

ADOPTION OF THE MINUTES OF THE SPECIAL SLBC MEETING HELD ON
JULY 29, 2022

The Minutes of the special SLBC meeting held on July 29, 2022 were circulated to all concerned and were uploaded on the website of SLBC (www.slbcmadhyapradesh.in) and the 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
CSP	: Customer Service Point
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
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
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha 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 THE SPECIAL SLBC MEETING HELD ON JULY 29, 2022

SI No.	Discussion Points	Action Taken Report
1	<ul style="list-style-type: none"> The number of bank branches per lakh population in the state is less than the national ratio. Necessary steps need to be taken to bring it at par with the national ratio. Penetration of ATM in the state is not uniform. About 25% of the ATMs are located in only two districts and there is a need of more ATMs across the state. Banks may make concerted efforts in this direction. 	<ul style="list-style-type: none"> As per direction of DFS, bank branches are to be opened in 54 new locations. Further, all the villages with population more than 3000 should have a brick-and-mortar branch. 292 such villages have been identified by the LDMs. Steps are being taken to increase the branches. Generally, the ATMs are set up in high-footfall areas and it's a commercial decision of the individual banks based on the viability of the ATM. <p>Alternatively, RBI has allowed non-bank entities to set-up White Level ATMs (WLAs). The rationale to allow non-bank entities to set up WLAs has been to increase the geographical spread of ATMs for increased/enhanced customer service, especially in semi-urban / rural areas. A step is required by the stakeholders to promote WLAs.</p>
2	<ul style="list-style-type: none"> Annual Credit Plan (ACP) should be prepared in consultation with all stakeholders and it is to be rationalized. 	<ul style="list-style-type: none"> In order to prepare ACP for FY 2023-24 in consultation with the stake holders, SLBC vide its letter no. ZO: SLBC:2022-23:238 dated 15/11/2022 and ZO: SLBC:2022-23: dated 28/11/2022 requested member banks to provide the details of credit proposed to be made by the banks for FY 2023-24 to make it more realistic.

	<ul style="list-style-type: none"> • Targets of micro-financing schemes should be higher for Small Finance Banks and Regional Rural Banks, given their mandate for priority sector lending. • Hon'ble Chief Minister directed for the mapping of KCC with the help of agriculture department to cover all the eligible farmers with KCC. • Employment loan schemes of SC and ST Welfare departments to be included in the agenda. 	<ul style="list-style-type: none"> • It will be incorporated in the ACP of the next year i.e. 2023-24. • Banks are making concerted efforts in this direction. In order to cover more farmers with KCC, a special KCC drive is being running by SLBC under the aegis of RBI, Bhopal from 18th Nov-31st Dec 2022. So far till 17th Dec'22, 33103 KCCs have been issued by the banks. • Employment loan schemes of SC and ST Welfare departments have been included in the agenda.
3	<p>Private Sector Banks to improve their performance under government sponsored schemes</p> <p>Second installment should be released to eligible Self-help groups without delay.</p> <p>Banks to make concerted efforts to achieve targets under self-employment generation schemes</p>	<ul style="list-style-type: none"> • Performance of private sector banks is given in the agenda. • Banks are taking steps in this regard. Loan amount per SHG has improved to Rs. 1.45 lakh as on Oct'22. • Progress under government sponsored schemes is given in the agenda.
4	The allotment of opening new bank branch in 54 identified locations has been made by SLBC to member banks. All such banks to open the branches in these locations by 31 st August 2022.	8 bank branches have been opened so far out of 54 till 16/12/2022. Details are given in the agenda.
5	Banks should consider loans to eligible beneficiaries under the SVAMITVA scheme. Banks to issue instructions/guidelines in this regard to their branches.	A meeting was conducted by the Revenue department with the banks on 19/10/2022. The queries raised by the banks are to be responded by the concerned department. Banks have been advised to consider loans under the scheme.

AGENDA NO-1

BANKING DEVELOPMENT IN MADHYA PRADESH FY 2022-23 Q-2

For information

KEY BANKING PARAMETERS OF THE STATE AS ON SEP'22

Amount in Crore

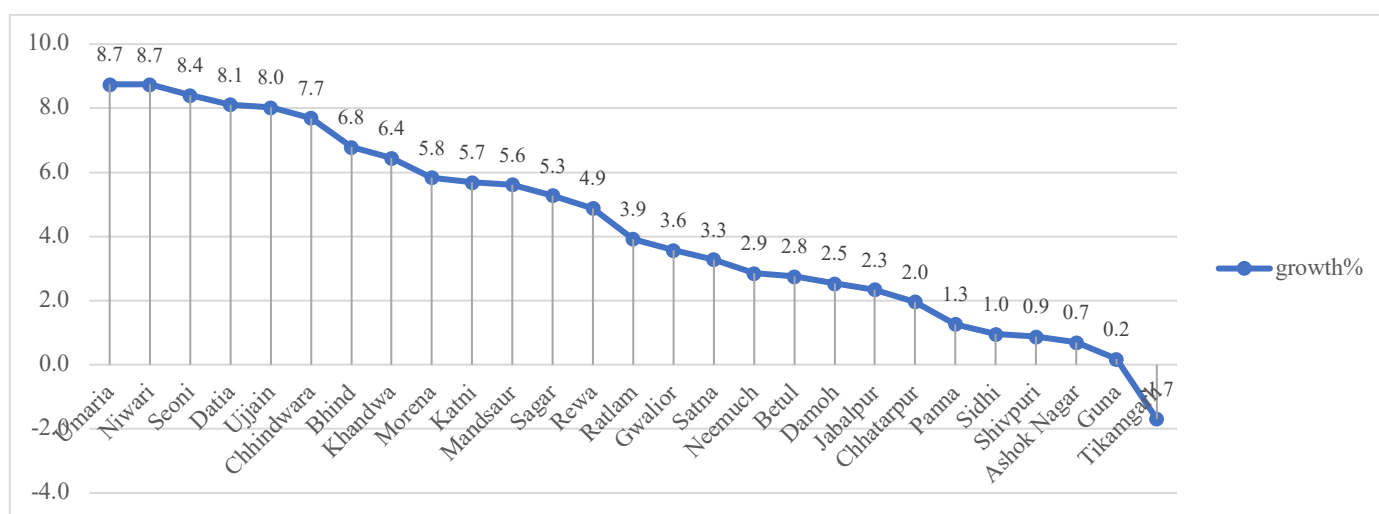
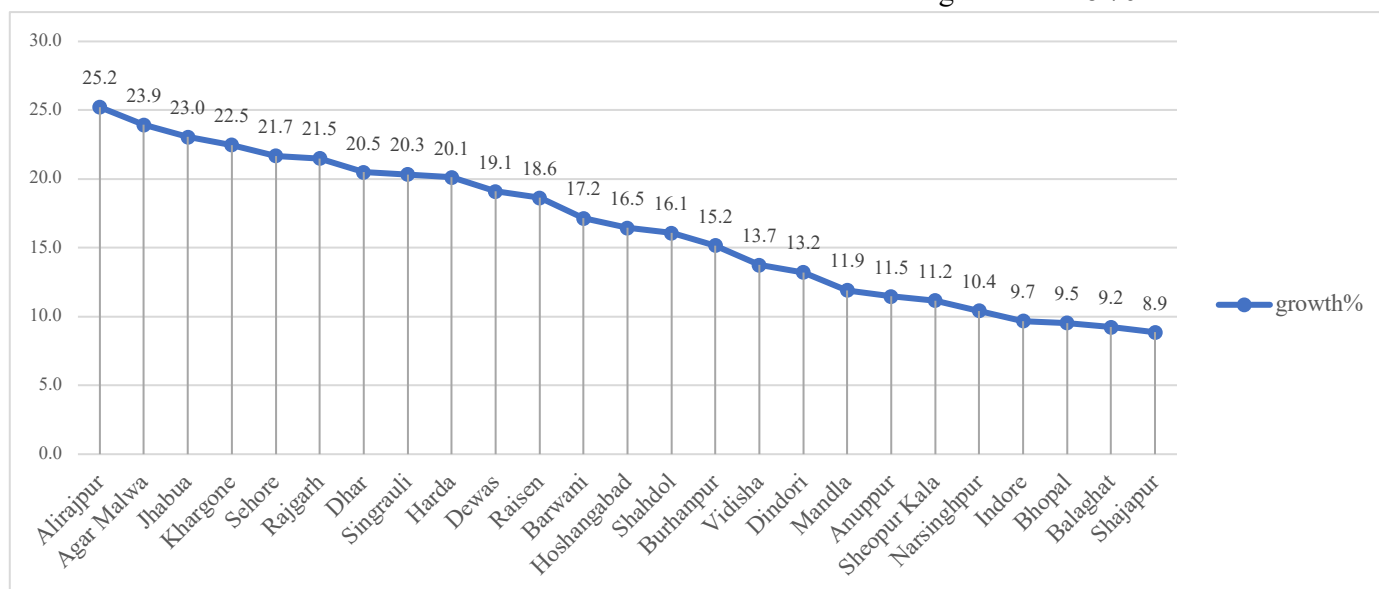
Sl No.	Parameters	Outstanding				Y-o-Y variation (Rs crore)			Y-o-Y variation %		
		Sep-19	Sep-20	Sep-21	Sep-22	Sep-20	Sep-21	Sep-22	Sep-20	Sep-21	Sep-22
1	Total number of Branches	7806	7994	8047	8157	188	53	110	2.41	0.66	1.36
2	Total number of ATMs	9345	9201	9322	8812	-144	121	-510	-1.54	1.32	-5.47
3	Total Deposits	416048	458223	510283	554962	42175	52060	44679	10.14	11.36	8.76
4	Total Advances	321448	339042	362995	416852	17594	23953	53857	5.47	7.06	14.84
5	Credit Deposit Ratio	77.26	73.99	71.14	75.11	-3.27	-2.85	3.98	-	-	-
6	Total Business [3+4]	737496	797265	873278	971814	59769	76013	98536	8.10	9.53	11.28
7	Agriculture	101825	110774	119516	134296	8949	8742	14780	8.8	7.9	12.4
8	Crop Loans out of total agriculture	76405	83399	89584	98739	6994	6185	9155	9.2	7.4	10.2
9	MSME	55430	64296	69280	77813	8866	4984	8533	16.0	7.8	12.3
10	Education	2620	2718	2639	2754	98	-79	115	3.7	-2.9	4.4
11	Housing	36065	41661	44390	52150	5596	2729	7760	15.5	6.6	17.5
12	Priority Sector Advances	184987	207448	220147	248583	22461	12699	28436	12.1	6.1	12.9
13	Non-Priority Sector Advances	136461	139594	142717	167394	3133	3123	24677	2.3	2.2	17.3
14	Total NPA	37535	34092	37258	35988	-3443	3166	-1270	-9.2	9.3	-3.4

- Year-on-year growth in deposits was 8.76% in September 2022 as compared to 10.14% a year ago. Y-o-Y deposits growth (SCBs) in the country recorded at 9.8% in Sep'22.
- Credit growth improved further to 14.84% (year-on-year) in September 2022 from 5.47% a year ago. Y-o-Y credit growth (SCBs) in the country recorded at 17.2% in Sep'22.
- Credit-deposit (C-D) ratio increased further to 75.11% in September 2022 from 71.14% a year ago. CD ratio of the state is higher than the National level of 74.8 per cent in Sep'22.
- Agriculture credit increased by 12.0% y-o-y to Rs.1, 34,296 crore in Sep 2022 from Rs. 1, 19,516 crore previous year. Agriculture credit is constituting 32.22% of the total credit portfolio as on Sep 2022.

- Credit to MSME sectors stood at Rs. 77,813 crore in Sep 2022, showing y-o-y growth of 12.3% as compared to 7.8% a year ago. Growth has been showing signs of recovery of economic activities.
- Industry credit under Non-Priority Sector witnessed a robust growth of 17.2% y-o-y, up from 2.2% in the year-ago period, due to strong credit growth in petroleum, coal, and other corporate sectors.
- The Reserve Bank of India (RBI) has asked banks to speed up automated teller machine (ATM) upgrades in accordance with the norms issued by the central bank over the last two years. These include installing digital locks, new cassette-swapping system, ATM operating system upgrade, and stepping up of electronic surveillance at ATMs. The banks are upgrading their ATM machines. As such some banks have temporarily closed their old ATM machines.

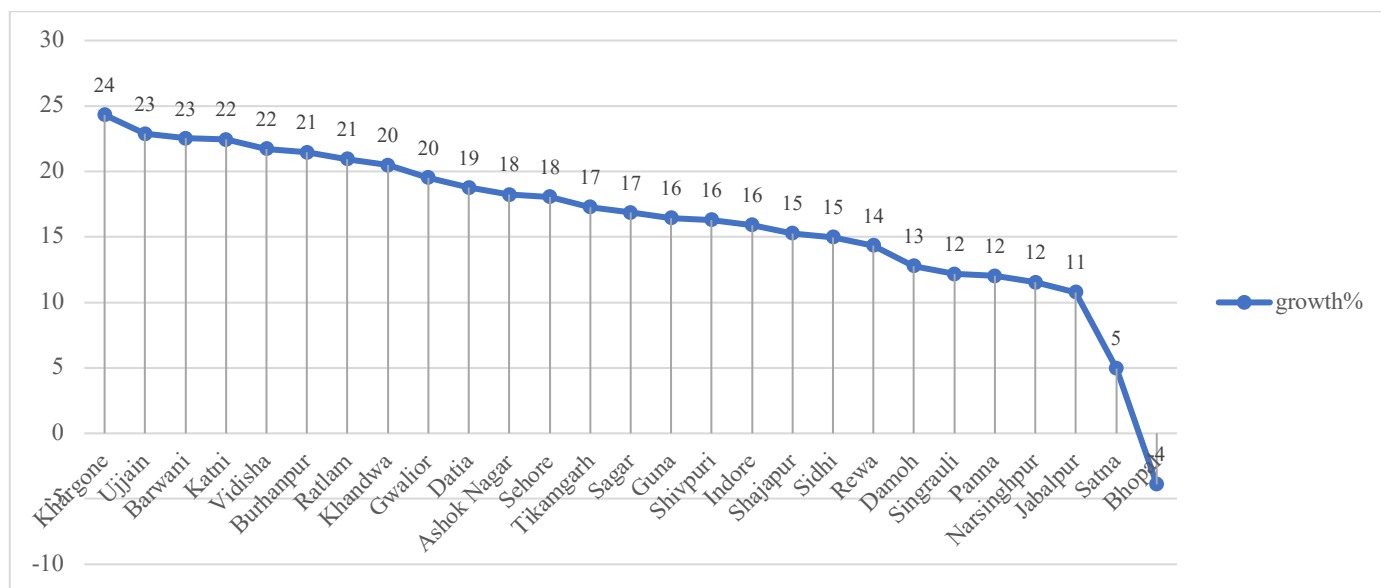
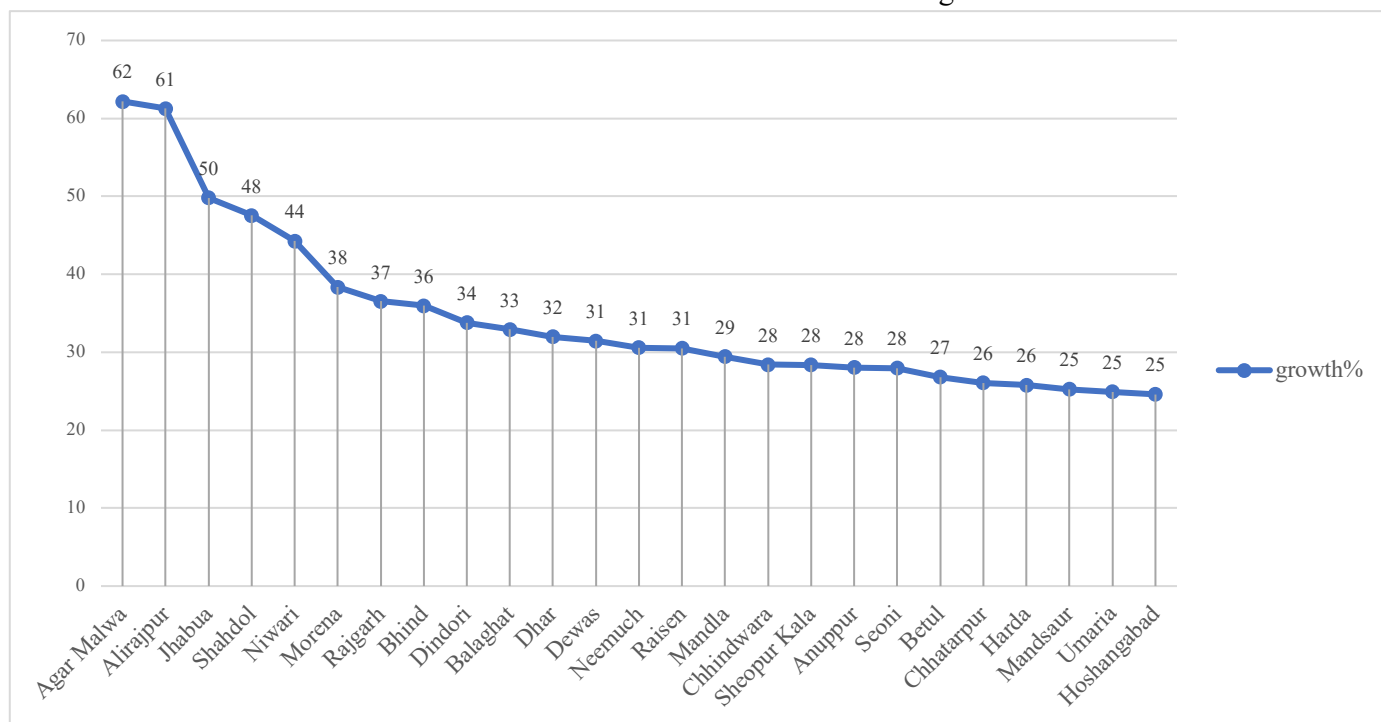
DISTRICT-WISE YEAR-ON-YEAR TREND OF DEPOSITS GROWTH % (Sep'22)

M.P. growth %- 8.76

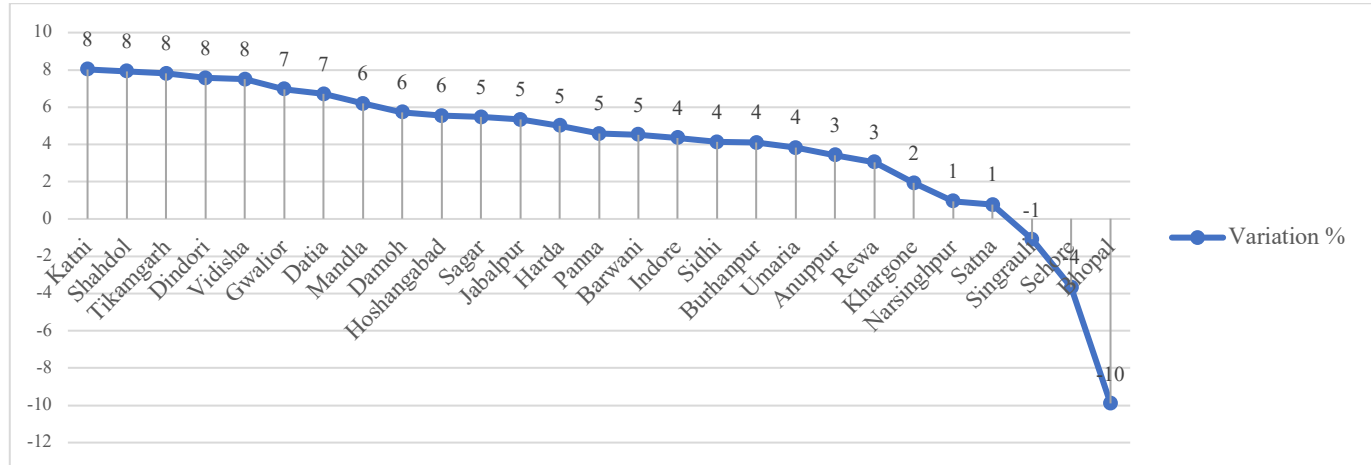
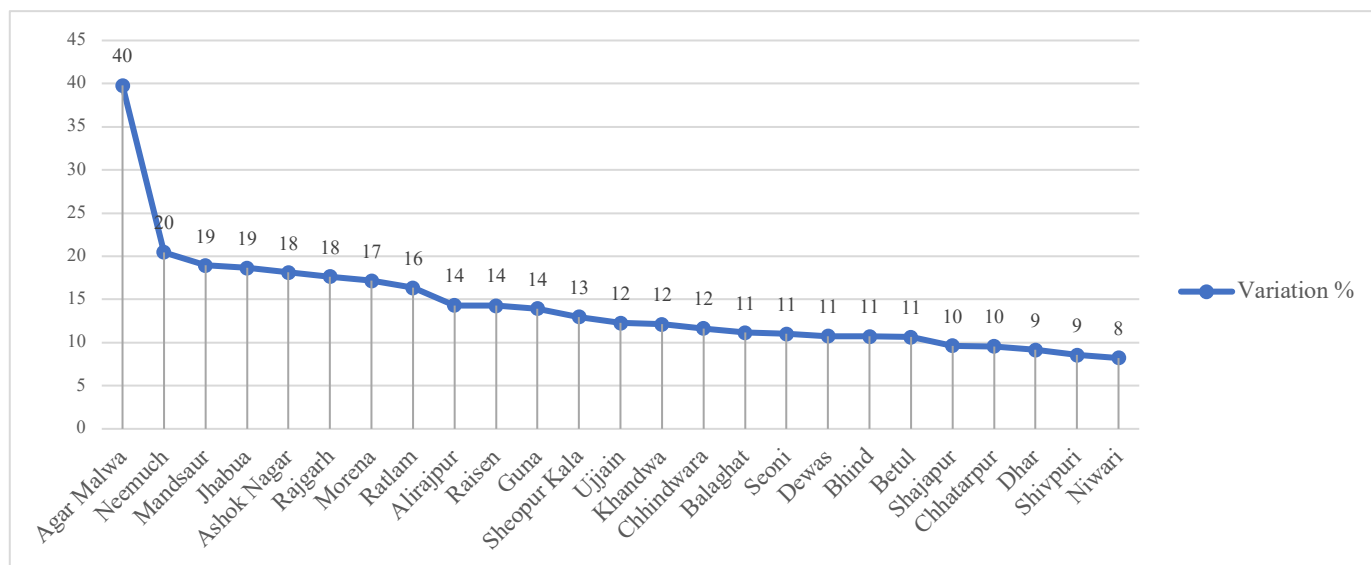


DISTRICT-WISE YEAR-ON-YEAR TREND OF CREDIT GROWTH % (Sep'22)

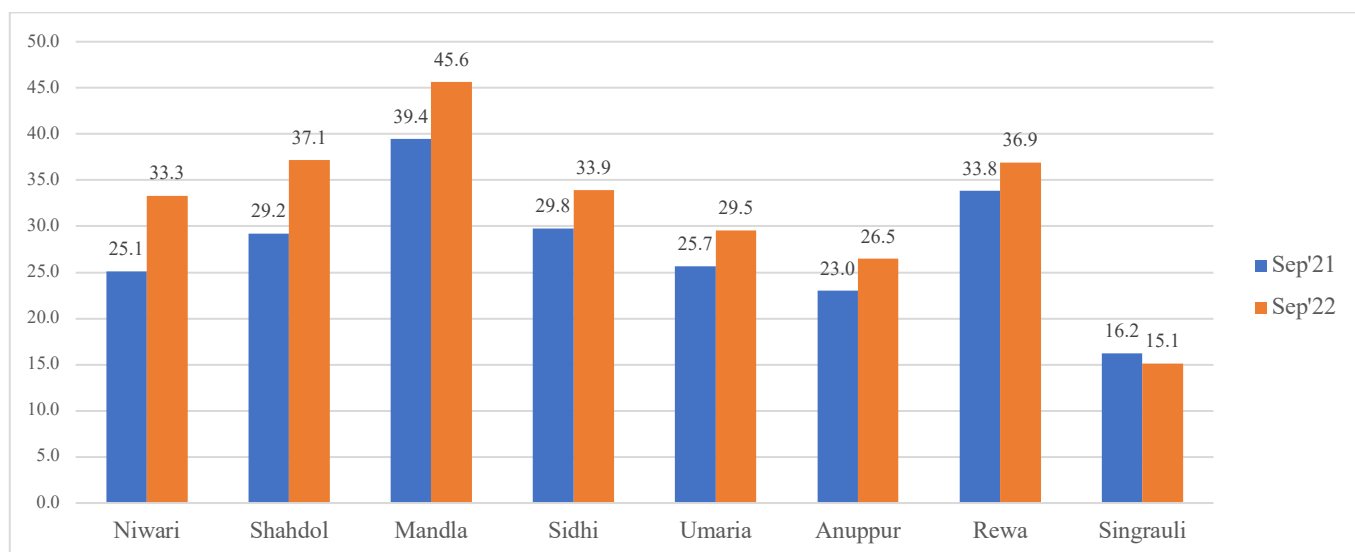
M.P. growth %- 14.84



DISTRICT-WISE YEAR-ON-YEAR VARIATION % IN CD RATIO (Sep'22)

