

181ST MEETING OF THE



STATE LEVEL BANKERS' COMMITTEE

MADHYA PRADESH



स्वरोजगार से आगे बढ़
रहा है मध्यप्रदेश

25 फरवरी 2022

गॉन्जिरेजि

AGENDA

MARCH 24, 2022



CONVENOR
CENTRAL BANK OF INDIA

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AGENDA NO-1

Discussion on Key Banking Parameters

Key Banking Parameters (All Banks) as on 31.12.2021

Amount in Crore

Sr.	Parameters	Outstanding Amount						
					Dec-20		Dec-21	
		Dec-19	Dec-20	Dec-21	Amt.	%	Amt.	%
1	Total number of Branches	7,866	8,021	8,034	155	1.97	13	0.16
2	Total number of ATMs	9,405	9,220	9,366	-185	-1.97	146	1.58
3	Total Deposits	4,18,919	4,64,171	5,13,301	45,252	10.80	49,130	10.58
4	Total Advances	3,29,107	3,50,880	3,79,045	21,773	6.62	28,165	8.03
5	Credit as per place of utilization	5,805	9,616	9,858	3,811	65.65	242	2.52
6	Credit Deposit Ratio	78.56	75.59	73.84	-3	-3.78	-2	-2.31
7	CD Ratio including credit as per place of utilization	79.95	77.66	75.77	-2	-2.85	-2	-2.45
8	Total Business [3+4]	7,48,026	8,15,051	8,92,346	67,025	8.96	77,295	9.48
9	Agriculture	1,08,215	1,15,006	1,26,492	6,791	6.28	11,486	9.99
10	% of Agriculture advances to Total advances [RBI Norm*: 18%]	32.88	32.78	33.37	0	-0.32	1	1.81
11	MSME	59,962	66,802	72,685	6,840	11.41	5,883	8.81
12	Education	2,640	2,764	2,682	124	4.70	-82	-2.97
13	Housing	38,792	41,567	44,544	2,775	7.15	2,977	7.16
14	Total Priority Sector Advances	1,99,715	2,17,014	2,35,522	17,299	8.66	18,508	8.53
15	% of Priority Sector advances to Total advances [RBI Norm*: 40%]	60.68	61.85	62.14	1	1.92	0	0.46
16	Total Non-Priority Sector Advances	1,29,392	1,33,866	1,43,523	4,474	3.46	9,657	7.21
17	Total NPA	36,651	31,964	37,409	-4,687	-12.79	5,445	17.03
18	% of NPA to total advances	11.14	9.11	9.87	-2	-18.20	1	8.34

* For Domestic Commercial Banks

Key Highlights

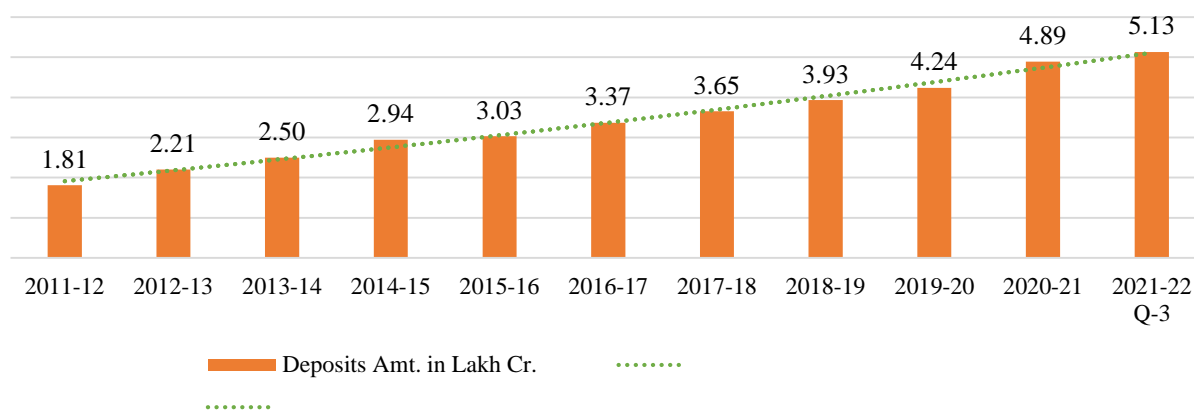
1. Reflecting the surge in business activities, bank credit rose sharply by 8.03% on Year-on-Year (YoY) basis on December 31, 2021. The YoY growth was 6.62% a year ago. The credit growth had been languishing in 2021 due to Covid-19. However, it has been showing some signs of improvement over the last couple of months on account of growth in retail and agriculture loans. The upturn in the economy is creating demand in the busy season that began in Oct'21. There was also a rise in use of credit limits by corporates and business at the end of Dec'2021 quarter. The Government's initiatives to push credit to the productive sectors through government-guaranteed schemes have helped creating demand.
2. The bank credit growth is expected to be in the range of 8-9 per cent for FY22. The support is also expected to come from a rise in government and private capital expenditure in road, renewables and production linked incentive (PLI) schemes, extended ECLGS support and retail credit push mortgage finance.
3. Deposits growth, on a year-on-year basis stood at 10.58% in Dec'21 as compared to 10.80% a year ago. There was a growth of Rs 1312 crore in PMJDY accounts y-o-y in Dec'21. The share of Current Account and Savings Account (CASA) in total deposits increased further to 48.6% in Dec'21 as compared to 47.2% a year ago.
4. The credit-deposit ratio (CD ratio) stood at 73.84% as of December 31, 2021 low from 75.59% at the end of previous year. Total business of the banks recorded 9.48% growth on a year-on-year basis in Dec'21 as against 8.96% growth a year ago.

Amount in crore												
Agency	Deposits			Advances			Y-o-Y % variation				CD Ratio	
							Deposits		Advances			
	Dec'19	Dec'20	Dec'21	Dec'19	Dec'20	Dec'21	Dec'20	Dec'21	Dec'20	Dec'21	Dec'20	Dec'21
CBs	3,68,662	4,06,265	4,53,804	2,74,559	2,91,914	3,12,569	10.2	11.7	6.3	7.1	71.9	68.9
RRBs	22,794	24,641	25,371	12,266	12,945	15,039	8.1	3.0	5.5	16.2	52.5	59.3
Co-Ope	25,354	30,587	30,564	36,084	37,982	40,619	20.6	-0.1	5.3	6.9	124.2	132.9
SFBs	2,109	2,678	3,562	6,198	8,039	10,818	27.0	33.0	29.7	34.6	300.2	303.7
Total	4,18,919	4,64,171	5,13,301	3,29,107	3,50,880	3,79,045	10.8	10.6	6.6	8.0	75.6	73.8

5. Credit to agriculture and allied activities grew by 9.99% y-o-y in Dec'21 as compared to 6.28% a year ago.
6. Non-Performing Assets increased by Rs 5445 crore y-o-y and stood 9.87% of total credit in Dec'21 as compared to 9.11% last year.

Deposits Growth over last few years

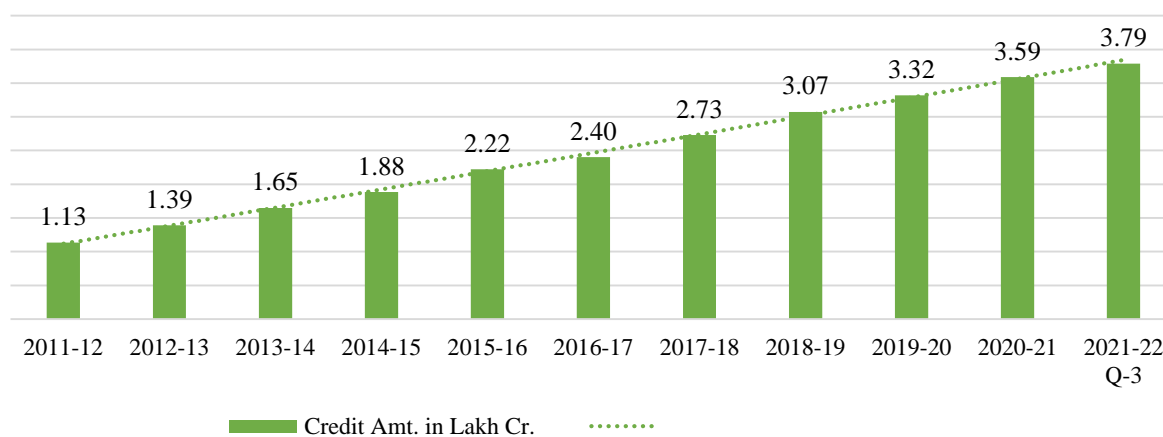
Growth in deposits over the past 9 years (Mar'12 to Mar'21)



Y-o-Y growth rate %	22.0%	13.1%	17.9%	3.0%	11.2%	8.5%	7.6%	7.8%	15.3%	4.9%
	12-13	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22 Q-3

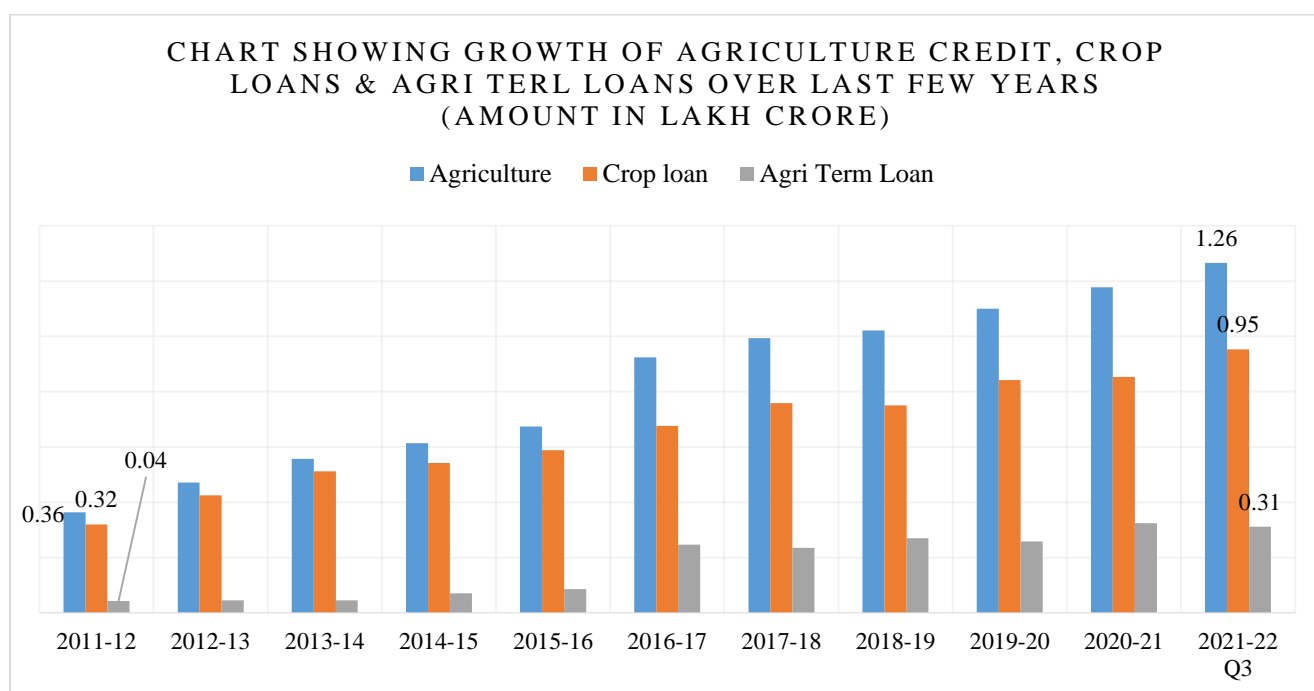
Credit Growth over last few years

Growth in credit over the past 9 years (Mar'12 to Mar'21)

