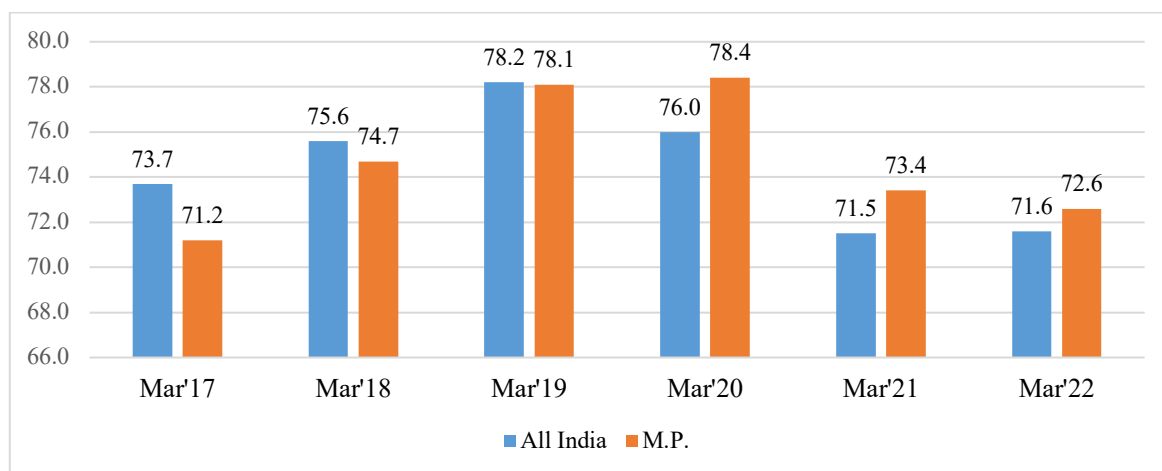
Centre wise and agency wise growth in deposits and advances

Sr.	Indicators	Amount in crore			Y-o-Y variation		Y-o-Y variation %	
		Mar-20	Mar-21	Mar-22	Mar-21	Mar-22	Mar-21	Mar-22
1	(i) Deposits Total	4,23,556	4,88,688	5,45,919	65,132	57,231	15.4	11.7
2	- Rural	63,208	70,683	74,584	7,475	3,901	11.8	5.5
3	- Semi Urban	1,00,472	1,11,479	1,14,811	11,007	3,332	11.0	3.0
4	- Urban	2,59,876	3,06,526	3,56,678	46,650	50,152	18.0	16.4
5	(ii) Credit Total	3,32,321	3,58,785	3,96,653	26,464	37,868	8.0	10.6
6	- Rural	56,758	61,201	63,993	4,443	2,792	7.8	4.6
7	- Semi Urban	77,137	87,030	89,615	9,893	2,585	12.8	3.0
8	- Urban	1,98,426	2,10,555	2,43,045	12,128	32,490	6.1	15.4
9	(iii) CD Ratio	78.46	73.42	72.66	-5.0	-0.8	-6.4	-1.0
10	- Rural	89.80	86.59	85.80	-3.2	-0.8	-3.6	-0.9
11	- Semi Urban	76.77	78.07	78.05	1.3	0.0	1.7	0.0
12	- Urban	76.35	68.69	68.14	-7.7	-0.5	-10.0	-0.8

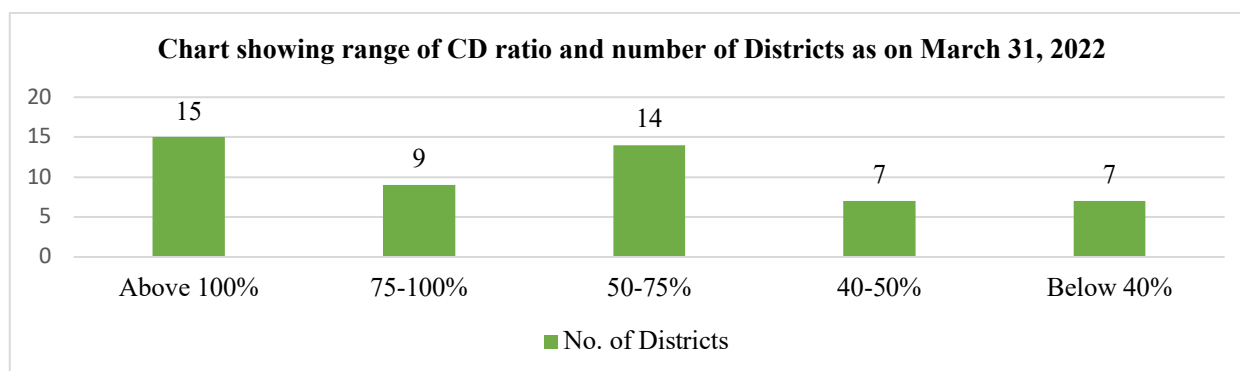
Bank wise deposits, advances & CD Ratio is shown in Table no. 3(i)

- Year-on-year growth in credit in urban centres was maximum followed by rural & semi-urban centres.
- Urban centres recorded highest growth in deposits y-o-y in March 2022 followed by rural and semi-urban centres.

CD Ratio Country via-a-vis Madhya Pradesh



District wise CD Ratio



District wise deposits, advances & CD Ratio is shown in Table no. 3(ii)

Name of the districts having CD Ratio as on March 31, 2022

Above 100%	Between 75-100%	Between 50-75%	Between 40-50%	Below 40%
Mandsaur	Indore	Gwalior	Mandla	Singrauli
Narsimhapur	Burhanpur	Betul	Dindori	Anuppur
Ratlam	Neemuch	Balaghat	Satna	Umaria
Dewas	Sheopur	Sagar	Bhind	Niwari
Vidisha	Hoshangabad	Alirajpur	Panna	Sidhi
Barwani	Jhabua	Katni	Tikamgarh	Shahdol
Ashoknagar	Ujjain	Damoh	Chhatarpur	Rewa
Khargone	Dhar	Shivpuri		
East nimar	Guna	Seoni		
Sehore		Chhindwara		
Harda		Bhopal		
Rajgarh		Jabalpur		
Shajapur		Datia		
Raisen		Morena		
Agar-malwa				

Districts having CD Ratio below 40%

Amount in crore

Sr.	Districts	Deposits			Advances			CD Ratio		
		Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22
1	Anuppur	3,512	3,938	4,390	801	916	1,066	22.80	23.27	24.28
2	Niwari	1,036	1,219	1,056	273	285	295	26.35	23.38	27.93
3	Rewa	11,463	12,640	13,519	3,756	4,117	4,711	32.76	32.57	34.84
4	Shahdol	4,721	5,248	5,195	1,377	1,594	1,755	29.16	30.38	33.78
5	Sidhi	3,633	4,143	4,055	1,360	1,464	1,297	37.42	35.33	31.98
6	Singrauli	8,418	10,553	14,157	1,835	2,076	1,887	21.80	19.68	13.33
7	Umaria	2,366	2,750	2,718	628	705	736	26.56	25.65	27.08