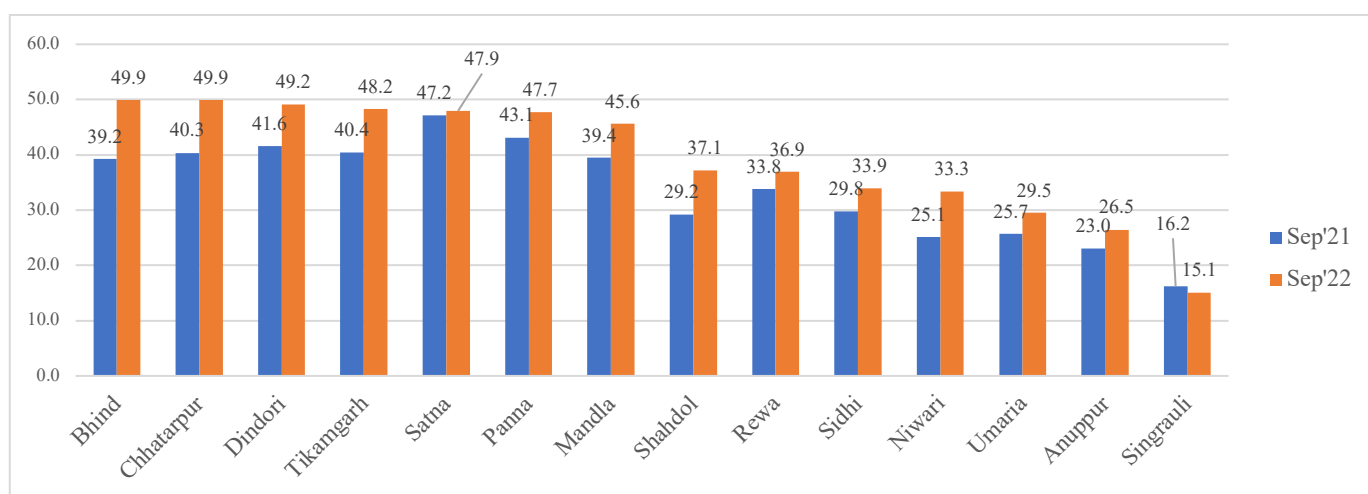
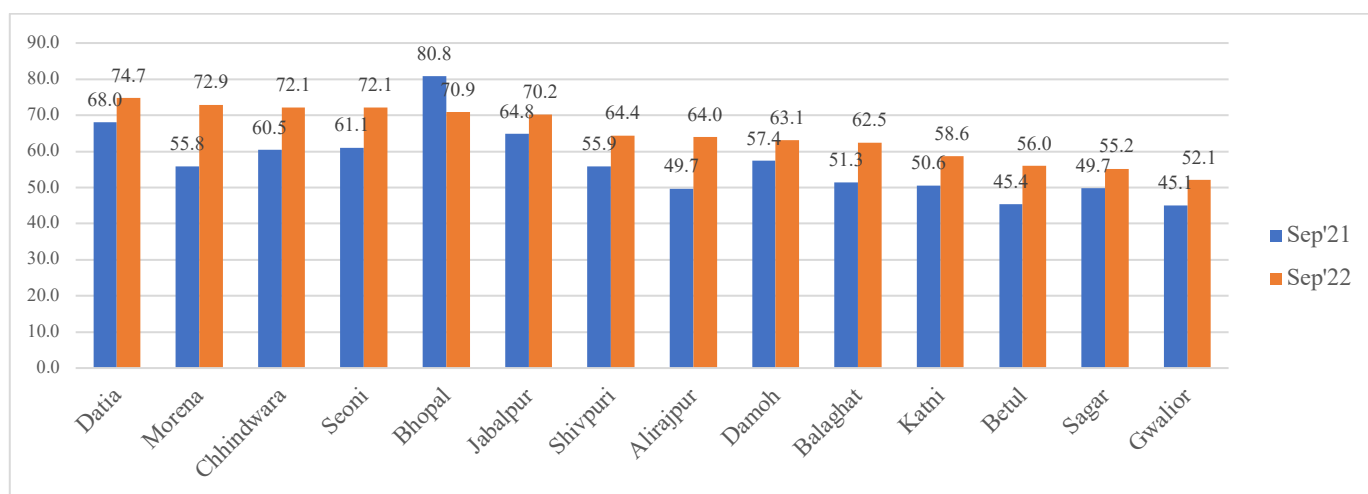


STATUS OF CD RATIO (CDR) IN LOW CDR DISTRICTS

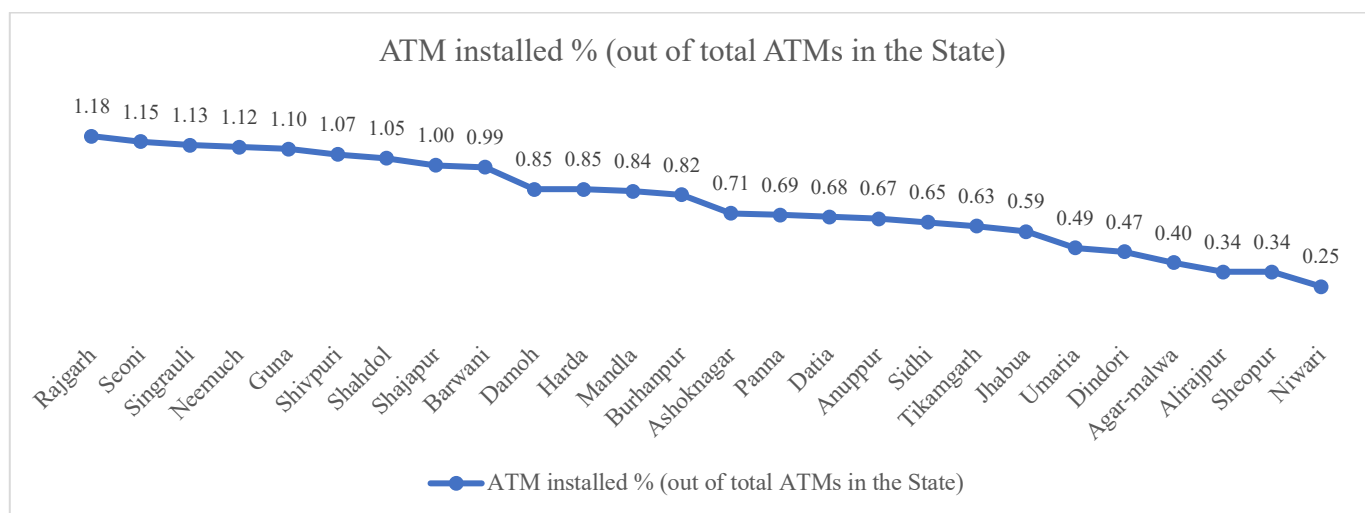
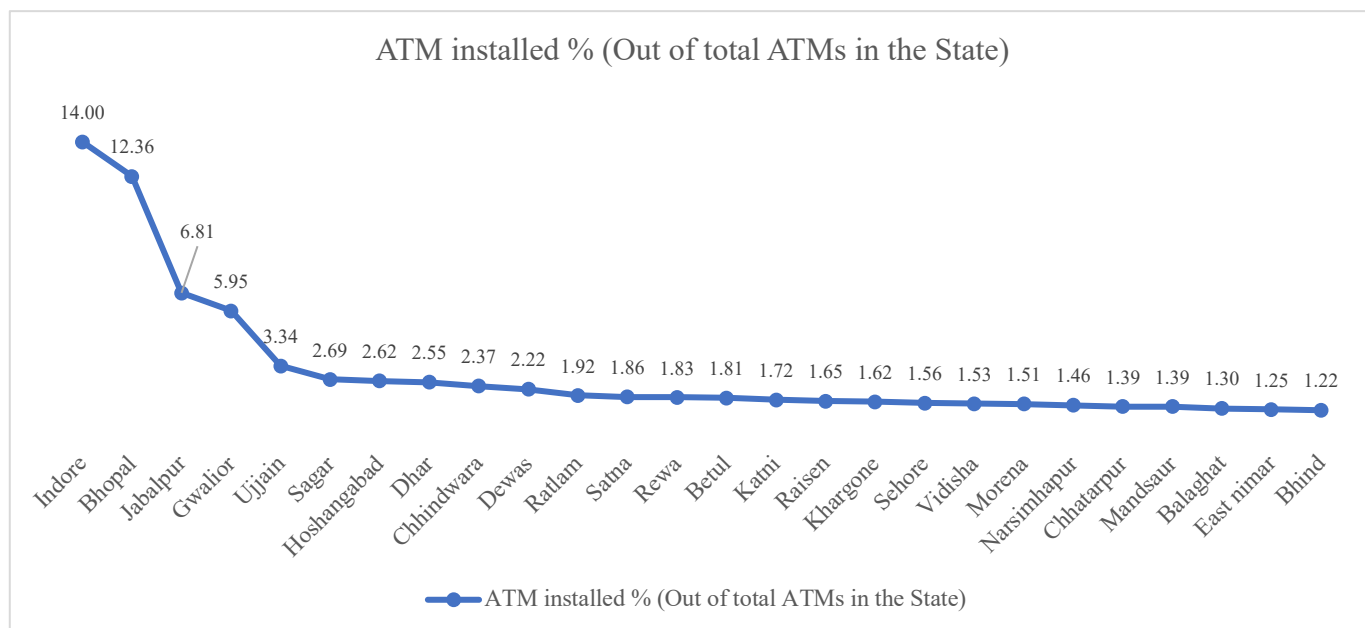


DISTRICTS HAVING CD RATIO BELOW THE STATE AVERAGE (Sep'22)

CD Ratio of M.P.- 75.11%



DISTRICT-WISE % DISTRIBUTION OF ATM OUT OF TOTAL ATMs IN THE STATE (SEP'22)



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

Sector	Y--o-Y growth % Country		Y--o-Y growth % Madhya Pradesh	
	Sep'21	Sep'22	Sep'21	Sep'22
Credit	6.8	16.9	7.1	15.6
Agriculture	12.8	15.8	9.7	12.1
MSME	2.0	27.0	1.1	20.0
Housing	5.3	9.2	6.7	17.6
Education	-6.0	-0.5	-2.9	4.4
Priority Sector	7.1	18.8	4.9	14.4

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

- ⇒ Total credit of Scheduled Commercial Banks (excluding Cooperative banks) in the state increased by 15.6% y-o-y in Sep 2022 as compared with an increase of 16.9% in the country during the same period.
- ⇒ 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 12.1% in Sep 2022 as compared with an increase of 15.8% in the country.
- ⇒ Year-on year growth under MSME sectors in Madhya Pradesh was 20.0% in Sep, 2022, whereas it was 27.0% in the Country.
- ⇒ Loans to housing sectors grew by 17.6% y-o-y in Sep'22 as compared to 9.2% in the country.
- ⇒ Year-on year growth under Education loan in Madhya Pradesh was 4.4% in Sep, 2022, whereas it was -0.5% in the Country.
- ⇒ Y-o-y growth under priority sector in the state was 14.4% in Sep 2022 as compared to growth of 18.8% in the country.

ACHIEVEMENT UNDER ACP OF THE STATE FY 2022-23 Q-2

Number in lakh & Amount in crore

Sr. No	Sector	FY 2021-22 As on Sep 2021					FY 2022-23 As on Sep 2022				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No	Amt.	No	Amt.		No	Amt.	No	Amt.	
1	Agriculture	62.94	1,52,057	40.00	42,819	28.16	72.00	1,64,761	44.00	55,531	33.70
1a	Farm Credit	60.97	1,40,222	39.00	38,915	27.75	70.00	1,52,252	43.00	48,959	32.16
1b	Crop Loan	50.32	1,00,991	33.00	33,221	32.90	57.00	1,07,307	33.00	39,292	36.62
1c	Agri Infra	0.91	5,105	0.02	417	8.17	1.00	5,396	0.02	631	11.69
1d	Ancillary Activity	1.06	6,730	0.65	3,486	51.80	1.17	7,113	0.20	5,940	83.51
2	MSME	5.91	35,009	3.00	24,437	69.80	8.70	44,944	3.00	40,999	91.22
3	Export Credit	0.01	864	0.00	77	8.91	0.01	911	0.01	65	7.14
4	Education	0.25	1,345	0.13	201	14.94	0.30	1,517	0.13	216	14.24
5	Housing	1.32	8,270	0.42	1,796	21.72	1.60	9,648	0.30	2,375	24.62
6	Social infra	0.19	710	0.01	31	4.37	0.17	803	0.01	30	3.74
7	Renewable	0.18	617	0.00	19	3.08	0.18	621	0.00	1	0.16
8	Others	0.03	205	3.00	1,698	828.25	0.03	239	3.01	1,861	778.66
9	Total Priority	70.83	1,99,077	47.00	71,080	35.70	83.00	2,23,449	51.00	1,01,081	45.24
10	Total NPS	1.60	13,744	6.00	94,731	689.25	2.00	30,000	11.00	1,14,166	380.55
11	Total Credit Plan	72.43	2,12,821	53.00	1,65,811	77.91	85.00	2,53,449	62.00	2,15,247	84.93

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 2,53,449 crore (priority & non-priority) under Annual Credit Plan for FY 2022-23, an amount of Rs 2,15,247 crore was disbursed at the end of September 30, 2022, recording an achievement of 84.9%, which is more than the achievement of previous financial year, that was 77.91%.
- ii. The potential credit outlay for FY 2022-23 under priority sector was estimated at Rs 2,23,449 crore. The Banks disbursed Rs 1,01,081 crore to the priority sector during quarter ended Sep FY 2022-23 and achievement index was 45.2%, which is above the achievement of 35.70% during the previous financial year. Achievement of Commercial Banks, Regional Rural Banks, Cooperative Banks & Small Finance Banks was 47%, 29% and 43% and 55% respectively.
- iii. The Banks disbursed Rs 55, 531 crore to the agriculture sector against the target of Rs 1, 64, 761 crore and achieved 33.7% of the target.
- iv. Under the MSME sectors, banks disbursed Rs 40, 991 crores during Q-2 FY 2022-23 as against the target of Rs. 44, 945 crores and achieved 91.2% of the target, which is higher than the achievement of 69.80% during the previous financial year.

- v. Credit offtake under education loans, housing sector under priority sector was Rs 216 crore and Rs 2,375 crore and achievement index was 14.2% and 24.6% respectively.

AGENCY WISE ACP PERFORMANCE FY 2022-23 Q-2

Amount in Crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi. %	Target	Achi.	Achi. %	Target	Achi.	Achi. %
CBs	112768	39183	34.75	41500	36362	87.6	166628	79074	47.5
RRBs	17910	4414	24.65	1798	1044	58.1	20663	6022	29.1
Co-Ope.	32506	11835	36.41	542	2497	460.9	33181	14337	43.2
SFBs	1576	99	6.27	1104	1097	99.4	2976	1648	55.4
Total	164761	55531	33.70	44944	40999	91.2	223449	101081	45.2

AGENDA NO- 2

OPENING OF BRICK & MORTAR BANK BRANCHES

For decision

A. Opening of Brick-and Mortar Bank Branches in identified 54 locations

References:

1. Department of Financial Services (DFS), MoF, GoI Email dated 18/7/2022
2. SLBC letter No. ZO: SLBC:2022-23:116 dated 19/07/2022

Secretary DFS, chaired a VC meeting with the MD & CEO of Public Sector Banks on 01/07/2022. It was informed that 363 locations have been identified in the country for opening of brick-and-mortar bank branches. Out of which, 54 locations have been identified in Madhya Pradesh. As per the instructions, these villages have been allocated to member banks for opening of brick-and-mortar branches. Progress so far is as under-

Sl No.	Allottee Bank	No. of locations allotted	No. of branches opened as on 16/12/2022	Remarks
1	Bank of Baroda	6	0	Process initiated for 5 locations out of 6
2	Bank of India	6	0	Process initiated for 5 locations out of 6
3	Bank of Maharashtra	2	0	Facing some issues
4	Canara Bank	5	0	Got approval from their H.O.
5	Indian Bank	4	0	Process initiated for 3 locations out of 4
6	Punjab National Bank	9	0	Process initiated for 8 locations out of 9
7	State Bank of India	12	8	<ul style="list-style-type: none">• 2 more branches will be opened by 25/12/2022• The Bank has requested to exclude 2 centres (Borwal & Koth Barda) from the list of 12 centres due to the reasons such as low/dark area, non-availability of premises & connectivity by any of the service provider etc.

8	UCO Bank	2	0	Process initiated
9	Union Bank of India	8	0	Process initiated for 3 locations out of 8
	Total	54	8	

Decision Points-

- i. Some banks are finding it difficult to get premises in some locations. As such they have requested the State Government to provide Govt. premises for opening of brick-and-mortar branch.**
- ii. Some banks want to exclude a few centres due to the reasons such as lack of connectivity, premises issues (having lease hold land/patta), Non feasibility, very remote locations, lack of proper infrastructure etc.**

B. Opening of Brick-and Mortar Bank Branches in villages having population of more than 3000 and not having brick-and-mortar branch of a bank or India Post Payment Bank

References:

1. Department of Financial Services, MoF, GoI letter F.NO. 21(23)/2014-FI (Mission) dated 18/11/2022
2. Department of Financial Services, MoF, GoI letter F.NO. 08/04/2014-FI-Mission Office (300544522) dated 30/11/2022
3. SLBC letter no. ZO: SLBC:2022-23:244 dated 21/11/2022

In the recent Inter-State Zonal Council meetings, it has been instructed to cover each village in the country having population more than 3000 with a brick-and-mortar banking outlet i.e a Bank Branch or India Post Payments Bank (IPPB) Centre. Department of Financial Services has been entrusted with the responsibility of ensuring a brick-and-mortar bank branch/ IPPB within 5 kms radius of these villages.

In order to assess the requirement of opening of banking outlets in such villages, there is need for data of villages having a population of more than 3000 that do not have a brick-and-mortar branch of a bank or an IPPB Centre in 5 kms radius.

SLBC vide its letter no. ZO: SLBC:2022-23:244 dated 21/11/2022 advised Lead District Managers to identify such villages and submit the same to SLBC. Based on the information received from the LDMS, the status is as under-

Total number of villages having population more than 3000 in Madhya Pradesh (As per Census 2011)	2256
Number of villages do not have brick-and-mortar branches	292

The status of district-wise status identified villages is as under-

Sl No.	District	No. of identified villages
1	Alirajpur	17
2	Betul	7
3	Bhind	9
4	Bhopal	2
5	Chhatapur	48
6	Dewas	7
7	Dindori	3
8	Guna	3
9	Harda	1
10	Jhabua	11
11	Katni	1
12	Khandwa	2
13	Narsinghpur	7
14	Panna	21
15	Raisen	5
16	Ratlam	34
17	Rewa	22
18	Sagar	4
19	Satna	3
20	Shahdol	3
21	Sheopur	1
22	Shivpuri	4
23	Sidhi	37
24	Singrauli	17
25	Tikamgarh	3
26	Umaria	20
	Grand Total	292

Request:

A parallel exercise may be conducted by the district authorities of the State Government to identify such centers and submit the information in the prescribed format to Directorate of Institutional Finance. This will reduce the chances of missing any such center.

AGENDA NO- 3

AGRICULTURE ADVANCES: CLASSIFICATION OF NPAs

For decision

Reference:

Indian Banks' Association (IBA) letter No. SB/MBR/SLBC/11599 dated 04.11.2022

The guidelines pertaining to NPA in Agricultural Advances are stipulated in para 4.2.13 (Agricultural Advances) in RBI Master Circular No. DOR.STR.REC.4/21.04.048/2022-23 dated 01.04.2022 on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances. Sub-para 4.2.13.1 provides for classifying as NPA loans granted for 'short-term crops' and 'Long duration crops' based on 'crop season'. It is mentioned that loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons and loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season.

The guidelines states that the crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers Committee (SLBC) in each State. In Madhya Pradesh, crop season of the crops was last decided in the year 2014 which is annexed as **Annexure-I**.

In this context, SLBC in the recent past has been receiving several queries from few member banks on the subject with regard to NPA classification in Agri Loan accounts. Further, IBA vide its above referred letter has sought the feedback on the subject.

This matter was deliberated in the SLBC meetings in the states namely **Uttar Pradesh, Gujarat, Karnataka, Tamilnadu, Rajasthan and Maharashtra**. The common decision of the committee is as under-

- i. All short duration crops to have a crop season of 12 months and all long duration crops to have a crop season of 18 months, which includes time period required for harvesting and marketing. This will also provide the farmers adequate and sufficient time to realize their sale proceeds which in turn facilitates repayment / turn over in their crop loan accounts and renewal of the limits.
- ii. For Short duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons, i.e. account turns to NPA after 36 months from the date of sanction/disbursement (Crop period 12 months plus two crop seasons each of 12 months).
- iii. For Long duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop seasons, i.e. account turns to NP after 36

months from the date of sanction/disbursement (Crop period 18 months plus one crop season of 18 months).

There are so many crops grown in the State. Each crop has different variety having varied duration and recommended date of sowing. There are different agro-climatic conditions prevailing across the State. Moreover, crop sowing time depends on onset of monsoon (i.e. early, late, on time) and availability of irrigation facility with the farmers and accordingly the harvesting time may vary depending on sowing time.

Looking to the above, it is practically very difficult and not feasible to decide uniform crop season for a particular crop across the State. The implementation part becomes too complex for Banks having Pan India presence. Moreover, as per revised guidelines of KCC Scheme, the short-term component of the KCC limit is in the nature of revolving cash credit facility and the limit is being fixed by considering single/all crop/s grown by farmers as per cropping pattern. Farmers are allowed to withdraw the limit either in part or full anytime during the year with no restriction in number of debits and credits. Since Banks are maintaining single account for all the seasons/crops grown by farmers during the year, different repayment period through single account cannot be maintained.

In view of the foregoing, the house is requested to adopt the following in the State-

All short duration crops to have a crop season of 12 months and all long duration crops to have a crop season of 18 months, which includes time period required for harvesting and marketing. This will also provide the farmers adequate and sufficient time to realize their sale proceeds which in turn facilitates repayment / turn over in their crop loan accounts and renewal of the limits.

AGENDA NO-4

PM KUSUM SCHEME

For decision

Ref: DIF, Govt. of M.P. Email dated 12th December 2022

Pradhan Mantri Kisan Urja, Suraksha evam Utthaan Mahabhiyan (PM KUSUM) is one of the most ambitious schemes of Govt. of India, which, among others, would be one of the contributors to Hon'ble Prime Minister's vision of enhancing income of farmers. Detailed operational guidelines for implementation of PM KUSUM scheme were issued by Govt. of India in July 2019, as amended.

For the State of Madhya Pradesh, Ministry of New and Renewable Energy (MINRE), Govt. of India, has allocated 500 MW projects to be implemented under KUSUM-A scheme and Madhya Pradesh Urja Vikas Nigam Limited (MPUVNL) is nodal agency for its implementation. Pursuant to it, MPUVNE has already awarded over 125 MW to eligible Renewable Power Generators (RPGs) and process in ongoing for award of remaining capacities. Pursuant to feedbacks received from concerned RPGs, the following suggestions have been made by the nodal agency.

Sl No.	Particulars of issue	Suggestion
1	Cost of Project	Cost of projects awarded shall range from IN 3.00 crore to INR 12.00 crore based on individual project capacities for 500 KW to 2 MW
2	Margin for term loan	Up to 15% to 20% 1. Loan up to Rs. 3.00 crore- Min. margin 20% 2. Loan above Rs. 3.00 crore- Min. margin 15% Most of the LOA holders of projects awarded under component-A of PM KUSUM scheme are agriculturist. Also the project cost is very high, in such situations, higher contribution of promoters may not be feasible for many agriculture entrepreneurs and may slow down the implementation of the scheme framed by Govt. of India. NIL
3	Processing Fee	NIL
4	Rate of interest	6% to 7% or lower As State Nodal Agency, MPUVNL has taken several initiatives to help farmers guide to control and reduce set up cost and administrative cost of proposed solar power plants under component-A of PM KUSUM scheme. Higher interest rates on debt shall burden the investor farmers and may hinder the successful implementation of the scheme.

5	Collateral security	<p>NIL</p> <p>Payment of banks shall be secured through PPA for 25 years between MPPMCL and concerned farmers/project developers. Also, a revolving LC is provisioned to be provided by MPPMCL to secure monthly payments. Hence, no delinquency is expected as repayment would be secured.</p>
6	Documentation and upfront	<p>Documentation Charges Rs. 5000/- plus GST</p> <p>Upfront charges - 0.25% pls GST</p> <p>Higher financing cost shall burden the RPGs and may hinder the successful implementation of PM Kusum.</p>
7	Nodal branch circle wise	One branch may be designated as Nodal branch for handling applications under PM Scheme.
8	Policy dedicated to Madhya Pradesh	As compare to Madhya Pradesh with Rajasthan. First because the solar radiation in Rajasthan is higher than in Madhya Pradesh, we need to install more solar panels (about 25% more) in Madhya Pradesh to generate the same amount of power (e.g. 1 MW AC), resulting in higher installation costs. Second, the ceiling tariff in Rajasthan is Rs 3.14/-, whereas it is only Rs 3.07/- in Madhya Pradesh, resulting in a lower total income per MW in Madhya Pradesh
9	Amended ESCROW agreement	In the meeting of lead Banks with MD, MPPMCL and MPUVN officials, it was agreed to adopt Escrow agreement with amendments. The enclosed amended Escrow agreement (Annexure-II) is proposed to be acceptable to all concerned Banks.

- **The house is requested to deliberate on the aforementioned suggestions mentioned in point no. 1 to 8**
- **The house is requested to adopt the model format of ESCROW agreement**

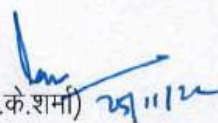
AGENDA NO-5

SUBMISSION OF LIFE CERTIFICATE BY PENSIONER/FAMILY PENSIONER OF GOVT. OF M.P.

