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# AGENDA

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**178th & 179th SLBC Meeting, Madhya Pradesh**



JUNE 11, 2021  
CONVENOR-CENTRAL BANK OF INDIA

**ADOPTION OF THE MINUTES OF THE 176<sup>th</sup> & 177<sup>th</sup> SLBC MEETING**  
**HELD ON JANUARY 06, 2021**

The Minutes of 176th & 177th meeting of SLBC held on January 06, 2021 were circulated to all concerned and were uploaded on website of SLBC ([www.slbcmadhyapradesh.in](http://www.slbcmadhyapradesh.in)) and website of Directorate of Institutional Finance, Government of Madhya Pradesh ([www.dif.mp.gov.in](http://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
APC	: Agriculture Production Commissioner
APY	: Atal Pension Yojana
BC	: Business Correspondent
BRISC	: Bank Recovery Incentive Scheme
CASA	: Current Account Savings Account
CAGR	: Compound Annual Growth Rate
CLR	: Commissioner Land Records
CLSS	: Credit Linked Subsidy Scheme
DCC	: District Consultative Committee
DFS	: Department of Financial Services
DLTC	: District Level Technical Committee
ECLGS	: Emergency Credit Line Guarantee Scheme
FPO	: Farmer Producer Organisation
FLCC	: Financial Literacy Credit Counselling Centres
IPPB	: India Post payment Bank
KCC	: Kisan Credit Card
LDM	: Lead District Manager
MFI	: Micro Finance Institution
M.M	: Margin Money
EWS	: Economically Weaker Section
MSME	: Micro, Small & Medium Enterprises
MoU	: Memorandum of Understanding
NABCON	: NABARD Consultancy Services
NPA	: Non Performing Asset
PMAY	: Pradhan Mantri Awas Yojana
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMFBY	: Pradhan Mantri Fasal Bima Yojana
RRC	: Revenue Recovery Certificate
RHIS	: Rural Housing Interest Subsidy Scheme
SARFAESI	: Securitization & Reconstruction of Fin. Assets & Enforcement of Sec. Int. Act
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SOF	: Scale of Finance
SFB	: Small Finance Banks
SUI	: Stand-up India
Y-o-Y	: Year on year

## AGENDA NO-1

### ACTION TAKEN REPORT ON ACTION POINTS OF 176<sup>th</sup> & 177<sup>th</sup> SLBC MEETING HELD ON JANUARY 06, 2021

Sr.	Agenda Item/Decisions taken in the meeting	Action Taken Report
1	<p><b><u>KCC Saturation Drive</u></b></p> <p><b>a) KCC for dairying activities</b></p> <p>Banks and Animal Husbandry Department (AHD) to reconcile returned applications and AHD should resubmit to bank branches after necessary correction. Banks were also advised to disburse all sanctioned cases within 10 days.</p> <p><b>Action- All Banks, SLBC &amp; AHD</b></p> <p><b>b) KCC for fisheries activities</b></p> <p>NABARD was advised to prepare a standardized application format, checklist and Standard Operating Procedure (SOP) for KCC for fisheries activity. Banks were also advised to sanction the eligible cases on priority basis.</p> <p><b>Action- NABARD &amp; All Banks</b></p>	<p>SLBC vide its letter dated 28<sup>th</sup> May, 2021 and 15<sup>th</sup> April, 2021 requested banks to submit branch wise detail of the returned cases to SLBC/AHD. So that corrective steps can be taken and the eligible beneficiaries can get the KCC at the earliest. Till 31<sup>st</sup> May, 2021, 55,447 applications have been disbursed by banks as against sanction of 47,065 number of cases.</p> <p>Standard Operating Procedure has been prepared by SLBC with due consultation of NABARD and Fisheries department and circulated to the member banks. Bank wise progress under KCC –Fisheries is given in agenda no-7</p>
2	<p><b><u>PM SVANIidhi Scheme</u></b></p> <p>It was observed that many banks do not have sufficient number of applications in their branches. CS advised UADD to reallocate the applications among banks. BOB, Indian Bank &amp; private sector banks were requested to improve their performance and achieve their allotted target.</p> <p><b>Action: UADD &amp; BOB, Indian Bank &amp; private sector banks</b></p>	<p>UADD has started sending fresh application to those bank branches where number of application is less as compared to their target. Progress report is given in agenda no-8</p>
3	<p><b><u>CM Rural Street Vendor Scheme</u></b></p> <p>Progress of private sector banks in CM Street Vendor Scheme is almost zero. CS advised to banks to take early decision in the submitted proposals.</p> <p><b>Action: All Banks</b></p>	<p>Banks have sanctioned 2.35 lakh cases under the Scheme so far till 31<sup>st</sup> May, 2021 Performance of private sector banks is still not encouraging. Bank wise progress is given in agenda no-8</p>
4	<p><b><u>Self Help Groups</u></b></p>	<p>Savings linkage targets for the year 2021-22 is to be allocated. So far progress on the portal is</p>

	<p>Many banks do not have adequate number of SHG savings account. SRLM was advised to give target to bank for savings linkage also.</p> <p>CEO, SRLM flagged that despite good number of cases sanctioned, progress is not reflected on the national portal. Banks were requested to enter the progress on the portal within 15 days.</p> <p><b>Action: SRLM &amp; All Banks</b></p>	not in accordance with the district wise reporting.
5	<p><b><u>Emergency Credit Line Guarantee Scheme (ECLGS)</u></b></p> <p>Banks having disbursement below 50% in this scheme were advised to improve their performance. Secretary-MSME said that stressed MSMEs need equity support. MSME Department and banks may jointly identify the eligible accounts and benefit of subordinate debt may be made available to them, so that MSME units may be revived.</p> <p><b>Action: MSME Dept. &amp; All Banks</b></p>	Progress under the scheme is given in Agenda No-5
6	<p><b><u>PMEGP</u></b></p> <p>Banks were advised to submit margin money claims on portal and dispose-off the submitted/ sanctioned cases at the earliest.</p> <p><b>Action: All Banks</b></p>	Progress for the year 2020-21 is given in Agenda No.8
7	<p><b><u>Credit Linked Subsidy Scheme (CLSS) under PMAY-U</u></b></p> <p>Banks have sanctioned only 27,858 cases against target of 1 lakh for the year 2020-21. Banks were advised to improve their performance and achieve the given target.</p> <p><b>Action: All Banks</b></p>	As against the target of 1 lakh cases for the year 2020-21, banks sanctioned 50,746 cases as on March 31, 2021. Bank wise performance is given in Agenda no-8
8	<p><b><u>PMFBY KHARIF-2019</u></b></p> <p>Due to various reasons beyond control of the banks, data of around 1.30 lakh farmers could not be uploaded on the National Crop Insurance Portal (NCIP). Banks requested GoMP to intervene and settle the issue.</p> <p><b>Action: GoMP.</b></p>	Due to intervention of the GoMP, portal was opened by the GOI from 01-10 March, 2021 for entering the farmer's data. Data of the left over farmers were uploaded on the portal by the banks.
9	<p><b><u>Low CD Ratio Districts</u></b></p> <p>Scale of Finance of Mandla, Anuppur, Umaria, Shahdol, Dindori, Tikamgarh, Niwari &amp; Singrauli needs to be revised.</p> <p><b>Action: DLTC of the respective districts</b></p>	Scale of Finance for these districts has been revised by the committee.