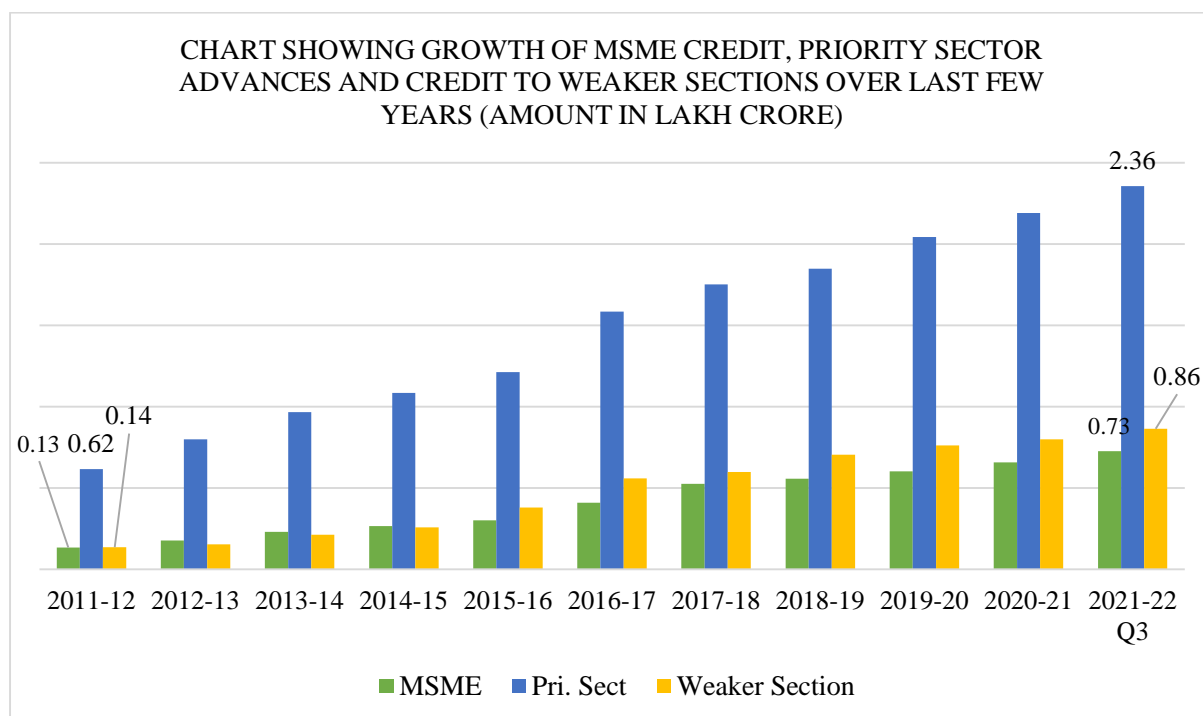


Y-o-Y growth rate %	23.0%	18.3%	14.2%	18.1%	7.9%	13.7%	12.6%	8.0%	8.1%	5.6%
	12-13	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22 Q-3

Agriculture Credit growth over last few years



Growth under MSMEs, Priority Sector credit and advances to weaker sections over last few years



**Key Banking Parameters of Scheduled Commercial Banks excluding
Co-operative Banks-At a glance (as on 31.12.2021)**

Amount in Crore

Sr.	Parameters	Outstanding Amount				Y-o-Y Variation					
						Dec-19		Dec-20		Dec-21	
		Dec-18	Dec-19	Dec-20	Dec-21	Amt.	%	Amt.	%	Amt.	%
1	Total number of Branches	6,812	6,989	7,144	7,183	177	2.60	155	2.22	39	0.55
2	Total number of ATMs	9,424	9,383	9,198	9,340	-41	-0.44	-185	-1.97	142	1.54
3	Total Deposits	3,58,347	3,93,564	4,33,584	482737	35,217	9.83	40,020	10.17	49,153	11.34
4	Total Advances	2,58,213	2,93,022	3,12,898	338426	34,809	13.48	19,876	6.78	25,528	8.16
5	Credit as per place of utilization	9,590	5,805	9,616	9,858	-3,785	-39.47	3,811	65.65	242	2.52
6	Credit Deposit Ratio	72.06	74.45	72.17	70.11	2	3.33	-2	-3.07	-2	-2.85
7	CD Ratio including credit as per place of utilization	74.73	75.93	74.38	72.15	1	1.60	-2	-2.04	-2	-3.01
8	Total Business [3+4]	6,16,560	6,86,586	7,46,482	821163	70,026	11.36	59,896	8.72	74,681	10.00
9	Agriculture	70,683	77,181	82,067	90,908	6,498	9.19	4,886	6.33	8,841	10.77
10	MSME	50,434	59,518	64,785	70,717	9,084	18.01	5,267	8.85	5,932	9.16
11	Education	2,701	2,640	2,763	2,680	-61	-2.26	123	4.66	-83	-3.00
12	Housing	31,704	38,489	41,297	44,309	6,785	21.40	2,808	7.30	3,012	7.29
13	Priority Sector Advances	1,44,838	1,64,109	1,80,041	196002	19,271	13.30	15,932	9.71	15,962	8.87
14	Total Non-Priority Sector Advances	1,13,375	1,28,913	1,32,857	142424	15,538	13.71	3,944	3.06	9,566	7.20
15	Total NPA	29,814	29,682	24,602	30,522	-132	-0.44	-5,080	-17.11	5,920	24.06
16	% of NPA to total advances	11.55	10.13	7.86	9.02						

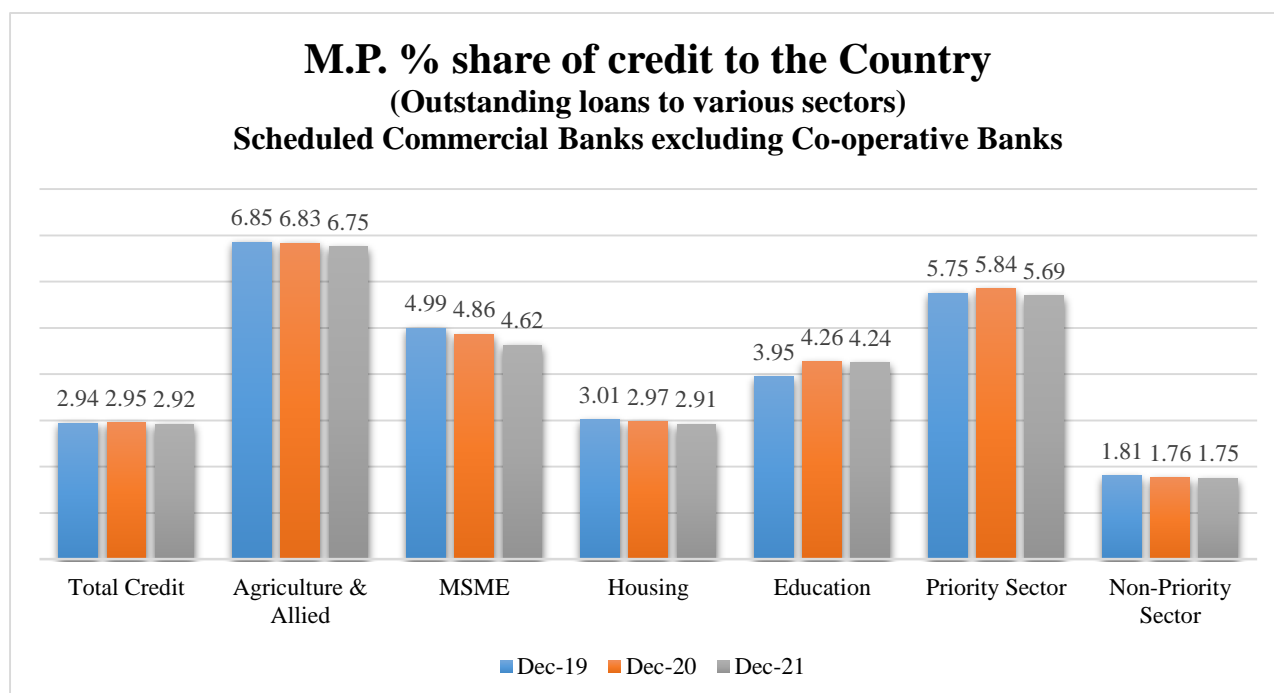
Credit growth comparison with the Country (Scheduled Commercial Banks excluding Co-operative Banks)

Sl. No	Sector	Country [^] (Outstanding Amount in lakh crore)			Y-o-Y % variation		Madhya Pradesh (Outstanding Amount in lakh crore)			Y-o-Y % variation	
		Dec' 19	Dec' 20	Dec' 21	Dec' 20	Dec' 21	Dec' 19	Dec' 20	Dec' 21	Dec' 20	Dec' 21
1	Total Credit	99.5	106.1	115.9	6.6	9.3	2.9	3.1	3.4	6.8	8.2
2	Agriculture & Allied*	11.3*	12.0*	13.5*	6.7	12.0	0.8	0.8	0.9	6.3	10.8
3	MSME**	11.9	13.3	15.3	11.7	14.8	0.6	0.6	0.7	8.8	9.2
4	Housing	12.9	13.9	15.2	8.1	9.3	0.38	0.41	0.44	7.3	7.3
5	Education	0.7	0.6	0.6	-3.1	-2.5	0.0	0.0	0.0	4.7	-3.0
6	Priority Sector	28.7	30.8	34.5	7.4	11.9	1.6	1.8	2.0	9.7	8.9
7	Non-Priority Sector	70.8	75.3	81.5	6.3	8.2	1.3	1.3	1.4	3.7	7.2

[^]Source- RBI data

*also include priority sector lending certificates (PSLCs) for country

**Micro and Small Enterprises in the country include credit to micro and small enterprises in manufacturing and services sector and also include PSLCs.



AGENDA NO-2

Review of credit disbursement by Banks

ACHIEVEMENT UNDER ACP OF THE STATE Q-3 FY 2021-22

Number in lakh & Amount in crore

Sr.	Sector	FY 2020-21 (Dec' 20)			FY 2021-22 (Dec' 21)				
		Target	Achi.	Achi %	Target		Achievement		Achi %
		Amt.	Amt.		No.	Amt.	No.	Amt.	Amt.
1	Agriculture	1,34,236	59,980	44.7	62.9	1,52,057	51.5	59,614	39.2
2	Farm Credit	1,24,412	54,340	43.7	61.0	1,40,222	50.1	53,047	37.8
3	Crop Loan	96,864	43,637	45.0	50.3	1,00,991	39.9	42,410	42.0
4	Agri Infra	3,905	839	21.5	0.9	5,105	0.0	722	14.1
5	Ancillary Activity	5,919	4,802	81.1	1.1	6,730	1.4	5,846	86.9
6	MSME	32,078	27,043	84.3	5.9	35,009	5.4	37,469	107.0
7	Export Credit	530	111	21.0	0.0	864	0.0	84	9.7
8	Education	1,037	393	37.9	0.2	1,345	0.2	592	44.0
9	Housing	7,131	5,928	83.1	1.3	8,270	0.9	6,861	83.0
10	Social Infra	595	258	43.4	0.2	710	0.0	98	13.9
11	Renewal	288	425	147.4	0.2	617	0.0	20	3.2
12	Total Priority	1,76,217	93,009	52.8	70.8	1,99,077	61.5	1,02,956	51.7
13	Total NPS	13,038	43,605	334.5	1.6	13,744	11.2	1,17,188	852.7
14	Total Credit Plan	1,89,255	1,36,615	72.2	72.4	2,12,821	72.7	2,20,144	103.4

Bank wise ACP achievement is given in Table no. 9(i) to 12

Agency wise status of ACP Achievement

Amount in crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi	Achi %	Target	Achi	Achi %	Target	Achi	Achi %
CBs	97,130	39,510	40.68	32,145	33,710	104.87	1,40,117	78,024	55.68
RRBs	17,435	4,690	26.90	1,500	976	65.07	19,773	6,056	30.63
Co-Ope	36,322	14,013	38.58	533	1,839	345.03	36,979	15,861	42.89
SFBs	1,167	1,399	119.88	828	943	113.89	2,207	3,013	136.52
Total	1,52,054	59,612	39.20	35,006	37,468	107.03	1,99,076	1,02,954	51.72

Top 3 PSBs

(In terms of ACP achievement under Priority Sector)

Number in actual & Amount in crore

Sr.	Banks	TOTAL PRIORITY SECTOR				Achievement % (Amt.)
		TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount	
1	Indian Bank	1,70,664	5,259	1,56,477	4,308	81.9
2	Bank of India	5,07,188	13,262	4,45,383	8,730	65.8
3	Union Bank of India	3,00,168	8,763	1,20,132	5,053	57.7

Bottom 3 PSBs

(In terms of ACP achievement under Priority Sector)

Number in actual & Amount in crore

Sr.	Banks	TOTAL PRIORITY SECTOR				Achievement % (Amt.)
		TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount	
1	Punjab National Bank	3,44,957	11,131	69,415	2,207	19.8
2	Punjab and Sindh Bank	22,800	751	3,621	131	17.5
3	UCO Bank	1,29,664	4,413	14,981	648	14.7

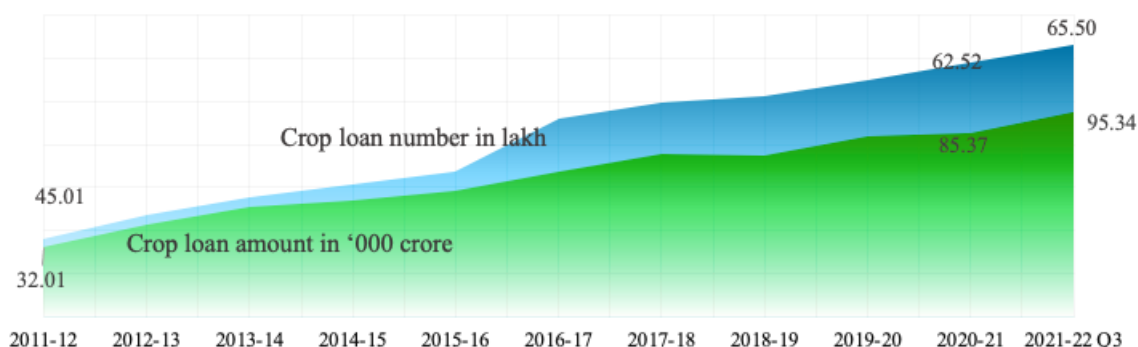
Target to PSBs under priority sector constitutes 60% of the total credit plan of priority sector.