For compliance by the Banks

Ref- Directorate of Pension Provident Fund and Insurance (DoPPFI) letter no. 25th November 2022

1. सार्वजनिक क्षेत्रों के बैंकों द्वारा मध्यप्रदेश शासन सिविल पेंशन भोगियों को पेंशन भुगतान की योजना अंतर्गत पेंशनर को "जीवन प्रमाण पत्र" प्रत्येक वर्ष में माह नवम्बर में जमा करना अपेक्षित था।
2. "मध्यप्रदेश कोषालय संहिता 2020" (01 जुलाई 2020 से लागू) के सहायक नियम 201 के प्रावधानानुसार पेंशनर को, जिस माह में वह शासकीय सेवा से सेवानिवृत्त हुआ है, प्रतिवर्ष उसी माह में उसे जीवन प्रमाण पत्र प्रस्तुत करना होगा तथा परिवार पेंशन के प्रकरण में पेंशन भोगी उस माह में "जीवन प्रमाण पत्र" प्रस्तुत करेगा जिस माह में उसकी परिवार पेंशन प्रारंभ हुई है।
3. संचालनालय, पेंशन, भविष्य निधि एवं बीमा, भोपाल के पत्र क्रमांक 2741 दिनांक 27.10.21 के द्वारा बिंदु-2 में उल्लेखित अनुसार पेंशनर/परिवार पेंशनर से जीवन प्रमाण पत्र प्राप्त करने हेतु बैंकों को निर्देशित किया गया। जिसका बैंको द्वारा पालन न किये जाने के कारण स्मरण पत्र क्रमांक 1700 दिनांक 31.10.22, पत्र क्रमांक 2925 दिनांक 17.11.21 एवं पत्र क्रमांक 1922 दिनांक 25.11.22 के द्वारा उपरोक्त निर्देशानुसार जीवन प्रमाण पत्र प्राप्त करने हेतु बैंकों को लेख किया गया है।
4. समय-समय पर हुई बैठकों में अनुपालन हेतु बैंको को स्मरण कराया गया है। बैठक दिनांक 21.11.2022 को भी पुनः नवीन कोषालय संहिता के प्रावधान अनुसार "जीवन प्रमाण पत्र" प्राप्त करने की कार्यवाही तत्काल करने हेतु बैंकों को निर्देशित किया गया है।


(जे.के.शर्मा)

संचालक
पेंशन, भविष्य निधि एवं बीमा
भोपाल, मध्यप्रदेश

AGENDA NO-6

PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES

For Review

MUKHYA MANTRI UDYAM KRANTI YOJANA

As on 11/12/2022

Target for FY 2022-23 (Number)	100000
Applications submitted	27590
Sanctioned	10156
Disbursed	7842
Pending	7327
Rejected	7279
Sanction % out of total target	10
Sanction % out of submitted	37
Disbursed % out of sanction	77
Rejection % out of submitted	26

Bank-wise progress is given in **Annexure-III**

PM SVANIDHI SCHEME

As on 11/12/2022

	10K loan	20K loan
Target 2022-23 (Number)	191185	149655
Submitted	90675	154565
Sanctioned	50039	103447
Disbursed	38141	64263
Sanction % against submission	55%	67%
Disbursed % against sanction	76%	62%

Bank-wise progress is given in **Annexure-IV**

MUKHYA MANTRI GRAMIN PATH VIKRETA YOJANA

As on 11/12/2022

No. of applications Submitted (Cumulative)	906728
Sanctioned	359454
Disbursed	327931
Disbursed % out of sanction	91.23
Rejected	393329
Rejection %	43.38
Pending	153945

Bank-wise progress is given in **Annexure-V**

PRIME MINISTER EMPLOYMENT GENERATION SCHEME (PMEGP)

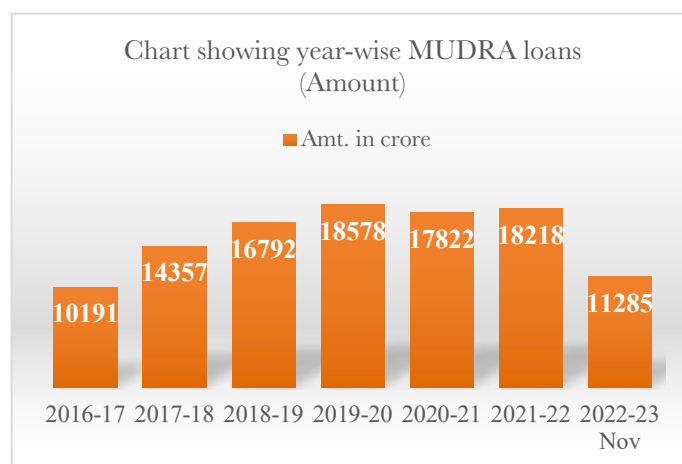
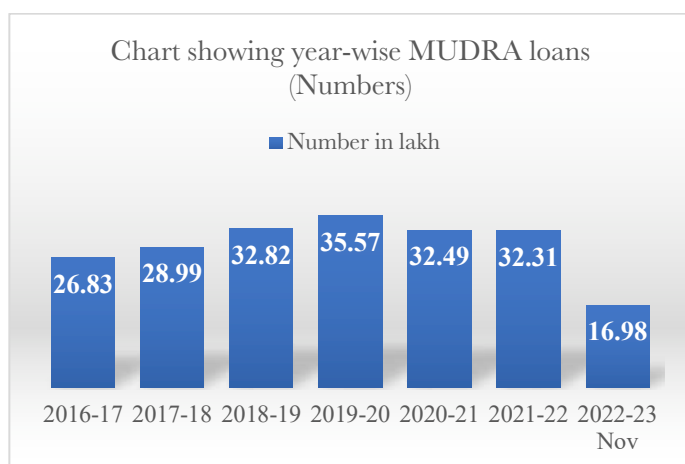
As on 11/12/2022

Target FY 2022-23		Forwarded		Sanctioned		M.M. Disbursed		M.M. Achieved
No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.	%
7649	222	20412	611	6354	183	2510	75	33.60

Bank-wise progress is given in **Annexure-VI**

The committee members of Department -related Parliamentary Standing Committee on Industry raised concern about the high rate of rejection of applications under PMEGP, particularly on the grounds of service area, time-limit for submitting documents, having achieved the target etc. All banks are requested to examine the issue of and take appropriate action accordingly.

PRADHAN MANTRI MUDRA YOJANA



Bank-wise progress is given in **Annexure-VII**

SANT RAVIDAS SWAROJGAR YOJANA

As on 11/12/2022

Target FY 22-23	Total Application submitted	Sanctioned	Disbursed	Pending	Rejected	Sanction % out of submitted	Disbursed % out of sanction	Rejection % out of submitted
1000	2617	247	151	1623	443	9	61	17

Bank-wise progress is given in **Annexure-VIII**

DR. BHIMRAO AMBEDKAR ARTHIK KALYAN YOJANA

As on 11/12/2022

Target FY 22-23	Total Application submitted	Sanctioned	Disbursed	Pending	Rejected	Sanction % out of submitted	Disbursed % out of sanction	Rejection % out of submitted
10000	2132	81	62	1502	273	4%	77%	13%

Bank-wise progress is given in **Annexure-IX**

BHAGWAN BIRSA MUDRA SWAROJGAR YOJANA

As on 11/12/2022

Target FY 22-23	Total Application submitted	Sanctioned	Disbursed	Pending	Rejected	Sanction % out of submitted	Disbursed % out of sanction	Rejection % out of submitted
1000	4784	130	84	2684	697	2.7%	64%	14%

Bank-wise progress is given in **Annexure-X**

TANTIYA MAMA ARTHIK KALYAN YOJANA

As on 11/12/2022

Target FY 22-23	Total Application submitted	Sanctioned	Disbursed	Pending	Rejected	Sanction % out of submitted	Disbursed % out of sanction	Rejection % out of submitted
10000	4029	126	50	2783	373	3.1%	39%	9%

Bank-wise progress is given in **Annexure-XI**

NATIONAL RURAL LIVELIHOOD MISSION (NRLM)

As on 11/12/2022

Annual Target FY 2022-23		Submitted		Sanctioned		Disbursed		Achievement % over target	
SHG	Amt	SHG	Amt	SHG	Amt	SHG	Amt	SHG	Amt
1,96,194	3000	1,09,957	6124	39,453	1735	91879	1351	47%	45%

Bank-wise progress is given in **Annexure-XII**

Expectations from Banks-

- i. All SHG Loan applications to be disposed in 15 days' time limit as decided by SLBC.
- ii. Per branch minimum 10 SHG cases disbursement during each month.
- iii. Adherence to RBI Guidelines for SHG loan DP limit fixing:
 - First year DP limit - 6 times of SHG corpus or Rs. 1.50 lakh (whichever is more)
 - 2nd year DP limit - 8 times of SHG corpus or Rs. 3.00 lakh (whichever is higher)
 - 3rd year DP limit - Minimum DP limit of Rs. 6.00 lakh
- iv. No requirement for mandatory opening of individual members saving A/c for SHG loan disbursement.
- v. Sensitization of Branch Managers
- vi. Banks need to consider provision of minimum OD limit of Rs. 50,000/- to women BC Sakhi.
- vii. Approx. 10,000 SHG women would be trained & certified as BCs. Concerned lead bank in each district, needs to advice RSETI to take up this program on priority.
- viii. FL camps needs to be organized through RSETIs, in synergy with MPSRLM.

PM FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME (PMFME)

As on 11/12/2022

Target	Received	Sanctioned	Rejected	Achievement %	Under Process
3769	5582	522	3213	13.85	1847

Bank-wise progress is given in **Annexure-XIII**

PROGRESS UNDER DISTRICT-WISE AHDF CAMPAIGN

KCC FOR ANIMAL HUSBANDRY

(From 8th Nov'2021 upto 2nd Dec'2022)

Received	Accepted	Sanctioned	Rejected	Total Pending	Pending %	No of Applications Pending for More than 15 Days
416683	400835	205070	191763	4002	1.00	1553

Bank-wise progress is given in **Annexure-XIV**

KCC FOR FISHERIES

From 8th Nov'2021 upto 2nd Dec'2022)

Received	Accepted	Sanctioned	Rejected	Total Pending	Pending %	No of Applications Pending for More than 15 Days
92442	91184	47764	41731	1689	1.85	767

Bank-wise progress is given in **Annexure-XV**

AGENDA NO-7

FINANCIAL INCLUSION

STATUS UNDER PMJDY

For Information

Number & amount in crore

Particulars	Sep-21	Sep-22	Progress
No. of PMJDY A/cs	3.62	3.85	0.23
Ratio of Rural & Urban A/cs	59:41	61:39	-
Ratio of Male and Female A/cs	46:54	46:54	-
Total Deposits (Rs crore)	7831	9355	1524
No. of Zero Balance A/cs	0.30	0.30	0.00
% of Zero Balance A/cs	8.29%	7.79%	-0.50
No. of Aadhar Seeded A/cs	3.04	3.27	0.23
% of Aadhar Seeded A/cs	84%	85%	0.01
No. of RuPay card issued	2.93	2.94	0.01
% of RuPay card issued	81%	76%	-0.05

There were 3.62 crore Jan-Dhan accounts in the state in Sep'21 which increased to 3.85 crore in Sep'22. 23 lakh new PMJDY accounts were opened during a year in Sep'22. Most of the accounts were opened in rural areas. 61% Jan-Dhan account holders are in rural and semi-urban areas. 85% accounts were Aadhar seeded and total RuPay cards issued to them were 76% as on September 30, 2022. Total deposits held in these accounts increased to Rs 9355 crore in Sep'22 from Rs 7831 crore previous year. Average balance in these accounts was Rs 2430. 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 Sep'22 in the state.

DISTRICT-WISE STATUS UNDER PMJDY

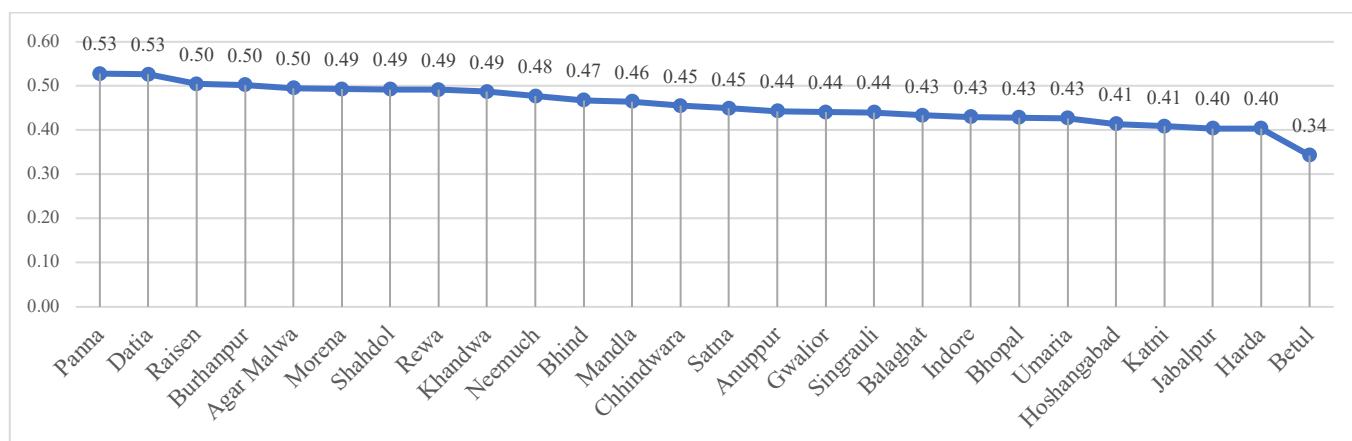
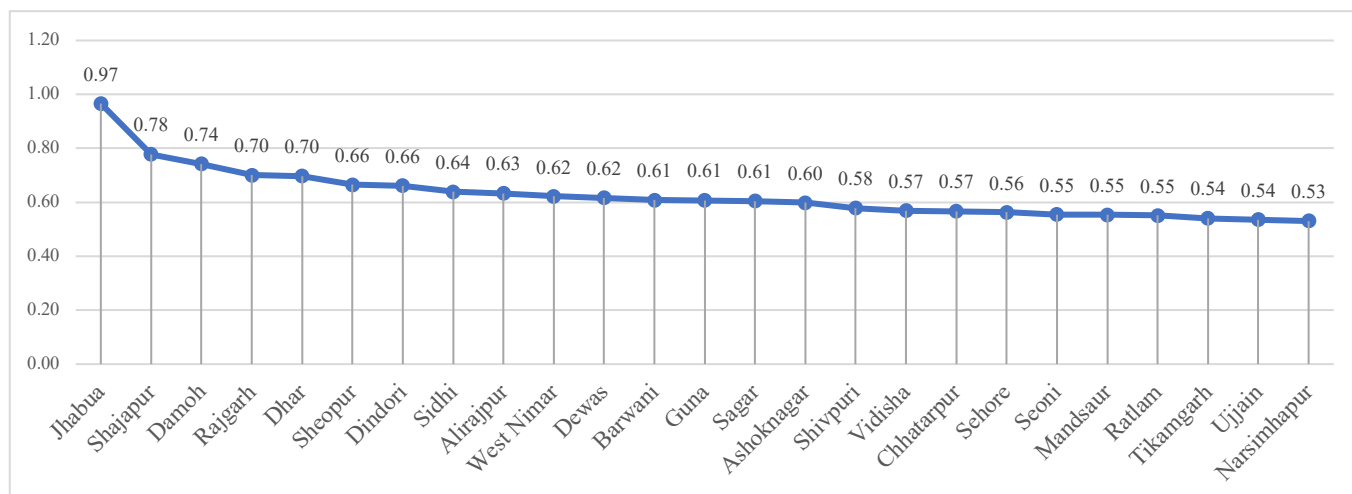
No. of A/cs in lakh and Amount in crore

District	Sep'20		Sep'21		Sep'22		Y-o-Y variation Sep'21		Y-o-Y variation Sep'22	
	No. of PMJDY A/cs	Total Deposit in the A/cs	No. of PMJDY A/cs	Total Deposit in the A/cs	No. of PMJDY A/cs	Total Deposit in the A/cs	No. of PMJDY A/cs	Total Deposit in the A/cs	No. of PMJDY A/cs	Total Deposit in the A/cs
Rewa	10.10	279.91	10.64	346.83	11.62	442.41	0.55	66.92	0.98	95.58
Dhar	13.38	259.88	14.31	288.05	15.25	334.90	0.93	28.16	0.94	46.85
Indore	12.54	346.37	13.18	384.24	14.08	447.16	0.64	37.87	0.90	62.92
Satna	8.70	268.21	9.21	315.11	10.02	380.92	0.51	46.90	0.81	65.81
Sagar	13.06	230.56	13.62	263.45	14.39	339.51	0.56	32.89	0.77	76.06
Bhopal	8.96	206.69	9.43	230.25	10.16	281.01	0.47	23.56	0.73	50.76
West Nimar	10.54	152.65	10.95	162.26	11.66	204.95	0.41	9.61	0.71	42.69
Jhabua	8.66	110.20	9.21	128.35	9.90	152.07	0.55	18.16	0.69	23.72
Gwalior	7.83	171.37	8.30	193.10	8.96	236.06	0.48	21.73	0.66	42.96

Sidhi	6.17	173.07	6.55	210.67	7.20	261.83	0.38	37.60	0.65	51.17
Morena	8.55	113.50	9.09	136.58	9.69	162.22	0.54	23.09	0.60	25.64
Ujjain	9.64	180.77	10.07	200.80	10.65	237.75	0.43	20.03	0.58	36.95
Chhatarpur	9.07	218.14	9.41	250.19	9.98	290.50	0.34	32.05	0.57	40.31
Barwani	7.18	87.12	7.87	104.07	8.43	120.19	0.69	16.95	0.56	16.12
Singrauli	4.35	165.19	4.66	197.18	5.19	250.24	0.31	31.99	0.53	53.07
Rajgarh	9.94	148.34	10.30	152.72	10.83	182.36	0.36	4.38	0.52	29.64
Dewas	8.64	170.36	9.13	193.19	9.65	227.22	0.49	22.83	0.52	34.03
Shivpuri	8.97	140.93	9.48	154.60	9.99	184.82	0.51	13.67	0.51	30.22
Damoh	8.53	115.96	8.87	136.37	9.38	176.33	0.34	20.41	0.51	39.96
Chhindwara	8.56	216.74	9.01	231.76	9.51	252.40	0.45	15.02	0.50	20.64
Jabalpur	9.14	254.65	9.46	283.32	9.95	331.64	0.31	28.67	0.50	48.32
Bhind	6.94	117.23	7.47	144.57	7.97	175.88	0.53	27.34	0.50	31.31
Vidisha	7.50	105.09	7.84	113.36	8.31	143.07	0.34	8.27	0.47	29.72
Ratlam	7.23	121.84	7.58	128.91	8.02	150.80	0.35	7.07	0.44	21.89
Balaghat	6.59	141.42	6.95	162.40	7.38	192.17	0.35	20.98	0.43	29.77
Hoshangabad	4.51	115.14	4.74	135.92	5.14	165.85	0.23	20.78	0.40	29.93
Datia	3.56	67.58	3.77	79.81	4.14	97.59	0.21	12.23	0.37	17.78
Raisen	6.09	106.59	6.35	116.99	6.72	135.87	0.25	10.39	0.37	18.88
Seoni	7.01	150.40	7.27	164.47	7.65	180.24	0.26	14.07	0.37	15.77
Narsimhapur	5.20	95.06	5.43	109.26	5.79	132.13	0.23	14.21	0.37	22.87
Sehore	6.66	146.39	7.02	158.93	7.38	204.68	0.36	12.54	0.37	45.75
Mandsaur	6.79	134.78	7.07	140.67	7.42	162.39	0.27	5.89	0.36	21.72
Shahdol	4.64	105.57	4.89	119.53	5.24	139.71	0.26	13.96	0.35	20.18
Shajapur	7.50	121.45	7.69	127.41	8.03	146.33	0.19	5.96	0.34	18.92
Guna	6.93	79.41	7.20	88.96	7.54	108.76	0.26	9.55	0.34	19.80
Sheopur	4.03	49.53	4.25	61.50	4.57	82.84	0.21	11.98	0.33	21.33
Khandwa	5.83	94.06	6.05	97.95	6.38	115.96	0.22	3.89	0.33	18.01
Alirajpur	4.05	74.36	4.33	88.37	4.61	99.19	0.28	14.01	0.29	10.82
Tikamgarh	7.24	142.68	7.54	168.84	7.82	197.39	0.30	26.16	0.28	28.55
Panna	4.89	92.79	5.11	104.66	5.37	129.83	0.22	11.87	0.26	25.17
Ashoknagar	4.60	65.00	4.80	66.27	5.05	77.00	0.19	1.27	0.26	10.73
Burhanpur	3.28	52.31	3.57	57.37	3.81	69.41	0.29	5.07	0.24	12.03
Mandla	4.46	108.79	4.67	120.92	4.90	144.65	0.20	12.13	0.24	23.73
Katni	4.86	128.77	5.06	145.30	5.28	165.02	0.21	16.54	0.22	19.72
Umaria	2.43	63.06	2.55	70.48	2.76	78.64	0.12	7.42	0.20	8.16
Neemuch	3.60	89.45	3.74	98.42	3.94	111.00	0.14	8.97	0.20	12.58
Betul	4.99	136.47	5.20	153.46	5.40	171.88	0.22	16.99	0.20	18.42
Anuppur	2.97	70.44	3.12	76.62	3.32	84.94	0.15	6.18	0.20	8.31
Dindori	4.27	76.93	4.48	89.70	4.67	101.37	0.21	12.77	0.18	11.67
Agar Malwa	2.07	28.02	2.23	28.35	2.38	32.74	0.15	0.33	0.15	4.39
Harda	2.08	41.45	2.16	49.07	2.30	61.72	0.08	7.61	0.14	12.66
Grand Total	345.35	6932.64	362.87	7831.57	385.80	9355.56	17.52	898.92	22.93	1524.00

DISTRICT-WISE PMJDY A/CS PER LAKH POPULATION (State Average-0.53 lakh)

Number in lakh



SOCIAL SECURITY SCHEMES

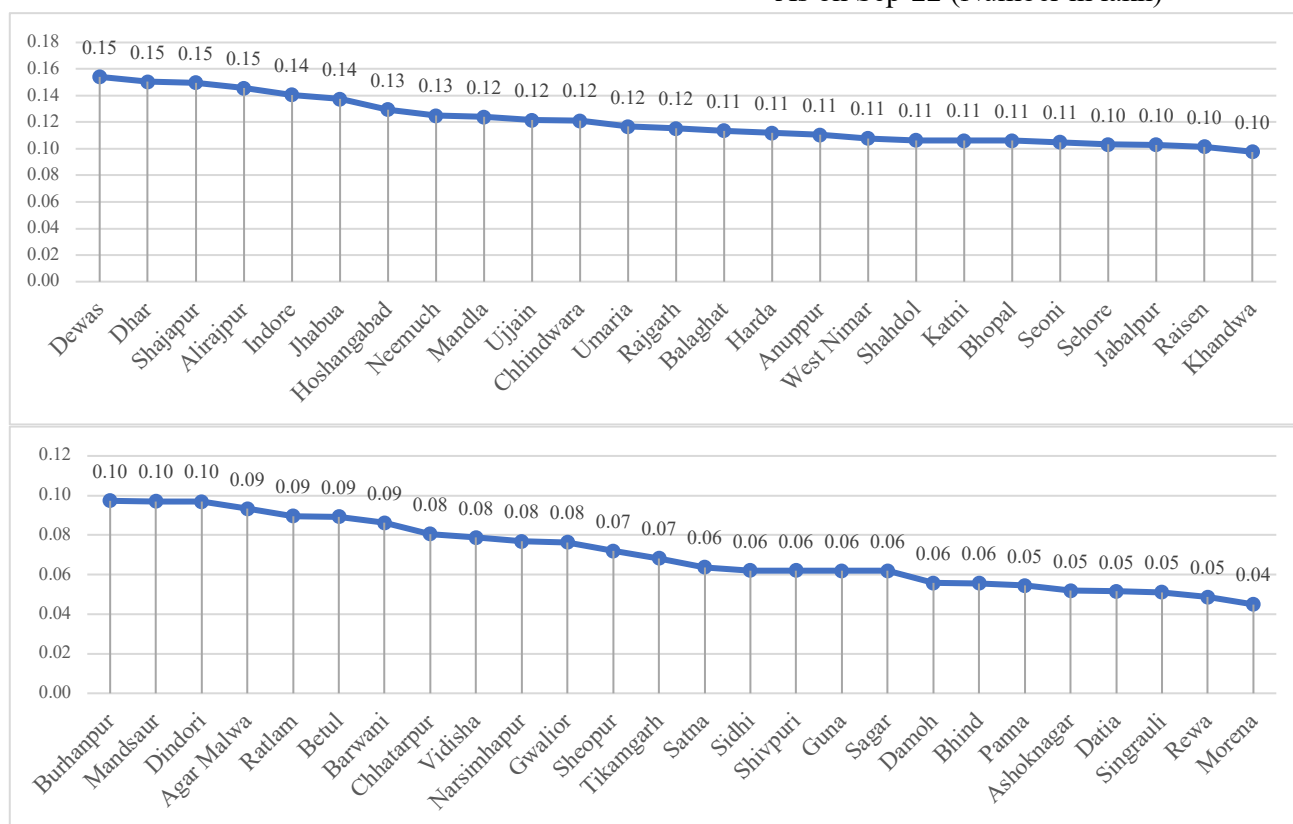
For Information

Number in lakh

Scheme	Target	Cumulative enrolments				Y-o-Y Progress		Achievement %
	Mar'23	Sep-20	Sep-21	Sep-22	Nov'22	Sep-21	Sep-22	Nov'22
PMJJBY	80.93	34.31	49.25	69.58	73.66	14.94	20.33	91.01%
PMSBY	--	117.46	157.71	198.10	205.78	40.25	40.39	--
APY	26.15	12.19	19.21	25.50	26.87	7.02	6.29	102.75%