10	<p><b><u>Banking development in M.P. Q-2 FY 2020-21</u></b></p> <p>Share of agriculture term loan in total agriculture credit was only 24.71 % in Sep-2020. Banks were advised to increase agriculture term loans.</p> <p><b>Action: All banks</b></p>	<p>Share of agriculture term loans to total agriculture credit improved to 27.79% as on 31<sup>st</sup> March, 2021. It has marginally improved.</p>
11	<p><b><u>Digital Districts</u></b></p> <p>Betul, Indore and Vidisha districts were identified for 100% digitization. Banks operating in these districts were requested to take effective steps for 100% digitization by 31<sup>st</sup> March, 2021.</p> <p><b>Action: Banks operating in Betul, Indore &amp; Vidisha.</b></p>	<p>Progress under this initiative as of 31<sup>st</sup> March, 2021 is given in Agenda no-12</p>
12	<p><b><u>Chief Minister Rural Housing Mission Scheme</u></b></p> <p>NPA under this scheme has reached to 38.39% of the portfolio in September, 2020. State Government was requested by banks to start a drive to recover dues from the defaulters and also issue an administrative order at the earliest.</p> <p><b>Action: P&amp;RD, GoMP</b></p>	<p>NPA under the scheme has increased to 40.57% of the portfolio as on 31.03.2021 and increasing day by day. SLBC &amp; DIF vide its letter dated 29.05.2021 and 31.05.2021 respectively once again requested to P&amp;RD Department to look into the matters and do the needful at the earliest.</p>
13	<p><b><u>Financial Inclusion</u></b></p> <p>21 FLC centers were vacant. In 2 new districts i.e. Agar-Malwa (BOI) and Niwari (SBI), RSETI has not been established by the lead bank. Concerned bank were advised to ensure appointment of FLC Counsellor and establish RSETI at the earliest.</p> <p><b>Action: Concerned Bank</b></p>	<p>Banks are in a process to appoint the FLC Counsellor and establish RSETI.</p>
14	<p><b><u>Developing a standardized system of data flow under Lead Bank Scheme</u></b></p> <p>As per RBI directive, banks were advised to develop Standardized System of Data Flow. However, 32 banks are yet to migrate to the new system. All concerned banks were advised to migrate to new data flow system immediately.</p> <p><b>Action: All concerned banks</b></p>	<p>Out of 32 pending banks, 23 Banks are yet to migrate into the new data flow system. Follow-up is being made.</p>

**AGENDA NO-2**  
**KEY BANKING PARAMETERS OF M.P. AS ON 31.03.2021**

Amount in crore

Sr.	Parameters	Outstanding Amount					Y-o-Y variation %			
		Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-18	Mar-19	Mar-20	Mar-21
1	Total number of Branches	7,218	7,279	7,684	7,958	8,032	0.8	5.6	3.6	0.9
2	Total number of ATMs	9,284	9,554	9,316	9,320	9,453	2.9	-2.5	0.0	1.4
3	<b>Total Deposits</b>	<b>336950</b>	<b>365432</b>	<b>393177</b>	<b>423556</b>	<b>488688</b>	<b>8.5</b>	<b>7.6</b>	<b>7.7</b>	<b>15.4</b>
4	<b>Total Advances</b>	<b>240064</b>	<b>272924</b>	<b>307354</b>	<b>332321</b>	<b>358785</b>	<b>13.7</b>	<b>12.6</b>	<b>8.1</b>	<b>8.0</b>
4a	Credit as per place of utilization	NA	10,647	10,718	9,421	11,194	0.0	0.7	-12.1	18.8
5	<b>Credit Deposit Ratio</b>	<b>71.25</b>	<b>74.69</b>	<b>78.17</b>	<b>78.46</b>	<b>73.42</b>	<b>4.8</b>	<b>4.7</b>	<b>0.4</b>	<b>-6.4</b>
5a	CD Ratio including credit as per place of utilization	71.25	77.60	80.90	80.68	75.71	8.9	4.3	-0.3	-6.2
6	<b>Total Business [3+4]</b>	<b>577014</b>	<b>638356</b>	<b>700531</b>	<b>755877</b>	<b>847473</b>	<b>10.6</b>	<b>9.7</b>	<b>7.9</b>	<b>12.1</b>
<b>PRIORITY SECTOR ADVANCES</b>										
7	Agriculture	92,362	99,393	1,02,143	1,09,952	1,17,797	7.6	2.8	7.6	7.1
8	Crop Loans out of total agriculture	67,659	75,823	75,290	83,295	85,372	12.1	-0.7	10.6	2.5
9	% of Agriculture advances to Total advances [RBI Norm*: 18%]	38.47	36.42	33.23	33.09	32.83	-5.3	-8.7	-0.4	-0.8
10	MSME	40,887	47,987	55,745	60,228	65,696	17.4	16.2	8.0	9.1
10a	Credit to Micro Enterprises	17,546	23,263	27,449	31,263	33,958	32.6	18.0	13.9	8.6
11	% of credit to micro enterprises to total advances (RBI Norm*-7.5%)	7.31	8.52	8.93	9.41	9.46	16.6	4.8	5.3	0.6
12	Export Credit	148	142	363	341	435	-4.1	155.6	-6.1	27.6
13	Education	2,018	1,911	2,064	2,175	2,265	-5.3	8.0	5.4	4.1
14	Housing	19,363	19,521	20,877	25,507	27,905	0.8	6.9	22.2	9.4
15	Social Infrastructure	141	150	214	235	252	6.4	42.7	9.8	7.2
16	Renewable Energy	675	62	47	1041	58	-90.8	-24.2	2114.9	-94.4
17	Others	2,823	1,384	3,415	3,443	4,621	-51.0	146.7	0.8	34.2
18	<b>Total Priority Sector Advances</b>	<b>158,417</b>	<b>170,550</b>	<b>184,868</b>	<b>202,922</b>	<b>219,029</b>	<b>7.7</b>	<b>8.4</b>	<b>9.8</b>	<b>7.9</b>
19	% of Priority Sector advances to Total advances [RBI Norm*: 40%]	65.99	62.49	60.15	61.06	61.05	-5.3	-3.7	1.5	0.0
20	<b>Total Non-Priority Sector Advances</b>	<b>81,647</b>	<b>102,374</b>	<b>122,486</b>	<b>129,399</b>	<b>139,756</b>	<b>25.4</b>	<b>19.6</b>	<b>5.6</b>	<b>8.0</b>
21	Advances to small & marginal farmers	28,946	34,524	37,619	34,290	40,179	19.3	9.0	-8.8	17.2
22	% of advances to small & marginal farmers to total advances [RBI Norm*: 8%]^	12.06	12.65	12.24	10.32	11.20	4.9	-3.2	-15.7	8.5
23	Total NPA	16,445	21,971	35,711	36,275	33,739	33.6	62.5	1.6	-7.0
24	<b>% of NPA to total advances</b>	<b>6.85</b>	<b>8.05</b>	<b>11.62</b>	<b>10.92</b>	<b>9.40</b>	<b>17.5</b>	<b>44.3</b>	<b>-6.1</b>	<b>-13.9</b>
25	Advances to Weaker Sections	58,215	64,604	70,391	69,241	79,939	11.0	9.0	-1.6	15.5
26	% of advances to Weaker Sections to total Advances [RBI Norm*: 10%]^	24.25	23.67	22.90	20.84	22.28	-2.4	-3.2	-9.0	6.9