Chart showing district-wise comparison of CD Ratio

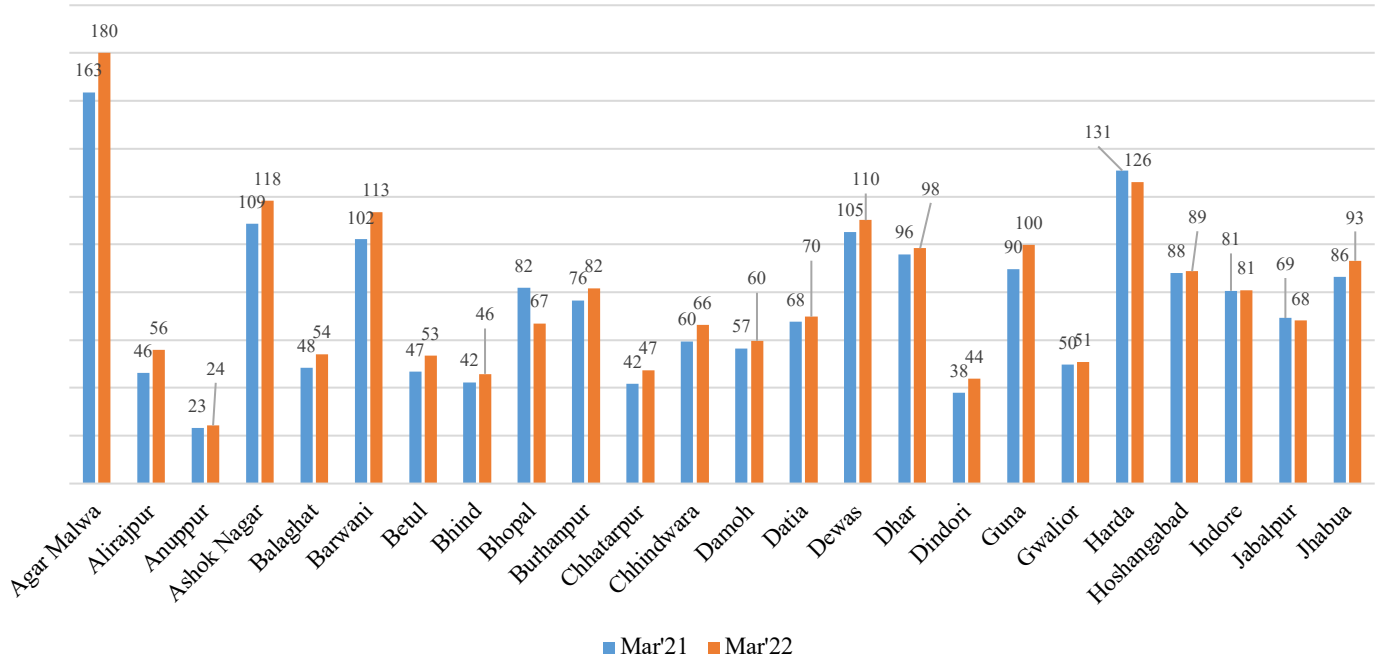
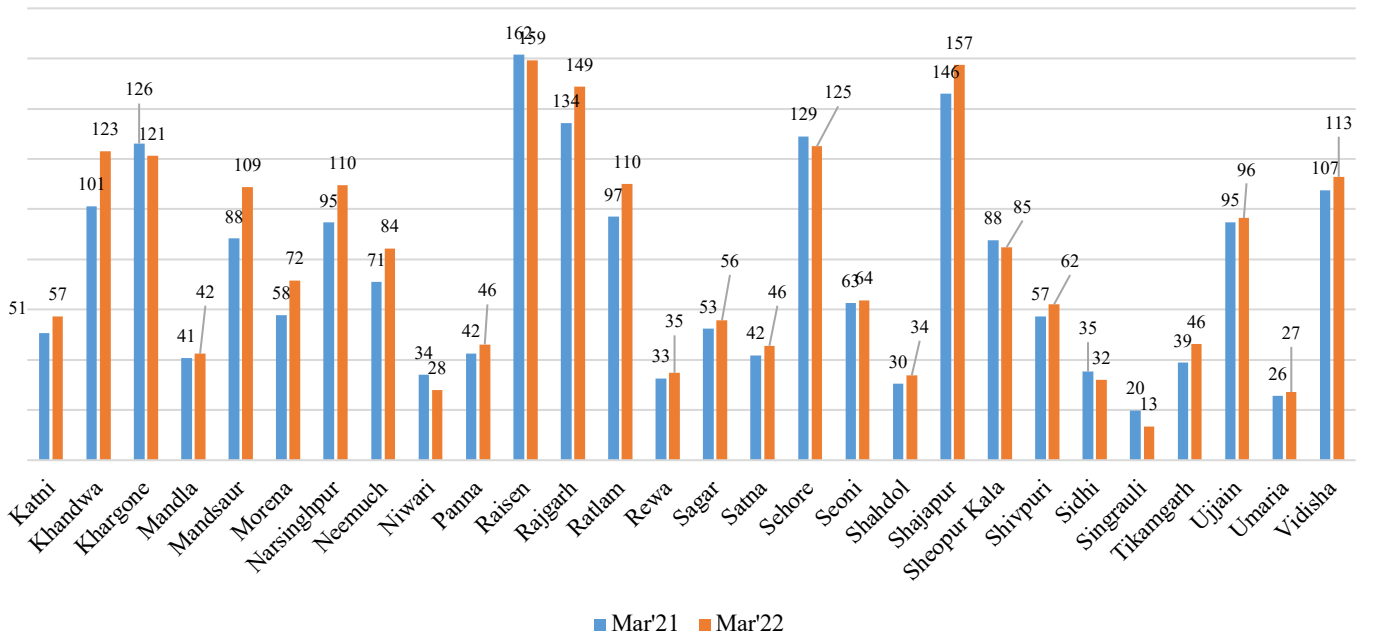


Chart showing district-wise comparison of CD Ratio



AGENDA NO-5

FINANCIAL INCLUSION

PMJDY Status

There were 3.54 crore Jan-Dhan accounts in the state in Mar'21 which increased to 3.72 crore in 3.72 crore in Mar'22. Around 18 lakh new Jan-Dhan accounts were opened during the FY 2021-22. Female Jan-Dhan accounts also increased from 53% to 54% of total accounts. 60% Jan-Dhan account holders are in rural and semi-urban areas. 84% accounts were Aadhar seeded and total RuPay cards issued to them were 78% as on March 31, 2022. Total deposits held in these accounts increased to Rs 9249 crore in Mar'22 from Rs 8257 crore previous year. About 83% Jan-Dhan accounts have been opened by the PSBs followed by RRBs with 16%. Only 1% Jan-Dhan accounts are with private sector banks as on Mar'22 in the state.

Number & amount in crore

Jan Dhan Accounts	Particulars	Mar'21	Mar'22	Progress
	Of which no. of PMJDY A/cs	3.54	3.72	0.18
	Ratio of Rural & Urban A/cs	59:41	60:40	-
	Ratio of Male & Female A/cs	47:53	46:54	-
	Total Deposits	8,257	9,249	992
	No. of Zero Balance A/cs	0.28	0.3	0.02
	% of Zero Balance A/cs	7.91%	8.06%	0.15
	No. of Aadhar Seeded A/cs	2.94	3.14	0.2
	% of Aadhar Seeded A/cs	83%	84%	1.0
	No. of RuPay card issued	2.91	2.92	0.01
	% of RuPay card issuance	82%	78%	-4.0

Agency-wise status as on March 31, 2022

Number & amount in crore

Agency	Total A/c	Total Deposit (Amt.)	Aadhar Seeded	Rupay Card Issued	Zero Balance Account
PSB	3.08	7,894	2.60	2.49	0.18
PVT	0.06	108	0.04	0.05	0.03
RRB	0.58	1248	0.50	0.36	0.09
Grand Total	3.72	9,250	3.14	2.91	0.30

Social Security Schemes i.e. PMJJBY, PMSBY & APY

Scheme	Age group (Yrs.)	Cumulative enrolments				Y-o-Y progress		
		Mar-19	Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22
PMJJBY	18-50	22.37	29.71	40.71	62.16	7.34	11.00	21.45
PMSBY	18-70	87.86	109.76	135.05	183.33	21.90	25.29	48.28
APY	18-40	7.86	12.19	16.75	22.00	4.33	4.56	5.25

Pension Fund Regulatory & Development Authority (PFRDA) conferred 'Award of Excellence' Annual Awards (FY 2021-22) to SLBC, Madhya Pradesh for achieving 121% annual Target under Atal Pension Yojana.

Saturation drive for opening of bank account for every household and connecting every entitled person with Government's insurance and pension schemes

It is observed that pickup under the Schemes for this section of the society has been slow, in view of the fact that the marginal sections of the society normally take insurance cover only for the breadwinner in the household and since the schemes are based on consent of the subscriber and subject to payment of entire premium by the insured person with no contribution from the government.