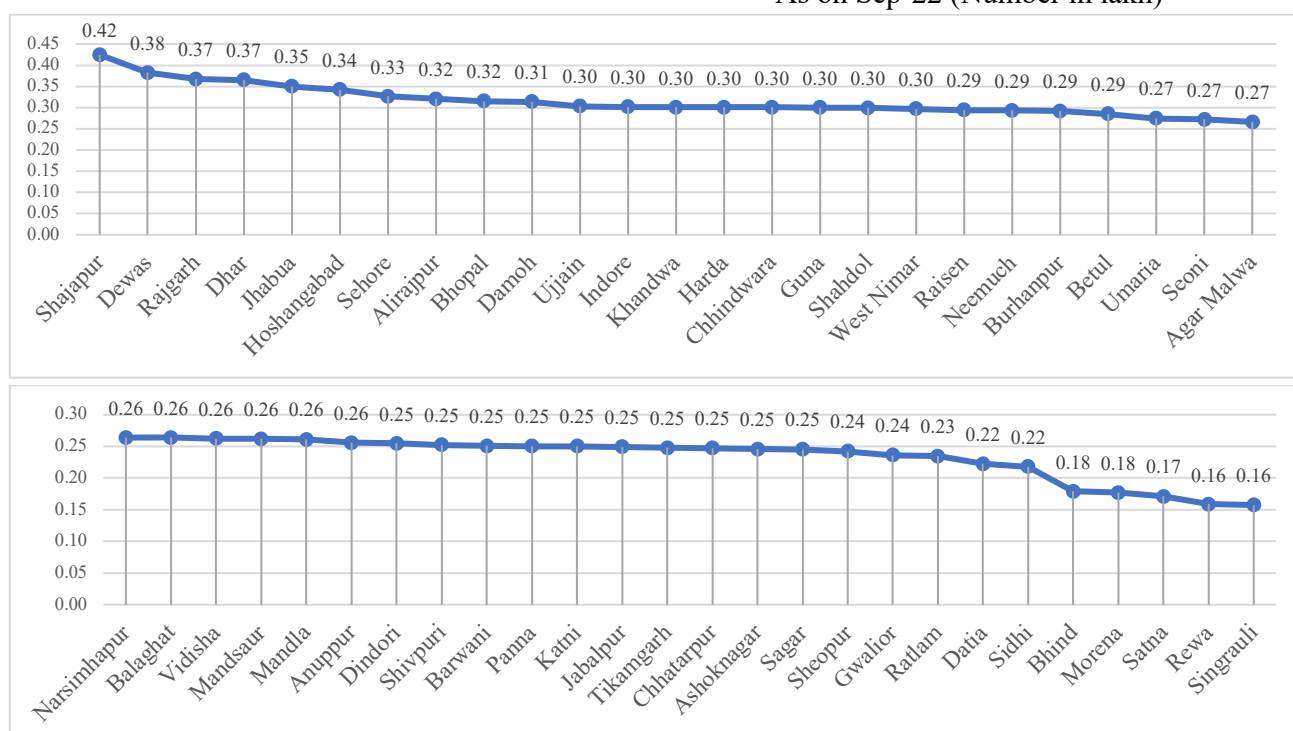
DISTRICT-WISE PMJBY ENROLMENTS PER LAKH POPULATION (State Average-0.09 lakh)

As on Sep'22 (Number in lakh)



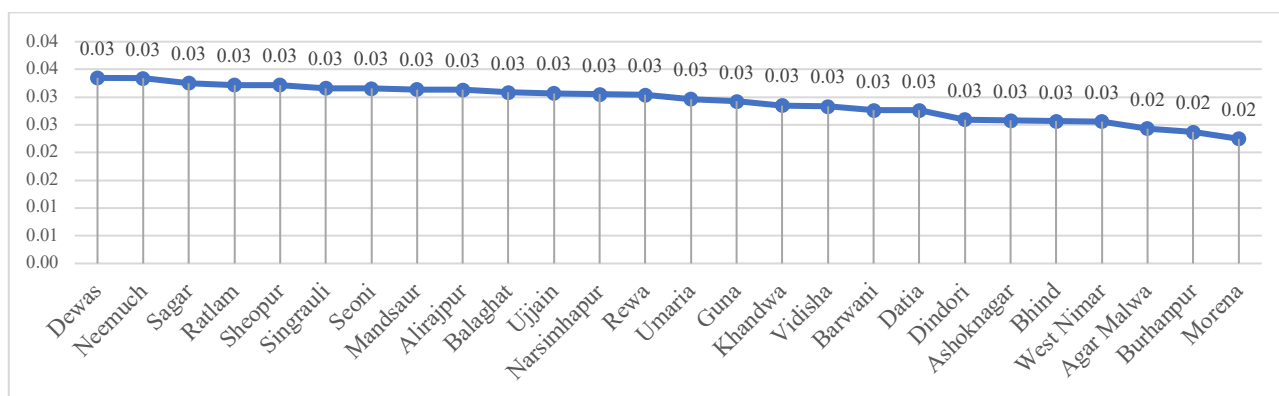
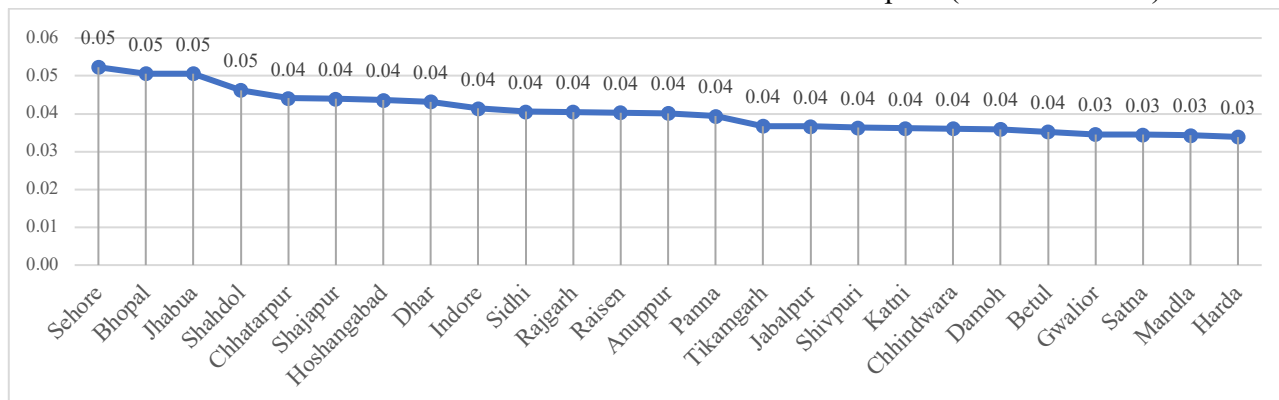
DISTRICT-WISE PMSBY ENROLMENTS PER LAKH POPULATION (State Average-0.27 lakh)

As on Sep'22 (Number in lakh)



DISTRICT-WISE APY SUBSCRIBERS PER LAKH POPULATION
(State Average-0.04 lakh)

As on Sep'22 (Number in lakh)



DISTRICT-WISE STATUS UNDER PMJJBY & PMSBY

Number in lakh

District	PMJJBY			PMSBY		
	Sep'21	Sep'22	Y-o-Y Progress	Sep'21	Sep'22	Y-o-Y Progress
Indore	3.44	4.60	1.16	7.95	9.88	1.93
Dhar	2.43	3.29	0.86	6.36	7.99	1.63
Bhopal	1.91	2.51	0.61	6.29	7.47	1.18
Chhindwara	1.92	2.53	0.61	5.21	6.28	1.08
Jabalpur	2.03	2.54	0.50	5.24	6.14	0.90
Ujjain	1.64	2.41	0.77	4.82	6.02	1.20
Dewas	1.65	2.41	0.76	4.59	5.98	1.40
Sagar	1.04	1.47	0.43	4.74	5.83	1.09
Rajgarh	1.16	1.78	0.63	4.46	5.67	1.22
West Nimar	1.34	2.02	0.67	4.16	5.57	1.41
Gwalior	1.14	1.55	0.41	3.93	4.80	0.87
Balaghat	1.53	1.93	0.40	3.70	4.49	0.79
Betul	1.01	1.40	0.40	3.58	4.49	0.92

Shajapur	1.02	1.55	0.53	3.46	4.39	0.93
Chhatarpur	0.95	1.42	0.47	3.43	4.36	0.93
Shivpuri	0.72	1.07	0.35	3.31	4.35	1.04
Sehore	0.90	1.35	0.45	3.57	4.28	0.72
Hoshangabad	1.14	1.61	0.47	3.50	4.25	0.74
Damoh	0.43	0.71	0.27	3.34	3.96	0.62
Khandwa	0.76	1.28	0.53	2.96	3.94	0.98
Raisen	0.98	1.35	0.38	3.15	3.92	0.76
Vidisha	0.74	1.15	0.41	3.04	3.83	0.79
Satna	1.02	1.42	0.40	2.96	3.81	0.85
Rewa	0.84	1.15	0.31	2.86	3.75	0.89
Seoni	1.04	1.45	0.41	2.99	3.75	0.76
Guna	0.51	0.77	0.26	3.12	3.72	0.60
Jhabua	1.03	1.41	0.37	2.66	3.59	0.93
Tikamgarh	0.60	0.99	0.39	2.74	3.58	0.84
Mandsaur	0.91	1.30	0.39	2.81	3.51	0.69
Morena	0.53	0.88	0.35	2.63	3.48	0.84
Barwani	0.87	1.19	0.32	2.68	3.48	0.79
Ratlam	0.97	1.30	0.34	2.73	3.42	0.69
Katni	1.05	1.37	0.33	2.62	3.23	0.61
Shahdol	0.81	1.13	0.32	2.33	3.19	0.86
Bhind	0.69	0.95	0.25	2.48	3.05	0.57
Narsimhapur	0.62	0.84	0.22	2.28	2.88	0.60
Mandla	0.98	1.31	0.33	2.21	2.75	0.54
Panna	0.31	0.55	0.25	2.00	2.55	0.55
Sidhi	0.51	0.70	0.19	1.97	2.45	0.48
Neemuch	0.76	1.03	0.27	1.98	2.42	0.44
Alirajpur	0.80	1.06	0.26	1.76	2.34	0.57
Burhanpur	0.45	0.74	0.28	1.75	2.21	0.46
Ashoknagar	0.30	0.44	0.13	1.75	2.07	0.33
Anuppur	0.57	0.83	0.25	1.47	1.91	0.44
Singrauli	0.40	0.60	0.21	1.47	1.86	0.39
Dindori	0.45	0.68	0.23	1.28	1.80	0.51
Umaria	0.52	0.75	0.24	1.29	1.77	0.48
Datia	0.25	0.41	0.16	1.35	1.75	0.41
Harda	0.45	0.64	0.18	1.46	1.71	0.25
Sheopur	0.29	0.49	0.20	1.28	1.67	0.38
Agar Malwa	0.31	0.45	0.13	1.05	1.28	0.23

INCREASING THE PARTICIPATION OF WOMEN BCS: APPOINTMENT OF SHG MEMBERS AS BUSINESS CORRESPONDENTS

For action by Banks

A number of BC/CSP model have been operating for financial inclusion. Government and banks are consistently taking innovative ways to expand the banking services at lower cost and with minimal resources for reliable and sustainable model for financial inclusion. There are 11,864 Sub Service Areas (SSAs) in Madhya Pradesh. Banks have been mandated to cover all these SSAs either through bank-branch or deployment of fixed point BC/CSP. Altogether there are around 26000 BCs in the State. However, number of women BCs are only around 1300. Success of BC model not only depends on performance of supply side stakeholders i.e. BCs, Banks, TSP, SHPIs, but also on satisfaction of clients and services availed through this channel.

- MP Potential – 15,000 women BCAs
- Trained & IIBF certified SHG members – 7,403 Nos
- SHG members deployed as Digipay / Paypoint Sakhi – 5,146
- SHG members deployed as BC Sakhi – 554
- Available pool of Certified SHG members to work as BCAs – 6,849

The SHG-BC model has demonstrated successfully that how the SBLP (SHG Bank Linkage Programme) and the BC model can be converged for financial inclusion, with potential benefits for the bank, service providers, and the customers. Despite the restricted mobility, limited social circle, and low comfort with technology, the SHG-BCs are performing better than conventional agents. The introduction of PMJDY has helped the SHG-BCs to expand their avenues through BC/BF activities. The sustainability of the approach is critically dependent on the institutions and stakeholder involved.

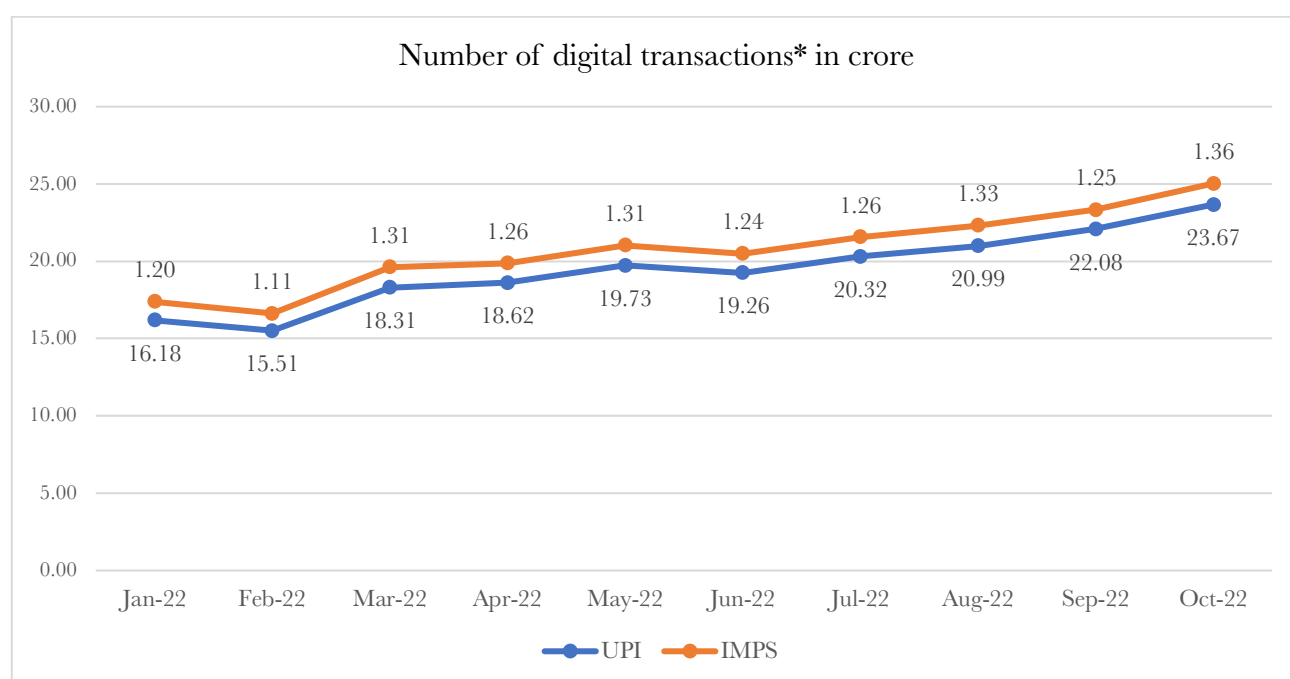
There is need to expand the scope of BC/SHG - BC model for viability of work as well as extending financial inclusion. All Banks to consider the appointment of Bank Sakhis as Business Correspondent.

DIGITAL DISTRICT PROGRAMME OF RBI

For information

Sr.	Parameters	Betul	Indore	Vidisha	Satna
1	% Debit/RuPay cards coverage to operative savings (SB) A/Cs	99.79	94.58	83.42	67.39
2	% Net banking coverage to operative SB A/Cs	8.25	87.00	22.12	34.71
3	% of MB/UPI/USSD coverage to operative SB A/Cs	85.38	92.80	50.16	54.25
4	% of AEPS coverage to operative SB A/Cs	99.96	91.68	63.31	85.52
5	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) coverage to operative Savings A/Cs	99.99	99.10	100.00	97.48
6	% of POS/QR coverage to total Current A/cs	62.99	93.20	24.06	87.14
7	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	99.42	99.03	100.00	92.04

STATUS OF DIGITAL TRANSACTIONS IN MADHYA PRADESH



*Source- NPCI

% increase from Jan-Oct'22

UPI : 36%

IMPS : 13%

DISTRICTS OF MADHYA PRADESH IN THE BOTTOM 10 PERCENTILE OF THE RBI's FI INDEX MARCH 2022

The Financial Inclusion (FI) Index published by RBI, indicates the extent of financial inclusion in the country and is responsive to the ease of access, availability and usage of services, and quality of services.

One of the significant features of the Index is the assessment of inequality in geographical distribution of access and usage parameters across the country. It is felt that a targeted approach to FI/FL should be adopted by drawing inputs from the FI Index i.e., focussing on those groups/geographical areas where indicators show low scores. Based on the analysis of position of inequality parameters under FI Index as on March 2022 for the dimensions of Access and Usage, list of districts in the state of Madhya Pradesh which are at a disadvantaged position vis-à-vis the other districts of the country have been identified as under :

Criteria ACCESS	Inequality in district wise distribution of Per Capita Branches, Fixed BCs or ATM - bottom 10% percentile
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REGION	State/UT	District
CENTRAL	MADHYA PRADESH	ALIRAJPUR
CENTRAL	MADHYA PRADESH	BHIND
CENTRAL	MADHYA PRADESH	DINDORI
CENTRAL	MADHYA PRADESH	SHEOPUR
CENTRAL	MADHYA PRADESH	SHIVPURI
CENTRAL	MADHYA PRADESH	SIDHI

Criteria USAGE	Inequality in district wise distribution of Per Capita Savings (No., Amt.) or Credit (No., Amt.) - bottom 10% percentile
---------------------------	--

REGION	State	District
CENTRAL	MADHYA PRADESH	AGAR-MALWA
CENTRAL	MADHYA PRADESH	ALIRAJPUR
CENTRAL	MADHYA PRADESH	BARWANI
CENTRAL	MADHYA PRADESH	BHIND
CENTRAL	MADHYA PRADESH	DINDORI
CENTRAL	MADHYA PRADESH	JHABUA
CENTRAL	MADHYA PRADESH	NIWARI
CENTRAL	MADHYA PRADESH	RAJGARH
CENTRAL	MADHYA PRADESH	SHEOPUR
CENTRAL	MADHYA PRADESH	SIDHI
CENTRAL	MADHYA PRADESH	SINGRAULI
CENTRAL	MADHYA PRADESH	TIKAMGARH

Mission Utkarsh: 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

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. (Nov'22)	State Target (Feb'23)	% Ach to state benchmark	National Target (Feb'25)
1	Operative CASA accounts	93835	101942	92	119714
2	PMJJBY enrolments (per lakh population)	4894	5788	85	5788
3	PMSBY enrolments (per lakh population)	19057	19329	99	19329
4	APY subscribers (per lakh population)	2576	2386	108	2386
5	MUDRA accounts (per lakh population)	2555	25399	10	25399

KCC SATURATION DRIVE

As per SLBC data, there are around 65 lakh KCCs (crop loans) issued so far in Madhya Pradesh. Therefore, there may have still a large number of farmers who do not have access to institutional credit either because they have not been issued a KCC or the KCC issued earlier inactive due to various reasons other than default / Non- Performing Assets. The matter was discussed in the special SLBC meeting held on 29/07/2022 wherein banks have been directed to provide all the eligible farmers with KCC.

Keeping in view of the above, a special KCC drive from 18th November 2022 to 31st December 2022 has been launched by SLBC to improve the access to institutional credit flow and to bring maximum number of uncovered farmers into Bank's fold. To make this campaign successful, strategies have been made and shared with the LDMs and the Banks. The progress so far reported by the banks are as under-

Sr.	Name of the Bank	Total No. of KCC issued	KCC issued to New farmers out of Column B	No. of farmer getting PM KISAN Samman Nidhi out of Column B	No. of farmer getting PM KISAN Samman Nidhi out of Column C
	A	B	C	D	E
1	Bank of Baroda	428	427	132	132
2	Bank of Maharashtra	846	101	314	19
3	Canara Bank	1,189	397	219	144
4	Central Bank of India	1126	382	367	55
5	Esaf Small Finance Bank	27	27	0	0
6	Indian Bank	3303	1825	2712	1245
7	Indian Overseas Bank	40	32	4	0
8	Madhya Pradesh Gramin Bank	3490	3490	538	538
9	Madhyanchal Gramin Bank	1384	1264	0	0
10	Punjab National Bank	778	74	0	0
11	State Bank of India	1485	1480	1485	1480
12	Uco Bank	536	481	67	61
13	Yes Bank Ltd	80	80	0	0
14	DCCB	12547	186	4968	186
15	Bank of India	3349	2878	0	0
16	Union Bank of India	2447	1590	216	92
17	Yes Bank	80	80	0	0
	Total	33103	14762	11022	3932

AGENDA NO-8

NON- PERFORMING ASSETS (NPAs)

For information

NPA AGENCY-WISE STATUS AS ON 30.09.2022

Amount in crore

Agency	Sep-19	Sep-20	Sep-21	Sep-22	Y-o-Y variation %		
					Sep-20	Sep-21	Sep-22
Public Sector Banks	22459	20793	23556	22528	-7.42	13.29	-4.36
Private Sector Banks	5520	3149	3630	3097	-42.95	15.27	-14.68
Regional Rural Banks	3026	2551	2461	1802	-15.70	-3.53	-26.78
Cooperative Banks	6392	7517	7037	8067	17.60	-6.39	14.64
Small Finance Banks			573	492			-14.14
Total	37397	34010	37257	35986	-9.06	9.55	-3.41

NPA SECTOR-WISE STATUS AS ON 30.09.2022

Amount in crore

Sector	Sep-19	Sep-20	Sep-21	Sep-22	Y-o-Y variation %			NPA % of portfolio as on Sep'22
					Sep-20	Sep-21	Sep-22	
Agriculture	15539	18256	18205	19976	17.49	-0.28	9.73	14.90
MSME	5569	5505	6929	5225	-1.16	25.87	-24.59	6.70
Housing	2029	1984	2136	2111	-2.21	7.66	-1.17	7.00
Education	181	154	181	172	-15.05	17.53	-4.97	8.00
Priority Sector	24224	26514	29416	29094	9.45	10.95	-1.09	11.70
Non-Priority Sector	13310	7578	7754	6898	-43.07	2.32	-11.04	4.12

NPA UNDER GOVERNMENT SPONSORED SCHEMES AS ON 30.09.2022

Amount in crore

Name of the scheme	Sep-19	Sep-20	Sep-21	Sep-22	Y-o-Y variation %			NPA % of portfolio as on Sep'22
					Sep-20	Sep-21	Sep-22	
MMYUY/MMSY	425	460	470	450	8.19	2.17	-4.26	10.30
PMEGP	156	171	146	155	9.66	-14.62	6.16	9.00
CMRHM	1563	1559	1583	1593	-0.28	1.54	0.63	47.00
SGSY & other	118	121	124	136	2.62	2.48	9.68	35.70
MUDRA	825	965	1913	3043	16.94	98.24	59.07	14.80

As on Nov'22

Sl No	Bank Name	PM SVANidhi			Mukhya Mantri Gramin Path Vikreta		
		Outstanding	NPA	NPA%	Outstanding	NPA	NPA%
		No	No.	No.	No	No.	No.
1	State Bank of India	119439	67614	56.6	36983	29007	78.4
2	Central Bank of India	24215	12289	50.7	8688	5288	60.9
3	Bank of Maharashtra	5598	2575	46.0	1482	421	28.4
4	Union Bank of India	25292	10704	42.3	4376	2674	61.1
5	Punjab National Bank	20236	8517	42.1	6485	4632	71.4
6	Bank of Baroda	28351	13649	48.1	5451	3881	71.2
7	Madhyanchal Gramin Bank	8154	5905	72.4	16188	8765	54.1
8	Uco Bank	5697	3196	56.1	1477	877	59.4
9	Bank of India	39875	18464	46.3	15478	6514	42.1
10	Madhya Pradesh Gramin Bank	13038	5062	38.8	20777	10970	52.8
11	Indian Bank	13199	7094	53.7	2531	1405	55.5
12	Indian Overseas Bank	3078	869	28.2	202	127	62.9
13	CANARA BANK	14617	5915	40.5	1376	448	32.6
Total		320789	161853	50.5	121494	75009	61.7

RESOLVING THE ISSUES OF INCREASING NON-PERFORMING ASSETS (NPAs) UNDER THE CHIEF MINISTER RURAL HOUSING MISSION SCHEME (CMRHM)

For immediate attention of GoMP

NPA under the scheme has been reached to alarming level of 47% of the portfolio. 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 by SLBC vide their letter no. ZO:SLBC:2022-23:225 dated 04/11/2022 to take up the matter with the appropriate authority to resolve.

DIF vide their letter no. 4249 dated 12/12/2022 has also requested the Panchayat & Rural Development Department to resolve the issue.

The State Government is requested to resolve the issues of alarming level of NPA under the scheme at the earliest.

AGEA NO-9

LOAN CASES FOR ABADI SVAMITVA SCHEME

For discussion

The Central Sector Scheme “SVAMITVA” aims to provide the ‘Record of Rights’ to village household owners possessing houses in inhabited areas (Abadi) in villages. The Scheme is a reformative step towards establishment of clear ownership of property in rural inhabited (Abadi) areas, by mapping of land parcels using drone technology and providing ‘Record of Rights’ to village household owners with issuance of legal ownership cards (Property cards/Title deeds) to the property owners.

The Scheme is implemented with the collaborative efforts of the Ministry of Panchayati Raj, State Revenue Department, State Panchayati Raj Department and Survey of India. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits. Madhya Pradesh, around 6.41 lakh property cards have been issued to the beneficiaries so far.

In order to sensitize the bankers a meeting was held on 13/04/2022 under the Principal Secretary, Revenue Department. The matter was deliberated in detail. However, it has been flagged by some district collector that banks are not considering these cases.

Further, Banks were requested to examine the challenges if any faced by them. In order to discuss the issues, a meeting was held on 19/10/2022 under the chairmanship of Commissioner Land Records. The queries raised by the banks are to be responded by the concerned department.

Banks are requested to consider the loan cases under the Scheme.