\* For Domestic Commercial Banks in the Country (excluding RRBs & SFBs), ^ For FY 2021-22, -9% ^^ For FY 2021-22- 11%

## **KEY HIGHLIGHTS- MARCH 31, 2021 (FY 2020-21)**

Highlights of the performance of all the Banks during FY 2020-21 are given below:

1. Total Business of the Banks increased to Rs 8,47,473 crore in March 2021 from Rs. 7,55,877 crore in previous year. On year-on-year (y-o-y) basis, bank's business increased by 12.1% in March 2021 as compared with an increase of 7.9% in March 2020.
2. Aggregate deposits increased by Rs 65,132 crore y-o-y and stood at Rs. 4, 88,688 crore in March 2021. The year-on-year (y-o-y) growth in aggregate deposits worked out to 15.4% in March 2021 which is almost double as compared with growth in March 2020, which was 7.7%. The rise in deposits growth seems to be driven by lower transaction demand and precautionary cash preservation in the face of huge uncertainties created by the pandemic, lockdown restrictions and the slide of the business cycle.
3. Out of total deposits, share of CASA (Savings Account & Current Account) was 44.3 per cent March 31, 2021. Savings and Current deposits stood at Rs 1, 87,732 crore and Rs 28,669 crore respectively. Share of Time/Term Deposits was 55.7% of total deposits.
4. The Credit-Deposit (C-D) Ratio of the state decreased to 73.42% at the end of March 2021 from 78.46% previous year in March 2020. However, actual CD ratio stood at 75.71% after including credit of Rs. 11,194 crore as per "place of utilisation Norm" of RBI.
5. Gross credit of the Banks increased to Rs.3,58,785 crore in March 2021 from Rs. 3,32,321 crore one year ago, registering y-o-y growth of 8.0%. Year-on year growth of credit in March 2018, March 2019 and March 2020 was 13.7%, 12.6% and 8.1% respectively.
6. Agriculture credit increased by 7.1% y-o-y to Rs.1, 17,797 crore in March 2021 from Rs. 1, 09,952 crore previous year. Agriculture credit is constituting 32.83% of the total credit portfolio as on March 2021.
7. Credit to MSME sectors stood at Rs. 65,696 crore in March 2021, showing y-o-y growth of 9.1% as compared to 8.0% a year ago.
8. Credit to housing under priority sector increased by 9.4% in March 2021, down from an increase of 22.2% in March 2019.
9. Gross NPA reduced from Rs 36,275 crore in March 2020 to Rs 33,739 crore in March 2021, showing 7.0% down year on year basis. The main reasons for this decline is the recovery held in the large corporate accounts in some banks.
10. 10 Banks namely State Bank of India, DCCB & Apex Bank, Bank of India, Punjab National Bank, Union Bank of India Central Bank of India, HDFC Bank, ICICI Bank, Bank of Baroda & Canara Bank continued to be accounted for over two-thirds of total business as on March 2021. Of which, around 1/4th of total business is lying with SBI.

## TOP 10 BANKS IN TERMS OF BUSINESS IN M.P. AS ON 31.03.2021

In descending order		Amount in crore		
Sr.	Bank Name	Deposits	Advances	Business
1	State Bank of India	1,48,665	75,277	2,23,942
2	DCCB & Apex Bank	30,593	36,228	66,822
3	Bank of India	35,500	25,603	61,103
4	Punjab National Bank	36,254	21,704	57,958
5	Union Bank of India	33,249	20,196	53,445
6	Central Bank of India	33,661	15,040	48,701
7	HDFC Bank	18,316	24,899	43,215
8	ICICI Bank	15,772	22,703	38,475
9	Bank of Baroda	19,880	15,728	35,608
10	Canara Bank	16,066	14,544	30,610

## PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS

### **Banking Network**

Banks in Madhya Pradesh have a network of 8,032 branches spanning 34%, 32% and 34% in rural, semi-urban and urban/metropolitan areas respectively with 9,453 ATMs as on March 31, 2021. Besides brick and mortar branches, banking facilities are being extended by 10,343 business correspondents in 11,864 rural Sub Service Areas (SSAs). 50.36% of total branch network constitutes the branches of Public Sector Banks.

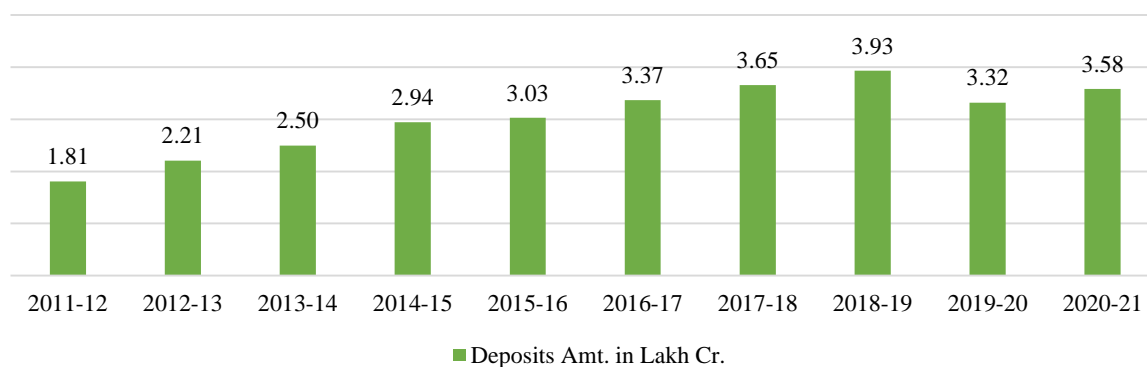
As on 31.03.2021, there were 34 Commercial Banks {(12 Public Sector Banks (PSBs), 22 Private Sector Banks (PVTs)}, 2 Regional Rural Banks, 1 State Cooperative Bank (MPStCB), 38 District Central Cooperative Banks (DCCBs) and 8 Small Finance Banks (SFBs) in the State. Payment Banks viz. India Post Payment Bank (IPPB), Airtel and FINO also functioning in the state.