Keeping in view of the above, Department of Financial Services (DFS), GoI has launched a saturation drive for enrolment of all Pradhan Mantri Jan Dhan Yojana (PMJDY) accountholders who have an average account balance of Rs. 1000 or more in Q2 FY 2021-22 and all regular Pradhan Mantri Mudra Yojana (PMMY) beneficiaries as on 30.09.2021 under Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). Focus of the two micro-insurance Schemes viz. PMSBY & PMJJBY is on providing access to low cost insurance cover to the poor and underprivileged people in the country, unlike the large sized insurance policies held by affluent households. The time-line to achieve the target is mentioned below:

Period	Target to achieve
Upto Sep'22	40% of total target
Upto Sep'23	70% of total target
Upto Sep'24	100% of total target

Based on data submitted by Public Sector Banks & Regional Rural Banks eligible PMJDY account holders for enrolments under the scheme are as under:

Number in lakh

Scheme	Eligible* PMJDY account holders based on age criteria	Eligible PMJDY account based on having QAB Rs 1000/- in Q-2^ of FY 2021-22	Out of Column C, enrolment s till 10/05/2022	Target for Sep'22 (40% of column C)	Target for Sep'23 (70% of column C)	Target for Sep'24 (100% of column C)
A	B	C	D	E	F	G
PMJJBY	229.0	93.0	10.62	32.95	57.67	82.38
PMSBY	286.0	112.0	32.15	31.94	55.90	79.85

*Approximately

^ As on 01.10.2021

Bank-wise enrolment targets for PSBs & RRBs under PMJJBY & PMSBY

Number in actual

Bank Name	PMJJBY - Number of Eligible PMJDY A/C Holders for PMJJBY	PMJJBY - already enrolled till 30-09-2021 Out of Column 'B'	PMJJBY- Total Enrolment during 01-10-2021 to till Date	Total enrolled (out of Column A) till 11.05.2022	Target for Sep'22	Target for Sep'23	Target for Sep'24
Bank of Baroda	4,43,389	38,049	14,228	52,277	1,77,356	3,10,372	4,43,389
Bank of India*	27,69,109	2,63,861	1,06,280	3,70,141	11,07,644	19,38,376	27,69,109
Bank of Maharashtra	1,84,243	19,182	2,060	21,242	73,697	1,28,970	1,84,243
Canara Bank	21,587	2,515	496	3,011	8,635	15,111	21,587
Central Bank of India	15,50,387	27,163	18,841	46,004	6,20,155	10,85,271	15,50,387
Indian Bank	1,65,231	14,235	9,633	23,868	66,092	1,15,662	1,65,231
Indian Overseas Bank	37,390	13,254	196	13,450	14,956	26,173	37,390
Punjab & Sind Bank	19,506	18,908	581	19,489	7,802	13,654	19,506
Punjab National Bank	12,61,681	21,425	6,168	27,593	5,04,672	8,83,177	12,61,681
State Bank of India*	24,94,319	2,69,198	1,96,656	4,65,854	9,97,728	17,46,023	24,94,319
UCO Bank	1,43,933	7,303	2,932	10,235	57,573	1,00,753	1,43,933
Union Bank of India	2,53,960	11,553	10,332	21,885	1,01,584	1,77,772	2,53,960
Total	93,44,735	7,06,646	3,68,403	10,75,049	37,37,894	65,41,315	93,44,735

*Including RRBs of sponsored banks

Bank Name	PMSBY - Number of Eligible PMJDY A/C Holders for PMSBY	PMSBY - already enrolled till 30-09-2021 Out of Column 'B'	PMSBY- Total Enrolment during 01-10-2021 to till Date	Total enrolled (out of Column A) till 11.05.2022	Target for Sep'22	Target for Sep'23	Target for Sep'24
Bank of Baroda	5,42,088	1,53,264	24,970	1,78,234	2,16,835	3,79,462	5,42,088
Bank of India*	34,20,461	10,88,919	1,34,133	12,23,052	13,68,184	23,94,323	34,20,461
Bank of Maharashtra	3,68,776	45,513	3,286	48,799	1,47,510	2,58,143	3,68,776
Canara Bank	19,871	319	708	1,027	7,948	13,910	19,871
Central Bank of India	19,61,969	1,84,387	27,107	2,11,494	7,84,788	13,73,378	19,61,969
Indian Bank	1,62,536	42,032	22,369	64,401	65,014	1,13,775	1,62,536
Indian Overseas Bank	39,322	21,334	338	21,672	15,729	27,525	39,322
Punjab & Sind Bank	45,573	25,383	2,706	28,089	18,229	31,901	45,573
Punjab National Bank	15,70,863	1,51,322	12,171	1,63,493	6,28,345	10,99,604	15,70,863
State Bank of India*	25,88,011	8,07,362	3,35,890	11,43,252	10,35,204	18,11,608	25,88,011
UCO Bank	1,86,872	23,801	7,204	31,005	74,749	1,30,810	1,86,872
Union Bank of India	2,81,490	56,851	83,938	1,40,789	1,12,596	1,97,043	2,81,490
Total	1,11,87,832	26,00,487	6,54,820	32,55,307	44,75,133	78,31,482	1,11,87,832

*Including RRBs of sponsored banks

Banks are requested to take suitable action to ensure that the targets fixed for enrolment of identified eligible PMJDY accountholders are achieved well within the above timelines.

Status of claim settlement under PMJJBY & PMSBY

Number of claim actuals		
Year	PMJJBY	PMSBY
2015	2557	702
2016	3,582	1,292
2017	2,808	1,139
2018	3,032	1,101
2019	3,406	1,001
2020	4,087	829
2021	7,069	737
2022 upto 5 th May'22	517	26

Implementation of Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana extension of validity of relaxations in respect of claims

DFS vide their letters of even number, dated 11.6.2021 and 23.6.2021 communicating the revised forms and claim procedure for PMJJBY and PMSBY. The said revision was pursuant to the agreement arrived at in the meeting chaired on 25.5.2021 by the Secretary, Department of Financial Services with chief executives/representatives of all public sector banks/insurers, select private insurers, the Life and General Insurance Councils and BA, and attended by IRDA's Whole-time Members in charge of Life and Non-Life, that revised forms and claim procedure would be finalised for issuance to all implementing partners by a group comprising chief executives/managing directors of a life insurer, a general insurer and two banks and the Joint Secretary concerned in this Department. It was also communicated that these revised forms and procedure would be valid up to 30.11.2021 or till further revision, whichever is earlier.

The matter regarding continued validity of the said forms and procedure beyond 30.11.2021 has since been considered by the said group. The group is of the view that the revised procedure has helped settle claims faster and has recommended that the same be made part of the claim settlement procedure on an ongoing basis.

The scheme implementing insurers and banks, LDMs and the Department of Posts may take note of the group's recommendation and give effect to the same.

90 days Antyodaya campaign for saturation of the 75 Districts identified by Ministry of Rural Development (MoRD)

Hon"ble Minister Rural Development & Panchayati Raj, Ministry of Rural Development (MoRD), Govt. of India has launched the Antyodaya 90-days campaign on 28.04.2022 which will culminate on 27.07.2022. The campaign is in relation to the saturation of the identified 75 districts with beneficiary schemes from 09 Ministries/Departments. In Madhya Pradesh, four districts namely Alirajpur, Khanwa, Satna & Sagar have been identified for this campaign.

The Schemes/Key Performance Indicators (KPIs) identified by the Department of Financial Services (DFS) for the 90 days campaign are as under:

- a) Number of PMJDY accounts opened
- b) Number of PMJJBY enrolments
- c) Number of PMSBY enrolments

A target has been assigned by the DFS for this campaign which is attached as Annexure. The following steps are to be taken by the LDM of the respective districts in consultation with the district administration.

- i. To set Block Level Targets against KPIs and to monitor achievements;
- ii. To organize camps, meetings to review the progress;
- iii. Public representatives and business/market associations may be suitably taken on board to mobilise wide scale support for this Programme after adhering to strict Covid protocols;
- iv. Spreading awareness through foot soldiers like Self Help Group Members, Banking Correspondents (BC) and NGOs/Volunteers;
- v. Mobile sms to be sent by the banks to their potential customers informing them about the campaign and sensitizing them for enrolments under the identified Schemes; and
- vi. To ensure quick disposal of the applications received under the identified Schemes during the Campaign.

Further, Department of Financial services has requested MoRD to source applications through local Administration & Field Functionaries of the State Govt. & District Administration for making the campaign successful.