AGENDA NO-3

Kisan Credit Card

Number in lakh					
Total No. of operational Land holdings (2015-16)	Total No. of PM-KISAN Beneficiaries	Total KCC issued by Banks (Dec-21)	Insured loanee farmers (PMFBY Kharif-21 season)	Insured non-loanee farmers (PMFBY Kharif-21 season)	Total insured farmers (PMFBY Kharif-21 season)
A	B	C	D	E	F
100.03	86.63	65.50	47.14	0.28	47.42

Steps taken by banks to increase KCC penetration during the last few years



As part of the Atmanirbhar Bharat Package, the Government of India had announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of Rs. 2 lakh crore through a special saturation drive in the country. The first phase of the drive was started from 10th February, 2020 to cover beneficiaries under PM-KISAN scheme, who do not possess the KCC. Second phase has been started since 1st June, 2020 to provide KCC to dairy farmers associated with the milk unions and fishermen. As a result of concerted and sustained efforts by the banks and other stakeholders, approx. 4.50 lakh PM-KISAN beneficiaries were provided KCC. All together (including KCC to Animal Husbandry & Fishermen) 7.85 lakh KCCs have been issued.

Banks organized special drive for farmers in the State. Central Bank organized “Kisan Pakhwada in 2020 and ‘Krishak Samriddhi Abhiyan’ in 2021 across the Madhya Pradesh for providing agricultural loans to farmers. Wide publicity was given and Block level and district level programmes were organized. Agricultural loans to the tune of Rs 1500 sanctioned during these special drives. Other banks also organized similar type of programme for the farmers to bring them into institutional credit fold.

AGENDA No-4

Bank finance to the beneficiaries of SWAMITVA Scheme

SVAMITVA, a Central Sector Scheme of Ministry of Panchayati Raj was nation-wide launched by the Hon'ble Prime Minister on 24th April, 2021 after successful completion of pilot phase of scheme (2020-2021) in 9 states. 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.

As on 26th October 2021, property cards have been issued to nearly 22 lakh beneficiaries in around 19,000 villages of 9 pilot states and property card distribution in the 19 new States/UTs which have signed the MoU with Survey of India and where work has commenced is also expected to start soon.

In furtherance of the aforementioned priority as also to unlock the economic potential of the 19 crore plus residential assets in rural Abadi areas by leveraging them as collateral, it is important that the stake holders may interact on this issue and to work out modalities in this regard.

In Madhya Pradesh, around 2 lakh property cards have been issued to the beneficiaries so far. Department of Financial Services vide their letter no. No. 6/30/2021 -Ft (C-50971 8) dated 01 November, 2021 advised SLBC Conveners to take further necessary action in the matter in consultation with the member banks, State Govt. & other stakeholders and advised the following-

- To consider and take up the matter in the SLBC agenda and discuss with State Government officials about the property card formats and whether any changes are required therein.
- To coordinate and liaise with the Revenue Department so that the Property cards / Title Deeds issued by states can be recognized for creating equitable mortgage.
- Financing against the property card may be included as a part of Annual Credit Plan.
- Banks may formulate internal guidelines for sanctioning of loan against the issued property cards.

AGENDA NO-5

Organization of Employment Day



Today's biggest priority is to provide employment. Employment is not just a government job; it includes self-employment schemes. With this view, the Govt. of M.P. has started organizing 'Employment Day'. Employment Fairs are organized in all the districts headquarter. Loans are sanctioned for self-employment to eligible beneficiaries under various Self-employment generation schemes i.e., PMMY, PMEGP, NRLM, NULM, PM-SVANidhi, CM Rural Street Vendor schemes etc.

Loans under self-employment generation schemes sanctioned to nearly 5.26 lakh and 5.02 lakh beneficiaries during the first and the second Employment Day organized on 12th January & 25th February, 2022 respectively.

The third Employment Day will be celebrated on 29th March, 2022.

AGENDA NO-6

Progress under Govt. Sponsored Schemes

Mukhya Mantri Udyam Kranti Yojana

Number as on 21.03.2022

Bank Name	Total Application applied	Pending at Bank Branch	Under process at Bank Branch	Rejected	Sanctioned	Disbursement Initiated
STATE BANK OF INDIA	1027	649	152	118	75	17
CENTRAL BANK OF INDIA	545	326	72	53	68	19
BANK OF INDIA	499	351	57	33	36	20
PUNJAB NATIONAL BANK	350	259	32	13	34	10
UNION BANK	376	271	39	22	18	23
BANK OF BARODA	238	112	48	42	16	18
INDIAN BANK	148	108	13	14	11	1
CANARA BANK	257	173	30	20	10	21
IDBI BANK LTD	45	21	7	3	8	6
BANK OF MAHARASHTRA	101	62	20	5	4	10
PUNJAB AND SIND BANK	18	7	4	1	3	3
AXIS BANK LTD	19	18		1		
BANDHAN BANK LTD	1	1				
HDFC BANK LTD	33	26	5	2		
ICICI BANK	8	8				
INDIAN OVERSEAS BANK	40	30	1	2		7
MADHYA PRADESH GRAMIN BANK	1			1		
UCO BANK	52	32	13	2		5
YES BANK	3	3				
TOTAL	3761	2457	493	332	283	160

Target for FY 2021-22: 5000 cases

The Govt. of M.P. has targeted to provide benefits of this scheme to minimum 3000 beneficiaries by 31st March, 2022.

Prime Minister Employment Generation Programme FY 2021-22

M.M.- Margin Money amount in crore

As on 17.03.2022

Sr. No.	Bank Name	Target		Forwarded		Sanctioned		Rejected		MM Disbursement		M.M. Achievement %	
		No. of Proj	M.M.	No. of Proj	M.M.	No. of Proj	M.M.	No. of Proj	M.M.	No. of Proj	M.M.	No. of Proj	M.M.
1	Canara Bank	346	10	1824	56	747	22	976	29	686	20	198	193
2	Madhyanchal Gramin Bank	64	2	796	15	222	4	195	4	171	4	267	190
3	Madhya Pradesh Gramin Bank	384	12	2741	59	1097	23	992	20	967	21	252	183
4	IDBI Bank	70	2	234	8	90	3	54	2	71	3	101	128
5	Union Bank of India	599	18	2235	65	695	22	1264	33	626	20	105	113
6	Punjab And Sind Bank	61	2	126	5	50	3	48	1	39	2	64	108
7	Bank of Baroda	523	16	1596	46	503	17	962	24	485	17	93	108
8	Punjab National Bank	591	18	2405	65	889	21	1428	39	731	17	124	95
9	Bank of India	672	20	2240	57	785	18	915	22	781	18	116	91
10	Central Bank of India	705	21	3138	89	868	29	1409	36	535	18	76	86
11	Indian Overseas Bank	89	3	169	6	54	2	72	2	36	1	40	46
12	Indian Bank	373	11	1044	26	205	5	539	12	186	5	50	44
13	Bank of Maharashtra	224	7	681	18	139	3	218	5	102	3	46	39
14	State Bank of India	1676	50	6067	140	1263	23	4168	95	1042	20	62	39
15	Uco Bank	256	8	394	7	116	1	194	4	71	1	28	11
16	HDFC Bank	125	4	81	3	2	0	36	1	4	0	3	8
17	ICICI Bank	125	4	26	1	0	0	0	0	4	0	3	7
18	Axis Bank	70	2	63	2	0	0	7	0	2	0	3	2
19	Yes Bank	69	2	6	0	0	0	0	0	0	0	0	0
Total		7022	211	25866	667	7725	198	13477	328	6539	170	93	81

PM-SVANidhi Street Vendor Scheme FY 2020-22

Number as on 17.03.2022

S.no	Bank Name	Target* 2020-22	Submitted	Sanctioned	Disbursed	Progress % of disbursed loan cases against target
1	Bank of India	46708	71060	67961	66584	142.55%
2	State Bank of India	146721	155726	151941	147035	100.21%
3	Central Bank of India	38747	43524	40095	38903	100.40%
4	Bank of Baroda	73573	39510	37877	37214	50.58%
5	Union Bank of India	82792	40231	38120	36825	44.48%
6	Punjab National Bank	81874	37623	37012	35161	42.95%
7	Indian Bank	48498	22495	20951	19740	40.70%
8	Bank of Maharashtra	21134	7525	7410	7320	34.64%
9	UCO Bank	39186	13196	12128	11398	29.09%
11	Canara Bank	81623	21104	20536	20040	24.55%
10	Punjab and Sind Bank	11500	2601	2500	2471	21.49%
12	Indian Overseas Bank	18813	4236	3772	3605	19.16%
	Total PSBs	691169	458831	440303	426296	61.68%
13	Madhyanchal Gramin Bank	23344	12078	9876	9515	40.76%
14	RRB Madhya Pradesh GB	54564	18312	16997	16334	29.94%
	Total RRBs	77908	30390	26873	25849	33.18%
15	IDBI Bank	22486	2864	2517	2251	10.01%
16	HDFC Bank	41376	13234	12597	2696	6.52%
17	Kotak Mahindra Bank Limited	11938	1527	835	574	4.81%
18	Axis Bank	45148	2750	1630	1148	2.54%
19	Jammu & Kashmir Bank Ltd	861	31	22	19	2.21%
20	Karnataka Bank Ltd	3033	93	65	61	2.01%
21	ICICI Bank	68970	2801	2182	1091	1.58%
22	Federal Bank	3609	152	79	55	1.52%
23	Tamilnad Mercantile Bank Ltd	567	17	7	7	1.23%
24	Karur Vysya Bank Ltd	1754	25	16	14	0.80%
25	RBL Bank Limited	2144	22	12	12	0.56%
26	IDFC FIRST Bank Ltd.	11143	465	65	62	0.56%
27	South Indian Bank	1752	41	9	8	0.46%
28	Bandhan Bank Ltd.	53434	619	230	217	0.41%

29	IndusInd Bank	19735	111	53	24	0.12%
30	Yes Bank Ltd.	10317	5	1	1	0.01%
31	Catholic Syrian Bank	572	0	0	0	0.00%
32	Dhan Lakshami Bank	440	0	0	0	0.00%
33	Standard Chartered Bank	1320	5	0	0	0.00%
34	DCB Bank Ltd.	3433	25	0	0	0.00%
35	Lakshmi Vilas Bank	1386	10	0	0	0.00%
36	City Union Bank	1760	11	0	0	0.00%
	Total Private Banks	307178	24808	20320	8240	2.68%
37	AU Small Finance bank	11951	710	536	469	3.92%
38	Utkarsh Small Finance Bank	8008	340	170	159	1.99%
39	Ujjivan Small Finance Bank	3277	76	12	9	0.27%
40	Jana Small Finance Bank	7655	14	1	1	0.01%
41	Annapurna Finance Pvt. Ltd.	0	70	70	69	0.00%
42	ESAF Small Finance Bank	6247	0	0	0	0.00%
43	Sarvoday Small Finance Bank	9833	0	0	0	0.00%
44	Equitas Small Finance Bank	16256	0	0	0	0.00%
45	Fincare Small Finance Bank	9878	2	0	0	0.00%
	Total MFIs	73105	1212	789	707	0.97%
	Grand Total	1149360	515241	488285	461092	40.12%

*Including backlog

GOI target: 4 lakh

Progress under Second Tranche Loans (20K) under PM-SVANidhi

Number

Bank Name	Target* 2021-22	Submitted	Sanctioned	Disbursed	Achievement %
Public Sector Banks	142846	42222	37309	34272	23.99%
Private Sector Banks	2511	399	272	196	7.81%
Regional Rural Banks	9605	3344	3035	2685	27.95%
MFIs	216	39	32	21	9.72%
Total	155177	46004	40648	37174	23.96%

Madhya Pradesh ranks first in the country in the implementation of PM SVANidhi Phase I & II.