### **Deposits**

- Bank's deposits increased by Rs 65,132 crore y-o-y and stood at Rs. 4, 88,688 crore in March 2021. The year-on-year (y-o-y) growth in aggregate deposits worked out to 15.4% in March 2021 which is almost double as compared with growth in March 2020, which was 7.7%.
- Out of total deposits, share of CASA (Savings Account & Current Account) was 44.3 per cent March 31, 2021. Savings and Current deposits stood at Rs 1, 87,732 crore and Rs 28,669 crore respectively. Share of Time/Term Deposits was 55.7% of total deposits.

- Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY) increased by Rs 2,259 crore in a year and reached to Rs 8,257 crore as on March 31, 2021.
- During FY12–21, deposits grew at a CAGR of 7.05%.

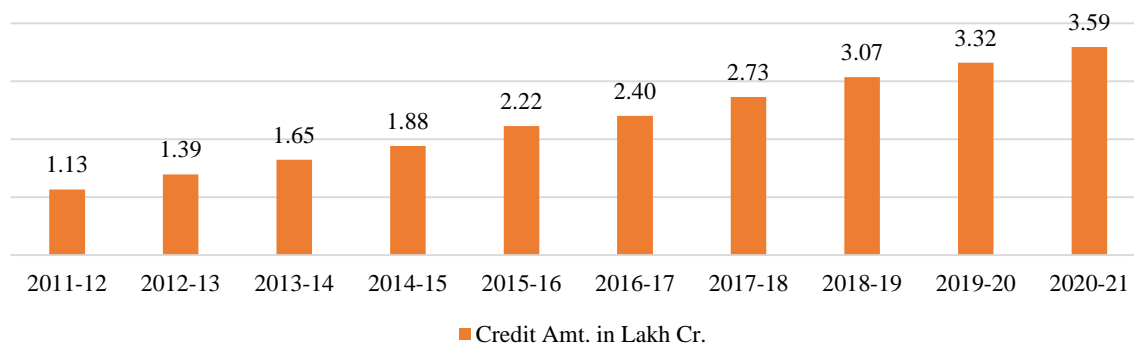
Growth in deposits over the past 10 years  
**CAGR 7.05%**



## **Credit**

- Gross credit of the Banks increased to Rs.3,58,785 crore in March 2021 from Rs. 3,32,321 crore one year ago, registering y-o-y growth of 8.0%. Year-on year growth of credit in March 2018, March 2019 and March 2020 was 13.7%, 12.6% and 8.1% respectively.
- During FY12–21, credit off-take grew at a CAGR of 12.25%.

Growth in credit over the past 10 years  
**CAGR 12.25%**



- 61.05% and 32.83% of total bank's credit goes to priority sector and agriculture lending respectively as on March 31, 2021.
- Year-on-year, Bank's credit to Agriculture, MSME, Housing, Education and Priority Sector grew at 7.1%, 9.1%, 9.4%, 4.1% and 7.9% respectively in March 2021. Last year it was 7.6%, 8.0%, 22.2%, 5.4% and 9.8% respectively. Merger of Gruh Housing Finance Company into the Bandhan Bank accounted for higher growth rate in the housing sector during the FY 2019-20. Around Rs 2,800 crore added into the outstanding of housing portfolio of the Bandhan Bank.
- Average loan size was Rs 2.17 lakh as on March 31, 2021.

## **Agriculture**

- Agriculture credit accounts for 32.83% of the total bank's credit as on March 31, 2021. Out of which, the share of crop loans and term loans was 72% and 28% respectively.
- Agriculture credit grew by 7.1% year-on-year as on March 2021 as compared to 7.6% last year.

### **Agency wise credit growth under Agriculture**

Amount in crore

Sr.	Agency	Mar-19	Mar-20	Mar-21	Y-o-Y growth in March 2020	Y-o-Y growth in March 2021
1	Public Sector Bank	49,508	49,692	51,686	0.37	4.01
2	Private Sector Banks	16,268	19,105	24,358	17.44	27.50
3	Commercial Banks	65,777	68,798	76,044	4.59	10.53
4	Regional Rural Banks	6,986	7,926	8,182	13.45	3.23
5	Cooperative Banks	28,360	31,624	31,211	11.51	-1.31
6	Small Finance Banks	1,020	1,604	2,360	57.31	47.15
	<b>Total</b>	<b>1,02,143</b>	<b>1,09,952</b>	<b>1,17,797</b>	<b>7.65</b>	<b>7.14</b>

- An amount of Rs 5,600 crore (approx.) was deposited into the farmer's accounts on account of the crop insurance claim under Pradhan Mantri Fasal Bima Yojana in the year 2019-20.
- Out of total agriculture credit, 11.20% of the Agriculture credit was financed to Small and Marginal Farmers as on March 31, 2021.

## **Micro, Small & Medium Enterprises**

- Credit to MSME rose by 9.1% year-on-year in March 2021 as compared with an increase of 8.0% in March 2020.
- The outstanding credit to MSMEs grew to Rs 65,696 crore at the end of March 2021 from Rs 60,228 crore in March 2020.
- Credit to MSE (Micro & Small Enterprises) increased by 3.35% y-o-y in March, 2021.

No. in lakh & Amount in crore

Sr.	Particulars	March-2020		March-2021		% Y-o-Y variation	
		No.	Amt.	No.	Amt.	No.	Amt.
1	MSE Advances (Micro & Small Enterprises)	21.72	53,127	25.21	54,907	16.07	3.35
2	<b>% credit to Micro enterprises to MSE</b>	<b>95.03</b>	<b>58.85</b>	<b>96.51</b>	<b>61.85</b>	<b>1.48</b>	<b>3.00</b>
3	Micro Enterprises	20.64	31,263	24.33	33,958	17.88	8.62
4	<b>% credit to Micro Enterprises to total credit</b>	<b>14.08</b>	<b>9.41</b>	<b>14.68</b>	<b>9.46</b>	<b>0.60</b>	<b>0.06</b>
5	Small Enterprises	0.90	21,864	0.90	20,949	0.00	-4.18
6	Medium Enterprises	0.10	6,060	0.10	7,687	0.00	26.85
7	Others	0.35	1,041	0.36	3,102	3.15	197.98
8	<b>Total credit to MSMEs</b>	<b>21.99</b>	<b>60,228</b>	<b>25.70</b>	<b>65,696</b>	<b>16.87</b>	<b>9.08</b>
9	Total Bank's Credit	146.55	3,32,377	165.71	3,58,785	13.07	7.95
10	NPA under MSMEs	2.66	5,892	3.08	6,191	15.79	5.07
11	% NPA of the portfolio	12.10	9.78	11.98	9.42	-0.11	-0.36

### Housing Loans

- As of 31<sup>st</sup> March, 2021, credit to housing under priority sector grew at the rate of 9.4% year-on-year as compared with an increase of 22.2% last year.
- Merger of Gruh Housing Finance Company into the Bandhan Bank accounted for higher growth rate in the housing sector during the FY 2019-20. Around Rs 2,800 crore added into the outstanding of housing portfolio of the Bandhan Bank.

### Education Loans

- Education loans under priority sector (Up to Rs 10 lakh) grew at the rate of 4.1% y-o-y in March 2021 as compared to growth of 5.4% in the previous year.
- About 90% education loans have been disbursed by the Public Sector Banks as on March 31, 2021.