Findings of Inter-State Council Secretariat (ISCS), Ministry of Home Affairs about banking facilities in the village within 5 km radius

The matter of providing banking services through Brick & Mortar Bank/India Post Payments Bank (IPPB) Branches within a radius of 5 kms in all villages is being discussed in the Zonal Councils. In view of the importance of the issue and specific directions of the Hon'ble Union Home & Cooperation Minister on the said matter, the ISCS has also taken up the matter with the DFS, Department of Posts and NIC for updating of the list of such villages not having Banks /IPPB branches within 5 kms. NIC has since shared the integrated data of the bank branches and the IPPB data of the

Department of Posts. At an All India Level, 25661 villages are not covered by any of the Bank/IPPB branches within 5 kms radius.

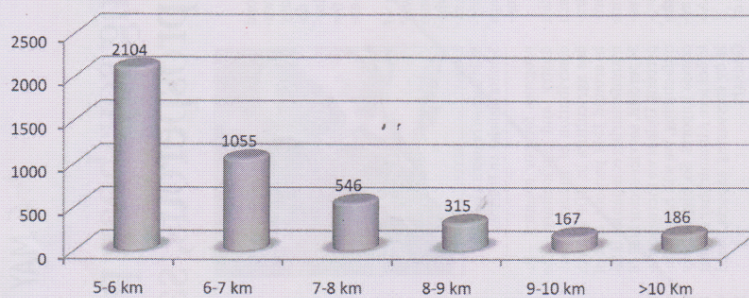
A quick analysis has been made by the Inter-State Council Secretariat classifying the data on the basis of the population of the villages and also the distance from the nearest Bank/IPPB branch to facilitate discussion during the forthcoming meetings of the Zonal Councils and their Standing Committees.

An analysis of the said data pertaining to the State of Madhya Pradesh, it is observed that there are 4373 villages that do not have the facility of a Bank/IPPB branch within a radius of 5 kms. Of these, 14 unbanked villages are having a population of over 5000 and another 46 villages are having a population between 3000 to 5000. There are 186 villages which do not have a Bank/IPPB branch within even 10 kms.

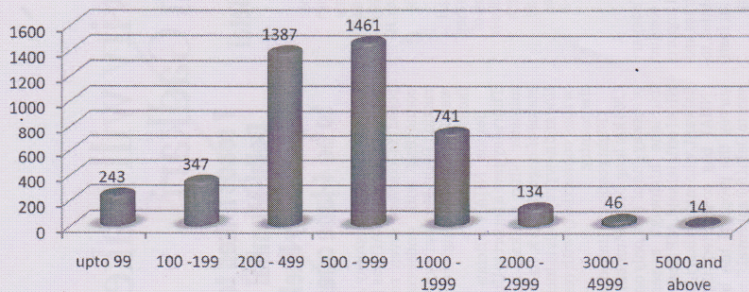
To ensure availability of banking outlet within 5 km radius of all inhabited villages, the DFS has launched a Geographical Information System (GIS) based app namely Jan Dhan Darshak App developed by NIC. As per this app there is no such unbanked villages in M.P. so far. However, the data provided by the ISCS need to be examined with the member banks/IPPB and wherever gap is found, a suitable strategy for ensuring Brick & Mortar Bank/IPPB Branches for all the unbanked villages within a range of 5 km may be devised in the sub-committee meeting on Financial Inclusion.

Unbanked Villages in Madhya Pradesh: Status as on 28-2-2022

(A) Unbanked Villages based on distance from nearest Bank/IPPB



(B) Unbanked Villages based on population



Note: Total of 4373 unbanked villages based on criteria of 5 kms from nearest Bank/IPPB Branch

Action based and time-bound specialized programme of NITI Ayog to achieve the State level average and National average under five KPIs in Morena District

Specialized programme of NITI Aayog in Morena District

Hon'ble Prime Minister on 22nd January, 2022, launched a Saturation programme for selected districts under the aegis of NITI Aayog and line Ministries. Under this initiative, 10 Districts in the country been selected for DFS on the basis of identified KPIs, for a more intense and focused intervention to bring them at par with other Districts that are performing well on these parameters. Morena district has been selected in Madhya Pradesh for this specialized programme. The target is to reach State average within one-year time, and thereafter the national average in 3 years. KPI's selected for the proposed intervention are as follows:

- a) Current and Saving Accounts (CASA), per lakh population.
- b) Enrolments under PMJJBY, per lakh population.
- c) Enrolments under PMSBY, per lakh population.
- d) APY, per lakh population.
- e) MUDRA, per lakh population.

Under the programme following action have been taken:

- a) District Level Implementation Committee (DLIC) under the chairmanship of District Collector has been formed and its meeting is to be held fortnightly.
- b) Action plan has been prepared to achieve the State level average and National average under the five KPIs within the stipulated time-line.
- c) Block level monthly targets against KPIs have been allotted.
- d) Camps for opening of CASA accounts, enrolments under PMJJBY, PMSBY & APY and increasing the Mudra loans in coordination with the district authorities and member banks are conducted.
- e) Financial literacy camps are conducted to create awareness about the five KPIs in coordination with the FLC Counsellor.
- f) Progress is reported to Mission Office DFS on monthly basis by the LDM.

Sr.	KPIs	Ach. (April'22)	State Target (Feb'23)	% Ach to state benchmark	National Target (Feb'25)
1	Operative CASA accounts (per lakh population) as on 29.04.2022	81,263	1,01,942	80	1,19,714
2	PMJJBY enrolments (per lakh population) as on 27.04.2022	3,881	5,788	67	5,788
3	PMSBY enrolments (per lakh population) as on 27.04.2022	16,597	19,329	86	19,329
4	APY subscribers (per lakh population) as on 30.04.2022	2,027	2,386	85	2,386
5	MUDRA accounts (per lakh population) as on 25.03.2022	1,936	25,399	8	25,399

AGENDA NO-6

SWIFT India Automated e-Stamping (AeS) Solution for Issuance of Bank Guarantee

The Indian Banks' Association (IBA) had set up a Working Group on Digital Trade Finance (WGDTF) to carry out a detailed study on the challenges faced by banks in India. The primary nation-wide problem identified was with bank guarantees, which required attaching a Paper based stamp duty receipt to prove that the required stamp duty was paid. Though many state governments including Madhya Pradesh have adopted digital mode of payment of stamp duty, the stamp duty receipts are still in physical mode and they need to be attached to the Bank Guarantee. Even this modified process is manual starting with the physical receipt, its attachment to the physical Bank Guarantee, couriering to the beneficiary, storage and maintenance of the original/ copies at many levels etc. Also, there is stress on infrastructure only to generate & move these documents physically. Hence, there is a need for digitisation at the source itself whereby, the stamp duty receipt would be digitally delivered in a standard format, so that it can trigger issuance of Bank Guarantee as well in digital format.

To address this concern, an innovation called Automated e-Stamping (AeS) solution was developed, governed by IBA's procedural guidelines, which digitizes this Stamp Duty payment process by using the highly standardised & secured SWIFT India Messaging platform.

SWIFT India Automated e-Stamping (AeS) is a solution for digitising the stamp duty payment, required to speed up the Bank Guarantees (BG) issuance process. This is an innovation developed by the community & for the community, which follows a completely automated STP system for such stamp duty payment. It does not aim at replacing any of the existing systems but would be an additional mode of stamp duty processing.

In its circular dated 9th December 2019, the IBA has directed all State Level Banker Committees (SLBCs) to take up the discussions with the respective State governments on implementing SWIFT India Automated e-Stamping (AeS) solution.

Given its advantages to the Governments, Banks & End users, the Ministry of Finance, Government of India issued an advisory letter dated August 10, 2021, to Chief Secretaries of all States & Union Territories to introduce e-BGs through Automated e-Stamping. The banking community has expressed the need for the State to be enabled on the Automated e-Stamping initiative, driven by SWIFT India under the guidance of the Indian Banks' Association (IBA), the umbrella body of India's banking community.