Mukhya Mantri Gramin Path Vikreta Scheme FY 2020-22

Number			As on 17.03.2022				
S.No	Bank	Target	Forwarded	Sanctioned	Rejected	Disbursed	Achievement %
1	State Bank of India	76660	278045	99111	87859	90803	118.45
2	Central Bank of India	36292	91191	43258	25173	39035	107.56
3	Bank of India	35738	91093	33315	38062	30756	86.06
4	Indian Bank	14891	36788	13617	8574	12275	82.43
5	Punjab National Bank	22391	46104	17792	17243	16644	74.33
6	Union Bank of India	22391	45647	17840	13575	16572	74.01
7	Bank Of Baroda	20034	37058	13959	16090	12891	64.35
8	Madhya Pradesh Gramin Bank	84492	117030	55308	54301	46463	54.99
9	Madhyanchal Gramin Bank	44783	82913	26977	36535	24579	54.88
10	Uco Bank	9376	13487	5394	5275	4905	52.31
11	Punjab And Sind Bank	1765	1674	574	920	542	30.71
12	Bank of Maharashtra	11251	14812	4712	8198	2844	25.28
13	Indian Overseas Bank	2206	1627	607	528	539	24.43
14	Canara Bank	21547	15222	5774	7584	4476	20.77
15	ICICI Bank	16545	3652	2085	238	2072	12.52
17	IDFC First Bank	4081	1752	509	383	503	12.33
18	Au Small Finance Bank	2316	834	200	20	196	8.46
19	IDBI Bank	6177	2471	475	880	412	6.67
20	Indusind Bank	5956	683	375	1	375	6.30
21	HDFC Bank	7831	2225	456	440	257	3.28
22	Axis Bank	10258	2826	133	549	104	1.01
24	Yes Bank	4743	284	25	157	14	0.30
25	Other (PVTs + SFBs)	38276	3269	14	77	13	0.03
Total		500000	890687	342510	322662	307270	61.45

DAY-National Rural Livelihood Mission (NRLM) FY 2021-22

As on 17.03.2022

Amount in crore

S.No	Bank Name	Target 2021-22		Achievement		Achievement (%)	
		No. of SHG's	Disbursed Amt.	No. of SHG's	Disbursed Amt.	No. of SHG's	Disbursed Amt.
1	Bank Of Baroda	3799	67	1589	23	41.83	34.15
2	Bank Of India	8691	153	4714	56	54.24	36.55
3	Bank Of Maharashtra	2878	51	2201	31	76.48	61.10
4	Canara Bank	5065	89	930	8	18.36	9.42
5	Central Bank Of India	10475	184	8281	84	79.05	45.39
6	Indian Bank	3885	68	1826	20	47.00	28.64
7	Indian Overseas Bank	432	8	64	1	14.81	7.72
8	Punjab And Sind Bank	460	8	20	0	4.35	1.87
9	Punjab National Bank	5468	96	2941	73	53.79	75.48
10	State Bank Of India	20345	358	5049	64	24.82	17.74
11	UCO Bank	2446	43	538	5	22.00	11.36
12	Union Bank Of India	5957	105	1720	22	28.87	20.90
	Public Sector Banks	69901	1230	29873	385	42.74	31.30
13	Madhyanchal Gramin Bank	11683	206	10155	134	86.92	65.39
14	Madhya Pradesh Gramin Bank	22043	388	34983	403	158.70	103.83
	Regional Rural Banks	33726	594	45138	537	133.84	90.51
15	Axis Bank	2705	48	0	0	0.00	0.00
16	Bandhan Bank	5036	89	0	0	0.00	0.00
17	HDFC Bank Ltd	2302	41	9077	173	394.31	427.30
18	ICICI Bank Ltd	4317	76	1325	29	30.69	37.66
19	IDBI Bank Ltd	1612	28	778	18	48.26	61.79
20	IDFC First Bank	1094	19	0	0	0.00	0.00
21	Indusind Bank Limited	1583	28	0	0	0.00	0.00
	Private Sector Banks	18649	328	11180	219	59.95	66.81
Grand Total		122276	2152	86191	1142	70.49	53.05

DAY-National Urban Livelihood Mission (NULM) FY 2021-22

Number

As on 17.03.2022

Sr.	Bank Name	SEP-I			SEP-G			SHGs		
		Target	Achi.	Achi%	Target	Achi.	Achi%	Target	Achi.	Achi%
1	State Bank of India	2347	1292	55	117	8	7	1192	150	13
2	Union Bank of India	1077	748	69	54	7	13	547	127	23
3	Punjab National Bank	1048	1346	128	52	7	13	532	140	26
4	Canara Bank	967	606	63	48	8	17	491	122	25
5	Bank of India	809	952	118	40	4	10	411	135	33
6	Bank of Baroda	804	514	64	40	4	10	408	58	14
7	ICICI Bank	641	2	0	32	11	34	325	773	238
8	Indian Bank	635	244	38	32	1	3	322	146	45
9	Bandhan Bank	635	33	5	32	0	0	322	15	5
10	Madhya Pradesh Gramin Bank	582	1129	194	29	48	166	296	346	117
11	Central Bank of India	565	553	98	28	3	11	287	132	46
12	Axis Bank	565	58	10	28	0	0	287	1	0
13	HDFC Bank	553	98	18	28	120	429	281	1441	513
14	UCO Bank	477	269	56	24	1	4	243	48	20
15	Bank of Maharashtra	297	145	49	15	2	13	151	22	15
16	IDBI Bank	291	84	29	15	0	0	148	25	17
17	Madhyanchal Gramin Bank	280	1038	371	14	69	493	142	552	389
18	Indusind Bank Ltd	262	1	0	13	0	0	133	0	0
19	Indian Overseas Bank	245	71	29	12	1	8	124	11	9
20	AU Small Finance Bank	215	0	0	11	0	0	109	0	0
21	Equits Small Finance Bank	204	52	25	10	0	0	104	0	0
22	IDFC firt Bank	175	38	22	9	0	0	89	0	0
23	Kotak Mahindra Bank	157	5	3	8	0	0	80	0	0
24	Jana Small Finace Bank	151	0	0	8	0	0	77	0	0
25	Punjab and Sindh Bank	140	39	28	7	0	0	71	0	0
26	Suryoday Small Finance Bank	128	0	0	6	0	0	65	0	0
27	Yes Bank	122	0	0	6	0	0	62	0	0
28	Finacare Small Finance Bank	122	0	0	6	0	0	62	0	0
29	Utkarsh Small Finance Bank	111	4	4	6	0	0	56	1	2
30	ESAF	82	16	20	4	0	0	41	0	0
31	Federal Bank Ltd.	47	3	6	2	0	0	24	0	0
32	Karnataka Bank Ltd.	41	0	0	2	0	0	21	0	0
33	Devlopment Credit Bank	35	0	0	2	0	0	18	0	0
34	Ujjivan Small Finance Bank	35	0	0	2	0	0	18	0	0

35	Karur Vysya bank Ltd.	23	0	0	1	0	0	12	0	0
36	Ratnakar Bank Ltd.	23	0	0	1	0	0	12	0	0
37	South Indian Bank	23	0	0	1	0	0	12	0	0
38	Catholics Syrian Bank	17	0	0	1	0	0	9	0	0
39	Lakshmi Vilas Bank	17	0	0	1	0	0	9	0	0
40	Standard Chartered Bank	17	0	0	1	0	0	9	0	0
41	City Union Bank	12	0	0	1	0	0	6	0	0
42	Jammu and Kashmir Bank	12	0	0	1	0	0	6	0	0
43	Dhan Lakshmi Bank	6	0	0	0	0	0	3	0	0
44	Tamilnadu Mercantile Bank	6	0	0	0	0	0	3	0	0
45	Other Banks	0	0	0	0	0	0	3	0	0
Total		15001	9340	62	750	294	39	7623	4245	56

Pradhan Mantri MUDRA Yojana FY 2021-22

As on 17.03.2022

Amount in crore

Sr	Bank Name	Shishu		Kishore		Tarun		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	30355	34	5129	120	3027	232	38511	386
2	Bank of India	62224	57	21572	340	2521	151	86317	548
3	Bank of Maharashtra	22777	61	1912	39	285	23	24974	123
4	Canara Bank	16830	16	5474	144	1961	164	24265	324
5	Central Bank of India	43222	28	7082	121	2836	183	53140	332
6	Indian Bank	3619	15	2762	78	831	81	7212	174
7	Indian Overseas Bank	1398	2	781	16	135	11	2314	29
8	Punjab National Bank	19620	24	5300	104	3837	268	28757	397
9	Union Bank of India	20684	21	5442	119	2122	166	28248	306
10	Punjab & Sind Bank	1093	1	612	13	142	11	1847	26
11	UCO Bank	5265	5	1446	24	490	27	7201	56
12	State Bank of India	75696	129	9472	302	7585	605	92753	1036
PSBs Sub Total		302783	394	66984	1421	25772	1923	395539	3737
13	Federal Bank	4	0	3	0	0	0	7	0
14	Jammu & Kashmir Bank	11	0	20	1	17	1	48	2
15	Karnataka Bank	17	0	27	0	25	1	69	1
16	Ratnakar Bank	7644	14	4	0	1	0	7649	14
17	South Indian Bank	0	0	2	0	1	0	3	0
18	ICICI Bank	17	0	3016	107	1962	125	4995	232
19	Axis Bank	45737	164	1120	27	572	48	47429	240
20	IndusInd Bank	473686	1129	57811	543	7255	353	538752	2025
21	Yes Bank	46017	163	112	1	0	0	46129	163
22	HDFC Bank	50942	135	3061	37	1102	68	55105	241
23	Kotak Mahindra Bank	32642	92	6	0	4	0	32652	92
24	Bandhan Bank	141880	516	101774	877	5	0	243659	1393
25	IDFC Bank Limited	42407	148	33130	392	801	50	76338	591
26	IDBI Bank Limited	3549	11	925	17	546	43	5020	71
Private Bank Sub Total		844553	2371	201011	2003	12291	690	1057855	5064
27	Madhyanchal Gramin Bank	10732	20	1376	23	141	10	12249	53
28	Madhya Pradesh Gramin Bank	43268	86	40038	578	2245	146	85551	810
RRBs Sub Total		54000	107	41414	601	2386	156	97800	864
NBFC-Micro Finance Institutions Sub Total		701521	2354	158974	1473	5826	361	866321	4188
Small Finance Banks Sub Total		293549	1018	36207	373	1972	135	331728	1525
Grand Total		2196406	6243	504590	5870	48247	3265	2749243	15378

PM Formalisation of Micro food processing Enterprises (PMFME)

Number

As on 17.03.2022

Sr.	Name of Bank	Sanctioned	Loan Under Process	Rejected
1	State Bank of India	40	86	448
2	Bank of India	36	35	177
3	Central Bank of India	28	42	190
4	Union Bank of India	25	22	115
5	Madhya Pradesh Gramin Bank	27	44	54
6	Bank of Baroda	19	17	101
7	Canara Bank	18	10	66
8	Punjab National Bank	14	27	75
9	Indian Bank	10	28	40
10	Uco Bank	8	4	25
11	Bank of Maharashtra	5	12	8
12	IDBI Bank	4	18	5
13	Indian Overseas Bank	3		2
14	HDFC Bank	2	39	5
15	ICICI Bank Limited	1	20	4
16	Madhyanchal Gramin Bank	1	53	
17	Yes Bank	1	1	1
18	Au Small Finance Bank Limited		4	1
19	Bandhan Bank Limited		4	
20	Bhopal Coop.Central Bank Ltd;		1	
21	EASF Small Finance Bank		1	
22	IDFC First Bank Ltd		8	1
23	Indusind Bank		2	
24	Jila Sahakari Kendriya Bank		52	11
25	Kotak Mahindra Bank Limited		1	
26	Punjab and Sind Bank			5
27	Utkarsh Small Finance Bank		1	
Grand Total		242	532	1334

AHDF Campaign for Animal Husbandry

Number		As on 11.03.2022				
Sr	Bank Name	Cumulative				
		Received	Accepted	Sanction	Rejected	Pending
1	State Bank of India	67775	65151	24029	22706	18416
2	Bank of India	42362	40045	20374	9204	10467
3	Cooperative Bank	38561	36251	15871	9631	10749
4	Central Bank of India	24826	24002	10149	5591	8262
5	Punjab National Bank	11387	10398	5684	2652	2062
6	Bank of Baroda	10669	10444	4453	2470	3521
7	Union Bank of India	15009	14528	4006	1933	8589
8	Indian Bank	7948	7692	2817	1851	3024
9	Bank of Maharashtra	5845	5165	2111	1049	2005
10	UCO Bank	5842	5777	1543	1455	2779
11	Canara Bank	4631	4372	1038	601	2733
12	Punjab & Sind Bank	610	518	118	51	349
13	Indian Overseas Bank	670	642	93	99	450
14	IDBI Bank Ltd.	607	603	76	84	443
Grand Total		168967	160437	68333	36671	55433

AHDF Campaign for Fisheries

Number		As on 11.03.2022				
Sr	Bank Name	Cumulative				
		Received	Accepted	Sanctioned	Rejected	Pending
1	Cooperative Bank	15317	15020	7487	2687	4846
2	Central Bank of India	3534	3269	1602	369	1298
3	State Bank of India	7424	7324	1592	1247	4485
4	Bank of India	4203	4073	1469	807	1797
5	Punjab National Bank	1280	1279	380	479	420
6	Bank of Maharashtra	942	852	267	31	554
7	Union Bank of India	1689	1674	260	419	995
8	Indian Bank	647	579	172	71	336
9	Bank of Baroda	765	752	149	194	409
10	UCO Bank	250	250	56	58	136
11	Canara Bank	288	287	16	21	250
12	IDBI Bank Ltd.	41	41	12	1	28
13	Indian Overseas Bank	39	39	2	6	31
14	Punjab & Sind Bank	56	55	2	1	52
Grand Total		21158	20474	5979	3704	10791

National Livestock Mission (NLM)

The National Livestock Mission (NLM) scheme is being implemented in the country since 2014. The scheme has been realigned during 2021-22. The salient features of realigned National Livestock Mission (NLM) scheme are employment generation, entrepreneurship development, increase in per animal productivity and thus targeting increased production of meat, goat milk, egg and wool. The objectives of the National Livestock Mission are:

1. Employment generation through entrepreneurship development in small ruminant, poultry, piggery and Fodder sector.
2. Increase of per animal productivity through breed improvement
3. Increase in production of meat, egg, goat milk, wool and fodder.
3. Increasing availability of fodder and feed to substantially reduce the demand – through strengthening the fodder seed supply chain and availability of certified fodder seeds.
4. Encouraging establishment of fodder processing units to reduce the demand supply gap
6. Promoting risk management measures including livestock insurance for farmers.
5. Promoting applied research in prioritized areas of poultry, sheep, goat, feed and fodder
6. Capacity building of state functionaries and livestock owners through strengthened extension machinery to provide quality extension service to farmers.
7. Promoting skill-based training and dissemination of technologies for reducing cost of production and improving production of livestock sector.