AGENDA NO-10

MINUTES OF THE SUB-COMMITTEE MEETINGS

For information

The Minutes of the following Sub-committee meetings are attached

- | | | |
|------|--|--------------------------------------|
| i. | Sub-committee on Agriculture & Allied Activities | : held on 15/06/2022 |
| ii. | Sub-committee on Housing | : held on 10/08/2022 &
29/09/2022 |
| iii. | Sub-committee on Recovery | : held on 29/08/2022 |
| iv. | Sub-committee on Improvement of low CD Ratio | : held on 23/11/2022 |
| v. | Sub-committee on MSME | : held on 25/11/2022 |

AGENDA NO-11

MISCELLANEOUS AGENDA

STANDARDIZED DATA FLOW UNDER LEAD BANK SCHEME (LBS)

RBI issued vide their letter no. FIDD. CO. LBS. No. 21/02.01.001/2019-20 dated 03.07.2019 issued instructions regarding development of a Standardized system for LBS related data flow. Banks are supposed to upload CBS extracted block-wise data in the txt formats on the SLBC portal.

Issues

- DCCBs are yet to be onboarded into the standardized data flow system. Data is manually compiled by the official of the Apex Bank from all DCCBs and entered into the SLBC portal manually.
- Unavailability of district-wise data to LDMs. District-wise data of Scheduled Commercial Banks (except DCCBs) are available from Mar'22 onwards only.
- Data is not uploaded by the banks on the portal in time.
- Due to variation in data, some banks change the previously uploaded data.
- Data format of some banks are not in line with the RBI /SLBC-MP formats.

Suggestions for improvement

- Onboarding the DCCBs to the standardized data flow system as soon as possible.
- Reconciliation of data extracted from CBS and actual figures by all member banks.
- Analysing the figures both in numbers and amount from previous quarter and financial year by banks before submission to SLBC.
- Strict compliance of time-line for submission of data by banks.

PREPARATION OF NEXT YEAR ACP- TO BE REALISTIC FOR MEANINGFUL DISCUSSION

As per the RBI guidelines, Annual Credit Plan of the districts is released by the LDM of the respective district after approval of the DCC. Approved District Credit Plans of all the districts are aggregated at the state level and form the State Credit Plan. In general ACP is based on the Potential Linked Plans (PLPs) of NABARD. Of late, it is observed that there is a substantial gap between ACP targets and achievement. The issues were discussed in detail in the special SLBC meeting held on 29/07/2022. The Deputy Governor, RBI emphasized rationalization of the ACP by consultation with all stakeholders and advised to adopt a bottom-up approach to map the existing potential for development. It was further advised that credit absorption capacity of individual districts should be analysed to come up with a realistic ACP.

Keeping in view of the above, SLBC requested member banks to prepare 'Bank Credit Plan' of bank for the state of Madhya Pradesh for financial year 2023-24 and share with the SLBC to make the ACP realistic. So far till 16th Dec'22, only Apex Bank, Bank of Maharashtra, Canara Bank, Indian Overseas Bank, M.P.Gramin Bank, Union Bank of India, Yes Bank and Punjab National Bank have submitted their proposed credit plan.

ANNEXURE-I

CROP SEASON OF VARIOUS CROPS IN MADHYA PRADESH				
CROP	SEASON	SHOWING	HARVESTING	CROP SEASON IN MONTHS
PADDY	KHARIF	JUNE-JULY	OCT-NOV	6
BAJRA	KHARIF	JUNE-JULY	SEP-DEC	7
WHEAT	RABI	OCT-DEC	FEB-APR	7
ARHAR/TUR	KHARIF	JUNE-JULY	NOV-JAN	8
MUNG BEAN/URD BEAN	KHARIF	JUNE-JULY	SEP-OCT	6
SOYABEAN	KHARIF	JUNE-JULY	OCT-NOV	6
GRAM	RABI	OCT-DEC	FEB-APR	7
MASUR	RABI	SEP-NOV	FEB-APR	8
PULSES	RABI	OCT-NOV	MAR-APR	7
PEA	RABI	OCT-NOV	MAR-APR	7
GROUND NUT	KHARIF	JUNE-JULY	SEP-OCT	6
LINSEED	RABI	OCT-NOV	MAR-APR	7
SESAME	KHARIF	JUNE-JULY	OCT-NOV	6
SUN FLOWER	KHARIF	JUNE-AUG	SEP-NOV	6
SUN FLOWER	RABI	OCT	JAN	6
SUN FLOWER	SUMMER/SPRING	FEB	APR-MAY	6
CASTOR	KHARIF	JUL-AUG	JAN-FEB	8
MUSTARD	RABI	OCT	FEB-MAR	6
TORIA	RABI	SEP	DEC-JAN	6
MAIZE	KHARIF	JUN-JUL	AUG-DEC	7
SUGARCANE	LONG DURATION	OCT-APR	OCT-MAR	18
COTTON	KHARIF	MAY-JUNE	OCT-DEC	8
BANANA				12
VEGETABLES				8
OTHER HORTICULTURAL CROPS: 6-12 MONTHS DEPENDS ON TYPE OF CROP AND AREA OF CULTIVATION				
PLANTATION CROPS: AFTER FRUITING) 12-18 MONTHS DEPENDS ON TYPE OF CROP AND AREA OF CULTIVATION				

ANNEXURE-II

ESCROW AGREEMENT

THIS AGREEMENT ("Escrow Agreement") is made and executed on this ----- day of _____ (month) 2022 (the "Agreement Date"), is by and among:

1. M/s. _____, an LLP/ Proprietorship/ Partnership firm or a Company, registered under _____ [Company/ LLP/ Partnership Act etc.], formed as Special Purpose Vehicle for implementation of Solar Power Project under Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM KUSUM) Scheme, Component-A, having registered office at _____, (hereinafter referred to as the "Renewable Power Generator or RPG" which expression shall, unless it be repugnant to the subject or context thereof, include its successors and permitted assigns);
2. _____, [name of escrow agent] (a body corporate incorporated under the Banking Companies Acquisition and Transfer of Undertakings Act 1970) and having its Registered Office at _____, acting through its _____ Branch, at _____ (hereinafter referred to as the "Escrow Agent" which expression shall, unless it be repugnant to the subject or context thereof, includes its successors and permitted assigns); and
3. _____, [name of financing bank] (a body corporate incorporated under the Banking Companies Acquisition and Transfer of Undertakings Act 1970) and having its Registered Office at _____, hereinafter referred to as "Financing Bank", which expression shall, unless it be repugnant to the subject or context thereof, includes its successors and permitted assigns); and

[The Renewable Power Generator (RPG), the Escrow Agent and the Financing Bank are hereinafter collectively referred to as the "Parties" and individually as the "Party".

WHEREAS:

- A. The RPG has availed credit facilities (hereinafter called "the Facility") from FINANCING BANK under Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM KUSUM) scheme of Government of India pursuant to arrangement letter, financing and security agreements executed by the RPG in favour of FINANCING BANK. The details of the Facility, the arrangement letter and the financing and security agreements are given in Schedule hereunder.
- B. The RPG has entered into a Power Purchase Agreement (PPA), as defined hereunder with Madhya Pradesh Power Management Company Limited (MPPMCL), where under the MPPMCL. has agreed

to purchase renewable power from the RPG for such contracted capacity and at the tariff as stated in the Power Purchase Agreement. The RPG has represented that the Tariff Payment (as defined hereunder) at least exceeds the Installment and Interest of the Facility under the Facility Agreement (as defined hereunder)

- C. In order to ensure due repayment of the Facility together with interest and all other amounts due and payable by the Renewable Power Generator or RPG to FINANCING BANK in respect of the Facility the Renewable Power Generator or RPG and the MPPMCL have agreed that the entire payments made in respect of the Renewable Power purchased by the MPPMCL from the Renewable Power Generator or RPG shall be remitted to an Escrow Account to be opened with the Escrow Agent and that the Escrow Agent shall withdraw the amount of Debt Payment Amounts (as hereinafter defined) in priority to allowing all other payments to the RPG in the manner and as per terms and conditions contained hereunder:

NOW THEREFORE, in furtherance of the transaction contemplated hereby and in consideration of the mutual covenants of the parties hereto set forth in this Agreement, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties hereto hereby agree as follows:

1. Interpretations

1.1 Definitions

Unless the context indicates a contrary intention, all capitalized terms used herein, that are not otherwise defined elsewhere in this Agreement, shall have the respective meanings ascribed to hereunder:

Authorized Representative in relation to a Party means the person who is duly authorized to act on behalf of the relevant Party.

Business Day means a day on which commercial banks including, but not limited to the Escrow Agent, are open for normal business as per the provisions of the Negotiable Instruments Act 1881.

Debt Payment Amount means the Interest and the Installment that is due each month from the RPG to FINANCING BANK under the Facility Agreement

Due Date(s) shall mean, in respect of:

(a) each Installments, the Installment Payment Dates;

(b) Interest, the Interest Payment Dates.

Escrow Account has the meaning set out to such term in Clause 3.1 hereof.

Escrow Amount means the money lying to the credit of the Escrow Account for the time being and from time to time.

Facility means the term loan facility described in detail in the Schedule.

Facility Account means the term loan account maintained by the RPG with FINANCING BANK in respect of the Facility.

Facility Agreement shall mean the Facility Agreement dated, executed by the RPG in favour of FINANCING BANK for availing the Facility as detailed in Schedule-I hereunder.

Final Settlement Date shall mean the date on which, the entire dues payable by the RPG to FINANCING BANK under the Facility Agreement have been paid, discharged or performed in full to the satisfaction of FINANCING BANK and there are no sums which are owed, even contingently, to FINANCING BANK by the RPG as evidenced by a no dues certificate being issued by FINANCING BANK.

Interest means the amount of monthly interest payable by the RPG to FINANCING BANK under the Facility Agreement subject to adjustment of subvention (if any) of the Government of India under the interest Subvention Scheme.

Installment means the amount of monthly/ quarterly installment (as the case may be) of the Facility in terms of repayment schedule in the Facility Agreement.

Interest Payment Date shall mean the first day of each calendar month occurring after the initial disbursement date until the Final Settlement Date.

Installment Payment Date means the last day of the month for which the Interest is due.

Party means any party to this Agreement as relevant and contextual.

Power Purchase Agreement means agreement dated _____ entered into between the RPG and the MPPMCL, where under the MPPMCL has agreed to purchase renewable power from the RPG or any other item agreed between the RPG and MPPMCL against payment of Purchase Price.

Tariff Payment means all amounts payable by MPPMCL to the RPG under the Power Purchase Agreement (PPA) for supply of Renewable Power by the RPG to MPPMCL from time to time during the subsistence of the Power Purchase Agreement.

2. Appointment of Escrow Agent

The RPG and the Financing Bank jointly designate _____ [name and branch of escrow agent] as the Escrow Agent for the purposes set forth herein, and the Escrow Agent hereby accepts such appointment and agrees to accept, hold and disburse the Escrow Amount in accordance with the terms hereof. All references to the "Escrow Agent, as that term is used herein, shall refer to the Escrow Agent solely in its capacity as such, and not in any other capacity whatsoever, whether as individual, agent, fiduciary, trustee or otherwise.

3. Establishment and Maintenance of Escrow Account

3.1 The Escrow Agent confirms that it shall open an escrow account, in the name of the RPG and Financing Bank (herein after referred to as the "Escrow Account") on the terms of this Agreement, the details of which shall be informed to the Parties in writing by the Escrow Agent.

3.2 The Escrow Agent shall hold all money forming part of the Escrow Amount as banker subject to the terms of this Agreement, and as a result such money will not be held in accordance with the fixed deposit account rules in Escrow Agent Bank.

3.3 The Parties undertakes to provide to the Escrow Agent all documentation and other information required by the Escrow agent from time to time to comply with all applicable regulations in relation to the Escrow Account forth with upon request by the Escrow Agent.

4. Deposit of Escrow Amount

4.1 The RPG shall raise to the MPPMCL a monthly bill as per the terms of the Power Purchase Agreement and ensure that the MPPMCL remits the entire Tariff Payment to the RPG Escrow Account on regular basis in accordance with Power Purchase Agreement.

4.2 RPG shall ensure that the entire Tariff Payment is remitted/ credited to the Escrow Account by MPPMCL. RPG shall also ensure that, till the Final Settlement Date, no amount shall be paid by MPPMCL directly to the RPG under the Power Purchase Agreement. Provided however, the obligation of the MPPMCL under this clause shall be limited to the obligation of the MPPMCL under the Power Purchase Agreement for Tariff Payment.

4.3 RPG hereby authorizes MPPMCL to remit the entire Tariff Payment to the Escrow Account and such payment by MPPMCL to the Escrow Account shall be construed as a valid discharge by MPPMCL of its obligations for Tariff Payment for supply of Renewable Power under the Power Purchase Agreement to the RPG as per the monthly bill issued to the MPPMCL under the Power Purchase Agreement.

4.4 All amounts deposited as per clause 4.1, 4.2 and 4.3 hereinabove and held in the Escrow Account and credited to the Escrow Account from time to time shall be deemed to form part of the Escrow Amount.

4.5 The Escrow Amount will not bear any interest, unless the Escrow Amount is invested, at the written request of the RPG, as term deposits of Escrow Agent Bank for such time as may be required. Notwithstanding the same, at all times, the RPG shall ensure that the amount equivalent to Debt Payment Amount for [] months is available in the Escrow account and only the residual amounts are invested in term deposits.

4.6 The RPG as well as the Financing Bank agrees that the Escrow Agent shall have no responsibility whatsoever to ensure that the MPPMCL deposits the Tariff Payment to the Escrow Account.

5. Withdrawal from Escrow Account

5.1 The Escrow Agent is hereby authorized by RPG, to hold back from the Escrow Amount, funds equivalent to the Debt Payment Amount for [] months and to remit the Debt Payment Amount on respective Due Dates to the Facility Account of the Financing Bank towards the payment of Interest and installment of the Facility.

5.2 The RPG will be entitled to make withdrawals/ investments only from the balance funds available in the Escrow Account after the satisfaction of the terms stipulated under Clause 5.1 above.

5.3 Notwithstanding the same, if, during any month, the remittances into the Escrow Account is not sufficient to maintain the Debt Payment Amount for [] months as stipulated in Clause 5.1 above, RPG will not be entitled to make any withdrawals/ Investments from the Escrow Amount till such time the Debt Payment Amount for [] months is accrued in the Escrow Account.

6. Tax Matters

The RPG and the Financing Bank agree that, for Tax reporting purposes, all taxable interest on or other income, if any, attributable to the Escrow Amount shall be allocable to the RPG. All income earned from the cash and investments of the Escrow Amounts held in the Escrow Accounts shall be taxable to the RPG and shall be reportable by the Escrow Agent to the Income tax or any other taxing authority, whether or not such income has been distributed during such year. The Escrow Agent shall have no responsibility for the preparation and/or filing of any tax or information return with respect to any transactions, whether or not related to this Agreement that occurs outside the Escrow Amount.

7. Rights, Obligations and Indemnification of the Escrow Agent

7.1 In performing any of its duties under this Agreement, or upon the claimed failure to perform its duties hereunder, the Escrow Agent shall not be liable to anyone for any damages, losses, or expenses that such

party may incur as a result of the Escrow Agent so acting or failing to act (save except for damages arising out of its own gross negligence or willful misconduct as finally determined by a court of competent jurisdiction). Accordingly, the Escrow Agent shall not incur any such liability with respect to: (i) any action taken or omitted to be taken in good faith and without gross negligence or willful misconduct; or (ii) any action taken or omitted to be taken in reliance (including reliance not only as to a document's due execution and the validity and effectiveness of its provisions, but also as to the truth and accuracy of any information contained therein) upon any document, including any written notice, request or instruction provided for in this Agreement, that the Escrow Agent shall, in good faith and with exercise of due care, believe to be genuine without inquiry and without requiring substantiating evidence of any kind, to have been signed or presented by a proper Person or Persons and to conform with the provisions of this Agreement.

7.2 The RPG hereby agree to indemnify and hold the Escrow Agent and its directors, officers, agents and employees (collectively, the "Escrow Agent Indemnitees") harmless from and against any and all claims including third party claims, liabilities, losses, damages, fines, penalties and expenses, including out-of-pocket, incidental expenses and reasonable legal fees and expenses ("Escrow Agent Losses that may be imposed on, incurred by, or asserted against, the Escrow Agent Indemnitees or any of them in connection with or arising out of the Escrow Agent's performance under this Agreement; provided that the Escrow Agent has acted in good faith and without gross negligence or willful misconduct. The provisions of this Clause 7.2 shall survive the termination of this Agreement.

8. Liability of RPG

The RPG agrees that the authority granted to the Escrow Agent under Clause 5 of this Agreement for withdrawal of Debt Payment Amount for Credit to Facility Account on each Due Date shall not absolve the RPG from its obligation for payment of any or all amounts due by the RPG to FINANCING BANK under the Facility Agreement and that in case of ability of the Escrow Agent for any reasons; including but not limited to insufficiency of balance in the Escrow Account or if any part of the Escrow Amount, is at any time attached, garnished or levied upon under any court order, or operation of the Escrow Account is stayed or enjoined by any court order, or any order, judgment or decree shall be made or entered by any court affecting the Escrow Account, then in any of such events, the Escrow Agent shall provide the RPG, Financing Bank and the MPPMCL with prompt written notice of any such events and the RPG shall forthwith be liable for payment of Interest and Installment of the Facility in terms of the Facility Agreement.

9. Fees.

The RPG shall be liable for the fees and expenses of the Escrow Agent for so long as any portion of the Escrow Amount is held by the Escrow Agent under this Agreement. The amount of such fees shall be agreed upon between the RPG and the Escrow Agent at the time of execution of this Agreement and such amount shall be construed as fees for the purpose of this Clause 9. The Escrow Agent shall have, and is hereby granted, a first lien upon the Escrow Amount with respect to its unpaid fees or non-reimbursed expenses under this Agreement.

10. Notices and Instructions.

Any notices, account statements, consents or other communication required to be sent or given hereunder by any of the parties hereto or FINANCING BANK shall, in every case, be in writing and be sent or given to each party referenced in this Agreement, and shall be deemed properly served if (a) delivered personally, (b) delivered by a recognized courier service, or (c) sent by facsimile/ e-mail transmission with a confirmation copy sent by courier, in each case, to the parties at the addresses and facsimile numbers/ e mail as may be furnished in writing by each Party to the other.

11. Governing Law and Jurisdiction.

This Agreement and the rights and obligations of the parties hereto hereunder shall be governed in all respects, including validity, interpretation and effect, by the laws of India. In case of any disputes, differences, the parties shall have the exclusive jurisdiction of courts of Bhopal.

12. Amendment and Waiver.

This Agreement may be amended or any provision of this Agreement may be waived off, provided that any such amendment or waiver will be binding on a party hereto only if such amendment or waiver is set-forth in a writing executed by all the Parties.

13. Term.

This Escrow Agreement shall come into force on the date hereof and shall remain in full force and effect until the repayment of the entire Loan amount, interest and any other costs accruing thereof, to Financing Bank.

14. Termination.

This Agreement shall continue till the Final Settlement Date and MPPMCL shall be discharged of its obligation under Clause 4 of this Agreement upon receipt of intimation from FINANCING BANK that the MPPMCL stands discharged of its obligation under Clause 4.

15. Assignment of Interests.

No assignment of the interest of any of the Parties hereto shall be binding upon the Escrow Agent unless and until written notice of such assignment shall be filed with and acknowledged by the Escrow Agent.

16. Non liability of MPPMCL

Financing Bank and the Escrow agent shall have no recourse against MPPMCL whatsoever pursuant to this Agreement and MPPMCL shall not be liable to any Party for default by the RPG of its obligation of repayment of dues under the Facility Agreement or for any other breach thereof and the obligation of the MPPMCL shall be limited to remittance of amount released towards Tariff Payment in the Escrow Account as desired under Power Purchase Agreement.

17. Dispute Resolution

In the case of any claims, disputes or any difference between the Parties arising out of or in relation to this agreement including but not limited to disputes or differences as to the validity of this Agreement or interpretation of any of the provisions of this agreement or losses or damages arising under this agreement or Indemnity, the same shall be resolved by mutual discussion. In the event that the dispute or event is not resolved by mutual discussion, such claims, disputes or differences, shall be referred to a panel of arbitrators who will be appointed with mutual consent of the Parties and the Arbitration proceedings shall be held in accordance with the provisions of The Arbitration and Conciliation Act, 1996 as amended from time to time. The provisions of this cause shall survive the termination of this Agreement.

SCHEDULE

<state the details of the Facility>

IN WITNESS WHEREOF, this Agreement has been duly executed as of the date first written above by the duly Authorized Representatives of Parties as stated hereunder.

For and on behalf of RPG:

ESCROW AGENT: For and on behalf of:

_____ **Bank**

Signature:

Signature:

Name:

Name:

Title:

Title:

Date:

Date:

Stamp:

Stamp:

18. Exclusive limitation of liability of MPPMCL

Notwithstanding anything contained anywhere and in any context under the above Agreement, the role and accountability of MPPMCL shall be limited only and only to ensure that all tariff payments as required under concerned PPA is remitted in a designated bank account as notified by RPG and concerned bank i.e. Financing Bank and Escrow Agent Bank as per this agreement, to MPPMCL. Further, this account shall not be changed or varied without prior written no-objection certificate (NOC) from the concerned bank i.e. Financing Bank and Escrow Agent Bank as per this agreement.

For and on behalf of RPG:

ESCROW AGENT: For and on behalf of:

Bank

Signature:

Signature:

Name:

Name:

Title:

Title:

Date:

Date:

Stamp:

Stamp:

For and on behalf of MPPMCL:

Signature:

Name:

Title:

Date:

Stamp:

18. Exclusive limitation of liability of MPPMCL

Notwithstanding anything contained anywhere and in any context under the above Agreement, the role and accountability of MPPMCL shall be limited only and only to ensure that all tariff payments as required under concerned PPA is remitted in a designated bank account as notified by RPG and concerned bank i.e. Financing Bank and Escrow Agent Bank as per this agreement, to MPPMCL. Further, this account shall not be changed or varied without prior written no-objection certificate (NOC) from the concerned bank i.e. Financing Bank and Escrow Agent Bank as per this agreement.

For and on behalf of RPG:

ESCROW AGENT: For and on behalf of:

Bank

Signature:

Signature:

Name:

Name:

Title:

Title:

Date:

Date:

Stamp:

Stamp:

For and on behalf of MPPMCL:

Signature:

Name:

Title:

Date:

Stamp:

ANNEXURE-III

Mukhya Mantri Udyam Kranti Yojana

As on 11/12/2022

Sr.	Bank Name	Target 2022-23 (No.)	Total Application submitted	Sanctioned	Disbursed	Pending	Rejected
1	Bank of India	7340	3662	1874	1621	469	996
2	Central Bank of India	8040	3900	1759	1399	501	1194
3	UCO Bank	1240	619	246	205	145	104
4	State Bank of India	19920	8034	2655	1811	2540	2484
5	Union Bank	7260	2951	1078	870	975	571
6	Bank of Baroda	5660	1708	757	628	371	451
7	Punjab National Bank	7120	2350	641	448	668	498
8	Indian Overseas Bank	1540	293	124	113	68	56
9	Indian Bank	3320	1087	291	111	348	267
10	Canara Bank	6280	1261	423	389	264	421
11	Bank of Maharashtra	3320	616	177	127	173	153
12	Punjab & Sind Bank	3460	147	74	68	21	27
13	IDBI Bank Ltd	2020	227	48	43	97	47
14	HDFC Bank Ltd	4100	358	6	6	316	7
15	ICICI Bank	4460	207	3	3	202	2
16	Axis Bank Ltd	3660	150	0	0	150	0
17	Bandhan Bank Ltd	2960	11	0	0	10	1
18	Yes Bank	980	9	0	0	9	0
19	Other Banks	7320	0	0	0	0	0
	Total	100000	27590	10156	7842	7327	7279

Sr.	Bank Name	Sanction % out of total target	Sanction % out of submission	Disbursed % out of sanction	Rejection % out of submission
1	Bank of India	26	51	86	27
2	Central Bank of India	22	45	80	31
3	UCO Bank	20	40	83	17
4	State Bank of India	13	33	68	31
5	Union Bank	15	37	81	19
6	Bank of Baroda	13	44	83	26
7	Punjab National Bank	9	27	70	21
8	Indian Overseas Bank	8	42	91	19
9	Indian Bank	9	27	38	25
10	Canara Bank	7	34	92	33
11	Bank of Maharashtra	5	29	72	25
12	Punjab & Sind Bank	2	50	92	18
13	IDBI Bank Ltd	2	21	90	21
14	HDFC Bank Ltd	0	2	100	2
15	ICICI Bank	0	1	100	1
16	Axis Bank Ltd	0	0	0	0
17	Bandhan Bank Ltd	0	0	0	9
	Total	10	37	77	26

ANNEXURE-IV

PM SVANidhi (10 K Loan)

As on 11/12/2022

S.no	Bank Name	Target (No.) 2022-23	Submitted	Sanctioned	Disbursed	Progress % of disbursed cases against target
1	Bank of India	10239	11882	7325	6689	65.33%
2	State Bank of India	27475	27445	17275	11159	40.62%
3	Bank of Baroda	10093	8102	4271	3394	33.63%
4	Union Bank of India	13458	8293	4307	3682	27.36%
5	Central Bank of India	9948	7523	3670	2617	26.31%
6	Indian Bank	7614	4105	2118	1870	24.56%
7	Punjab National Bank	13311	5110	3257	2338	17.56%
8	UCO Bank	5997	2564	1257	958	15.97%
9	Bank of Maharashtra	4242	1096	718	616	14.52%
11	Canara Bank	11629	3103	1510	1288	11.08%
10	Punjab and Sind Bank	1755	338	214	205	11.68%
12	Indian Overseas Bank	3072	574	288	203	6.61%
	Total PSBs	118833	80135	46210	35019	29.47%
15	HDFC Bank	8411	1741	1007	881	10.47%
16	Kotak Mahindra Bank Limited	712	387	169	87	12.22%
17	IDBI Bank	3438	743	137	106	3.08%
18	IDFC FIRST Bank Ltd.	2852	300	52	52	1.82%
19	Axis Bank	7168	493	45	42	0.59%
20	Yes Bank Ltd.	366	7	1	1	0.27%
21	ICICI Bank	7533	308	14	9	0.12%
22	Bandhan Bank Ltd.	8118	266	6	6	0.07%
23	IndusInd Bank	3730	49	2	1	0.03%
24	Federal Bank	585	38	2	1	0.17%
25	DCB Bank Ltd.	658	1	0	0	0.00%
26	Ratnakar Bank	2194	0	0	0	0.00%
	Total Private Bank	45765	4333	1435	1186	2.59%
27	Madhyanchal Gramin Bank	4511	2728	829	746	16.54%
28	RRB Madhya Pradesh GB	7314	3269	1539	1165	15.93%
	Total RRBs	11825	5997	2368	1911	16.16%
29	Utkarsh Small Finance Bank	1390	35	8	7	0.50%
30	AU Small Finance bank	3445	109	18	18	0.52%
31	Ujjivan Small Finance Bank	450	66	0	0	0.00%
32	Fincare Small Finance Bank	1736	0	0	0	0.00%