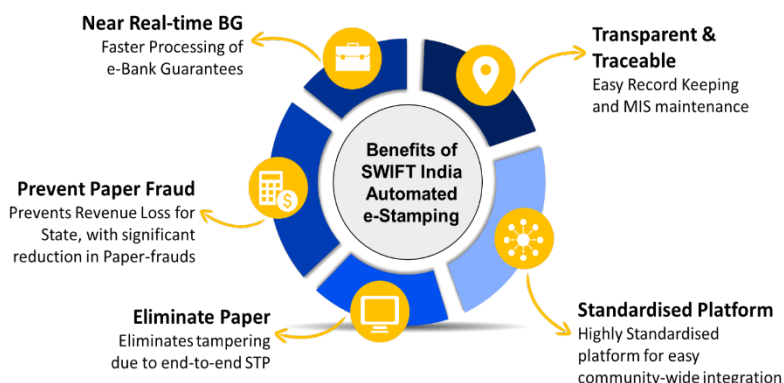
The state governments of Delhi & Uttar Pradesh have already implemented SWIFT India AeS since August 2019 & March 2021 respectively. An in-principle approval for implementation is received in Maharashtra & we are engaging more states for their respective notifications.

The AeS process also bagged the DX Award 2021 in the 'Most Innovative Practice – Finance Operations' category. This was a countrywide platform, organized by the Confederation of Indian Industries (CII), where SWIFT India AeS solution competed with over 450+ national entries.

BENEFITS OF SWIFT INDIA'S AES SOLUTION:

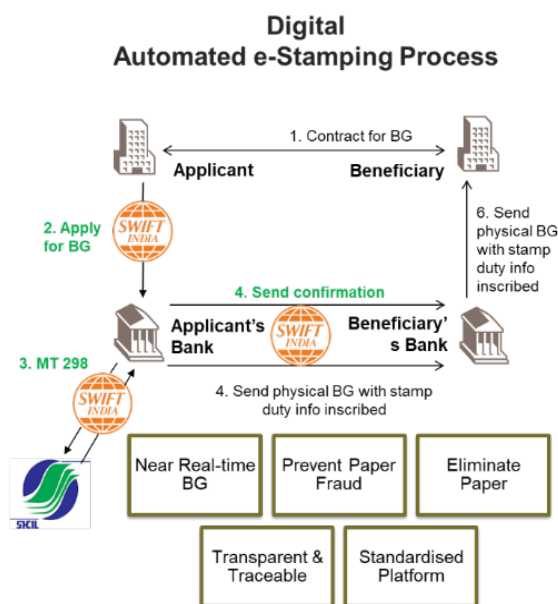
The solution is developed by the Community and for the Community.

1. This is a digital alternative of delivering the stamp duty receipt, required to complete the issuance of bank guarantee.
2. Faster processing of bank guarantee, thus improving the Ease of Doing Business in the state
3. Enables the State governments to get more efficient without compromising the revenue generating capacity
4. This will be the foundation for electronic Bank Guarantees (e-BGs), whereby the beneficiaries of BG would receive the e-BGs via a secured STP (Straight Through Process) system.
5. The solution functions in a highly standardised and secured environment and is regulator friendly as well, allowing a higher level of transparency
6. Due to its digital form, the banks can speed up the process for their customers from a couple of days to a couple of minutes, hence enhancing their customer delight.



New Digital Process using SWIFT India AeS:

1. When a customer approaches a bank for issuance of a BG, the bank initiates a standard message on the secured network of SWIFT India to e-Stamping system (SAMPADA) of the state, which makes an entry in its data base and sends an acknowledgement to the bank.
2. The banks, in an automated manner, links the electronic receipt with the Bank Guarantee Issuance system and makes an entry of the receipt details on the first page of the paper-based BG or a field information on the e-BG message (MT 798).
3. The e-Stamping system collects the value of the stamp duty along with its charges from the participating banks.
4. The system then makes the payment to the respective state governments.



We request the State Govt. (IGR Office) to accord an in-principle approval for integrating the SWIFT India Automated Solution with the SAMPADA system in Madhya Pradesh. SWIFT India team will work with SAMPADA's technical team to develop the solution accordingly.

AGENDA NO-7

Start-up Policy and Implementation Plan-2022

The Government of Madhya Pradesh has launched its 'Start-up Policy and Implementation Plan-2022' with an aim to promote startups and encourage budding entrepreneurs in the State. The start-up policy has been specially developed to strengthen and bring to reality the entrepreneurial ideas of the youths of the state.

The State Government has made special efforts to inculcate the spirit of innovation and start-up among the students from the school/college level under the new policy. Integrated arrangements have been made for effective adoption of the provisions of the policy by various departments of the government for comprehensive implementation of the policy. The objective is to provide Institutional support, Ease of doing business, basic infrastructure, supporting procurement policy, marketing, and other promotional support to the Start-ups, not limited to just financial assistance. A notable aspect of the policy is inclusion of special fiscal and non-fiscal incentives to encourage product-based start-ups.

Under MP Startup Policy and Implementation scheme 2022, Startups and Incubators of the state will be eligible to take financial and non-financial benefits. Startups which are DPIIT, Govt. of India recognised and incorporated in Madhya Pradesh will be considered.

FINANCIAL ASSISTANCE

- a) Maximum of Rs.15 lakh will be given at the rate of 15% per investment. (On receipt of investment from SEBI or RBI recognized financial institution)
- b) This assistance will be payable at the rate of 15% separately for each of the investments received over a maximum of four stages during the life of the start-up.
- c) In the above context, additional 20 percent assistance to start-ups set up by women.
- d) Maximum assistance of Rs.5 lakh for patent (for start-ups established in the state)
- e) Lease rental reimbursement of 50%, maximum up to Rs 5000 per start-up per month, for a period of 3 year.

Special financial assistance and support for product-based start-ups

- a) Assistance of reimbursement of expenditure for skill development and training provided to a maximum of 25 employees per new employee Rs 13000/year for 3 years.
- b) Assistance of Rs.5000 per employee per month provided as employment generation assistance, for a period of 3 years, for 25 employees.
- c) Exemption of electricity duty for 3 years from the date of connection.
- d) For new electricity connection, rates will be fixed at Rs. 5/unit for 3 years.

Financial under the State Innovation Challenge

- a) Grant up to Rs.1 crore per startup will be provided to startups solving socio-economic problem posed by selected State govt. departments

Other benefits

- a) A unified robust startup portal where startup can apply for financial/non-financial assistance, and can interact with different stakeholders of startup eco-system.
- b) Startups especially Product based startups will receive technical and business mentoring support including Lab access facility through various prestigious institutes MSME technology centre, IISER, IIITDM, etc.
- c) Deemed Approval will also be given as per the provisions made in the Madhya Pradesh Public Service Guarantee Act, 2010 (as amended, 2020) for smoother operations of startups and Incubators.
- d) Madhya Pradesh Store Purchase and Service Procurement Rules, 2015 is being amended and also it will be amended from time to time in case any specific requirement arises to support the startup ecosystem.
- e) Exemption from the conditions/parameters related to experience and turnover will be given to the start-up enterprises participating in the government tender up to Rs.1 crore. For tenders >Rs. 1 cr the concerned department can make provision for procurement from startups if they deem fit.
- f) All the Tenders (NIT) / Request for Proposal (RFP) of the State Government will be exempted from Security/ Earnest Money Deposit (EMD).
- g) Linking of start-ups to TReDS Platform.

Banks are requested to promote the new startup policy and fund the eligible startups.

AGENDA NO-8

Progress under Government Sponsored Schemes

PM SVANidhi

First Tranche

Bank Name	Target 2020-22	02/07/2020 to 31/03/2022			Progress % of disbursed loan cases against target
		Sanctioned	Disbursed	Returned/ rejected	
PSBs	6,91,169	4,44,402	4,31,495	1,00,649	62.43%
RRBs	77,908	27,206	26,257	4,917	33.70%
Private Bank	3,07,178	20,387	8,792	6,699	2.86%
MFIs	73,105	791	708	189	0.97%
Total	11,49,360	4,92,786	4,67,252	1,12,454	40.65%

Second Tranche

Bank Name	Target 2021-22	Submitted	Sanctioned	Disbursed	Achievement %
PSBs	1,42,846	49,681	41,277	38,304	26.81%
RRBs	9,605	3,509	3,255	2,929	30.49%
Private Bank	2,511	422	339	248	9.88%
MFIs	216	45	37	29	13.43%
Total	1,55,177	53,657	44,908	41,510	26.75%

The Cabinet Committee on Economic Affairs has approved the continuation of lending under PM SVAnidhi scheme beyond Mar'22 till December 2024, with focus on enhanced collateral free loan corpus, increased adoption of digital transactions and holistic socio-economic development of the Street Vendors and their families. Banks are requested to:-

- To improve the performance under digital onboarding.
- Mark closure of Tranche-I loan on portal promptly, wherever fully repaid.
- Tranche-II loans to be processed expeditiously and with minimum paper-work.