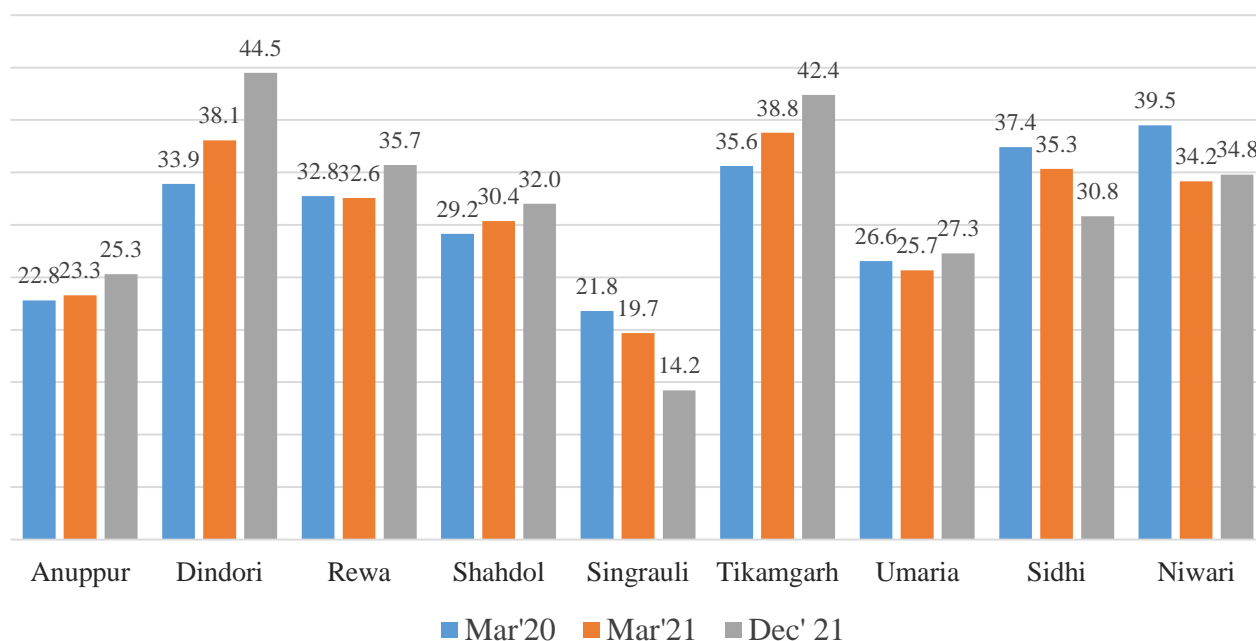
So far 27 cases have been sanctioned under the scheme as against submission of 706 applications.

AGENDA No-7

Financial Inclusion

Low CD Ratio Districts

Chart showing movement of CD Ratio



The Directorate of Institutional Finance (DIF) GoMP awarded the assignment to NABCONS on “Study on Challenges being faced in maintaining required Credit Deposit Ratio by Banks in Nine Districts of Madhya Pradesh”. After implementing the suggestions of NABCONS and sincere efforts by the Lead Banks and the member banks, CD ratio in two districts namely Dindori and Tikamgarh has been improved.

Now only 7 districts in the state are having low CD ration (below 40%). Dindori and Tikamgarh districts have been dropped from this list.

Bank-wise status under PMJJBY & PMSBY

As on 28.02.2022

Sr No.	Bank	Scheme	No. of Individual SB Accounts	No. of gross enrollment till date	Rural		Urban		No of fresh enrol Since 1st June of Current Policy year
					Male	Female	Male	Female	
1	Axis Bank Ltd	JJY	1052707	9885	2760	890	4599	1636	281
2	Bank of Baroda	JJY	5195969	309972	105486	74836	72333	57317	64007
3	Bank of India including RRB MPGB	JJY	20710405	2145713	926701	936691	129561	152760	1039431
4	Bank of Maharashtra	JJY	2193751	113608	54920	37488	12733	8467	18587
5	Canara Bank	JJY	2251395	170268	65512	31435	45504	27817	10076
6	Central Bank of India	JJY	9183091	472046	258713	148482	39858	24993	35422
7	City Union Bank Ltd	JJY	4174	275	0	0	189	86	1
8	Federal Bank Ltd	JJY	47969	910	155	128	369	258	49
9	HDFC Bank Ltd	JJY	1171476	38243	1289	349	29023	7582	1286
10	ICICI Bank Ltd	JJY	2946692	12320	424	127	9644	2125	376
11	IDBI Bank Ltd.	JJY	583223	30956	3215	1397	19397	6947	2422
12	IDFC Bank Ltd.	JJY	380367	3049	1278	410	901	460	3
13	Indian Bank	JJY	3528232	115548	39788	25356	32307	18097	11669
14	Indian Overseas Bank	JJY	203419	13254	1034	525	7706	3989	279
15	IndusInd Bank Ltd	JJY	449608	764	42	65	226	431	412
16	Jammu & Kashmir Bank Ltd	JJY	8433	101	0	0	55	46	15
17	Karur Vysya Bank	JJY	19080	453	0	0	314	139	7
18	Kotak Mahindra Bank Ltd	JJY	377647	1679	158	25	1181	315	0
19	Lakshmi Vilas Bank Ltd	JJY	6443	96	7	5	45	39	5
20	Punjab & Sind Bank	JJY	258935	22442	6295	3612	8004	4531	5706
21	Punjab National Bank	JJY	4727046	162556	48939	33637	47315	32665	31076
22	RBL Bank Ltd	JJY	495909	462	364	82	11	5	1
23	South Indian Bank Ltd	JJY	17246	244	0	0	129	115	12
24	State Bank of India including RRB MGB	JJY	37363711	2124595	811456	830261	245026	237852	666403
25	Tamilnadu Mercantile Bank Ltd	JJY	12528	136	0	0	110	26	2
26	UCO Bank	JJY	1977041	114883	48411	23963	23387	19122	8794
27	Union Bank of India	JJY	7624438	231323	81348	52954	58890	38131	32484
28	Yes Bank Ltd	JJY	123780	572	72	196	217	87	169
29	Axis Bank Ltd	SBY	1052707	26442	3506	572	17651	4713	230
30	Bank of Baroda	SBY	5195969	1098581	340120	285889	244051	228521	258840

31	Bank of India including RRB MPGB	SBY	20710398	5071257	2341199	2139918	288562	301578	1777389
32	Bank of Maharashtra	SBY	2193751	275284	135934	94091	27182	18077	39912
33	Canara Bank	SBY	2251395	342810	123444	67427	93172	58767	13126
34	Central Bank of India	SBY	9183091	1198754	639033	393514	100257	65950	56420
35	City Union Bank Ltd	SBY	4174	484	0	0	367	117	1
36	Federal Bank Ltd	SBY	54219	1535	337	90	682	426	105
37	HDFC Bank Ltd	SBY	1171476	82053	3151	757	58101	20044	2228
38	ICICI Bank Ltd	SBY	2946692	235012	140952	76027	15006	3027	450
39	IDBI Bank Ltd.	SBY	583223	74265	8609	4562	44967	16127	4025
40	IDFC Bank Ltd.	SBY	380367	23354	6149	3191	7187	6827	4
41	Indian Bank	SBY	2089556	260663	90822	46542	74719	48580	19661
42	Indian Overseas Bank	SBY	181055	38892	3942	2157	21698	11095	279
43	IndusInd Bank Ltd	SBY	449608	7303	1071	1135	3225	1872	480
44	Jammu & Kashmir Bank Ltd	SBY	8433	184	0	0	99	85	40
45	Karur Vysya Bank	SBY	19080	521	0	0	355	166	8
46	Kotak Mahindra Bank Ltd	SBY	377647	2664	225	42	1893	504	0
47	Lakshmi Vilas Bank Ltd	SBY	6443	209	36	7	101	65	5
48	Punjab & Sind Bank	SBY	258935	52092	11587	7356	20230	12919	13230
49	Punjab National Bank	SBY	4727046	772261	311561	150538	195626	114536	85083
50	RBL Bank Ltd	SBY	495909	1304	928	238	92	46	112
51	South Indian Bank Ltd	SBY	17246	382	0	0	206	176	17
52	State Bank of India including RRB MGB	SBY	37321849	7279347	2964093	2779465	832598	703191	1750266
53	Tamilnadu Mercantile Bank Ltd	SBY	12528	1567	0	0	1151	416	654
54	UCO Bank	SBY	1977041	262562	123173	55979	45147	38263	19550
55	Union Bank of India	SBY	7624438	789108	293384	222744	163134	109846	165931
56	Yes Bank Ltd	SBY	122853	739	116	210	289	124	175
57	Total	JJY	102914715	6096353	2458367	2202914	789034	646038	1928975
58	Total	SBY	101417129	17899629	7543372	6332451	2257748	1766058	4208221

A target of 80 lakh enrolments under PMJJBY and 25 lakh subscribers has been set by the GoMP till March, 2023.

District-wise status under PMJDY

Sr.	District	Total A/c	Male A/c	Female A/C	Total Deposits in crore	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Agar Malwa	228303	109604	118699	30.35	19479	210055	184693
2	Alirajpur	442886	206712	236174	104.89	39625	402537	406511
3	Anuppur	315196	138107	177089	81.91	20874	253301	265063
4	Ashoknagar	488047	240197	247850	68.30	58040	370025	421150