### Priority Sector

- Priority sector advances increased by 7.9% in March 2021 as compared to an increase of 9.8% in March 2020.
- The outstanding credit to priority sector grew to Rs 2.19 lakh crore at the end of March 2021 from Rs 2.03 lakh crore in March 2020.
- 61.05% of total Bank's credit goes to priority sector lending.



**PERFORMANCE OF SCHEDULED COMMERCIAL BANKS IN M.P.-  
HIGHLIGHTS (Excluding RRBs)**

Amount in crore

Sr.	Parameters	Outstanding Amount					Y-o-Y variation %			
		Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-18	Mar-19	Mar-20	Mar-21
1	Total number of Branches	5,061	5,103	5,296	5,427	5,421	0.8	3.8	2.5	-0.1
2	Total number of ATMs	9,284	9,547	9,211	9,200	9,317	2.8	-3.5	-0.1	1.3
3	Total Deposits	295728	324203	345281	372,394	429751	9.6	6.5	7.9	15.4
4	<b>Total Advances</b>	<b>197260</b>	<b>229915</b>	<b>254060</b>	<b>276054</b>	<b>299683</b>	<b>16.6</b>	<b>10.5</b>	<b>8.7</b>	<b>8.6</b>
4a	Credit as per place of utilization	0	10,647	10,718	9,420	11,193	0.0	0.7	-12.1	18.8
5	<b>Credit Deposit Ratio</b>	<b>66.70</b>	<b>70.92</b>	<b>73.58</b>	<b>74.13</b>	<b>69.73</b>	<b>6.3</b>	<b>3.8</b>	<b>0.7</b>	<b>-5.9</b>
5a	CD Ratio including credit as per place of utilization	66.70	74.20	76.68	76.66	72.34	11.2	3.3	0.0	-5.6
6	<b>Total Business [3+4]</b>	<b>492988</b>	<b>554118</b>	<b>599341</b>	<b>648448</b>	<b>729434</b>	<b>12.4</b>	<b>8.2</b>	<b>8.2</b>	<b>12.5</b>
	<b>PRIORITY SECTOR ADVANCES</b>									
7	Agriculture	53,780	60,976	65776	68797	76044	13.4	7.9	4.6	10.5
8	Crop Loans out of total agriculture	34,168	39,542	43,906	45,052	47,039	15.7	11.0	2.6	4.4
9	% of Agriculture advances to Total advances	27.26	26.52	25.89	24.92	25.37	-2.7	-2.4	-3.7	1.8
10	MSME	39,810	46,767	51,490	54,844	58,246	17.5	10.1	6.5	6.2
11	Export Credit	148	142	363	341	434	-4.1	155.6	-6.1	27.4
12	Education	1933	1823	1975	2091	2185	-5.7	8.3	5.9	4.5
13	Housing	17381	17325	18692	23313	25546	-0.3	7.9	24.7	9.6
14	Social Infrastructure	141	150	209	213	221	6.4	39.3	1.9	3.8
15	Renewable Energy	673	61	46	1040	58	-90.9	-24.6	2161.2	-94.4
16	Others	2747	1298	1001	842	1321	-52.7	-22.9	-15.9	56.9
17	<b>Total Priority Sector Advances</b>	<b>116,613</b>	<b>128,542</b>	<b>139,552</b>	<b>151,481</b>	<b>164,055</b>	<b>10.2</b>	<b>8.6</b>	<b>8.5</b>	<b>8.3</b>
18	% of Priority Sector advances to Total advances	59.12	55.91	54.93	54.87	54.74	-5.4	-1.8	-0.1	-0.2
19	<b>Total Non-Priority Sector Advances</b>	<b>80,647</b>	<b>101,373</b>	<b>114,508</b>	<b>124,573</b>	<b>135,628</b>	<b>25.7</b>	<b>13.0</b>	<b>8.8</b>	<b>8.9</b>
20	Total NPA	11,638	16,386	26,961	26,637	24,215	40.8	64.5	-1.2	-9.1
21	<b>% of NPA to total advances</b>	<b>5.90</b>	<b>7.13</b>	<b>10.61</b>	<b>9.65</b>	<b>8.08</b>	<b>20.8</b>	<b>48.9</b>	<b>-9.1</b>	<b>-16.3</b>

- Merger of Gruh Housing Finance Company into the Bandhan Bank accounted for higher growth rate in the housing sector during the FY 2019-20. Around Rs 2,800 crore added into the outstanding of housing portfolio of the Bandhan Bank.
- An account of Rs 1,000 crore (approximately) of State Bank of India under Renewable Energy has been re-classified, showing negative y-o-y growth in March, 2021.



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

Sr.	Sector	Outstanding amount in Crore									
		COUNTRY*			% Y-o-Y Variation		MADHYA PRADESH			% Y-o-Y Variation	
		Mar-19	Mar-20	Mar-21	Mar-20	Mar-21	Mar-19	Mar-20	Mar-21	Mar-20	Mar-21
1	Total Credit	8,674,900	9,263,132	9,723,065	6.8	5.0	254,060	276,054	299,683	8.7	8.6
2	Agriculture & Allied	1,097,258	1,131,285	1,264,151	3.1	11.7	65,776	68,798	76,044	4.6	10.5
3	MSME	1,183,323	1,210,961	1,313,358	2.3	8.5	51,490	54,844	58,246	6.5	6.2
4	Housing	432,124	459,574	469,863	6.4	2.2	18,692	23,313	25,546	24.7	9.6
5	Education	54,207	50,335	48,201	-7.1	-4.2	1,975	2,091	2,185	5.9	4.5
6	Priority Sector	2,793,865	2,886,158	3,136,942	3.3	8.7	139,552	151,481	164,055	8.5	8.3

\*Source- [https://www.rbi.org.in/scripts/BS\\_PressRelease](https://www.rbi.org.in/scripts/BS_PressRelease)

- ⇒ Total credit of Scheduled Commercial Banks (excluding RRBs) in the state increased by 8.6% y-o-y in March 2021 as compared with an increase of 5.0% in the country during the same period.
- ⇒ On a year-on-year (y-o-y) basis, credit of Commercial Banks in the state to agriculture and allied sectors increased by 10.5% in March 2021 as compared with an increase of 11.7% by the Commercial Banks in the country.
- ⇒ Year-on year growth under MSME sectors in Madhya Pradesh was 6.2% in March, 2021, whereas it was 8.5% in the Country.
- ⇒ Housing loans under priority sector grew by 9.6% y-o-y in March, 2021, as compared to 2.2% in the country.
- ⇒ While education sector in the country has shown negative growth y-o-y, there was a growth of 4.5% in the state in March 2021.
- ⇒ Y-o-y growth under priority sector in the state was 8.3% in March, 2021 as compared to growth of 8.7% in the country.