PM SVANidhi Bank-wise

S.no	Bank Name	Target 2020-22	02 July 2020 to 31 March 2022				Progress % of disbursed loan cases against target
			Submitted	Sanctioned	Disbursed	Returned/ rejected	
1	2	3	4	5	6	7	7
1	Bank of India	46708	71506	68665	67335	10550	144.16%
2	State Bank of India	146721	156039	153309	148817	42903	101.43%
3	Central Bank of India	38747	43698	40612	39165	7989	101.08%
4	Bank of Baroda	73573	39818	38344	37570	10715	51.06%
5	Union Bank of India	82792	40528	38575	37326	10353	45.08%
6	Punjab National Bank	81874	37655	37122	35689	6189	43.59%
7	Indian Bank	48498	22512	21043	20036	2264	41.31%
8	Bank of Maharashtra	21134	7582	7462	7399	1609	35.01%
9	UCO Bank	39186	13194	12222	11594	2768	29.59%
11	Canara Bank	81623	21234	20702	20333	4398	24.91%
10	Punjab and Sind Bank	11500	2602	2538	2503	427	21.77%
12	Indian Overseas Bank	18813	4216	3808	3728	484	19.82%
	Total PSB	691169	460584	444402	431495	100649	62.43%
13	Madhyanchal Gramin Bank	23344	11963	10069	9732	1610	41.69%
14	RRB Madhya Pradesh GB	54564	18276	17137	16525	3307	30.29%
	Total RRBs	77908	30239	27206	26257	4917	33.70%
15	IDBI Bank	22486	2865	2540	2285	919	10.16%
16	HDFC Bank	41376	13216	12601	3098	4172	7.49%
17	Kotak Mahindra Bank	11938	1532	856	608	122	5.09%
18	Axis Bank	45148	2702	1624	1165	415	2.58%
19	Jammu & Kashmir Bank Ltd	861	31	22	19	0	2.21%
20	Karnataka Bank Ltd	3033	89	65	61	162	2.01%
21	Federal Bank	3609	156	79	65	49	1.80%
22	ICICI Bank	68970	2806	2200	1136	312	1.65%
23	Tamilnad Mercantile Bank	567	18	7	7	26	1.23%
24	Karur Vysya Bank Ltd	1754	25	16	14	11	0.80%
25	RBL Bank Limited	2144	22	12	12	9	0.56%
26	IDFC FIRST Bank Ltd.	11143	466	72	62	82	0.56%
27	South Indian Bank	1752	42	9	9	4	0.51%
28	Bandhan Bank Ltd.	53434	614	230	224	117	0.42%
29	IndusInd Bank	19735	113	53	26	211	0.13%
30	Yes Bank Ltd.	10317	5	1	1	76	0.01%
31	Catholic Syrian Bank	572	0	0	0	0	0.00%
32	Dhan Lakshami Bank	440	0	0	0	0	0.00%
33	Standard Chartered Bank	1320	5	0	0	0	0.00%
34	DCB Bank Ltd.	3433	25	0	0	0	0.00%
35	Lakshmi Vilas Bank	1386	10	0	0	5	0.00%
36	City Union Bank	1760	11	0	0	7	0.00%
	Total Private Bank	307178	24753	20387	8792	6699	2.86%
37	AU Small Finance bank	11951	714	537	470	123	3.93%
38	Utkarsh Small Finance Bank	8008	329	171	159	32	1.99%
39	Ujjivan Small Finance Bank	3277	78	12	9	3	0.27%
40	Jana Small Finance Bank	7655	14	1	1	1	0.01%
41	Annapurna Finance Pvt. Ltd.	0	70	70	69	24	0.00%
42	ESAF Small Finance Bank	6247	0	0	0	2	0.00%
43	Sarvoday Small Finance	9833	0	0	0	0	0.00%
44	Equitas Small Finance Bank	16256	0	0	0	0	0.00%
45	Fincare Small Finance Bank	9878	2	0	0	4	0.00%
	Total MFIs	73105	1207	791	708	189	0.97%
	Grand Total	1149360	516783	492786	467252	112454	40.65%

**Mukhya Mantri Gramin Path Vikreta Yojana- Bank-wise progress
since inception**

Sr.	Bank Name	Target	Forwarded	Sanctioned	Rejected	Disbursed	Achievement %
1	Bank of Baroda	20034	33927	12840	16518	11890	59.3
2	Bank of India	35738	91276	33673	39095	31271	87.5
3	Bank of Maharashtra	11251	15074	4821	8382	3103	27.6
4	Canara Bank	21547	15210	5887	7720	4541	21.1
5	Central Bank of India	36292	91737	43884	26577	39887	109.9
6	Indian Bank	14891	36849	14092	8677	12763	85.7
7	Indian Overseas Bank	2206	1630	607	532	539	24.4
8	Punjab And Sind Bank	1765	1670	616	935	584	33.1
9	Punjab National Bank	22391	46312	18019	18361	16893	75.4
10	State Bank of India	76660	278439	100565	90725	92402	120.5
11	Uco Bank	9376	13578	5574	5298	5042	53.8
12	Union Bank of India	22391	45900	18220	13762	17020	76.0
	PSBs SUB Total	274542	671602	258798	236582	235935	85.9
13	Axis Bank	10258	2828	135	572	106	1.0
14	Bandhan Bank	0	507	17	34	16	0.0
15	City Union Bank Limited	0	1	0	0	0	0.0
16	DCB Bank Limited	0	55	0	0	0	0.0
17	Federal Bank	0	51	3	24	3	0.0
18	HDFC Bank	7831	2223	461	464	263	3.4
19	ICICI Bank	16545	3655	2156	238	2143	13.0
20	IDBI Bank	6177	2470	506	936	439	7.1
21	IDFC First Bank	4081	1754	521	398	515	12.6
22	Indusind Bank	5956	754	437	1	437	7.3
23	Karnataka Bank	0	12	0	3	0	0.0
24	Kotak Mahindra Bank	0	101	0	2	0	0.0
25	RBL Bank	0	27	0	4	0	0.0
26	South Indian Bank	0	5	0	1	0	0.0
27	Standard Chartered Bank	0	2	0	0	0	0.0
28	Laxmi Vilas Bank	0	14	0	0	0	0.0
29	Yes Bank	4743	284	25	157	14	0.3

30	Tamilnad Mercantile Bank Limited	0	20	0	0	0	0.0
	Private Bank Sub Total	55591	14763	4261	2834	3936	7.1
31	Madhya Pradesh Gramin Bank	84492	117133	55525	55418	46824	55.4
32	Madhyanchal Gramin Bank	44783	83238	27297	38113	24947	55.7
	RRBs Sub Total	129275	200371	82822	93531	71771	55.5
33	DCCB/Apex Bank	38276	5723	1411	7	1256	3.3
	Small Finance Banks Sub Total	2316	964	201	22	197	8.5
	Grand Total	500000	893423	347493	332976	313095	62.6

Pradhan Mantri Mudra Yojana

Chart showing year-wise MUDRA loans (Numbers)

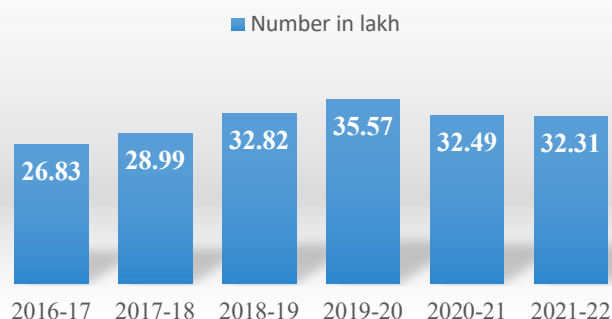
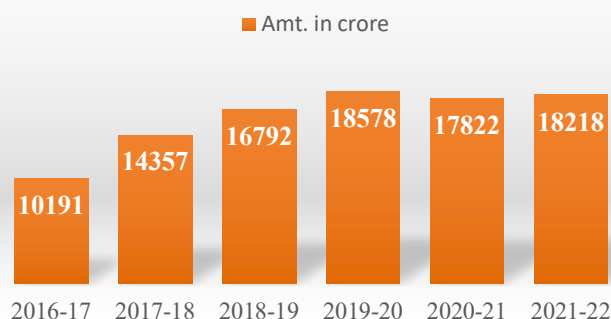


Chart showing year-wise MUDRA loans (Amount)



During FY 2022-23 till 17th May'22, 1.49 lakh Mudra loans have been sanctioned of Rs 1263 crore.