5	Balaghat	710431	310645	399786	185.41	42625	554216	615922
6	Barwani	804781	349241	455540	112.72	85152	698572	683653
7	Betul	523445	231801	291644	163.72	39418	367342	451837
8	Bhind	764370	373471	390899	161.76	72900	550445	600219
9	Bhopal	976259	452615	523644	255.96	68018	823672	829089
10	Burhanpur	368267	164382	203885	63.14	30634	315933	320589
11	Chhatarpur	964261	474429	489832	270.12	60120	794643	751100
12	Chhindwara	917514	416057	501457	246.55	68158	700025	796655
13	Damoh	904140	444190	459950	163.96	118153	652996	757695
14	Datia	394611	187352	207259	89.64	39738	301504	345307
15	Dewas	933592	422916	510676	212.75	86718	841705	794890
16	Dhar	1461537	669190	792347	327.19	139877	1261059	1241266
17	Dindori	451488	214460	237028	100.22	24427	340308	400019
18	Guna	733729	362251	371478	92.69	60644	561812	612394
19	Gwalior	855354	404738	450616	211.80	73122	683740	677439
20	Harda	221226	98454	122772	48.39	31785	185972	202325
21	Hoshangabad	488541	219545	268996	132.90	42058	392711	433263
22	Indore	1362786	601430	761356	420.10	104377	1165943	1158962
23	Jabalpur	960635	419647	540988	306.92	57110	744044	818338
24	Jhabua	946995	435633	511362	149.06	78938	870300	828354
25	Katni	514868	230329	284539	162.09	29121	405506	418994
26	Khandwa	619032	270629	348403	111.36	58320	529062	524416
27	Mandla	470138	197021	273117	138.93	21423	380561	412415
28	Mandsaur	718076	331408	386668	155.03	49951	576266	615545
29	Morena	930412	461680	468732	152.22	88824	676857	732556
30	Narsimhapur	550388	265368	285020	119.42	50148	398270	442540
31	Neemuch	380705	182413	198292	102.32	25955	319759	310772
32	Panna	520400	239750	280650	121.50	46125	363034	420503
33	Raisen	652709	316341	336368	124.97	52281	546956	545038
34	Rajgarh	1049677	490011	559666	165.88	97789	916697	884553
35	Ratlam	770986	358532	412454	142.97	54740	616491	671015
36	Rewa	1096502	509729	586773	411.28	92681	628057	952570
37	Sagar	1382072	656206	725866	300.02	109634	978445	1184074
38	Satna	956313	428162	528151	350.81	73878	540272	857850
39	Sehore	716991	346213	370778	176.71	55479	578246	602459
40	Seoni	737104	340638	396466	194.76	53019	566576	655627
41	Shahdol	505039	235921	269118	134.55	28265	404849	416978
42	Shajapur	780401	360543	419858	138.00	58674	689199	635520
43	Sheopur	438130	211081	227049	70.50	47116	339537	347252
44	Shivpuri	971595	471706	499889	170.89	75727	689240	788962
45	Sidhi	679167	314444	364723	244.90	63412	372280	583854
46	Singrauli	484056	236779	247277	234.92	47095	221212	429454
47	Tikamgarh	766653	362274	404379	180.86	65619	449142	619567
48	Ujjain	1031727	444655	587072	220.97	89055	898550	855888
49	Umaria	262681	119042	143639	74.93	24968	207483	217671
50	Vidisha	801375	392718	408657	126.65	73800	641727	659519
51	West Nimar	1124927	512684	612243	191.88	100892	1012413	944556
	Grand Total	37130518	17233344	19897174	8719.78	3095981	28989547	31326881

Progress under Digital District Programme

As on 31.01.2022

Sr.	Parameters	Betul	Indore	Vidisha	Satna
1	% Debit/RuPay cards coverage to operative savings (SB) A/Cs	99.78	81.85	80.08	67.37
2	% Net banking coverage to operative SB A/Cs	29.78	45.00	20.47	16.32
3	% of MB/UPI/USSD coverage to operative SB A/Cs	85.94	51.32	42.20	47.07
4	% of AEPS coverage to operative SB A/Cs	99.96	81.80	62.81	65.15
5	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) coverage to operative Savings A/Cs	99.96	98.54	99.74	80.91
6	% of POS/QR coverage to total Current A/cs	62.55	30.50	24.30	20.03
7	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	99.38	98.46	99.83	67.64

Appointment of SHG members as Business Correspondents

Ministry of Rural Development has suggested that Self Help Group members are more suitable as BC for inclusion activities. For SHG member it will be additional income and hence lower attrition is expected. Further MoD will provide for Tablet / micro ATM and there will not be any cost to bank.

- No. of BCs operating in the State-18244.
- Women BCs-1300
- SHG members working as BCs- 368

Banks have been requested to explore the women SHG members as Business Correspondents in uncovered, inactive BC locations and as replacement of non performing BCs.

AGENDA No-8

Non-Performing Assets

Setting up an Asset Reconstruction Company (ARC) for farm loans

Ref- IBA letter No. SB/OTH/SLBC/10383 dated 04.10.2021

The meeting of the IBA Standing Committee on Agriculture and Allied activities was recently held under the Chairmanship of the Managing Director & CEO, Bank of Baroda. The Committee deliberated on various issues relating to lending to Agriculture and Allied Activities. The issues / agenda submitted by some member Banks were discussed in detail in the captioned meeting and it was observed, given that Agriculture' being a state subject it may be appropriate that the issues are taken up at state level in the SLBC forum.

Issue: Non-Performing Assets in agriculture loans is an issue especially when the farmers stop repaying, in anticipation of a loan waiver. Agriculture market is scattered in India and every location has different dynamics. Hence, banks have to put in a lot of efforts to capture and connect to these markets. In case of collections, every bank is putting in resources in the same place, for same type of recovery, hence it is a huge cost for banking industry. If there is a single institution (Asset Reconstruction Company (ARC)) which can cater to collections and recovery of farm loans, then cost of recovery can be optimised.

It was observed by the committee that, since the objectives of debt waiver announcements are targeted to benefit the farmer beneficiaries, it is likely that an ARC arrangement shall deprive the farmers of the debt relief. As the debt waivers target farmers having loans with Scheduled Commercial Banks/ Regional Rural Bank/ Cooperative Banks and therefore ARC arrangement may not be workable. Further, the agriculture being a state subject and the complexities involved in recovery where agriculture land is the collateral vary from state to state, the subject matter needs to look into at SLBC level.

Suggestion:

SLBC may examine the matter in the light of the experience of the Banks in the state and take an appropriate view strengthening of State Recovery Act:

Issue:

- a) Banks file cases under respective State Recovery Act which remain pending for long time due to poor follow up. Bank is ultimately forced to settle the account through its compromise/ OTS scheme with sufficient sacrifice based on merits of each case:
- b) There is no single law in India that deals with enforcement of mortgage created with respect to agricultural land. Provisions relating to enforcement mortgaged land can be found in Revenue Recovery Acts (RRA) of the respective states, Code of Civil Procedure, 1908, Recovery of Debt and Bankruptcy Act, 1993. The procedure followed under the said acts are time consuming due to huge pendency of cases, non-cooperation of revenue authorities in executing the orders etc.

- c) Currently, quite a few states do not have Revenue Recovery laws covering bank loans and in states where RRA is in place, the same is not effective for recovery of banks loans.
- d) It was proposed by the member banks that the mechanism of State recovery Act may be strengthened to ensure effective recovery of bank's overdues. To address the above issue, matter needs to be taken up with the Govt. to bring in legislation for Agriculture land similar to SARFAESI Act.

Observation of the Committee:

It was observed by the committee that, as agriculture is a state subject, it would be appropriate that the Recovery Framework/ Institution is looked into at the state level and the respective SLBCs may take up the matter appropriately.

Suggestion:

SLBC may examine the matter in the light of the extant Debt/ Revenue recovery provisions in the state and take up the matter with the respective State Governments to strengthen extant State Recovery Laws.

Position of NPA

As on 31.12.2021				Amount in crore		
Sr.	Banks	Total Advance		Total NPA		NPA %
		No of A/cs	Amt.	No of A/cs	Amt.	
1	Public Sector Banks	5190384	216243	1152272	23681	10.95
2	Private Sector Banks	4580671	96327	456609	4054	4.21
3	Regional Rural Banks	1289965	15040	317144	2312	15.38
4	Coopretive Banks	4016127	40619	580979	6887	16.96
5	Small Finance Banks	1359097	10816	153265	474	4.38
	Total	16436244	379045	2660269	37409	9.87

Sector wise NPA

As on 31.12.2021					Amount in crore			
Agency	Dec' 18	Dec' 19	Dec' 20	Dec' 21	Y-o-Y variation			NPA % of portfolio as on 31.12.2021
					Dec' 19	Dec' 20	Dec' 21	
Agriculture	11460	16708	15915	18919	5248	-793	3004	14.96
MSME	4013	5709	5073	6765	1696	-636	1692	9.31
Housing	1397	2357	2236	2352	960	-121	116	5.28
Education	152	209	174	181	57	-35	7	6.74
Priority Sector	17759	26127	24612	30883	8368	-1515	6271	13.1
Non- Priority Sector	15984	10523	7351	6524	-5461	-3172	-827	4.55

Status of NPA under Mukhya Mantri Gramin Path Vikreta Scheme

As on 31.12.2021

Amount in crore

S.No	Name of Bank	Total Accounts		NPA		% NPA	
		No.	AMT.	No.	AMT.	No.	AMT.
1	Bank of India	17930	9.28	2900	2.08	16.17	22.45
2	Central Bank of India	30576	27.08	5441	4.01	17.80	14.80
3	State Bank of India	51386	28.53	20010	15.04	38.94	52.72
4	Union Bank of India	5351	2.93	1683	1.25	31.45	42.60
5	Indian Bank	9355	9.22	3717	2.75	39.73	29.84
6	Punjab National Bank	11896	10.43	3866	3.00	32.50	28.79
7	MP Gramin bank	47205	41.11	6994	5.81	14.82	14.12
8	Bank of Baroda	11835	10.42	2236	1.76	18.89	16.88
9	UCO Bank	4468	3.97	652	0.45	14.59	11.31
10	Punjab And Sind Bank	395	0.40	128	0.08	32.41	19.49
11	Indian Overseas Bank	550	0.50	89	0.06	16.18	12.63
12	ICICI Bank	212	0.20	16	0.01	7.55	7.40
13	IDBI Bank	129	0.10	6	0.00	4.65	4.73
14	Madhyanchal Gramin Bank	18867	14.39	6434	5.76	34.10	40.03
Total		210155	158.55	54172	42.07	25.78	26.53

Status of NPA under PM-SVANidhi Scheme

As on 31.12.2021

Amount in crore

S.No	Name of Bank	Total Accounts		NPA		% NPA	
		No.	AMT.	No.	AMT.	No.	AMT.
1	Bank of India	45795	26.24	7774	2.76	16.98	10.50
2	Central Bank of India	24571	15.40	7635	4.77	31.07	30.97
3	State Bank of India	120983	71.50	51825	33.31	42.84	46.59
4	Union Bank of India	25140	14.70	7732	4.55	30.76	30.98
5	IDBI Bank	738	0.67	120	0.09	16.26	12.77
6	The Federal Bank Limited	68	0.07	5	0.01	7.35	7.35
7	J&K Bank	15	0.02	6	0.00	40.00	18.75
8	Madhyanchal Gramin Bank	8698	7.15	2333	2.08	26.82	29.09
Total		226008	135.75	77430	47.57	34.26	35.04

Pending applications with district administration for taking physical possession of the properties under Sec-14 of the SARFAESI ACT

SARFAESI Act is intended to expedite recovery of secured debt. Section 14 of the SARFAESI Act implies that secured creditor may seek the help and assistance of the District Magistrate (DM) for taking over of the physical possession of secured asset. Accordingly, banks file application to the district administration.

District Magistrates are supposed to pass suitable orders for the purpose of taking possession of the secured asset within a period of 30 days from the date of application. If no order is passed within said period for reasons beyond the control of DM, he may after recording reasons, pass orders within such further period but not exceeding in aggregate 60 days.

But, it has been observed that DMs are taking a long time in handing over possession of the secured assets and they do not dispose-off the cases with the stipulated timeline mentioned above. Banks have been taking up this issue on several platforms, things are not moving satisfactorily **As per report submitted by banks to Sub-committee on Recovery, 298 such cases were pending for more than 30 days.**

The primary reason identified for delay in disposal of section 14 applications is that DMs often hold hearings with both parties and examine the matters on merit, instead of satisfying themselves about the contents of the affidavit affirm by the Authorized Officer. DMs are interpreting their role as quasi-judicial, instead of executive which is contrary to the provision of the SARFAESI Act 2002.

DM after passing the order of physical possession sends the file to the concerned Tehsildar for taking possession and handing over to the Bank. But the Tehsildar starts its own hearing, issues notices to the mortgager instead of taking the physical possession of the property, which is the main concern for the banks.

The role of the DMs under SARFAESI Act is to assist banks in taking physical possession of secured assets. DMs should examine the factual correctness of the assertions made in an affidavit, but not the legal niceties of the transaction.

There is a need to sensitize DMs. The State Government is requested to issue suitable instructions to district administration to strictly comply with the provision of Section 14 of SARFAESI Act 2016 and dispose the cases within a period of 60 days from the date of application.

Bank-wise pending cases

S. No	Name of Bank	No of Application	Amount	Application Pending more than 30 days
1	Bank of Baroda	92	31.4	0
2	Bank of India	26	32.5	21
3	Central Bank of India	29	9.7	29
4	State Bank of India	6	0.9	2
5	Union Bank of India	43	65.5	38
6	IDBI Bank	1	0.9	0
7	DCB Bank	11	2.3	11
8	MPGB	158	15.2	158
9	Madhyanchal Gramin Bank	39	2.3	39
Total		405	160.6	298

AGENDA No-9

Miscellaneous Agenda

Agri produce purchase and Direct Benefit Transfer (DBT)

Ref- IBA letter No. SB/SLBC/DBT/10927 dated 22.02.2022

During the deliberations in the meeting of the 'IBA Standing Committee' on Agriculture and Allied activities' held on 29.01.2022, the Committee deliberated on various issues relating to Agriculture segment including the captioned subject.

The members of the committee highlighted that DBT mode has certain benefits as it enables developing credit history of a farmer, assessment of role in value chain finance, etc. Currently it was observed that majority of the transactions, including payment from State Governments/ Govt. agencies against procurement of Agri produce are being undertaken in non-DBT mode. It was also highlighted that some states like Punjab have implemented DBT against the Agri produce. This has resulted in higher renewal of KCC accounts besides entitling farmer beneficiaries for interest subventions.