## AGENDA NO-3

### RELEASE OF ANNUAL CREDIT PLAN FY 2021-22

#### HIGHLIGHTS

Amount in crore				
Sr.	Sector	No. of A/cs	Amount	% Share to total credit plan outlay
<b>1</b>	Farm Credit	60,96,552	1,40,222	65.89
<b>1a</b>	Out of Farm Credit Crop loans	50,32,218	1,00,991	47.45
<b>1b</b>	Agriculture Term Loan	10,83,756	53,218	25.01
<b>2</b>	Agriculture Infrastructure	90,692	5,105	2.40
<b>3</b>	Ancillary Activities	1,06,265	6,730	3.16
<b>4</b>	<b>Total Agriculture (1+2+3)</b>	<b>62,93,509</b>	<b>1,52,057</b>	<b>71.45</b>
<b>5</b>	<b>MSME (5a+5b+5c+5d+5e)</b>	<b>5,90,792</b>	<b>35,009</b>	<b>16.45</b>
<b>5a</b>	Micro Enterprises	4,67,549	20,085	9.44
<b>5b</b>	Small Enterprises	96,643	12,908	6.07
<b>5c</b>	Medium Enterprises	531	1,222	0.57
<b>5d</b>	Khadi & Village Industries	3,439	291	0.14
<b>5e</b>	Other under MSME	22,630	502	0.24
<b>6</b>	Education	24,552	1,345	0.63
<b>7</b>	Housing	1,31,978	8,270	3.89
<b>8</b>	Export Credit	1405	864	0.41
<b>9</b>	Social Infrastructure	19,337	710	0.33
<b>10</b>	Renewable Energy	18,400	617	0.29
<b>11</b>	Other Priority	2,855	205	0.10
<b>12</b>	<b>Total Priority Sector (4+5+6+7+8+9+10+11)</b>	<b>70,82,828</b>	<b>1,99,077</b>	<b>93.54</b>
<b>13</b>	Non-Priority Sector	1,59,841	13,744	6.46
<b>14</b>	<b>Total Credit Plan (12+13)</b>	<b>72,42,669</b>	<b>2,12,821</b>	<b>100.00</b>
<b>15</b>	Weaker Sections	10,84,006	29,614	13.91

- Annual Credit Plan 2021-22 for the state of Madhya Pradesh has been drawn with an outlay of Rs.2, 12,821 crores.
- Priority Sector lending targets have been fixed at Rs. 1, 99,077 crores. Agriculture segment has a major share of Rs 1, 52,057 crores, comprising 71% of total credit plan outlay.
- 35% share, out of total agriculture has been allocated for agriculture term lending.
- Rs 2,152 crore has been fixed for Self-Help Groups, which is 53% more than the previous year's targets.
- An amount of Rs. 1, 00,991 crore is projected for Crop loan (Production Credit) disbursals for the year 2021-22.
- The potential assessed for Micro, Small and Medium (MSME) enterprises is Rs. 35,009 crore (16.45% of total outlay), followed by housing sector with outlay of Rs. 8,270 crore under priority sector. (3.89% of total outlay)

- Sufficient provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made, keeping in view of the potentiality survey of NABARD.

## COMPARATIVE ANNUAL CREDIT PLAN: AN OVERVIEW

Amount in crore

Sr.	Sector	2020-21	2021-22	Variation amt. over previous year	Variation % over previous year
<b>1</b>	Farm Credit	1,24,412	1,40,222	15,810	12.71
<b>1a</b>	Out of Farm Credit Crop loans	96,864	1,00,991	4,127	4.26
<b>1b</b>	Term Loan out of total agriculture	37,372	53,218	15,846	42.40
<b>1c</b>	% of term loan to total agriculture	27.84	35.00	7.16	25.71
<b>2</b>	Agriculture Infrastructure	3,905	5,105	1,200	30.73
<b>3</b>	Ancillary Activities	5,919	6,730	810	13.69
<b>4</b>	<b>Total Agriculture</b>	<b>1,34,236</b>	<b>1,52,057</b>	<b>17,821</b>	<b>13.28</b>
<b>5</b>	MSME	32,078	35,009	2,931	9.14
<b>6</b>	Education	1,037	1,345	308	29.64
<b>7</b>	Housing	7,131	8,270	1,139	15.97
<b>8</b>	Export Credit	530	864	334	63.01
<b>9</b>	Social Infrastructure	595	710	115	19.33
<b>10</b>	Renewable Energy	288	617	329	113.92
<b>11</b>	Other Priority	321	205	-115	-35.95
<b>12</b>	<b>Total Priority Sector</b>	<b>1,76,217</b>	<b>1,99,077</b>	<b>22,860</b>	<b>12.97</b>
<b>13</b>	Non-Priority Sector	13,033	13,744	711	5.46
<b>14</b>	<b>Total Credit Plan</b>	<b>1,89,250</b>	<b>2,12,821</b>	<b>23,571</b>	<b>12.46</b>

- As compared to last year's total plan, an additional allocation of Rs. 23,571 crore has been made in current year's credit plan with increase of 12.46%. An increase of Rs 22,860 crore (12.97%) has been made over last year's plan of priority sector.
- Agriculture credit target is growing every year. It is kept at 1, 52,057 crore for the year 2021-22 with increase of 13.28% over previous year. Of which, allocation for crop loans and terms loans is Rs 1, 00,991 crore and 53,218 crore respectively.
- With regard to lending to the MSME sectors, a growth of 9.14% over the previous year's allocation has been made for FY 2021-22.
- Allocations under education, housing, export credit, social infrastructure and renewable energy sectors have been made keeping the view of achievement during previous year and growth pattern of previous few years

## AGENDA NO-4

### REVIEW OF CREDIT DISBURSEMENT BY BANKS

#### ACHIEVEMENT UNDER ACP OF THE STATE FY 2020-21

Number in lakh & Amount in crore

Sr. No	Sector	FY 2019-20			FY 2020-21				
		Target	Achie.	Achi. %	Target		Achievement		Achi. %
		Amt.	Amt.		No	Amt.	No	Amt.	Amt.
<b>1</b>	<b>Agriculture</b>	<b>1,23,857</b>	<b>64,965</b>	<b>52</b>	<b>50.98</b>	<b>1,34,236</b>	<b>56.56</b>	<b>72,480</b>	<b>54</b>
1a	Farm Credit	1,16,000	59,816	52	49.53	1,24,412	54.64	64,458	52
1b	Crop Loan	90,000	47,496	53	41.28	96,864	41.90	51,738	53
1c	Agri Infra	3,800	737	19	0.61	3,905	0.09	1,185	30
1d	Ancillary Activity	4,057	4,412	109	0.84	5,919	1.83	6,837	116
<b>2</b>	<b>MSME</b>	<b>30,201</b>	<b>31,114</b>	<b>103</b>	<b>5.19</b>	<b>32,079</b>	<b>12.66</b>	<b>33,563</b>	<b>105</b>
2a	Micro	16,283	18,241	112	3.65	17,135	12.07	16,572	97
2b	Small	12,183	9,950	82	1.26	12,965	0.38	10,730	83
2c	Medium	1,079	2,306	214	0.01	1,161	0.05	4,020	346
2d	KVIC	238	94	39	0.03	277	0.02	95	34
2e	Other Under MSME	418	523	125	0.24	541	0.15	2,146	397
3	Export Credit	523	476	91	0.01	530	0.00	216	41
4	Education	995	420	42	0.19	1,037	0.19	419	40
5	Housing	4,962	3,514	71	1.01	7,131	0.93	6,551	92
6	Social infra	1,000	177	18	0.14	595	0.03	263	44
7	Renewable	400	1,018	255	0.12	288	0.00	44	15
8	Others	1,066	1,368	128	0.07	321	4.38	2,221	692
<b>9</b>	<b>Total Priority</b>	<b>1,63,004</b>	<b>103,052</b>	<b>63</b>	<b>57.72</b>	<b>1,76,217</b>	<b>74.75</b>	<b>1,15,757</b>	<b>66</b>
10	Total NPS	12,146	12,912	106	1.46	13,033	14.34	52,518	403
<b>11</b>	<b>Total Credit Plan</b>	<b>1,75,150</b>	<b>115,964</b>	<b>66</b>	<b>59.18</b>	<b>1,89,250</b>	<b>89.09</b>	<b>1,68,276</b>	<b>89</b>