33	Jana Small Finance Bank	1902	0	0	0	0.00%
34	ESAF Small Finance Bank	1670	0	0	0	0.00%
35	Sarvoday Small Finance Bank	1609	0	0	0	0.00%
36	Equitas Small Finance Bank	2560	0	0	0	0.00%
	Total MFIs	14762	210	26	25	0.17%
	Grand Total	191185	90675	50039	38141	19.95%

PM SVANidhi (20 K Loan)

As on 11/12/2022

Sl No.	Bank Name	Target 2022-23	Closed Application	Summited	Sanction	Disbursed	Progress % of disbursed cases against target
1	Bank of India	8015	12174	25700	16310	14287	178.25%
2	State Bank of India	21072	14575	47876	38974	16974	80.55%
3	Central Bank of India	8439	1440	12797	8554	5057	59.92%
4	Bank of Baroda	7901	3660	10436	5844	4585	58.03%
5	Indian Bank	5725	1743	5334	3044	2685	46.90%
6	UCO Bank	4695	844	3768	2443	1986	42.30%
7	Canara Bank	9103	2813	8715	4545	3706	40.71%
8	Union Bank of India	10534	4510	12659	6119	4935	46.85%
9	Punjab National Bank	10420	2018	11416	8578	3997	38.36%
10	Indian Overseas Bank	2405	472	1506	1152	743	30.89%
11	Bank of Maharashtra	4464	591	2635	1680	1316	29.48%
12	Punjab and Sind Bank	1574	119	856	471	445	28.27%
	Total PSB	94347	44959	143698	97714	60716	64.35%
13	Kotak Mahindra Bank Limited	602	55	225	199	69	11.46%
14	IDBI Bank	2691	266	881	414	295	10.96%
15	HDFC Bank	6584	372	771	453	143	2.17%
16	IDFC FIRST Bank Ltd.	2233	34	51	10	10	0.45%
17	Federal Bank	558	16	31	3	2	0.36%
18	ICICI Bank	5897	53	297	18	18	0.31%
19	Axis Bank	5611	51	72	18	8	0.14%
20	Bandhan Bank Ltd.	6355	6	30	4	3	0.05%
21	IndusInd Bank	2920	6	6	0	0	0.00%
22	Yes Bank Ltd.	286	0	0	0	0	0.00%
23	DCB Bank Ltd.	615	0	0	0	0	0.00%
24	Ratnakar Bank	1718	0	0	0	0	0.00%
	Total Private Bank	36070	859	2364	1119	548	1.52%
25	RRB Madhya Pradesh GB	5725	2162	6371	3677	2152	37.59%
26	Madhyanchal Gramin Bank	2748	837	1885	889	805	29.29%
	Total RRBs	8473	2999	8256	4566	2957	34.90%
27	Utkarsh Small Finance Bank	1088	26	29	25	20	1.84%

28	AU Small Finance bank	2462	163	218	23	22	0.89%
29	Ujjivan Small Finance Bank	344	0	0	0	0	0.00%
30	ESAF Small Finance Bank	916	0	0	0	0	0.00%
31	Jana Small Finance Bank	1489	0	0	0	0	0.00%
32	Sarvoday Small Finance Bank	1260	0	0	0	0	0.00%
33	Equitas Small Finance Bank	2004	0	0	0	0	0.00%
34	Fincare Small Finance Bank	1202	0	0	0	0	0.00%
	Total SFBs	10765	189	247	48	42	0.39%
	Total	149655	49006	154565	103447	64263	42.94%

ANNEXURE-V

Mukhya Mantri Gramin Path Vikreta Yojana

As on 11/12/2022

Sl No.	Bank	No. of Cases Forwarded	No. of Case Sanctioned	No. of Case Disbursed	No. of Case Rejected	Pending for disbursement	Pending for decision	Disbursement % over submission
1	Madhya Pradesh Gramin Bank	120155	56157	48033	56361	8124	7637	39.98
2	State Bank of India	281280	104827	97648	104774	7179	71679	34.72
3	Central Bank of India	93149	45375	42110	34946	3265	12828	45.21
4	Bank of India	92774	34749	32355	41618	2394	16407	34.88
5	Madhyanchal Gramin Bank	84146	27523	25208	56459	2315	164	29.96
6	Indian Bank	37357	14922	13614	13537	1308	8898	36.44
7	Union Bank of India	46987	19315	18222	18091	1093	9581	38.78
8	Punjab National Bank	47345	18321	17254	20463	1067	8561	36.44
9	Bank of Baroda	37989	14482	13507	18555	975	4952	35.56
10	UCO Bank	13857	5725	5249	6494	476	1638	37.88
11	Indian Overseas Bank	1633	609	561	601	48	423	34.35
12	Punjab And Sind Bank	1784	626	597	958	29	200	33.46
13	Bank of Maharashtra	15257	5080	3420	9182	1660	995	22.42
14	Canara Bank	15390	5954	4702	7881	1252	1555	30.55
15	IDFC First Bank	2011	772	760	609	12	630	37.79
16	ICICI Bank	4331	2635	2622	353	13	1343	60.54
17	Indusind Bank	869	575	574	23	1	271	66.05
18	IDBI Bank	2444	518	450	1019	68	907	18.41
19	Au Small Finance Bank	953	308	304	44	4	601	31.90
20	HDFC Bank	2250	489	293	501	196	1260	13.02
21	Axis Bank	2865	136	108	674	28	2055	3.77
22	Yes Bank	285	25	14	161	11	99	4.91
30	Federal Bank	43	3	3	25	0	15	6.98
31	Bandhan Bank	520	17	16	0	1	503	3.08
32	Au Small Finance Bank	953	308	304	0	4	645	31.90
33	Kotak Mahindra Bank	101	3	3	0	0	98	2.97
Grand Total		906728	359454	327931	393329	31523	153945	36.17

ANNEXURE-VI

Prime Minister Employment Generation Programme (PMEGP)

Margin Money (M.M.) in crore

As on 11/12/2022

Sr.	Name of the Bank	Target 2022-23		Forwarded		Sanctioned		M.M. Disbursed		M.M. Achieved
		No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.	%
1	Central Bank of India	733	21	2518	92	984	42	418	17	78.99
2	Indian Overseas Bank	98	3	159	6	76	3	34	1	44.05
3	Madhya Pradesh Gramin Bank	611	18	2431	56	910	19	344	8	42.66
4	Union Bank of India	692	20	1639	55	502	19	209	8	40.84
5	Canara Bank	611	18	1160	37	411	13	218	7	40.35
6	IDBI Bank	81	2	164	6	37	1	28	1	38.42
7	Punjab And Sind Bank	81	2	89	3	24	1	19	1	37.12
8	Bank of India	733	21	2019	59	957	24	306	8	35.73
9	Indian Bank	319	9	758	23	196	6	104	3	32.40
10	Bank of Baroda	733	21	1361	48	353	14	181	7	31.96
11	Punjab National Bank	692	20	1868	56	553	14	211	6	30.82
12	Madhyanchal Gramin Bank	163	5	490	11	133	3	61	1	26.05
13	Uco Bank	163	5	390	9	167	3	65	1	23.50
14	State Bank of India	1018	30	4768	128	969	20	267	5	16.70
15	Bank of Maharashtra	244	7	489	15	78	2	44	1	12.99
16	HDFC Bank	204	6	90	4	3	0	1	0	0.74
17	Axis Bank	204	6	1	0	0	0	0	0	0.00
18	ICICI Bank	204	6	17	1	1	0	0	0	0.00
19	Yes Bank	65	2	1	0	0	0	0	0	0.00
TOTAL		7649	222	20412	611	6354	183	2510	75	33.60

ANNEXURE-VII

Pradhan Mantri Mudra Yojana

Disbursed amount in crore FY 2022-23

As on 11/12/2022

Sr	Bank Name	Shishu		Kishore		Tarun		Total	
		No	Amt	No	Amt	No	Amt	No	Amt
1	State Bank of India	36603	65	16024	451	8077	606	60704	1121
2	Bank of Baroda	18092	64	7207	200	3358	187	28657	452
3	Bank of India	25472	46	13369	273	3822	275	42663	594
4	Bank of Maharashtra	22170	67	2291	35	395	30	24856	132
5	Canara Bank	13578	15	5335	156	2705	230	21618	400
6	Central Bank of India	30609	21	9695	157	3233	217	43537	395
7	Indian Bank	598	2	2582	64	6843	118	10023	184
8	Indian Overseas Bank	1045	2	672	17	226	19	1943	37
9	Punjab National Bank	8796	18	4587	99	2641	209	16024	327
10	Union Bank of India	9663	16	6365	139	2308	174	18336	329
11	Punjab & Sind Bank	683	1	469	10	108	9	1260	21
12	UCO Bank	3668	7	1577	38	699	56	5944	101
PSBs Sub Total		170977	325	70173	1640	34415	2129	275565	4094
13	Axis Bank	32076	113	7407	72	552	48	40035	234
14	DCB Bank	0	0	0	0	0	0	0	0
15	Federal Bank	0	0	7	0	1	0	8	0
16	HDFC Bank	42708	115	4567	69	2205	153	49480	337
17	ICICI Bank	10	0	2790	101	3614	231	6414	332
18	IDBI Bank	693	2	443	13	484	37	1620	52
19	IDFC Bank Limited	39918	155	37108	468	1801	113	78827	736
20	IndusInd Bank	328570	859	36956	228	243	16	365769	1104
21	J&K Bank	8	0	16	1	4	0	28	1
22	Karnataka Bank	13	0	21	1	18	1	52	2
23	Kotak Mahindra Bank	36588	142	1	0	3	0	36592	142
24	Ratnakar Bank	117	0	0	0	2	0	119	0
25	South Indian Bank	0	0	1	0	0	0	1	0
26	Yes Bank	25110	93	931	5	0	0	26041	99
Private Bank Sub Total		505811	1480	90248	958	8927	600	604986	3038
27	Madhya Pradesh Gramin Bank	27275	64	45919	595	2594	159	75788	817
28	Madhyanchal Gramin Bank	10530	22	1325	21	178	13	12033	56
RRBs Sub Total		37805	86	47244	615	2772	172	87821	873
NBFC-Micro Finance Institutions Sub Total		456329	1565	97104	732	703	46	554136	2342
Small Finance Banks Sub Total		135472	500	35062	315	1770	124	172304	939
Grand Total		1306394	3955	339831	4261	48587	3070	1694812	11286

ANNEXURE-VIII

Sant Ravidas Swarojgar Yojana

As on 11/12/2022

Sr.	Bank Name	Total Application submitted	Sanctioned	Disbursed	Pending	Rejected	Sanction % out of submitted	Disbursed % out of sanction	Rejection % out of submitted
1	Bank of Maharashtra	48	8	7	29	7	17	88	15
2	Indian Overseas Bank	23	3	2	15	3	13	67	13
3	Canara Bank	92	12	9	56	13	13	75	14
4	Uco Bank	65	8	4	38	4	12	50	6
5	Bank of Baroda	176	19	13	98	37	11	68	21
6	Central Bank of India	301	31	18	161	63	10	58	21
7	Bank of India	406	39	28	231	90	10	72	22
8	State Bank of India	830	78	32	555	128	9	41	15
9	Punjab National Bank	218	20	14	133	26	9	70	12
10	IDBI Bank Ltd	12	1	1	7	2	8	100	17
11	Punjab & Sind Bank	13	1	1	6	5	8	100	38
12	Indian Bank	98	7	4	64	13	7	57	13
13	Union Bank	312	20	18	208	52	6	90	17
14	HDFC Bank Ltd	13	0	0	12	0	0	0	0
15	ICICI Bank	3	0	0	3	0	0	0	0
16	Axis Bank Ltd	4	0	0	4	0	0	0	0
17	Bandhan Bank Ltd	1	0	0	1	0	0	0	0
18	Yes Bank	2	0	0	2	0	0	0	0
	Total	2617	247	151	1623	443	9	61	17

ANNEXURE-IX

Dr. Bhimrao Ambedkar Arthik Kalyan Yojana

As on 11/12/2022

Sr.	Bank Name	Total Application submitted	Sanctioned	Disbursed	Pending	Rejected	Sanction % out of submitted	Disbursed % out of sanction	Rejection % out of submitted
1	ICICI Bank	22	22	0	0	0	100	0	0
2	Bank of Maharashtra	39	10	6	19	6	26	60	15
3	Indian Overseas Bank	22	4	3	12	1	18	75	5
4	Canara Bank	51	2	0	32	8	4	0	16
5	Punjab National Bank	135	8	3	95	12	6	38	9
6	State Bank of India	672	34	12	532	80	5	35	12
7	Bank of Baroda	155	7	2	87	31	5	29	20
8	Indian Bank	98	4	1	65	17	4	25	17
9	Central Bank of India	152	11	7	99	22	7	64	14
10	Bank of India	299	26	19	169	63	9	73	21
11	Union Bank	409	13	7	325	29	3	54	7
12	Yes Bank	0	0	0	0	0	0	0	0
13	Uco Bank	48	2	2	39	2	4	0	4
14	IDBI Bank Ltd	2	0	0	2	0	0	0	0
15	Punjab And Sind Bank	10	0	0	8	2	0	0	20
16	HDFC Bank Ltd	5	0	0	5	0	0	0	0
17	Axis Bank Ltd	11	0	0	11	0	0	0	0
18	Bandhan Bank Ltd	2	0	0	2	0	0	0	0
	Total	2132	143	62	1502	273	7	43	13

ANNEXURE-X

Bhagwan Birsa Mudra Swarojgar Yojana

As on 11/12/2022

Sr.	Bank Name	Target	Total Application submitted	Sanctioned	Disbursed	Pending	Rejected	Sanction % out of target	Sanction % out of submitted
1	Bank of India	54	614	15	21	377	134	28	2
2	Central Bank of India	55	634	11	13	409	119	20	2
3	UCO Bank	24	66	1	8	38	13	4	2
4	State Bank of India	160	1318	79	17	940	178	49	6
5	Union Bank	50	470	2	5	369	59	4	0
6	Bank of Baroda	50	351	19	13	168	117	38	5
7	Punjab National Bank	53	265	2	4	186	25	4	1
8	Indian Overseas Bank	8	3	0	0	2	0	0	0
9	Indian Bank	17	74	0	1	57	7	0	0
10	Canara Bank	47	94	5	2	56	20	11	5
11	Bank of Maharashtra	23	120	0	3	70	27	0	0
12	Punjab And Sind Bank	6	8	0	0	6	0	0	0
13	IDBI Bank Ltd	15	9	0	0	8	1	0	0
14	HDFC Bank Ltd	41	13	0	0	13	0	0	0
15	ICICI Bank	41	2	0	0	2	0	0	0
16	Axis Bank Ltd	29	6	0	0	6	0	0	0
17	Bandhan Bank Ltd	41	2	0	0	2	0	0	0
18	Yes Bank	8	1	0	0	1	0	0	0
	Total	722	4050	134	87	2710	700	19	3

ANNEXURE-XI

Tantiya Mama Arthik Kalyan Yojana

As on 11/12/2022

Sr.	Bank Name	Target	Total Application submitted	Sanctioned	Disbursed	Pending	Rejected	Sanction % out of submitted	Disbursed % out of sanction
1	Bank of Maharashtra	260	195	5	2	100	21	3	40
2	Indian Overseas Bank	107	2	0	0	2	0	0	0
3	Canara Bank	493	54	3	2	38	5	6	67
4	Uco Bank	266	50	3	2	34	4	6	67
5	Bank of Baroda	514	315	55	16	115	119	17	29
6	Central Bank of India	553	540	14	1	403	51	3	7
7	Bank of India	528	341	26	15	210	60	8	58
8	State Bank of India	1624	1327	61	6	1187	61	5	10
9	Punjab National Bank	526	183	8	6	122	8	4	75
10	IDBI Bank Ltd	153	7	0	0	4	1	0	0
11	Punjab And Sind Bank	83	13	0	0	12	0	0	0
12	Indian Bank	198	99	1	0	83	0	1	0
13	Union Bank	510	498	2	1	426	41	0	50
14	HDFC Bank Ltd	355	9	0	0	9	0	0	0
15	ICICI Bank	366	1	0	0	1	0	0	0
16	Axis Bank Ltd	286	10	0	0	10	0	0	0
17	Bandhan Bank Ltd	412	2	0	0	2	0	0	0
18	Yes Bank	83	0	0	0	0	0	0	0
	Total	7317	3646	178	51	2758	371	5	29

ANNEXURE-XII

National Rural Livelihood Mission (NRLM)

Amount in crore

As on 11/12/2022

Sl No	Bank Name	Target 2022-23		Achievement		Achievement (%)	
		No. of SHG's	Amt.	No. of SHG's	Amt.	No. of SHG's	Amt.
1	Bank Of Baroda	3483	54	1413	18	40.57	33.70
2	Bank Of India	12643	177	5788	97	45.78	54.76
3	Bank Of Maharashtra	4613	73	1516	25	32.86	33.87
4	Canara Bank	2671	40	1026	9	38.41	23.25
5	Central Bank Of India	13146	186	10100	140	76.83	75.03
6	Indian Bank	6250	87	2108	25	33.73	28.19
7	Indian Overseas Bank	300	3	50	1	16.67	18.22
8	Punjab And Sind Bank	204	3	28	0	13.73	7.82
9	Punjab National Bank	9284	163	3887	58	41.87	35.59
10	State Bank Of India	19322	306	5908	96	30.58	31.36
11	Uco Bank	2249	34	885	7	39.35	21.86
12	Union Bank Of India	9527	137	1819	28	19.09	20.38
	Public Sector Bank Sub Total	83692	1263	34528	503	41.26	39.85
13	Madhyanchal Gramin Bank	31774	470	10218	174	32.16	37.03
14	Madhya Pradesh Gramin Bank	59276	929	36333	437	61.29	47.05
	Regional Rural Bank Sub Total	91050	1399	46551	611	51.13	43.68
15	Axis Bank	60	1	0	0	0.00	0.00
16	Bandhan bank	27	0	0	0	0.00	0.00
17	HDFC BANK LTD	19490	310	9064	200	46.51	64.65
18	ICICI BANK LTD	1676	24	1156	22	68.97	90.21
19	IDBI Bank Ltd	190	2	580	14	305.26	700.00
20	IDFC First Bank	9	0	0	0	0.00	0.00
	Private Sector Bank Sub Total	21452	338	10800	236	50.34	69.93
Grand Total		196194	3000	91879	1351	46.83	45.02

ANNEXURE-XIII

PM Formalization of Micro Food Processing Enterprises Scheme (PMFME)

As on 11/12/2022

Sr.	Bank	Target	Received	Sanctioned	Rejected	Achievement %	Under Process
2	Central Bank Of India	216	552	81	368	37.50	103
3	Bank Of India	230	804	80	512	34.78	212
4	Uco Bank	114	158	35	86	30.70	37
5	State Bank Of India	378	1669	105	935	27.78	629
6	Canara Bank	194	246	41	168	21.13	37
7	Union Bank Of India	206	394	40	257	19.42	97
8	Madhya Pradesh Gramin Bank	217	372	42	133	19.35	197
9	Indian Overseas Bank	42	23	6	7	14.29	10
10	Bank Of Baroda	210	420	26	266	12.38	128
11	Indian Bank	158	125	18	87	11.39	20
12	Punjab National Bank	230	292	25	166	10.87	101
13	Bank Of Maharashtra	140	70	9	42	6.43	19
14	IDBI Bank	100	60	4	23	4.00	33
15	Punjab And Sind Bank	34	13	1	8	2.94	4
16	HDFC Bank	178	102	5	43	2.81	54
17	Yes Bank	44	5	1	1	2.27	3
18	Madhyanchal Gramin Bank	190	164	2	99	1.05	63
19	ICICI Bank Limited	176	46	1	5	0.57	40
20	Au Small Finance Bank Limited	48	17	0	4	0.00	13
21	Bandhan Bank Limited	152	8	0	1	0.00	7
22	Esaf Small Finance Bank Limited	26	1	0	0	0.00	1
23	IDFC First Bank Ltd	48	34	0	1	0.00	33
24	Indusind Bank	56	2	0	1	0.00	1
25	Kotak Mahindra Bank Limited	46	3	0	0	0.00	3
26	Utkarsh Small Finance Bank	22	2	0	0	0.00	2
27	Suryodaya Small Finance Bank	22	0	0	0	0.00	0
28	Fincare Small Finance Bank	38	0	0	0	0.00	0
29	Ujjivan Small Finance Bank	10	0	0	0	0.00	0
30	Jana Small Finance Bank Limited	40	0	0	0	0.00	0
31	Equitas Small Finance Bank	30	0	0	0	0.00	0
32	Development Credit Bank	18	0	0	0	0.00	0
33	Federal Bank	8	0	0	0	0.00	0
34	Axis Bank	148	0	0	0	0.00	0
	Grand Total	3769	5582	522	3213	13.85	1847

ANNEXURE-XIV

District-wise AHDF Campaign: Animal Husbandry

From 8th Nov'21 to 2nd Dec'22

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Pending	Pending %	No of Applications Pending for More than 15 Days
1	Bank of Baroda	12644	12343	5476	6757	110	0.89	21
2	Bank of India	89068	84417	52031	31666	720	0.85	25
3	Bank of Maharashtra	10203	9485	4721	4691	73	0.77	2
4	Canara Bank	7349	7029	3273	3652	104	1.48	57
5	Central Bank of India	44388	43541	22942	20289	310	0.71	37
6	Cooperative Bank	67468	65512	34729	30292	491	0.75	334
7	IDBI Bank Ltd.	860	850	186	494	170	20.00	167
8	Indian Bank	14083	13556	6309	7179	68	0.50	0
9	Indian Overseas Bank	916	889	249	551	89	10.01	65
10	Punjab & Sind Bank	1106	1017	353	638	26	2.56	6
11	Punjab National Bank	20109	18509	10417	7902	190	1.03	64
12	State Bank of India	114902	111256	50001	60402	853	0.77	176
13	UCO Bank	10277	10132	5057	4992	83	0.82	10
14	Union Bank of India	23310	22299	9326	12258	715	3.21	589
Grand Total		416683	400835	205070	191763	4002	1.00	1553

ANNEXURE-XIV

District-wise AHDF Campaign: Fisheries

From 8th Nov'21 to 2nd Dec'22

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Total Pending	Pending %	No of Applications Pending for More than 15 Days
1	Bank of Baroda	2793	2780	1002	1768	10	0.36	3
2	Bank of India	12328	12112	6877	4943	292	2.41	210
3	Bank of Maharashtra	1511	1414	924	454	36	2.55	0
4	Canara Bank	512	511	260	234	17	3.33	17
5	Central Bank of India	7351	7063	4640	2396	27	0.38	20
6	Cooperative Bank	36842	36512	19899	16176	437	1.20	119
7	IDBI Bank Ltd.	111	111	21	53	37	33.33	37
8	Indian Bank	2936	2868	1001	1861	6	0.21	0
9	Indian Overseas Bank	52	52	24	16	12	23.08	12
10	Punjab & Sind Bank	72	71	17	44	10	14.08	10
11	Punjab National Bank	2838	2775	1575	992	208	7.50	196
12	State Bank of India	20177	20030	9462	10121	447	2.23	48
13	UCO Bank	930	930	583	342	5	0.54	1
14	Union Bank of India	3989	3955	1479	2331	145	3.67	94
Grand Total		92442	91184	47764	41731	1689	1.85	767

मध्य प्रदेश शासन
पशु पालन एवं डेयरी विभाग
मंत्रालय, वल्लभ भवन, भोपाल-462004

क्रमांक 1661 / आर.1308 / 2020 / 35
प्रति

भोपाल दिनांक 04 जुलाई 2022

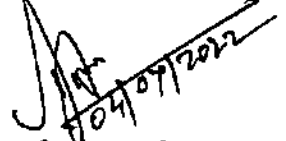
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राज्य स्तरीय कृषि एवं सहायक गतिविधियों की उपसमिति
स्टेट बैंक ऑफ इंडिया
होशंगाबाद रोड, भोपाल

विषय:- "राज्य स्तरीय बैंकर्स समिति" की कृषि एवं सहायक गतिविधियों की उपसमिति की बैठक बाबत।

संदर्भ:- विभागीय समसंख्यक पत्र क्रमांक 1423 दिनांक 8 जून 2022।

उपरोक्त विषयान्तर्गत संदर्भित पत्र द्वारा कृषि उत्पादन आयुक्त सह अपर मुख्य सचिव, म.प्र.शासन की अध्यक्षता में दिनांक 15.06.2022 को आयोजित "राज्य स्तरीय बैंकर्स समिति" की कृषि एवं सहायक गतिविधियों की उपसमिति की समीक्षा बैठक का कार्यवाही विवरण अनुमोदन उपरांत पत्र के संलग्न आवश्यक कार्यवाही हेतु प्रेषित है।

संलग्न:- उपरोक्तानुसार


(सुनील मडावी)
अवर सचिव

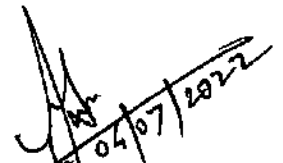
मध्यप्रदेश शासन

पशु पालन एवं डेयरी विभाग

पृ.क्रमांक 1662 / आर.1308 / 2020 / 35

भोपाल दिनांक 04 जुलाई 2022

- 1 स्टाफ आफीसर, कृषि उत्पादन आयुक्त, मध्यप्रदेश शासन, मंत्रालय, भोपाल।
- 2 स्टाफ आफीसर, अपर मुख्य सचिव, मध्यप्रदेश शासन, पशुपालन विभाग, मंत्रालय, भोपाल।
- 3 स्टाफ आफीसर, प्रमुख सचिव, सहकारिता विभाग, मंत्रालय, भोपाल।
- 4 स्टाफ आफीसर, प्रमुख सचिव, मछुआ कल्याण एवं मत्स्य विकास विभाग, मंत्रालय, भोपाल।
- 5 आयुक्त, संस्थागत वित्त, मध्यप्रदेश, भोपाल।
- 6 समन्वयक, राज्य स्तरीय बैंकर्स समिति, सेन्ट्रल बैंक, अरेरा हिल्स, भोपाल।
- 7 प्रबंध संचालक, एमपीसीडीएफ, भोपाल।
- 8 संचालक पशुपालन, मध्यप्रदेश भोपाल।
- 9 प्रबंध संचालक, एपेक्स बैंक, भोपाल।


अवर सचिव

मध्यप्रदेश शासन

पशु पालन एवं डेयरी विभाग

दिनांक 15/06/2022 को आयोजित "राज्य स्तरीय बैंकर्स समिति" की कृषि एवं सहायक गतिविधियों की उप समिति की बैठक का कार्यवृत्त.