In this context, we request Government of M.P. to explore DBT mode for all agriculture related payments.

Pledge financing against Negotiable Warehouse Receipt

Ref-D.O. letter No. WDRA-Tech0OPS(Deps)/1/2021-Technical/4474 dated 04.01.2022 of the Chairperson Warehousing Development & Regulatory Authority

Government of India had enacted the Warehousing (Development and Regulation) Act, 2007 to put in place a Negotiable Warehouse Receipt (NWR) System in the country. Prior to this, warehouse receipts did not have a regulatory backup and, therefore, did not enjoy the fiduciary trust of depositors or banks. The Warehousing Development and Regulatory Authority (WDRA) was set up by Government of India to implement of the provisions of the W (D&R) Act. One of WDRA's main objectives is to implement the NWR System, which would help farmers to store their produce in scientific warehouses and avail loans from banks against pledge of NWRs. This would save farmers from distress sale during the harvesting season and provide an opportunity for better price discovery for their produce at a later date.

To facilitate this, WDRA is mandated to make provisions for the development and regulation of warehouses which inter alia include negotiability of warehouse receipts, registration of warehouses issuing or intending to issue NWRs, promotion of scientific warehousing, improving fiduciary trust of depositors and banks and enhancing liquidity in rural areas.

WDRA has developed a robust mechanism of registering warehouses. The registration process is online and is contactless. WDRA specifies infrastructural requirements, including equipment, for registration of warehouses so that they are fit for long term storage. Further, the registered warehouses are required to follow a Standard Operating Process (SOP) to ensure

that their storage practices ensure long term storage in terms of quality and quantity. The SOP provides the process to be followed by the warehouseman from receipt, weighment, sampling, assaying, generation of e-NWR, internal inspections, treatments in case of infestation and delivery. A physical inspection of the warehouse is done before registration to ensure that the warehouse is as per the norms set out by WDRA. Stock is compulsorily insured against fire, flood, riots & strikes, burglary and fidelity to protect the interest of NWR holders. Further inspections of registered warehouses are carried out by WDRA to ensure that the stocks under storage are as specified in the e-NWRs in terms of quality, quantity and the prices at the time of storage. These inspections also ensure that the SOP is followed by the warehouseman. In addition to regular inspections, surprise checks are carried out by WDRA. WDRA can also organize inspections at the request of banks and other financial institutions giving pledge loans against e-NWRs

WDRA's entire working has undergone large scale reforms to facilitate depositors, financial institutions and warehousemen. WDRA has implemented a system of electronic Negotiable Warehouse Receipts (eNWR) by issuing certificates of registration to two repositories namely, National E-Repository Limited (NERL) and CDSL Commodity Repository Limited (CCRL) for creation and management of eNWRs. The eNWRs issued by warehouses registered by WDRA for approved commodities are eligible for pledge financing. Banks can see the e-NWR on the repository system and also mark their lien, which ensures a secure robust system for them. Being closely monitored by WDRA, eNWRs enjoy the trust of banks and other stakeholders. The Indian Banks' Association vide their letter no. SB/WDRA/2021-22/10609 dated November 23, 2021 has issued an advisory in this respect to consider finance only against the e-NWRs issued by warehouses registered by WDRA. This has no doubt increased the trust of financial institutions in the e-NWR backed by WDRA.

Banks have been requested

- **To consider finance only against the e-NWRs issued by warehouses registered by WDRA.**
- **To encourage warehouses to get themselves registered with WDRA, which will enhance WDRA's regulatory functions and bring greater fiduciary trust among banks, farmers and the trade on the e-NWR system.**
- **To spread awareness about the utility of e-NWRs and increase their use.**

AGENDA No-10

Sub- Committee meetings held

Details of Sub-committee meetings held for quarter ended Dec'21 are as under:-

Sr.	Name of the Sub-committee(s)	Convenor Bank	Last Meeting held on
1	MSME	Punjab National Bank	26.10.2021
2	Housing	Central Bank of India	02.11.2021
3	Agriculture	State Bank of India	15.12.2021
4	Improving Recovery	State Bank of India	14.03.2022

i. Discussion points of the meeting of Sub-Committee on MSME held on 26.10.2021

- a) Progress under various schemes i.e. Mudra loans, PMEGP, PM-SVANidhi reviewed. Banks were advised to achieve their allotted targets for FY 2021-22 at the earliest.
- b) Performance of Banks reviewed under GECL with observation to make maximum disbursement in sanctioned cases. The convener bank has explained in detail about modus operandi for GECL financing. Bank informed that they are issuing offer letter to eligible borrowers for availment of GECL and giving in principle sanction to them.
- c) The position of NPA accounts under various government sponsored schemes and Mudra was discussed. House urged for help of government agencies for recovery in NPA accounts. Secretary MSME assured that his department will communicate with the Collectors for the same.

ii. Discussion points of the meeting of Sub-Committee on Housing held on 02.11.2021.



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क्रमांक/यौ.प्र./07/2021/16149

भोपाल, दिनांक: 26/11/2021

दिनांक 02 नवम्बर 2021 को आयोजित बैठक कार्यवाही विवरण

प्रमुख सचिव, नगरीय विकास एवं आवास विभाग की अध्यक्षता में संयोजक राज्य स्तरीय बैंकर्स समिति म.प्र. एवं बैंकों के राज्य प्रमुखों की समीक्षा बैठक सेंट्रल बैंक ऑफ इण्डिया के मुख्यालय में आयोजित की गई। बैठक में आयुक्त, संचालनालय नगरीय प्रशासन एवं विकास के द्वारा पी.एम.-स्वनिधि योजना, डे-एमयूएलएम एवं प्रधानमंत्री आवास योजना की बैंकवार समीक्षा की गई।

प्रमुख सचिव महोदय के द्वारा योजनान्तर्गत 02 नवम्बर 2021 को योजनावार प्रगति सुधार हेतु निम्नानुसार निर्णय लिये गये:-

1. प्रधानमंत्री आवास योजना (शहरी):-

ए.एच.पी. घटक:- PMAY प्रधानमंत्री जी द्वारा प्रारम्भ की गई एक महत्वकांक्षी योजना है। योजनान्तर्गत 40 शहरी स्थानीय निकायों में 43,785 आवास निर्माणाधीन हैं। योजना अन्तर्गत स्लम लामार्थियों को 2 लाख रुपये प्रति यूनिट की दर से आवास उपलब्ध करा रही है तथा गैर-स्लम लामार्थियों को प्रति यूनिट 2 - 6 लाख रु में आवास उपलब्ध कराया जा रहा है। लामार्थी शेयर के लिए 10 प्रतिशत मार्जिन मनी लामार्थी द्वारा जमा कराया जाना आवश्यक है और शेष 90 प्रतिशत राशि गृह ऋण द्वारा बैंकों/गृह ऋण प्रदाता कंपनी, लामार्थी और संबंधित निकायों के मध्य त्रिपक्षीय समझौते के माध्यम से प्रदान किया जाना है। इस योजना के तहत प्रदेश के 40 निकायों में 29,841 लामार्थियों का पंजीकरण कराया जा चुका है तथा मात्र 8,852 ऋण प्रकरण स्वीकृत हुए हैं। योजनान्तर्गत सभी बैंकों से अपेक्षा की जाती है कि समय सीमा में सभी हितग्राहियों को उनके अंशदान की पूर्ति हेतु ऋण स्वीकृत करें।

निर्माणाधीन आवास	पंजीकृत हितग्राही	जमा ऋण प्रकरण	स्वीकृत ऋण प्रकरण	वितरित ऋण प्रकरण	बैंकों द्वारा वितरित ऋण प्रकरण	गृह ऋण प्रदाता कंपनी द्वारा वितरित
43,785	29,841	18,067	8,852	6,461	18.14%	67.58%

1.1 ए.एच.पी. घटक अंतर्गत वित्तीय संस्थानों को निकायों एवं हितग्राहियों से ऋण आवेदन हेतु संबंधित दस्तावेज जैसे- बैंकों को मास्टर सर्च, ऋण स्वीकृति और ऋण वितरण प्रक्रिया में गति प्रदान करने की आवश्यकता है।

प्रधानमंत्री स्वनिधि योजना:-

- पीएम-स्वनिधि योजनान्तर्गत प्रथम चरण के कुल 32929 प्रकरण विभिन्न बैंकों में वितरण के लिये लंबित हैं। उक्त को तत्काल वितरित करने की आवश्यकता है, इसके अलावा कुछ बैंकर्स द्वारा (civil) सिविल स्कोर के आधार पर ऋण स्वीकृत नहीं करने की स्थितियां पाई गयी हैं। निर्देशित किया गया कि केवल ऐसे हितग्राही जो ऋण के लिए डिफॉल्टर (दिवालिया/ऋण ना चुकाया) हो, उन्हें छोड़कर अन्य सभी पथ विक्रेताओं के प्रकरण स्वीकार करने की कार्यवाही करें।
- इसी प्रकार प्रथम चरण के हितग्राही जिन्होंने अपनी किश्तें समय-सीमा में अदा की हैं, उन्हें द्वितीय चरण में 20 हजार रुपये की ऋण राशि तत्परता से स्वीकृत किये जाने की आवश्यकता है। बैंकर्स ऐसे समस्त पथ विक्रेताओं जिनके द्वारा प्रथम चरण की ऋण राशि बैंक को शत-प्रतिशत अदा कर दी गई है, ऐसे ऋण प्रकरणों को Close मार्क करें, ताकि द्वितीय चरण हेतु वे पात्र हो पायें।
- इसी प्रकार Return by bank bin में पड़े हुये प्रकरणों को पुनः स्वीकृत करने हेतु निर्देशित किया गया है।
- कुछ जिलों द्वारा 20 हजार रुपये की ऋण राशि हेतु 500 रुपये के स्टाम्प शुल्क मंगाने की शिकायत भी प्राप्त हुई है। इस संबंध में विधि एवं विधायी कार्य विभाग द्वारा दिनांक 07.01.2015 को जारी मध्यप्रदेश (असाधारण) राजपत्र के अनुरूप 0.25 प्रतिशत जो कि 50 रुपये होता है से ज्यादा का स्टाम्प शुल्क नहीं लिया जाना है तदनुसार समस्त बैंकों को निर्देश जारी करें।

डे-राष्ट्रीय शहरी आजीविका मिशन :-

- स्वरोजगार कार्यक्रम (व्यक्तिगत ऋण):- योजना अंतर्गत कुल 14000 ऋण प्रकरण बैंकों को प्रेषित किये गये हैं जिसमें से मात्र 2361 ऋण प्रकरण ही बैंकों द्वारा वितरित किये गये हैं जो कि प्रगति का मात्र 20% है अतः समस्त बैंकों के राज्य प्रमुख अपनी बैंक की शाखाओं को ऋण स्वीकृति एवं वितरण हेतु लम्बित समस्त ऋण प्रकरणों को दिनांक 30.11.2021 तक स्वीकृत कर वितरण करने के निर्देश जारी करें।
- योजना अंतर्गत हितग्राही से राशि रु. 50,000/- तक के ऋण पर कोई मार्जिन मनी नहीं लिये जाने के निर्देश समस्त बैंकों को दिए गए।
- प्रत्येक बैंक को नियमित तौर पर ब्रॉच वार प्रकरणों की सूची भेजी गई है। उक्तानुसार परीक्षण कर प्रकरण निराकरण के निर्देश दिये गये।

Nehru
(निर्कुंज कुमार श्रीवास्तव)

iii. Discussion points of the meeting of Sub-Committee on Agriculture and Allied Activities held on 15.12.2021.