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 1,89,250 crore (priority & non-priority) under Annual Credit Plan for FY 2020-21, an amount of Rs 1,68,276 crore was disbursed at the end of March 31, 2021, recording an achievement of 89%, which is more than the achievement of previous financial year, that was 66%.

- ii. The potential credit outlay for FY 2020-21 under priority sector was estimated at Rs. 1,76,217 crore, with an increase of 8.10% over the projections of the previous financial year. The Banks disbursed Rs 1,15,757 crore to the priority sector during FY 2020-21 and achievement index was 66%, which is above the achievement of 63% during the previous financial year. Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks was 71%, 39% and 50% respectively.
- iii. During the year 2020-21, the Banks disbursed Rs 72,480 crore to the agriculture sector against the target of Rs 1, 34,236 crore and achieved 54% of the target. The achievement was 52% during the year 2019-20. Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks was 59%, 36% and 46% respectively.
- iv. Crop loans target of Rs. 96,864 crores for FY 2020-21, constitutes a major share of 51% in the total credit plan. The credit flow to this sector was Rs 51,738 crore with achievement of 63%.
- v. Under the MSME sectors, banks disbursed Rs. 33,563 crores during FY 2020-21 as against the target of Rs. 32,079 crores and achieved 105% of the target, which is higher than the achievement of 103% during the previous financial year.
- vi. Credit offtake under education loans, housing sector under priority sector was Rs 419 crore and Rs 6551 crore and achievement index was 40% and 92% respectively.

#### AGENCY WISE ACP PERFORMANCE FY 2020-21

Amount in Crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi. %	Target	Achi.	Achi. %	Target	Achi.	Achi. %
<b>CBs</b>	85,490	50,240	<b>59</b>	29528	29,895	<b>101</b>	123896	88,418	<b>71</b>
<b>RRBs</b>	15,632	5,636	<b>36</b>	1378	886	<b>64</b>	17,769	6,991	<b>39</b>
<b>Co-Ope.</b>	32,488	14,879	<b>46</b>	529	1,855	<b>351</b>	33,163	16,743	<b>50</b>
<b>SFBs</b>	626	1,725	<b>275</b>	643	926	<b>144</b>	1,389	3,605	<b>259</b>
<b>Total</b>	<b>134236</b>	<b>72480</b>	<b>54</b>	<b>32078</b>	<b>33563</b>	<b>105</b>	<b>176217</b>	<b>115757</b>	<b>66</b>

## AGENDA NO-5

### COVID-19- RELIEF MEASURES TO BORROWERS

#### 1. Emergency Credit Line Guarantee Scheme (ECLGS) expanded - ECLGS 4.0

On account of the disruptions caused by the second wave of COVID 19 pandemic to businesses across various sectors of the economy, the Government of India has further enlarged the scope of Emergency Credit Line Guarantee Scheme as under:

- i. **ECLGS 4.0:**100% guarantee cover to loans up to Rs.2 crore to hospitals/nursing homes/clinics/medical colleges for setting up on-site oxygen generation plants, interest rate capped at 7.5%;
- ii. **Borrowers who are eligible for restructuring as per RBI guidelines of May 05, 2021** and had availed loans under ECLGS 1.0 of overall tenure of four years comprising of repayment of interest only during the first 12 months wither payment of principal and interest in 36 months thereafter will **now be able to avail a tenure of five years for their ECLGS loan** i.e. repayment of interest only for the first 24 months with repayment of principal and interest in 36 month thereafter;
- iii. **Additional ECLGS assistance** of upto 10% of the outstanding as on February 29, 2020 to borrowers covered under ECLGS 1.0, in tandem with restructuring as per RBI guidelines of May 05, 2021;
- iv. **Current ceiling of Rs. 500 Cr. of loan outstanding for eligibility under ECLGS 3.0 to be removed**, subject to maximum additional ECLGS assistance to each borrower being limited to 40% or Rs.200 crore, whichever is lower;
- v. **Validity of ECLGS extended to 30.09.2021 or till guarantees for an amount of Rs.3 lakh crore are issued. Disbursement under the scheme permitted up to 31.12.2021.**
- vi. Civil Aviation sector to be eligible under ECLGS 3.0

The modifications in ECLGS is expected to enhance the utility and impact of ECLGS by providing additional support to MSMEs, safeguarding livelihoods and helping in seamless resumption of business activity. These changes is expected to further facilitate flow of institutional credit at reasonable terms.