Prime Minister Employment Generation Programme FY 2021-22

Amount in crore

Sr	Bank Name	Target			M.M. Disbursed			M.M. Achieved
		No.	M.M.	EMP.	No.	M.M.	EMP.	%
1	Madhyanchal Gramin Bank	64	1.91	509	214	4.56	1712	238
2	Madhya Pradesh Gramin Bank	384	11.55	3072	1181	25.56	9448	221
3	Canara Bank	346	10.39	2764	767	22.45	6136	216
4	IDBI Bank	70	2.11	560	97	3.67	776	174
5	Union Bank of India	599	18.02	4792	743	24.06	5944	134
6	Bank of Baroda	523	15.74	4186	564	19.58	4512	124
7	Punjab National Bank	591	17.79	4730	938	22.11	7504	124
8	Central Bank of India	705	21.22	5643	726	24.72	5808	116
9	Punjab And Sind Bank	61	1.83	488	46	2.12	368	115
10	Bank of India	672	20.23	5380	884	20.72	7072	102
11	Indian Overseas Bank	89	2.67	711	53	1.91	424	71
12	Indian Bank	373	11.22	2984	252	6.58	2016	59
13	State Bank of India	1676	50.41	13408	1354	25.52	10832	51
14	Bank of Maharashtra	224	6.73	1790	133	3.34	1064	50
15	UCO Bank	256	7.69	2045	111	1.44	888	19
16	HDFC Bank	125	3.76	1000	4	0.30	32	8
17	ICICI Bank	125	3.76	1000	4	0.25	32	7
18	Axis Bank	70	2.11	560	3	0.04	24	2
19	Yes Bank	69	2.08	554	0	0.00	0	0
TOTAL		7022	211.0	56176	8074	209	64592	99

Mukhya Mantri Udyam Kranti Yoajan FY 2021-22

Amount in crore

Sr	Bank Name	Target (No.)	Submitted	Sanctioned		Disbursed	
				No.	Amt.	No.	Amt.
1	State Bank Of India	996	1067	444	22	216	13
2	Central Bank Of India	402	700	261	22	73	6
3	Bank Of India	367	533	232	12	130	6
4	Union Bank	363	539	189	11	108	7
5	Punjab National Bank	356	349	140	10	49	3
6	Canara Bank	314	248	136	9	81	4
7	Bank Of Baroda	283	318	130	9	75	5
8	Indian Bank	232	181	69	5	28	2
9	Bank Of Maharashtra	166	106	38	1	19	1
10	IDBI Bank Ltd	101	56	26	2	21	2
11	Uco Bank	173	34	26	2	18	1
12	Indian Overseas Bank	77	46	19	1	13	1
13	Punjab And Sind Bank	62	25	15	2	7	1
14	Other Bank	300	0	0	0	0	0
15	Axis Bank Ltd	183	22	0	0	0	0
16	Bandhan Bank Ltd	148	5	0	0	0	0
17	HDFC Bank Ltd	205	47	0	0	0	0
18	ICICI Bank	223	12	0	0	0	0
19	Yes Bank	49	5	0	0	0	0
Total		5000	4296	1725	108	838	51

Mukhya Mantri Udyam Kranti Yoajan FY 2022-23 till 17/05/2022

Amount in crore

Sr.	Bank Name	Target (No.)	Submitted	Sanctioned		Disbursed	
				No.	Amt.	No.	Amt.
1	State Bank Of India	19920	1734	105	6	34	2
2	Bank Of India	7340	472	16	1	8	0
3	Central Bank Of India	8040	507	14	1	4	0
4	Union Bank	7260	446	11	1	6	0
5	Punjab National Bank	7120	454	9	1	8	1
6	Indian Bank	4640	163	7	1	2	0
7	Canara Bank	6280	324	5	1	14	1
8	Uco Bank	3460	106	3	0	3	0
9	Bank Of Baroda	5660	340	2	1	12	1
10	Indian Overseas Bank	1540	45	2	0		0
11	Bank Of Maharashtra	3320	128	1	0	6	0
12	Other Bank	6000	0	0	0	0	0
13	Axis Bank Ltd	3660	18		0		0

14	Bandhan Bank Ltd	2960	2		0		0
15	HDFC Bank Ltd	4100	30		0		0
16	ICICI Bank	4460	12		0		0
17	IDBI Bank Ltd	2020	41		0	3	0
18	Punjab And Sind Bank	1240	14		0		0
19	Yes Bank	980	1		0		0
Total		100000	4837	175	14	100	6

National Rural Livelihood Mission FY 2021-22

Amount in crore

S.No	Bank Name	Target		Achievement		Achievement (%)	
		No. of SHG's	Amt.	No. of SHG's	Amt.	No. of SHG's	Amt.
1	Bank Of Baroda	3799	67	1589	23	41.83	35.06
2	Bank Of India	8691	153	5679	76	65.34	49.55
3	Bank Of Maharashtra	2878	51	2514	35	87.35	69.69
4	Canara Bank	5065	89	1225	12	24.19	13.57
5	Central Bank Of India	10475	184	9892	129	94.43	70.01
6	Indian Bank	3885	68	2329	27	59.95	39.92
7	Indian Overseas Bank	432	8	77	1	17.82	14.61
8	Punjab And Sind Bank	460	8	20	0	4.35	1.90
9	Punjab National Bank	5468	96	3232	79	59.11	81.70
10	State Bank Of India	20345	358	6715	86	33.01	24.09
11	Uco Bank	2446	43	851	9	34.79	20.20
12	Union Bank Of India	5957	105	1989	29	33.39	27.50
	Public Sector Bank	69901	1230	36112	507	51.66	41.18
13	Madhyanchal Gramin Bank	11683	206	11091	147	94.93	71.71
14	Madhya Pradesh Gramin Bank	22043	388	39805	460	180.58	118.52
	Regional Rural Bank	33726	594	50896	607	150.91	102.30
15	Axis Bank	2705	48	0	0	0.00	0.00
16	Bandhan Bank	5036	89	0		0.00	0.00
17	HDFC Bank Ltd	2302	41	11395	226	495.00	557.45
18	ICICI Bank Ltd	4317	76	1577	34	36.53	44.82
19	IDBI Bank Ltd	1612	28	778	18	48.26	61.81
20	IDFC First Bank	1094	19	0	0	0.00	0.00
21	Indusind Bank Limited	1583	28	0	0	0.00	0.00
	Private Sector Bank	18649	328	13750	277	73.73	84.54
Grand Total		122276	2152	100758	1391	82.40	64.65

National Urban Livelihood Mission (NULM)

Self-Employment Programme (SEP)

Target (SEP) No. of cases	No. of cases disbursed	% achievement
15751	10936	69.43

SHG Bank Linkage Programme (SHG BL)

Target (SHG BL) No. of cases	No. of cases disbursed	% achievement
7623	4667	61.22