दिनांक 15/06/2022 को श्री शैलेन्द्र सिंह, अपर मुख्य सचिव, कृषि उत्पादन आयुक्त, म.प्र.शासन की अध्यक्षता में राज्य स्तरीय बैंकर्स समिति, कृषि एवं सहायक गतिविधियों की उप समिति की बैठक का आयोजन द्वितीय तल, वल्लभ भवन-3, ई -211 सभाकक्ष, मंत्रालय, भोपाल में किया गया। बैठक में निम्नलिखित अधिकारियों द्वारा भाग लिया गया।

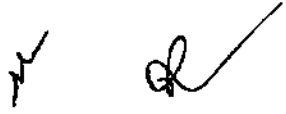
1. श्री जे. एन. कंसोटिया, अपर मुख्य सचिव, पशुपालन एवं डेयरी विभाग, म.प्र.शासन
2. श्रीमती कल्पना श्रीवास्तव, प्रमुख सचिव, म.प्र.शासन, मछुआ कल्याण एवं मत्स्य पालन विभाग, म.प्र.शासन
3. श्री दिनेश सुहाने, संयुक्त संचालक, संस्थागत वित्त, म.प्र.
4. श्री निरुपम मेहरोत्रा, मुख्य महाप्रबंधक, नाबार्ड, भोपाल
5. श्री धारासिंह नाइक, उपमहाप्रबंधक, सेन्ट्रल बैंक ऑफ इंडिया (एसएलबीसी)
6. श्री परमिंदर भारती, उप महाप्रबंधक, ग्राहक सेवा एवं परिचालन, भारतीय स्टेट बैंक
7. श्री शुभेदु शुक्ला, सहायक महाप्रबंधक, भारतीय रिजर्व बैंक, भोपाल
8. श्री पंकज कुमार, सहायक महाप्रबंधक (लीड बैंक), भारतीय स्टेट बैंक
9. समस्त बैंकों के राज्य प्रमुख

1. सर्वप्रथम दिनांक 15.12.2021 को संपन्न राज्य स्तरीय बैंकर्स समिति की कृषि एवं सहायक गतिविधियों की उप समिति की बैठक के कार्य बिंदुओं की अनुपालन कार्यवाही की समीक्षा की गयी। मुख्य महाप्रबंधक, नाबार्ड द्वारा पायलट प्रोजेक्ट के तहत रायसेन जिले में केंद्र/राज्य सरकार द्वारा संचालित विभिन्न ऋण योजनाओं का 30 किसानों की आय सृजन की विस्तृत अध्ययन रिपोर्ट के बारे में जानकारी दी गई। अध्यक्ष महोदय एवं अपर मुख्य सचिव पशुपालन एवं डेयरी विभाग द्वारा अध्ययन रिपोर्ट की प्रति चाही गई।

(नाबार्ड एवं राज्य स्तरीय बैंकर्स समिति, सेन्ट्रल बैंक ऑफ इंडिया)

2. रायसेन जिले के एलडीएम विगत 3 माह से अवकाश पर हैं, इस कारण शासन की विभिन्न योजनाओं का क्रियान्वयन प्रभावित हो रहा है। अध्यक्ष महोदय ने इस पर नाराजगी व्यक्त की है और अतिशीघ्र एल.डी.एम. को नियुक्त कर विभिन्न योजनाओं जैसे एनिमल हसबैंड्री एवं फिशरीज केसीसी, एन.एल.एम., आदि पर सुचारू रूप से कार्य करने का निर्देश दिया गया।

(सेन्ट्रल बैंक ऑफ इंडिया)



3. कुछ जिलों जैसे उज्जैन, श्योपुरकलां तथा ग्वालियर द्वारा प्राप्त एवं स्वीकृत एनिमल हसबैंड्री एवं फिशरीज के आवेदनों को पोर्टल पर अपडेट नहीं किया जा रहा है जिससे डेटा में विसंगति पाई जा रही है। अतः प्राप्त आवेदनों एवं स्वीकृत प्रकरणों को पोर्टल पर अतिशीघ्र अपडेट करने एवं विसंगति को दूर करने का निर्देश दिया गया।

(सम्बंधित बैंक)

4. श्योपुर एलडीएम द्वारा एनिमल हसबैंड्री एवं फिशरीज के आवेदन स्वीकार नहीं करने पर अध्यक्ष महोदय ने नाराजगी व्यक्त की है। भारतीय स्टेट बैंक, बड़ोदा शाखा एवं यूको बैंक, ढोढर शाखा की भी शिकायत इस सम्बन्ध में प्राप्त हुई है। शहडोल, रीवा और सागर जिले में फिशरीज का परफोर्मेंस बहुत कम है। सम्बंधित विभाग ने बताया कि बैंकों द्वारा सहयोग नहीं किया जा रहा है। श्री जे. एन. कंसोटिया, अपर मुख्य सचिव, पशुपालन विभाग, म.प्र. शासन द्वारा सभी बैंकों को एनिमल हसबैंड्री एवं फिशरीज के लम्बित आवेदनों को 15 दिनों में निराकरण हेतु कहा गया। सम्बंधित विभाग को सभी दस्तावेज (as per given checklist) लगाकर बैंकों में जमा करने का निर्देश दिया गया। पशुपालन एवं डेयरी विभाग को निर्देश दिये गये कि जिन बैंकों के द्वारा केसीसी के आवेदनों की तुलना में स्वीकृतियां कम जारी की गई है/ केसीसी कार्य में रूचि नहीं ली जा रही है, उन बैंकों के सम्बन्ध में सचिव, वित्त विभाग, भारत सरकार को पत्र लिखा जाय।

(सम्बंधित बैंक एवं पशुपालन एवं डेयरी विभाग)

5. भारतीय स्टेट बैंक, बैंक ऑफ़ बड़ोदा, और सेन्ट्रल बैंक ऑफ़ इंडिया द्वारा राष्ट्रीय पशुधन मिशन अंतर्गत उद्यमिता विकास के आवेदनों को बड़ी संख्या में रिजेक्ट/वापस किए जा रहे हैं। इस पर अध्यक्ष महोदय द्वारा गहरी नाराजगी व्यक्त की गई। रिजेक्शन के कारणों की विवेचना कर, पशुपालन एवं डेयरी विभाग को 7 दिनों में रिपोर्ट प्रस्तुत करने तथा वापस किये गये आवेदनों में सुधार कर पुनः बैंको को प्रस्तुत करने के निर्देश दिये गये।

(सम्बंधित बैंक एवं पशुपालन एवं डेयरी विभाग)

6. जिला सहकारी बैंकों द्वारा स्केल ऑफ़ फाइनेंस के बराबर वित्त पोषण नहीं किया जाता है, इस पर सदन ने जिला सहकारी बैंकों से विस्तृत जानकारी मांगी।

(सहकरिता विभाग एवं संस्थागत वित्त म.प्र.)



7. जिला सहकारी बैंकों द्वारा फसल का आड़मान (Hypothecation) ऑनलाइन पोर्टल पर दर्ज करने से व्यावसायिक बैंकों को के. सी. सी. नवीनीकरण करने में कठिनाई आ रही है। खसरा खतौनी में जिला सहकारी बैंकों का चार्ज नोट होने से वित्त पोषण में अन्य बैंकों को कठिनाई आ रही है। इस सम्बन्ध में राज्य स्तरीय तकनीकी समिति में समन्वयक, राज्य स्तरीय बैंकर्स समिति की अध्यक्षता में गठित समिति द्वारा निराकरण करने का निर्णय लिया गया था। तदनुसार समन्वयक, राज्य स्तरीय बैंकर्स समिति को स्मरण कराया जाय।

(संस्थागत वित्त तथा म.प्र. राज्य स्तरीय बैंकर्स समिति, सेन्ट्रल बैंक)

8. बैंकों को राज्य स्तर पर एन.एल.एम. के LOGIN Credential मॉनिटरिंग हेतु उपलब्ध नहीं है। सम्बंधित विभाग को इस पर कार्यवाही करने के निर्देश दिए गए।


(राज्य स्तरीय बैंकर्स समिति, सेन्ट्रल बैंक तथा पशुपालन एवं डेयरी विभाग)

9. PMFME पोर्टल के लिए जिला सहकारी बैंकों के ID एवं पासवर्ड नहीं होने से वे पोर्टल को एक्सेस नहीं कर पा रहे हैं। श्री जे. एन. कंसोटिया, अपर मुख्य सचिव, पशुपालन विभाग, म.प्र. शासन द्वारा इस बाबत विभाग से बात कर समाधान करने हेतु आश्वासन दिया।

(उद्यानिकी एवं खाद्य प्रसंस्करण विभाग)

अन्त में श्री परमिंदर भारती, उप महाप्रबंधक, ग्राहक सेवा एवं परिचालन, भारतीय स्टेट बैंक द्वारा आभार प्रदर्शन किया।

✓


(Sunil Madavi)
Under Secretary
Animal Husbandry and Fishermen Welfare
and Fisheries Development Department

संचालनालय, नगरीय प्रशासन एवं विकास,

मध्यप्रदेश शासन,

पालिका भवन, शिवाजी नगर, भोपाल, मध्यप्रदेश

भारत गणराज्य। पिन - 462016

टेलीफोन: + 917552575491 फ़ैक्स: + 91 7552575696

ई-मेल : commissioner3@mpurban.gov.in

वेबसाईट: www.mpurban.gov.in



Directorate of Urban Administration & Development,

Government Of Madhya Pradesh,

Palika Bhawan, Shivaji Nagar, Bhopal, Madhya Pradesh

Republic of India - 462016

Phone : +91 755 2575491 Fax : +917552575696,

Email : commissioner3@mpurban.gov.in

Website : www.mpurban.gov.in

क्रमांक शा-9/पीएम-स्वनिधि/SLBC/2022-23/14891

भोपाल, दिनांक 25-08-2022

दिनांक 10 अगस्त, 2022 को आयोजित राज्य स्तरीय बैंकर्स समिति
की बैठक का कार्यवाही विवरण

श्री मनीष सिंह, प्रमुख सचिव, नगरीय विकास एवं आवास विभाग की अध्यक्षता में संयोजक राज्य स्तरीय बैंकर्स समिति म.प्र. एवं समस्त बैंकों के राज्य प्रमुखों के साथ पीएम-स्वनिधि योजना अंतर्गत प्रथम एवं द्वितीय चरण के ऋण राशि के पुनर्भुगतान करने, डिजीटल लेनदेन को प्रोत्साहित करने एवं आगामी रणनीति पर समीक्षा की गई।

बैठक में निम्नानुसार सदस्य उपस्थित हुए :-

- 1) श्री निकुंज कुमार श्रीवास्तव, वि.क.अ. सह आयुक्त पदेन प्रमुख सचिव, नगरीय प्रशासन एवं विकास, मध्यप्रदेश, भोपाल।
- 2) श्री भास्कर लक्षकार, संचालक, संस्थागत वित्त, मध्यप्रदेश, भोपाल।
- 3) श्री गजेन्द्र सिंह, अपर आयुक्त, नगरीय प्रशासन एवं विकास, मध्यप्रदेश, भोपाल।
- 4) श्री तरसेम सिंह जीरा, संयोजक, राज्य स्तरीय बैंकर्स समिति म.प्र. सेन्ट्रल बैंक ऑफ इण्डिया, मध्यप्रदेश भोपाल।
- 5) श्री दारा सिंह नायक के, डिप्टी जनरल मैनेजर, सेन्ट्रल बैंक ऑफ इण्डिया, मध्यप्रदेश भोपाल।
- 6) श्री रणवीर कुमार, उप संचालक, नगरीय प्रशासन एवं विकास, मध्यप्रदेश, भोपाल।
- 7) समस्त बैंकों के राज्य प्रमुख।

अपर आयुक्त, संचालनालय, नगरीय प्रशासन एवं विकास के द्वारा पीएम-स्वनिधि योजना की बैंकवार प्रगति प्रस्तुत की गई। समीक्षा उपरांत अवगत कराया गया कि मध्यप्रदेश ने योजना अंतर्गत भारत सरकार द्वारा प्रदान लक्ष्य 4.05 लाख के विरुद्ध 4.81 लाख ऋण प्रकरण वितरित कर प्रदेश में प्रथम स्थान पर है। प्रथम चरण के ऋण के पुनर्भुगतान एवं द्वितीय चरण के ऋण वितरण में अपेक्षित प्रगति प्राप्त करने हेतु बैंकों को निम्नानुसार निर्देश/सुझाव दिये गए :-

बैंकों को दिए निर्देश :-

- 1) प्रथम चरण की उपलब्धि के अनुरूप द्वितीय चरण हेतु भी 4.05 लाख ही लक्ष्य हैं, इसके अंतर्गत बैंकों द्वारा 10 अगस्त, 2021 तक वितरित 3.32 लाख ऋण प्रकरणों के विरुद्ध अगस्त, 2022 तक बैंको द्वारा मात्र 1.62 लाख ऋण प्रकरणों को ही पोर्टल पर क्लोज्ड मार्क किया गया है, वर्तमान में 1.72 लाख ऋण प्रकरण बैंकों द्वारा क्लोज्ड मार्क नहीं किये गये हैं। यह स्थिति गंभीर है, जिन्हें तत्काल क्लोज्ड मार्क करना सुनिश्चित करें।

- 2) समीक्षा में आईडीबीआई बैंक की नोडल अधिकारी द्वारा संबंधित पथ विक्रेता से संपर्क न हो जाने से स्वीकृति में विलम्ब होना बताया, जिसमें आयुक्त, नगरीय प्रशासन एवं विकास द्वारा स्पष्ट किया कि ऋण प्रकरण की स्वीकृति के समय पथ विक्रेता को भौतिक रूप से बैंक में बुलाने की आवश्यकता नहीं है।
- 3) प्रमुख सचिव महोदय द्वारा इस तथ्य पर जोर दिया गया कि राशि रुपये 10 हजार एवं 20 हजार की ऋण राशि समाज के आर्थिक रूप से पिछड़े हुए वर्ग के लिए है। भारत सरकार के निर्देशानुसार इन प्रकरणों में सिबिल स्कोर की आवश्यकता नहीं है। साथ ही आगामी माह में त्यौहार के समय को देखते हुये पथ विक्रेताओं को अधिक से अधिक ऋण वितरण करना सुनिश्चित करें।
- 4) ऐक्सिस बैंक, बंधन बैंक, आईसीआईसीआई एवं एचडीएफसी द्वारा प्रकरणों के निवर्तन हेतु पक्ष रखा एवं अन्य सभी प्राइवेट बैंक के नगरीय निकायवार शिविर आयोजित करने हेतु प्रस्ताव रखा। जिसमें आयुक्त, नगरीय प्रशासन एवं विकास द्वारा नगरीय निकायों से समन्वय कर शिविर का आयोजन करने हेतु निर्देशित किया गया।
- 5) प्रमुख सचिव महोदय द्वारा समस्त बैंको को निर्देशित किया गया कि पथ विक्रेता के द्वारा प्रथम चरण में सफलतापूर्वक ऋण अदायगी करने पर द्वितीय चरण के ऋण प्रकरण प्रेषित हुए हैं, इन प्रकरणों को बिना बिलंब के स्वीकृत एवं वितरित करने के निर्देश दिए जिस पर समस्त बैंको द्वारा सहमति प्रदान की गई।
- 6) पथ विक्रेताओं द्वारा ऋण वापसी के दौरान अंतिम एक-दो किश्त अदायगी में विलम्ब होता है, तो बैंक इंतजार न कर प्रकरण सीधे CGTSME में क्लेम कर भरपाई कर लेते हैं, इस दशा में ऋण प्रकरण क्लोज्ड तो हो जाता है, किन्तु संबंधित हितग्राही डिफॉल्टर हो जाता है तथा वह द्वितीय चरण के लिए पात्र नहीं रह जाता। इस पर प्रमुख सचिव महोदय द्वारा स्पष्ट रूप से निर्देशित किया कि CGTSME से क्लेम होने के बाद भी यदि पथ विक्रेता बकाया किश्त की अदायगी करना चाहता है, तो बैंक किश्त प्राप्त करें। इस दशा में हितग्राही द्वितीय चरण के ऋण हेतु पात्र हो जाएगा, इसके लिए बैंक को पोर्टल पर रिपैड ऑप्शन मार्क करते हुए प्रकरण को क्लोज्ड मार्क करना होगा। यह सभी निकायों एवं बैंक दोनों का संयुक्त दायित्व है, कि हितग्राही को नियत किश्त अदायगी के लिए प्रेरित करें। वह किसी तकनीकी वजह से भविष्य के लिए डिफॉल्टर न हो जाए।
- 7) प्रमुख सचिव महोदय द्वारा संबंधित निकाय एवं बैंकर्स को प्रत्येक सप्ताह के शुक्रवार को पीएम स्वनिधि दिवस और अधिक प्रभावशाली रूप से मनाने हेतु निर्देशित किया गया। जिससे समन्वय की समस्या दूर हो।

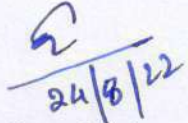
- 8) योजना में निजी क्षेत्र के बैंकों में आईडीबीआई, एक्सिस, एचडीएफसी, कोटक महिन्द्रा द्वारा ही लक्ष्य के विरुद्ध कुछ प्रकरण स्वीकृत किये हैं, शेष प्रायवेट बैंकों की सहभागिता नगण्य है। इस हेतु प्रमुख सचिव महोदय ने असंतोष व्यक्त किया एवं समस्त निजी बैंको को बिजनेस एवं सामाजिक दायित्व की दृष्टि से सहयोग प्रदान करने हेतु निर्देशित किया गया।
- 9) बैंक में बंधन बैंक में स्वीकृति के अधिकार वरिष्ठ कार्यालय में होने के कारण अत्यधिक विलम्ब होना पाया गया है। प्रमुख सचिव महोदय द्वारा शीघ्र ऐसे प्रकरणों को स्वीकृत करने के निर्देश दिये गए।
- 10) डिजीटल लेन-देन पीएम स्वनिधि योजना का महत्वपूर्ण घटक है। योजना अंतर्गत ऋण वितरण के साथ बैंको से पथ विक्रेताओं को फिजीकल QR Code प्रदान करना, डिजीटल लेन-देन हेतु प्रशिक्षण प्रदाय करना एवं Penny-drop ट्रांजेक्शन करने के निर्देश हैं, किन्तु बैंको द्वारा पथ विक्रेताओं को QR Code एवं डिजीटल लेन-देन हेतु प्रशिक्षण प्रदाय नहीं किया जा रहा है। प्रमुख सचिव महोदय द्वारा समस्त बैंको निर्देशित किया गया कि ऐसे पथ विक्रेता जिनको पूर्व में ऋण वितरित हो चुका है, उन्हें एक माह की अवधि में QR Code प्रदान कर प्रशिक्षण दिया जाए, जिससे वह डिजीटल लेन-देन हेतु प्रेरित हो सकें। स्वनिधि दिवस का इन कार्यक्रम गतिविधियों के लिए उपयोग करने के निर्देश दिए।
- 11) प्रमुख सचिव महोदय द्वारा ऐसे पथ विक्रेता जो डिजीटल लेनदेन में सक्रिय हैं, मासिक रूप से अधिकतम कैशबैक प्राप्त करने वाले तथा जिनके द्वारा नियमित रूप से राशि रुपये 10 हजार एवं 20 हजार की किश्ते अदा की जा रही है। ऐसे पथ विक्रेताओं को ब्रण्ड एम्बेसडर के रूप में चिन्हित करें ताकि अन्य पथ विक्रेताओं को भी प्रेरित हो सकें।
- 12) डिजीटल लेन-देन के प्रशिक्षण हेतु समस्त बैंको से चर्चा की गई, समस्त बैंको द्वारा अभियान चलाकर शाखा प्रबंधक एवं बैंकिंग कॉरिस्पॉण्डेंट (बी.सी.) के माध्यम से शिविर लगाकर प्रशिक्षण हेतु सहमति दी गई। इस हेतु निकाय एवं बैंक मिलकर कार्य करें। RBI की PIDF व्यवस्था का लाभ लेने हेतु बैंको को सुझाव दिया गया, जिसके अंतर्गत 90 दिनों में 50 ट्रांजेक्शन करवाने पर राशि रुपये 300 रु. बैंकिंग प्रतिनिधि को प्रदाय की जाती है।
- 13) आयुक्त महोदय द्वारा डे-एनयूएलएम योजना के घटक स्वरोजगार कार्यक्रम अंतर्गत व्यक्तिगत/समूह एवं बैंक लिंकेज के प्रेषित, लंबित प्रकरणों की समीक्षा की गई तथा लक्षानुरूप निवर्तन के निर्देश प्रदान किये। बैंको द्वारा स्वरोजगार कार्यक्रम अंतर्गत प्रेषित किये जाने वाले ऋण प्रकरणों का विवरण निकायवार/ब्रांचवार उपलब्ध कराने का अनुरोध किया गया।

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- 14) वित्त विभाग द्वारा NULM के SEP/बैंक लिक्केज के घटक के ऋण प्रकरणों का ऑनलाईन करते हुए समस्त पोर्टल में दर्ज करने का परामर्श प्रदान दिया गया जिससे ऋण प्रकरण देखने में बैंकों को सहूलियत हो तथा साथ ही ब्याज अनुदान प्रदान करने की स्थिति सुलभ हो जिस पर प्रमुख सचिव महोदय द्वारा स्वरोजगार कार्यक्रम के समस्त ऋण प्रकरणों को वित्त विभाग के समस्त पोर्टल पर दर्ज करने हेतु आवश्यक कार्यवाही करने के लिये निर्देशित किया गया है।

धन्यवाद ज्ञापन के साथ बैठक को समाप्त किया गया।

(आयुक्त महोदय द्वारा अनुमोदित)


24/8/22

(गजेन्द्र सिंह)

अपर आयुक्त,

नगरीय प्रशासन एवं विकास,

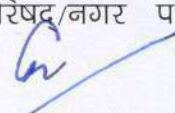
मध्यप्रदेश, भोपाल

भोपाल, दिनांक 25-08-2022

क्रमांक/शा-9/पीएम-स्वनिधि/SLBC/2022-23/14822

प्रतिलिपि :-

- 1) प्रमुख सचिव, मध्यप्रदेश शासन, नगरीय विकास एवं आवास विभाग, मंत्रालय, वल्लभ भवन, भोपाल की ओर सूचनार्थ।
- 2) वि.क.अ. सह आयुक्त पदेन प्रमुख सचिव, संचालनालय, नगरीय प्रशासन एवं विकास, मध्यप्रदेश, भोपाल की ओर सूचनार्थ।
- 3) संचालक, संचालनालय, संस्थागत वित्त, मध्यप्रदेश, भोपाल की ओर सूचनार्थ।
- 4) समस्त कलेक्टर, मध्यप्रदेश की ओर आवश्यक कार्यवाही हेतु।
- 5) संयोजक, राज्य स्तरीय बैंकर्स समिति, मध्यप्रदेश, सेन्ट्रल बैंक ऑफ इण्डिया की ओर अग्रिम कार्यवाही हेतु।
- 6) समस्त आयुक्त, नगर पालिक निगम, मध्यप्रदेश की ओर अग्रिम कार्यवाही हेतु।
- 7) समस्त संभागीय संयुक्त संचालक, संभागीय कार्यालय, नगरीय प्रशासन एवं विकास, मध्यप्रदेश की ओर आवश्यक कार्यवाही हेतु।
- 8) समस्त परियोजना अधिकारी, जिला शहरी विकास अभिकरण, मध्यप्रदेश की ओर आवश्यक कार्यवाही हेतु।
- 9) समस्त मुख्य नगर पालिका अधिकारी, नगर पालिका परिषद/नगर परिषद, मध्यप्रदेश की ओर अग्रिम कार्यवाही हेतु।


अपर आयुक्त,
नगरीय प्रशासन एवं विकास,
मध्यप्रदेश, भोपाल

संस्थागत वित्त संचालनालय
मध्यप्रदेश

Website: www.dif.mp.gov.in



विन्ध्याचल भवन
“ग” खण्ड, प्रथम तल
भोपाल -462004 (म.प्र.)
☎ - (0755) 2551199, 2552003
फैक्स - (0755) 2551387
ई-मेल : difbho@mp.gov.in

क्र.प्राविवि/उ.स.वसूली./सं.वि.स./2012/ 3896
भोपाल, दिनांक 1/11/2022

प्रति,

संयोजक,
राज्य स्तरीय बैंकर्स समिति की वसूली सुदृढ करने हेतु
उप-समिति, भारतीय स्टेट बैंक,
स्थानीय प्रधान कार्यालय, भोपाल।

विषय:- वसूली प्रणाली को सुदृढ करने हेतु गठित राज्य स्तरीय बैंकर्स समिति की उप समिति की बैठक दिनांक 29.8.2022 के संबंध में ।

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संदर्भ:- आपका ई-मेल दिनांक 17.9.2022

उपरोक्त विषयांतर्गत वसूली प्रणाली को सुदृढ करने हेतु गठित राज्य स्तरीय बैंकर्स समिति की उप समिति की बैठक के कार्यवाही विवरण अनुमोदन एवं संशोधन उपरान्त आवश्यक कार्यवाही हेतु प्रेषित है।

संलग्न:-उक्तानुसार।

संयुक्त संचालक
संस्थागत वित्त

Email

Directorate of Institutional Finance Madhya Pradesh

दिनांक 29.08.2022 को आयोजित "वसूली प्रणाली को सुदृढ़ करने हेतु गठित राज्य स्तरीय बैंकर्स समिति की उप समिति की 31 वीं एवं 32 वीं बैठक" का कार्यवाही विवरण

From : lbrseti.lhobho <lbrseti.lhobho@sbi.co.in>

Sat, Sep 17, 2022 03:26 PM

Subject : दिनांक 29.08.2022 को आयोजित "वसूली प्रणाली को सुदृढ़ करने हेतु गठित राज्य स्तरीय बैंकर्स समिति की उप समिति की 31 वीं एवं 32 वीं बैठक" का कार्यवाही विवरण

1 attachment

To : Directorate of Institutional Finance Madhya Pradesh <difbho@mp.gov.in>

महोदय,

दिनांक 29.08.2022 को आयोजित "वसूली प्रणाली को सुदृढ़ करने हेतु गठित राज्य स्तरीय बैंकर्स समिति की उप समिति की 31 वीं एवं 32 वीं बैठक" का कार्यवाही विवरण आपकी ओर अलुमिनियम हेतु प्रेषित।

Regards,

Assistant General Manager
(SLBC/Lead Bank/RSETI/FLCC/CFL)
State Bank of India
Local Head Office
Bhopal (MP)
0755-2575836, 2575834

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— Minutes of he meeting dated 29.08.2022.docx
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शशिभरत
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दिनांक 29.08.2022 को आयोजित “वसूली प्रणाली को सुदृढ़ करने हेतु गठित राज्य स्तरीय बैंकर्स समिति की उप समिति की 31 वीं एवं 32 वीं बैठक” का कार्यवाही विवरण

“वसूली प्रणाली को सुदृढ़ करने हेतु गठित राज्य स्तरीय बैंकर्स समिति की उप समिति की 31 वीं एवं 32 वीं बैठक” का आयोजन श्री पवन चौहान, सहायक संचालक, संचालनालय संस्थागत वित्त, म.प्र.शासन की अध्यक्षता में दिनांक 29.08.2022 को दोपहर पश्चात 5.00 बजे भारतीय स्टेट बैंक, स्थानीय प्रधान कार्यालय, भोपाल में किया गया।

बैठक में निम्नानुसार सदस्यों द्वारा भाग लिया गया.