The issues discussed are as under:-

उप समिति की बैठक के कार्य बिंदुओं की अनुपालन कार्यवाही की समीक्षा की गयी।

1. **किसानों की आय दुगना करना:-** अध्यक्ष महोदय द्वारा नाबार्ड को पायलट प्रोजेक्ट के तहत किसानों की आय दुगना करने के सम्बन्ध में केंद्र/राज्य सरकार द्वारा संचालित विभिन्न ऋण योजनाओं का किसानों की आमदनी पर होने वाले प्रभाव का अध्ययन अभी तक प्रारम्भ न करने पर असंतोष व्यक्त किया गया तथा रायसेन जिले में 15 दिवस के अंदर कार्य प्रारम्भ करने हेतु निर्देशित किया गया।

(कार्यवाही: नाबार्ड भोपाल)

2. **फसल मौसम चक्र(Crop Season) का निर्धारण:-** प्रदेश में फसल मौसम चक्र का निर्धारण वर्ष 2014 में किया गया था जिसके अनुसार मध्य प्रदेश को एक फसली (मोनो क्राप) राज्य घोषित किया गया है। फसल

मौसम चक्र का पुनः निर्धारण किया जाना प्रस्तावित था जो आज दिनांक तक लंबित है। अध्यक्ष महोदय द्वारा 1 माह की समय सीमा में कार्य पूर्ण किये जाने हेतु निर्देशित किया गया तथा किसान कल्याण एवं कृषि विकास विभाग द्वारा आगामी कार्यवाही न करने पर अप्रसन्नता जाहिर की गई।

(कार्यवाही: किसान कल्याण एवं कृषि विकास विभाग)

3. **केसीसी सेचुरेशन ड्राइव – डेयरी केसीसी एवं फिशरीज केसीसी समीक्षा:-** भारत सरकार द्वारा पशुपालन डेयरी एवं मछलीपालन हेतु अल्पकालिक ऋण आवश्यकताओं को पूरा करने के लिए केसीसी सुविधा उपलब्ध कराने हेतु दिनांक 15.11.2021 से 15.02.2022 तक (तीन माह के लिए) जिला स्तरीय विशेष केसीसी अभियान चलाया जा रहा है, जिसके अंतर्गत जिला स्तरीय केसीसी समन्वय समिति का गठन किया गया है। इस समिति में अग्रणी जिला प्रबंधक संयोजक, पशुपालन एवं मछली पालन विभाग का नोडल अधिकारी एवं जिले में संचालित बैंकों के प्रमुख सदस्य होते हैं।

प्रत्येक जिले में जिला स्तर पर हर शुक्रवार को पशुपालकों से केसीसी हेतु ऋण आवेदन प्राप्त कर केसीसी समन्वयक समिति द्वारा चेक लिस्ट अनुसार आवेदनों को स्वीकार कर सम्बंधित बैंक शाखा को ऋण स्वीकृति हेतु भेजा जाता है। इन कैप्ओं में प्राप्त आवेदनों की सम्पूर्ण साप्ताहिक जानकारी जन सुरक्षा पोर्टल में जिला अग्रणी बैंक प्रबंधन द्वारा अपलोड किया जाना है।

श्री जे. एन. कंसोटिया, अपर मुख्य सचिव, पशुपालन विभाग, मशासन प्र. द्वारा दिनांक 10.12.2021 तक आयोजित जिला स्तरीय केसीसी कैपों की बैंकवार एवं जिले वार समीक्षा की गयी:-

- जिला श्योरपुकला, बड़वानी, उमरिया, रायसेन, बालाघाट तथा सीहोर में कैप आयोजन में जिला अग्रणी बैंक प्रबंधक द्वारा अरुचि एवं पशुपालन विभाग को सहयोग न करने पर अप्रसन्नता जाहिर की।

(कार्यवाही: संबंधित बैंकों के राज्य स्तर के बैंक प्रमुख)

- वर्तमान में राज्य में प्राप्त आवेदन व उनके स्वीकृति लक्ष्यानु रूप संतोषजनक नहीं है अपितु अग्रणी जिला प्रबंधक छतरपुर, पन्ना, हरदा, एवं दमोह के पूर्ण सहयोग एवं संतोषजनक प्रदर्शन की सराहना की एवं समस्त जिलों में संचालित कैम्प हेतु सभी बैंकों को पूर्ण सहयोग एवं ऋण आवेदनों के शीघ्र निपटान हेतु निर्देशित किया।
- अपेक्स बैंक को शीघ्र ही राज्य स्तरीय तकनीकी समिति (SLTC) की बैठक आयोजित करने तथा बकरी, भेड़, एवं सूकर पालन हेतु वित्तमान (Scale of finance) शीघ्र निर्धारित करने हेतु कहा गया।

(कार्यवाही: प्रबंध संचालक, अपेक्स बैंक)

- अपेक्स बैंक द्वारा कैम्प की मॉनिटरिंग हेतु पृथक लॉग इन आईडी तथा पासवर्ड उपलब्ध कराने पर एसएलबीसी को कार्यवाही करने के निर्देश दिये गये।

(कार्यवाही: संयोजक, एसएलबीसी)

- कैम्प में प्राप्त आवेदनों के अस्वीकृत होने, अन्य बैंकों में केसीसी/बैंक खाता होने की स्थिति एवं इसके कारण प्रकरणों को अस्वीकृत किए जाने पर अप्रसन्नता जाहिर कर, पशुपालकों से आवेदन लेते समय डेयरी/फिशरी KCC हेतु चेक लिस्ट अनुसार समस्त जानकारी का सुक्ष्म परीक्षण करने के निर्देश दिये गये तथा इस हेतु सभी अग्रणी बैंक के जिला प्रबंधकों को डेयरी/फिशरी KCC हेतु पुनः दिशा निर्देश जारी करने हेतु निर्देशित किया गया जिससे आवेदनों का निराकरण बैंकों द्वारा शीघ्र किया जा सके। कैम्प में प्राप्त आवेदनों में अनावश्यक दस्तावेजों की मांग न कर, आवेदन शीघ्र स्वीकृत किये जाने के निर्देश दिये गये।

(कार्यवाही: सभी अग्रणी बैंक के जिला प्रबंधक)

- डेयरी/फिशरी KCC हेतु दिये जाने वाले आवेदन के साथ समस्त आवश्यक दस्तावेज संलग्न करने तथा आवेदन में पूर्ण जानकारी देने के निर्देश दिये गये जिससे बैंकों द्वारा प्राप्त आवेदनों का निपटान शीघ्र किया जा सके।

(कार्यवाही: सभी जिला अधिकारी, पशुपालन एवं डेयरी तथा मछुआ कल्याण एवं मत्स्य विकास विभाग)

- कतिपय बैंकों द्वारा कैम्प के अतिरिक्त सीधे बैंक शाखा में आवेदन स्वीकार किये जा रहे हैं जिससे आशानुरूप आवेदनों का निपटान व अपेक्षित प्रगति प्राप्त नहीं हो रही है। समस्त बैंकों को आवेदन कैम्प के माध्यम से स्वीकार किये जाने के निर्देश दिये गये।

(कार्यवाही: सभी अग्रणी बैंक के जिला प्रबंधक)

- विभागों द्वारा दी जा रही प्रगति प्रतिवेदन तथा पोर्टल पर प्रदर्शित प्रगति के अवलोकन पर आ रही भिन्नता पर अप्रसन्नता जाहिर की गई।

(कार्यवाही: सभी अग्रणी बैंक के जिला प्रबंधक)

- राज्य के अधिकांश जिलों में कैम्पेन अंतर्गत प्रगति की समीक्षा हेतु अग्रणी बैंक प्रबंधक द्वारा डाटा अपलोड किये जाने पर आ रही कठिनाईयों के संदर्भ में प्रशिक्षण आयोजित करने के निर्देश दिये गये।

(कार्यवाही: संयोजक, एसएलबीसी)

- समस्त बैंकों को आवेदकों का विश्वास बढ़ाने तथा कैम्पेन सफल करने हेतु प्राप्त आवेदनों को स्वीकृत कर शीघ्र केसीसी जारी करने एवं अगामी समीक्षा मीटिंग शीघ्र आयोजित करने सम्बन्धी दिशा निर्देश दिए।

(कार्यवाही: संयोजक, एसएलबीसी तथा संयोजक राज्य स्तरीय बैंकर्स समिति" की कृषि एवं सहायक गतिविधियों की उप समिति)

- मत्स्य पालन हेतु तकनीकी समिति द्वारा स्वीकृत वित्तमान (Scale of finance) अनुसार मात्र समिति का केसीसी न बनाया जाकर समिति सदस्यों के केसीसी भी बनाए जाएं।

4/ श्री एस. डी. माहुरकर महाप्रबंधक एवं संयोजक राज्य स्तरीय बैंकर्स समिति, मप्र. द्वारा साप्ताहिक कैम्प की जानकारी पोर्टल पर फीड करने हेतु पशुपालन विभाग से डाटा एंट्री ऑपरेटर का सहयोग प्रदान करने के अनुरोध पर अध्यक्ष महोदय द्वारा सहमति जाहिर कर सहयोग किये जाने के निर्देश दिये गये तथा समस्त अग्रणी जिला प्रबंधक को साप्ताहिक कैम्प डाटा अविलम्ब पोर्टल में अपलोड करने हेतु निर्देशित किया गया।



iv. Discussion points of the meeting of Sub-Committee on Improving Recovery held on 14.03.2022.

The issues discussed are as under:-

1. Review of High NPA in many Government Sponsored scheme namely PMEGP, Mudra, SGSY/SHG, Mukhya Mantri Yuva Udyami Yojna/Swarojgar Yojna and Review of high NPA in Government Sponsored Schemes including PM SVaNidhi.

- Joint Director impressed upon all bankers that NPA under various GSS schemes differs from banks to banks, he urged all bankers to go for root cause analysis of NPA accounts under each GSS scheme and asked for any suggestion any structural changes required in scheme so as to prevent accounts turning bad in future.

(Action – All Banks)

- The General Manager, SBI shared that higher NPA in recently launched PM SVANidhi and CM Rural Street vendor Schemes is a matter of concern and sought immediate support from concerned Government Departments particularly.
- All concerned banks were advised to share ULB wise list of NPA accounts to Commissioner, Urban Administration through SLBC for providing support in recovery of dues. It was also desired by all bankers that adequate publicity should be made by Govt. departments regarding availability of credit facility to borrowers with enhanced amount of Rs 20,000 under second tranche who will clear their previous dues.

(Action-All concerned Banks)

- Shri Satish Gupta suggested that daily collection scheme through recovery agents can be explored by bankers as these street vendors have daily income source and small amounts towards EMI can be collected.
- While discussing higher NPA in SHG financing, Joint Director suggested that issue of rising NPA should also be discussed during Sub-committee on SHG. He also shown displeasure regarding non submission/ wrong submission of data by few banks.

(Action- NABARD)

It was also suggested that official from Revenue Department and State nodal Departments driving various Government sponsored scheme to be invited for sub-Committee meeting henceforth so that meaningful discussion and necessary support from concern department

can be taken for sourcing of good proposals and recovery.

(Action- SBI, SLBC, DIF)

AGM, NABARD has suggested to incorporate region wise NPA data so that meaningful conclusion can be drawn.

(Action-All Banks)

2. NPAs in CM Rural Housing Scheme. (Long Pending issue of an Administrative order by Government of MP, empowering banks to settle dues through OTS.

- NPA under the 'Chief Minister Rural Housing Mission' Scheme (CMRHM) has been increased to an alarming level of 43.50% of the portfolio as on December 31, 2021. Banks have been requesting for a long time for issuance of an Administrative order by the GoMP, empowering Banks to implement compromise / onetime settlement / other schemes with reasonable haircuts towards settlement of dues of NPA accounts/ or park the dues in separate accounts without revoking the arrangement of payment of subsidy in such accounts by GoMP. All Banks have jointly requested to issue an Administrative Order at the earliest and resolve the menace of increasing NPAs under the CMRHM.
- Shri Satish Gupta informed that issue is already taken up with concerned department and meeting with Principal Secretary Finance and Panchayat and Rural Development (P&RD) department is expected soon.

(Action - DIF)

- Deputy General Manager SLBC and others Bankers shown their concern regarding considerable delay in release of monthly government share of CMRHM installment and banks are required to follow up with nodal agency,
- It was decided that bankers will submit demand file for next month by 20th of each month to nodal bank (CBI) so that government share can be released timely.

(All concern banks/ Nodal bank (CBI) / P&RD Department)

3. Review of Recovery in RRC filed cases and detailed discussion on improving the effectiveness of BRISC schemes

- As per the recommendation and minutes of SLBC sub-committee on Recovery held on 29.09.2021 Commissioner, Directorate of Institutional Finance, has stated that *BRISC scheme was launched in 1996 and need is felt for amendment in the scheme* and has suggested that core committee to be constituted to review *BRISC rules/process with representation from Banks, DIF, and Revenue Authority. This Team/Task Force will review the BRISC scheme and suggest for modification in*

process and incentive structure.

- Accordingly core team was constituted with representation from Central Bank of India (Convener SLBC Madhya Pradesh), State Bank of India (Convener SLBC sub-Committee on Recovery), Bank of Baroda, Official from DIF and Revenue Authority. Official from PNB and BOI also invited to attend the meeting

4. Cooperation of the district administration is sought in taking physical possession of mortgaged properties under “SARFEASI’ Act where applications are pending with the District Magistrate

- Bank have shared that there is undue delay in issuing orders for taking physical possession of mortgaged properties u/s 14 of SARFAESI Act at DM’s office. Even after issuance of order by DM court, it is delayed by further 3-4 months at Tehsildars level for execution. As such, instruction should be reiterated to all District Magistrates and revenue authorities for quick disposal of pending cases.
- ALL banks were also advised to submit district wise/ Age wise breakup of pending cases to Commissioner DIF on monthly basis so that suitable instructions can be issued to concerned District collector.

(Action by- All Banks/ DIF)

Any other issue with permission of the chair