National Livestock Mission

As on 31/03/2022

Sr.	Bank Name	Application Forwarded	Application Sanctioned	Application Pending
1	Central Bank of India	87	15	72
2	Punjab National Bank	59	7	52
3	State Bank of India	293	6	287
4	Bank of India	114	5	109
5	Bank of Maharashtra	12	4	8
6	Canara Bank	74	4	70
7	IDBI Bank	16	4	12
8	RRB Madhya Pradesh GB	27	3	24
9	Indian Overseas Bank	6	2	4
10	UCO Bank	13	1	12
11	Union Bank of India	48	1	47
12	AU Small Finance bank	2	0	2
13	Axis Bank	12	0	12
14	Bank of Baroda	90	0	90
15	HDFC Bank	10	0	10
16	ICICI Bank	7	0	7
17	IDFC FIRST Bank Ltd.	1	0	1
18	Indian Bank	15	0	15
19	IndusInd Bank	3	0	3
20	Karnataka Bank Ltd	1	0	1
21	Madhyanchal Gramin Bank	15	0	15
22	Punjab and Sind Bank	2	0	2
23	Yes Bank Ltd.	3	0	3
Grand Total		910	52	858

Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME)

As on 17.05.2022

Sr.	Bank Name	Received	Sanctioned	Rejected	Under Process
1	State Bank of India	636	61	543	32
2	Bank of India	276	40	227	9
3	Central Bank of India	280	38	208	34
4	Union Bank of India	176	26	139	11
5	Canara Bank	109	24	79	6
7	Bank of Baroda	163	18	136	9
8	Punjab National Bank	126	18	89	19
9	Indian Bank	79	13	48	18
10	UCO Bank	42	10	29	3
11	Bank of Maharashtra	29	5	10	14
12	IDBI Bank	29	4	5	20
13	HDFC Bank	59	3	9	47
14	Indian overseas Bank	7	3	2	2
16	Madhyanchal Gramin Bank	78	3	2	73
17	Madhya Pradesh Gramin Bank	118	29	69	20
18	ICICI Bank Limited	25	1	5	19
20	Yes Bank	3	1	1	1
21	Au Small Finance Bank Limited	6		1	5
22	Bandhan Bank Limited	4			4
24	ESAF Small Finance Bank Limited	1			1
25	IDFC First Bank Ltd	9		1	8
26	Indusind Bank	2		1	1
28	Kotak Mahindra Bank Limited	1			1
29	Punjab And Sind Bank	7		6	1
31	Utkarsh Small Finance Bank	2			2
32	Cooperative Banks	71	0	18	53
Grand Total		2338	297	1628	413

AHDF Campaign (Animal Husbandry) till 06.05.2022

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Pending	Pending %	No of Applications Pending for More than 15 Days
1	Bank of Baroda	7655	7496	2843	3705	948	12.65	414
2	Bank of India	50109	47094	26265	16328	4501	9.56	1046
3	Bank of Maharashtra	6291	5611	2155	1765	1691	30.14	1362
4	Canara Bank	5135	4853	1425	1906	1522	31.36	1279
5	Central Bank of India	29370	28541	12053	7701	8787	30.79	6772
6	Cooperative Bank	44046	41712	19012	19715	2985	7.16	1931
7	IDBI Bank Ltd.	606	601	120	325	156	25.96	135
8	Indian Bank	8693	8436	3270	1988	3178	37.67	2550
9	Indian Overseas Bank	712	684	117	75	492	71.93	468
10	Punjab & Sind Bank	720	628	146	99	383	60.99	277
11	Punjab National Bank	12493	11495	5955	3445	2095	18.23	896
12	State Bank of India	71861	69225	28468	26152	14605	21.10	10169
13	UCO Bank	5581	5519	1991	1735	1793	32.49	1487
14	Union Bank of India	14882	14411	4614	3285	6512	45.19	5742
Grand Total		258154	246306	108434	88224	49648	20.16	34528

AHDF Campaign (Fisheries) till 06.05.2022

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Total Pending	Pending %	No of Applications Pending for More than 15 Days
1	Bank of Baroda	1018	1005	270	386	349	34.73	307
2	Bank of India	5057	4905	2087	2034	784	15.98	290
3	Bank of Maharashtra	1025	935	273	34	628	67.17	559
4	Canara Bank	326	325	101	66	158	48.62	150
5	Central Bank of India	4250	3985	2044	595	1346	33.78	1041
6	Cooperative Bank	16690	16383	9067	5032	2284	13.94	2036
7	IDBI Bank Ltd.	59	59	12	1	46	77.97	36
8	Indian Bank	1525	1457	263	199	995	68.29	931
9	Indian Overseas Bank	22	22	2	12	8	36.36	8
10	Punjab & Sind Bank	57	56	2	7	47	83.93	46
11	Punjab National Bank	1458	1457	484	541	432	29.65	349
12	State Bank of India	11512	11412	3224	3010	5178	45.37	4669
13	UCO Bank	280	280	63	71	146	52.14	135
14	Union Bank of India	1783	1770	335	461	974	55.03	905
Grand Total		45062	44051	18227	12449	13375	30.36	11462

AGENDA NO-9

NON- PERFORMING ASSETS (NPAs)

NPA status as on 31.03.2022

Amount in crore

BANKS	Total Advances		Total NPA		NPA %
	No. of A/cs	Amt.	No. of A/cs	Amt.	
Public Sector Banks	6949474	225091	1169395	23478	10.4
Private Sector Banks	4875579	106227	400905	3442	3.2
Regional Rural Banks	1307806	15429	300543	1961	12.7
Cooperative Banks	4033218	37775	NA	6944	18.4
Small Finance Banks	1396159	12131	157722	548	4.5
Total	18562236	396653	2028565	36372	9.2

Agency wise status

Amount in crore

Agency	Mar-19	Mar-20	Mar-21	Mar-22	Y--o-Y variation %		
					Mar-20	Mar-21	Mar-22
PSBs	22478	22210	21803	23478	-1.19	-1.83	7.68
PVTs	4482	4427	2412	3442	-1.22	-45.52	42.70
RRBs	2054	2744	2618	1961	33.59	-4.61	-25.10
Cooperative	6474	6767	6493	6944	4.52	-4.04	6.94
SFBs	222	126	413	548	-43.29	227.09	32.81
Total	35711	36275	33739	36372	1.58	-6.99	7.81

Sector wise NPA

Amount in Crore

Sector	Mar-19	Mar-20	Mar-21	Mar-22	Y-o-Y variation			NPA % of portfolio as on 31.03.22
					Mar-20	Mar-21	Mar-22	
Agriculture	14461	17893	18106	18944	23.73	1.19	4.63	14.75
MSME	5041	5892	6191	6818	16.89	5.06	10.14	9.00
Housing	1288	2223	2130	2120	72.62	-4.18	-0.51	7.30
Education	161	188	160	170	17.07	-15.29	6.61	7.80
Priority Sector	21888	27588	26990	29986	26.04	-2.17	11.10	12.50
Non-Priority Sector	13824	8686	6749	6386	-37.16	-22.31	-5.37	4.07

NPA under Government Sponsored Schemes

Amount in crore

Name of the scheme	Mar-19	Mar-20	Mar-21	Mar-22	Y-o-Y variation			NPA % of the portfolio
					Mar-20	Mar-21	Mar-22	Mar-22
MMYUY/MMSY	380	524	506	513	37.95	-3.41	1.37	8.37
PMEGP	143	170	171	196	18.56	0.89	14.44	14.19
CMRHM	1087	1692	1609	1624	55.71	-4.93	0.97	46.32
SGSY & other	116	105	110	145	-8.96	4.45	31.70	6.42
MUDRA	589	968	1478	2191	64.27	52.71	48.20	14.39

- **NPA under PM SVANidhi Scheme was 26%as on Mar'22 NPA under Mukhya Mantri Path Vikreta Yojana was 20%as on Mar'22** (wrt number of accounts)

Resolving the issues of increasing Non-Performing Assets (NPAs) under the Chief Minister Rural Housing Mission Scheme (CMRHM)

A meeting was held on 02/04/2022 at LHO, SBI, Bhopal with all the concerned banks having exposure under CMRHM scheme for resolving the issues of high NPA under the scheme. After thorough discussions, the banks come out with two options to resolve the issues which has sent to DIF to take up the matter with the appropriate authority for resolving the issue at the earliest.