1. श्री बी एल सैनी, महाप्रबंधक, नेटवर्क- 2, भारतीय स्टेट बैंक
2. श्री धारासिंह नायक, उपमहाप्रबंधक, एस एल बी सी
3. श्रीमति नेहा सिंह, सहायक महाप्रबंधक, भारतीय रिजर्व बैंक
4. श्री पंकज कुमार, सहायक महाप्रबंधक, भारतीय स्टेट बैंक
5. श्री इन्दरगीत सिंह, सहायक महाप्रबंधक, नाबार्ड
6. श्री गजेन्द्र, अपर आयुक्त, नगरीय प्रशासन, म.प्र.शासन
7. समस्त बैंकों के राज्य प्रमुख

1. सर्वप्रथम दिनांक 14.03.2022 को सम्पन्न राज्य स्तरीय बैंकर्स समिति की वसूली प्रणाली को सुदृढ़ करने हेतु गठित उप समिति की बैठक के कार्य बिन्दुओं की अनुपालन कार्यवाही की समीक्षा की गयी.

2. राज्य स्तरीय बैंकर्स समिति के संयोजक श्री धारासिंह नायक द्वारा बताया कि पीएमईजीपी ऋणों के लिए इकाई और उसकी गतिविधि पुनर्मुल्यांकन किया जाना चाहिए. जिन बैंकों के एन पी ए 15% से अधिक हैं उन्हें इस पर अधिक ध्यान देने की आवश्यकता है. एवं NPA का (root cause analysis) कारण खोजना जरूरी है. और वसूली के सतत प्रयास करना आवश्यक है.

3. श्री बी एल सैनी, महाप्रबंधक, भारतीय स्टेट बैंक द्वारा बताया गया कि मुद्रा ऋणों में एन पी ए का विश्लेषण करना बहुत जरूरी है, साथ ही हितग्राहियों को शिक्षित करने पर जोर दिया है. उन्हें समय पर ऋण जमा करने के फायदे के बारे में जागरूक करने का प्रयास करना चाहिए.

4. सुश्री नेहा सिंह, सहायक महाप्रबंधक, भारतीय रिजर्व बैंक द्वारा एन पी ए कम करने के लिए कहा गया . सभी बैंकों को SMA/Irregular खातों पर ध्यान देने के लिए कहा गया जिससे शुरू से ही अनियमितता को रोका जा सके.

5. श्री गजेन्द्र अपर आयुक्त नगर निगम द्वारा एस आर एल एम / एन आर एल एम में बैंकों द्वारा दिए गए डेटा में बहुत अंतर होने से, डेटा को पोर्टल से लेने पर जोर दिया है. सभी बैंक द्वारा पोर्टल को नियमित रूप से अपडेट करने का आग्रह किया गया.

6. मुख्य मंत्री युवा उद्यमी योजना /मुख्य मंत्री स्वरोजगार योजना – यह दोनों योजनाये बंद हो चुकी है. श्री बी एल सैनी, महाप्रबंधक, भारतीय स्टेट बैंक द्वारा इन ऋण खातों में इकाइयों के निरीक्षण और विश्लेषण की जरूरत है. साथ ही ऋणीयों से व्यक्तिगत रूप से मिलकर खाते में वसूली के लिए प्रयास करने पर जोर दिया गया.

7. प्रधान मंत्री स्व निधि योजना में अपर आयुक्त नगरीय प्रशासन द्वारा एन पी ए खातों की बैंकवार विवरण शासन को उपलब्ध करने को कहा गया है. साथ ही प्रत्येक माह में वसूली दिवस मनाने का भी आश्वासन दिया है. सभी बैंक इस दिशा में शासकीय विभाग से तालमेल करविशेष शिविर लगा के वसूली करें.

8. मुख्य मंत्री ग्रामीण आवास योजना में एन पी ए खत्म करने के लिए सभी बैंकों द्वारा शासन से सहयोग की मांग की है. इस योजना में एन पी ए एकमुश्त खत्म करने के लिए बैंकों को दिनांक 03.09.2022 को विशेष बैठक करने का प्रस्ताव किया गया

9. मध्यप्रदेश लोकधन वसूली अधिनियम के तहत बैंकों द्वारा आर आर सी प्रस्तुत की गई है लेकिन जिला स्तर पर Accept नहीं किए जाने से पेंडेंसी बहुत बढ़ गई है. इस पर शासन को ध्यान देने की आवश्यकता है. इस सम्बन्ध में सभी बैंक पोर्टल पर अपडेट करें.

10. सरफेसी के तहत जिला मजिस्ट्रेट के यहाँ लम्बित प्रकरणों में विशेष ध्यान देने की आवश्यकता है.



क्षेत्र महाप्रबंधक कार्यालय, भोपाल

Date: 28.11.2022

Minutes of the 24th SLBC Sub-Committee meeting on improvement of Low CD Ratio dated 23.11.2022

The 24th SLBC Sub-committee meeting on improvement of Low CD Ratio was held on Wednesday, 23rd November'2022 from 12:00 Noon at Conference Hall, Union Bank of India, 1st Floor, Union Bank Bhawan, Arera Hills, Bhopal. The meeting was chaired by Shri Bhaskar Lakshakar, IAS, Commissioner, Institutional Finance, Govt. of Madhya Pradesh, and convened by Dr. Ajit Marathe, Dy. Zonal Head, Union Bank of India, Bhopal in the presence of representatives of RBI, NABARD, SLBC MP, LDMs of 7 Low CD Ratio districts and major banks working in the state of MP.

At the outset, Dr. Ajit Marathe, Dy ZH, Union Bank of India and Convenor, welcomed all the dignitaries who attended the meeting and requested all to interact actively in the meeting, followed by the keynote address of the Chairman.

The proceedings were initiated with the permission of the Chair, as under-

1. Confirmation of the minutes of the last meeting

The minutes of the previous SLBC Sub-committee meeting on low CD ratio were circulated among all the members. We have not received any suggestion for correction. Hence, the minutes of the meeting were approved by the forum. The chairman advised the convenor to convene quarterly meetings in due time.

The Chairman also advised that every LDM should review their respective branches, having less than 40% CD ratio.

2. Submission of the ATR

- ATR of all districts are received through respective controlling offices.
- Other than LDM Umaria, all LDMs have confirmed that separate District level meeting is being organised in their respective Districts. LDM Umaria was advised by the chairman to organize separate meeting for improvement of Low CD ratio.



यूनियन बैंक ऑफ इंडिया, क्षेत्र महाप्रबंधक कार्यालय, भोपाल, यूनियन बैंक भवन, 15th फ्लोर, अरेरा हिल्स, भोपाल, म.प्र.-462011

Union Bank of India, Field General Manager Office, Bhopal, Union Bank Bhawan, 15th Floor, Arera Hills, Bhopal, M.P.- 462011

दूरभाष : 0755-2676777

ई-मेल : fgm.bhopal@unionbankofindia.com



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क्षेत्र महाप्रबंधक कार्यालय, भोपाल

- The LDMs of districts with low CD ratio need to percolate the concern felt at State level to District level. The chairman has advised to convene meeting under chairmanship of the District collector or in case of his/her unavailability any other senior official nominated by the DC and in presence of DDM NABARD. The Branch Heads needs to be sensitized on improvement of CD ratio of the district.

(Action: All LDMs)

3. Business Mix of Low CD Ratio districts

Anuppur, Rewa, Shahdol and Sidhi districts have registered a Negative Q-o-Q growth (June'22 over Mar'22 Quarters) in total Deposits.

Rewa, Sidhi and Singrauli districts have registered a Negative Q-o-Q growth (June'22 over Mar'22 Qtrs) in Total Advances.

(Action: LDM Anuppur, Rewa, Shahdol, Sidhi and Singrauli)

The chairman has advised LDMs of Rewa and Shahdol district (where the CD ratio is at border to the benchmark) to work on their action plan with timelines to come above the 40% benchmark.

(Action: LDM Rewa and Shahdol)

The chairman has reviewed the progress of Banks in 7 Low CD Ratio Districts and advise all the banks to improve their lending in these districts. He further advised the state nodal offices of all Banks to monthly review the progress of branches in these districts where the CD ratio is low. The chairman has praised HDFC and ICICI bank for having good CD ratio in these districts and advise other banks to follow their plan of action to improve their CD ratio.

(Action: All Banks)

4. District Cooperative Banks/Apex Bank data

The district data presented by the convenor does not includes the Advances and Deposits figures of District Cooperative Banks/Apex Bank, which is why the CD ratio of the district are being under reported. The chairman has advised to incorporate the District cooperative banks/Apex Bank data henceforth.

(Action: UBI)



यूनियन बैंक ऑफ इंडिया, क्षेत्र महाप्रबंधक कार्यालय, भोपाल, यूनियन बैंक भवन, 1513/1/1, अरेरा हिल्स, भोपाल, म.प्र.-462011

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5. Achievement under ACP

Other than Anuppur and Shahdol district, all other Districts have achieved more than 25% of ACP under Agriculture advances. The LDMs of both district have informed the house that due to high percentage of forest area in these district, the lending under Agriculture is low as compared with the other parts of the state. The chairman has advised the LDMs of these districts to explore the possibilities of lending under Agriculture Infrastructure Fund (AIF), PM Formalization of Micro Food processing enterprises (PMFME) and other Agriculture Term Loans.

(Action: LDM Shahdol and Anuppur)

Amount in Crs.

FY 2022-23 (Progress upto June '22)													
S.NO.	Districts	Agriculture			MSME			TOTAL PRIORITY SECTOR			TOTAL NON PRIORITY SECTOR		
		Target	Achievement	(%)	Target	Achievement	(%)	Target	Achievement	(%)	Target	Achievement	(%)
1	Anuppur	848	112	13%	164	115	70%	1085	270	25%	78	178	229%
2	Niwari	229	58	25%	22	25	114%	273	92	34%	9	36	398%
3	Rewa	2385	677	28%	390	685	176%	3177	1507	47%	149	986	662%
4	Shahdol	1018	188	18%	198	216	109%	1302	488	37%	102	266	260%
5	Sidhi	528	132	25%	260	115	44%	891	269	30%	68	248	364%
6	Singrauli	410	131	32%	272	314	115%	798	460	58%	470	551	117%
7	Umaria	331	104	32%	82	64	78%	455	215	47%	19	101	533%

The ACP achievement under Total Priority Sector is satisfactory, however, the Achievement under MSME and Non-Priority sector seems to be on very high side. Dy. General Manager, NABARD Shri Nandu Naik had raised his concern on the comparatively high ACP achievement and advised the convenor to have a relook on the data. Shri Naik further raised his concern over the achievement of Monitorable Action plan of districts.

Shri G K Bunty, Chief Manager, SLBC has advised the newly posted LDMs to refer the comprehensive study done by NABCON and implement the action plan (both Deposits as well as advances) for the improvement of CD ratio in their respective district.



यूनियन बैंक ऑफ इंडिया, क्षेत्र महाप्रबंधक कार्यालय, भोपाल, यूनियन बैंक भववन, 1513/1/1, अरेरा हिल्स, भोपाल, म.प्र.-462011

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ई-मेल : fgm.bhopal@unionbankofindia.com



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To All Member Banks

Nov 30, 2022

Minutes of 27th MSME SUB COMMITTEE MEETING, BHOPAL Dated 25.11.2022

The 27th SLBC Sub Committee Meeting on Micro, Small & Medium Enterprises (MSME) was held on 25th Nov 2022 in the conference hall, 1st floor of PNB Zonal Office Bhopal in joint coordination with KVIC, Bhopal to review the progress under below mentioned schemes in the state of Madhya Pradesh:

- a. Mukhya Mantri Udyam Kranti Yojna
- b. Bhagwan Birsa Munda Swarojgar Yojna
- c. Tantiya Mama Aarthik Kalyan Yojna
- d. Sant Ravidas Swarojgar Yojna
- e. Dr. Bhimrao Ambedkar Aarthik Kalyan Yojna
- f. Pradhan Mantri Mudra Yojna
- g. PM Svanidhi Scheme
- h. PMEGP

2. The meeting was presided over by Shri P Narhari, IAS, MSME secy, Bhopal along with Sh. Shailendar Singh Bora (GM), ZM, PNB, Zonal Office Bhopal and were attended by representatives from various banks along with other members from KVIC, Bhopal, NULM, RBI. At the outset of meeting, Shri Ajay Kumar, AGM, PNB Zonal Office Bhopal welcomed all the participants and discussed the importance of MSMEs in nation building. The list of participants is given in Annexure A.

3. Shri Narhari in his key note extended a warm welcome to the participants. He said that the key purpose of conducting the review meeting is to know the reasons for huge pendency in sanction & disbursement, resolve any interdepartmental issues and discuss the issues being faced by the Banks in sanction/disbursement of cases. He emphasized that pendency must be cleared by banks with due diligence.

4. Mukhya Mantri Udyam Kranti Yojna –

Secretary MSME has informed that a review meeting with Chief Secretary is scheduled in the next week, to discuss the performance of the scheme, as such all banks were advised to improve upon their performance at the earliest. He also advised banks to cover the Loans sanctioned under Pradhan Mantri Mudra Yojna into Mukhya Mantri Udyam Kranti Yojna through SAMAST portal of MP State Govt. so that the beneficiary could get 3% interest subvention along with 1% CGTMSE fees.

During the discussion, it was observed that though the banks are sanctioning the loans but the same is not being updated in the concerned portal. As such all banks are requested to update the sanction & disbursement on the portal as well so that true performance can be reflected.

(Action: All Banks)

5. Bhagwan Birsa Munda Swarojgar Yojna - Bankwise progress in Bhagwan Birsa Munda Swarojgar Yojna was discussed. Against the total target of sanction of 722 applications, 3292 applications have been received out of which only 88 applications have

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been sanctioned. 2007 applications amounting to Rs.104.76 Cr are pending at bank level. It was advised to clear the pending applications immediately. The schemes provides 5% interest subvention for a period of 7 years and full amount of guarantee fees.

(Action: All Banks)

During the meeting it has been observed that SLBC has not allocated target to Private Banks. SLBC to ensure that target under the scheme has been allocated to all the banks.

(Action: SLBC)

6. Tanya Mama Aarthik Kalyan Yojna - Bankwise progress in Tanya Mama Aarthik Kalyan Yojna was discussed. Against the target of 7317, total applications received till 23.11.2022 is 2220, out of which 1659 amounting to Rs.15.14 Cr are pending at Bank level. Till 23.11.2022 only 55 applications have been sanctioned out of which only 14 applications were disbursed. The scheme provides 7% interest subvention for 5 years along with reimbursement of CGTMSE fees.

(Action: All Banks)

7. Sant Ravidas Swarojgar Yojna - Bankwise progress in Sant Ravidas Swarojgar Yojna was discussed. Till 23.11.2022, 3218 applications have been received out of which 1521 applications amounting to Rs.90.74 Cr are pending at Bank level. Till 23.11.2022, 223 applications have been sanctioned by banks. It was advised to clear the pending applications immediately. He also said that the beneficiary will get 5% interest subvention for a period of 7 years alongwith full guarantee fees.

(Action: All Banks)

8. Bhimrao Ambedkar Aarthik Kalyan Yojna - Bankwise progress in Sant Ravidas Swarojgar Yojna was discussed. Till 23.11.2022, 2385 applications have been received out of which 1458 applications amounting to Rs.13.80 Cr are pending at Bank level. Till 23.11.2022, 129 applications have been sanctioned by banks out of which 78 applications amounting to Rs.67.14 lacs are pending for disbursement. It was advised to clear the pending applications immediately. The scheme provides 7% interest subvention for 5 years along with reimbursement of CGTMSE fees.

(Action: All Banks)

9. Pradhanmantri Mudra Yojna - Bankwise progress in Pradhanmantri Mudra Yojna was discussed. Till 22.11.2022, 1510105 applications amounting to Rs.9921 Cr has been disbursed by all the member banks/FIs in the state as under:

Shri Narhari, IAS PS MSME, appreciated the last years performance of banks in Mudra as total 3231804 accounts for 18218 crores were disbursement by banks in the state. All the banks/FIs were requested to speed up the process of sanction & disbursement under the cases at the earliest.

(Action: All Banks)



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10. **PM SVANIDHI Scheme** - Bankwise progress in PM SVANIDHI scheme was discussed. Sh. Gajendar Singh, Additional Secretary, UIDC discussed the performance of the scheme in the state. He emphasized that applications returned by banks in 1st Tranche is to be cleared immediately. He also informed that NPA cases in the scheme shall be regularized and all the pending applications shall be cleared at the earliest.

(Action: All Banks)

11. **PMEGP** – CEO KVIC discussed the performance in PMEGP scheme. CEO KVIC appreciated the efforts made by banks in achieving 99% of the targets 21-22 and further shared the targets and Roadmaps for the FY 2022-23. Till 21.11.2022, 29% of the allocated target has been achieved. He requested all the member banks to clear the pending applications at the earliest. He also informed that if any member bank has already achieved its allocated target it can also sanction & disburse more applications and KVIC will provide all the eligible benefits to the member bank in normal course.

(Action: All Banks)

12. RBI representative was also suggested that the concerned department should prepare a leaflet/ brochure for reference purposes by banks/branches as a ready reckoner.

(Action: All concerned Govt. departments)

The meetings ended with vote of thanks to all the members.

Asstt. General Manager



Bank wise status under PMJJBY & PMSBY

No. in lakh							
Sr.	Bank	PMJJBY			PMSBY		
		Sep'21	Sep'22	Y-o-Y progress	Sep'21	Sep'22	Y-o-Y progress
1	Bank of Baroda	2.72	3.72	1.00	9.17	12.63	3.46
2	Bank of India	4.71	8.61	3.90	18.86	23.17	4.31
3	Bank of Maharashtra	1.03	1.38	0.35	2.47	3.01	0.54
4	Canara Bank	1.65	2.19	0.54	3.36	4.07	0.70
5	Central Bank of India	4.53	5.08	0.55	11.71	12.67	0.96
6	Indian Bank	1.07	1.30	0.23	2.47	2.95	0.48
7	Indian Overseas Bank	0.13	0.22	0.09	0.39	0.50	0.11
8	Punjab & Sind Bank	0.19	0.27	0.08	0.46	0.60	0.14
9	Punjab National Bank	1.43	1.82	0.39	7.15	8.27	1.11
10	UCO Bank	1.01	1.32	0.31	2.27	3.02	0.75
11	Union Bank of India	2.14	2.41	0.27	6.80	8.10	1.31
12	State Bank of India	15.26	21.49	6.23	53.71	69.26	15.55
Total PSBs		35.86	49.82	13.95	118.81	148.25	29.44
13	Axis Bank Ltd	0.10	0.10	0.00	0.26	0.27	0.00
14	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00
15	Catholic Syrian bank	0.00	0.00	0.00	0.00	0.00	0.00
16	City Union Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
17	Development Credit Bank	0.00	0.00	0.00	0.00	0.00	0.00
18	Dhan Lakshmi Bank	0.00	0.00	0.00	0.00	0.00	0.00
19	Federal Bank Ltd	0.01	0.01	0.00	0.01	0.02	0.00
20	HDFC Bank Ltd	0.38	0.38	0.01	0.81	0.83	0.02
21	ICICI Bank Ltd	0.12	0.12	0.00	2.35	2.35	0.00
22	IDBI Bank Ltd.	0.30	0.32	0.02	0.73	0.76	0.03
23	IDFC Bank Ltd.	0.03	0.03	0.00	0.23	0.23	0.00
24	IndusInd Bank Ltd	0.00	0.01	0.01	0.07	0.08	0.01
25	Jammu & Kashmir Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
26	Karnataka Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00
27	Karur Vysya Bank	0.00	0.00	0.00	0.01	0.01	0.00
28	Kotak Mahindra Bank Ltd	0.02	0.02	0.00	0.03	0.03	0.00
29	Lakshmi Vilas Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
30	RBL Bank Ltd	0.00	0.00	0.00	0.01	0.01	0.00
31	South Indian Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
32	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00
33	Tamilnadu Mercantile Bank Ltd	0.00	0.00	0.00	0.01	0.02	0.01
34	Yes Bank Ltd	0.00	0.01	0.00	0.01	0.01	0.00
Total PVTs		0.98	1.02	0.04	4.54	4.62	0.08
35	MPGB	10.97	16.27	5.30	27.37	36.34	8.96
36	MGB	1.44	2.47	1.03	6.99	8.90	1.91
Total RRBs		12.41	18.74	6.33	34.36	45.24	10.87
Grand Total		49.25	69.58	20.33	157.71	198.10	40.39

Bank wise status under APY				
				No. in lakh
Sr.	Bank	APY		
		Sep'21	Sep'22	Y-o-Y progress
1	Bank of Baroda	1.32	1.65	0.33
2	Bank of India	1.70	2.42	0.72
3	Bank of Maharashtra	0.38	0.54	0.17
4	Canara Bank	0.91	1.16	0.25
5	Central Bank of India	1.75	2.14	0.39
6	Indian Bank	0.57	0.79	0.22
7	Indian Overseas Bank	0.10	0.16	0.06
8	Punjab & Sind Bank	0.09	0.12	0.03
9	Punjab National Bank	0.54	0.78	0.24
10	UCO Bank	5.26	6.99	1.74
11	Union Bank of India	0.21	0.34	0.12
12	State Bank of India	1.53	1.86	0.33
Total PSBs		14.37	18.97	4.60
13	Axis Bank Ltd	0.29	0.36	0.08
14	Catholic Syrian Bank Limited	0.00	0.00	0.00
15	Federal Bank Ltd	0.00	0.00	0.00
16	Lakshmi Vilas Bank Ltd	0.00	0.00	0.00
17	Bandhan Bank Limited	0.00	0.00	0.00
18	City Union Bank Ltd	0.00	0.00	0.00
19	Dcb Bank Limited	0.01	0.01	0.00
20	Dhanlaxmi Bank Limited	0.00	0.00	0.00
21	Hdfc Bank Ltd	0.19	0.27	0.09
22	ICICI Bank Limited	0.09	0.10	0.00
23	IDBI Bank Ltd	0.19	0.28	0.09
24	IDFC Bank Limited	0.01	0.01	0.00
25	Indusind Bank Limited	0.00	0.00	0.00
26	Jammu And Kashmir Bank Ltd	0.00	0.00	0.00
27	Karnataka Bank Limited	0.02	0.02	0.00
28	Karur Vysya Bank Ltd	0.00	0.00	0.00
29	Kotak Mahindra Bank	0.00	0.01	0.00
30	Rbl Bank Limited	0.00	0.00	0.00
31	South Indian Bank Ltd	0.00	0.00	0.00
32	Tamilnad Mercantile Bank Ltd	0.00	0.01	0.00
33	Yes Bank Limited	0.01	0.03	0.02
Total PVTs		0.82	1.11	0.29
35	MPGB	2.95	3.86	0.91
36	MGB	1.08	1.57	0.49
Total RRBs		4.03	5.43	1.40
Grand Total		19.21	25.50	6.29