Bank wise progress under ECLGS 3.0 as on 31<sup>st</sup> May, 2021 is as under:-

As on 31.05.2021

Amount in crore

Sr.	Name of the Bank	Total MSME O/s as on 01.03.2020		Eligible A/c		Emergency loans sanctioned		Loans Disbursed	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	45,715	3,759	18,422	3,061	12,557	446	11,901	433
2	Bank of India	98,337	3,625	18,700	524	18,352	419	17,210	415
3	Bank of Maharashtra	15,742	1,054	7,903	123	5,858	93	3,674	89
4	Canara Bank	29,604	1,807	17,682	214	14,764	208	14,760	208
5	Central Bank of India	1,02,216	2,949	44,127	502	36,141	487	33,351	437
6	Indian Bank	30,660	1,808	13,776	240	9,081	142	4,883	123
7	Indian Overseas Bank	5,729	315	3,115	32	1,419	21	1,293	19
8	Punjab & Sind Bank	6,728	383	2,730	65	1,336	35	1,336	35
9	Punjab National Bank	81,576	6,069	25,000	467	21,179	333	8,150	262
10	State Bank of India	85,404	7,246	42,095	1,199	39,975	1,061	13,258	838
11	UCO Bank	19,334	1,275	6,212	217	5,963	57	3,504	52
12	Union Bank of India	64,413	3,699	21,979	393	21,392	318	14,297	277
13	Madhyanchal Gramin Bank	40,499	187	19,666	21	4,270	4	346	1
14	Madhya Pradesh Gramin Bank	1,38,728	1,177	90,344	195	4,301	19	4,301	19
15	Axis Bank Ltd.	3,120	1,759	2,754	352	751	257	605	231
16	Bandhan Bank Ltd.	18	42	18	8	0	0	0	0
17	Dhanlaxmi Bank Ltd.	1	0	1	0	1	0	1	0
18	Federal Bank Ltd.	132	64	129	8	48	7	41	6
19	HDFC Bank Ltd.	1,51,281	4,703	10,757	747	10,757	747	3,255	470
20	ICICI Bank Ltd.	28,598	4,954	6,670	605	6,670	605	2,320	446
21	IDBI Bank Ltd.	8,929	870	3,362	67	2,457	42	1,187	28
22	IDFC First Bank Ltd.	68,809	817	2,142	63	497	62	341	38
23	J&K Bank Ltd.	330	19	130	2	61	2	61	2
24	Karnataka Bank Ltd.	306	134	165	39	113	29	110	29
25	Karur Vysya Bank Ltd.	131	40	118	8	23	3	23	3
26	RBL Bank Ltd.	64,199	301	959	60	804	14	755	13
27	South Indian Bank Ltd.	62	43	41	8	29	8	13	4
28	Tamilnad Mercantile Bank	107	24	90	5	27	3	24	2
29	Yes Bank	3,833	891	2,623	132	2,623	132	425	67
<b>Total</b>		<b>10,94,541</b>	<b>50,016</b>	<b>3,61,710</b>	<b>9,358</b>	<b>2,21,449</b>	<b>5,555</b>	<b>1,41,425</b>	<b>4,546</b>

Under the MSME NPA sub-ordinate category, 203 accounts of Rs 9.31 crore have been sanctioned till 31<sup>st</sup> May, 2021. There were 2, 09,052 NPA accounts with outstanding Rs 4,503 crore under MSME as on 01.03.2020.

## **2. Resolution Framework - 2.0 - Resolution of Covid-19 related stress of Individuals and Small Businesses**

RBI has declared "Resolution Framework 2.0 for COVID 19 related stress for Individuals and Small Businesses" vide RBI notification no RBI/2021-22/31 DOR.STR.REC. 1 1/21.04.048/2021-22 dated 05.05.2021. Retail borrowers and small businesses have been permitted to restructure their loans without a downgrade in the asset classification subject to the following conditions:-

- i. The aggregate exposure, including non-fund based facilities, of all lending institutions to the borrower does not exceed Rs 25 crore as on March 31, 2021. **Further, RBI vide circular No. RBI/2021-22/46.DOR.STR.REC.20/21.04.048/2021-22 dated 04.06.2021 has enhanced the limit from Rs 25 crore to Rs 50 crore.**
- ii. The borrower's account was a 'standard asset' as on March 31, 2021.
- iii. As part of the scheme, lenders can extend the tenor of the loan by up to two years and also offer a moratorium for this period.
- iv. Borrowers who have received relief under previous restructuring schemes, including that announced last year as per Resolution Framework – 1.0, would not be eligible.
- v. Eligible accounts other than MSMEs restructured last year under the one-time restructuring scheme can be given a moratorium of up to two years, if not already provided.
- vi. Lenders to review the working capital limits for small businesses that had restructured their dues in 2020 as a one-time measure.
- vii. The last date for invocation of resolution permitted under this window is September 30, 2021.
- viii. The lending institutions shall frame their own Board approved policies.

## **3. Expected relief from the State Government**

A virtual meeting with the Industry Association, SLBC and MSME Department was held on 15<sup>th</sup> May, 2021 under the chairmanship of the Secretary, MSME Department, Govt. of M.P. to discuss issues and possible relief measures to be extended to Micro and Small entities/Industries, Trading/Proprietorship firms from the State Government which are affected due to second wave of pandemic.

It was flagged by the members of the Industry Association that due to persistent lockdown, their businesses have been severely affected. Resolution framework 2.0 of RBI announced on 5<sup>th</sup> May, 2021 does not provide relief to MSMEs, if they have restructured earlier as per the provision of the resolution plan 1.0 of RBI. Due to non-payment of EMIs, their accounts will be downgraded. Further, their CIBIL/credit history will also be affected. As such, they requested that the State Government may come forward and provide financial assistance like to bear the interest burden or EMI for the period of lockdown to such micro and small enterprises.



## **AGENDA NO-6**

### **POLICY INITIATIVE OF THE GOVERNMENT**

#### **ATMA NIRBHAR MADHYA PRADESH BY 2023**

The Government of Madhya Pradesh has founded the Atmanirbhar M.P. roadmap on the existing strengths of the State with a vision to position itself as one of the leading States through bold initiatives and innovations. The broad approach has been to strategize the idea of Atmanirbhar, the State acting as enabler and facilitator and to be implementer wherever required, and thereby enable achieving high growth rate and aspirational human developmental goals. Highlights are as under:-

- i. Economy and employment are major focus areas apart from others like infrastructure, health, education and governance.
- ii. Farming will be made a profitable business by increasing production and productivity with modern technology.
- iii. Making local products, small & cottage industries will be motivated.
- iv. Business of women in rural areas will be made

Bankers responsibilities are:-

- i. Banks have a special role to play in the implementation of Atmanirbhar M.P. Roadmap.
- ii. Based on the assessment, SLBC has earmarked an ACP of Rs 2, 12,821 crore for 2021-22.
- iii. SHG credit linkage targets have been increased by 53% to Rs 2,152 crore.
- iv. Banks are requested to be proactive in sanctioning loans as per their ACP targets to priority areas of agriculture term loans, allied activities, SHGs, MSMEs, rural development etc.
- v. Banks to encourage women in rural areas by providing loans for their empowerment and small ticket loans for livelihood activities.
- vi. Banks to implement the sectoral measures as envisage in the Roadmap in true spirit.

## AGRICULTURE INFRASTRUCTURE FUND

The Scheme provides a medium-long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention. All loans under the financing facility will have interest subvention of 3% per annum up to a limit of Rs 2 crore. This subvention will be available for a maximum period of 7 years. Further, CGTMSE guarantee coverage will be available under the scheme.

Madhya Pradesh is pioneer in terms of sanction of the proposals under the scheme. State wise status as on 22.05.2021 is as under:-

SN	States	Applications Verified by PMU (No)	Applied Loan amount (In Rs. Crore)	Sanctioned by LI				Rejected By LI (No.)	Pending at LI	
				Sanctioned (No.)	Sanctioned (In Rs. Crore)	Disbursed (No.)	Disbursed (In Rs. Crore)		No.	Amount (In Rs. Crore)
1	Madhya Pradesh	1401	1102.53	681	646.4	668	318.66	395	353	243
2	Rajasthan	260	302.46	164	180.1	109	55.4	26	70	79.9
3	Maharashtra	171	227.34	74	74.9	49	35.29	46	51	78.9
4	Gujarat	163	255.88	55	68.4	46	45.09	36	72	94.3
5	Uttar Pradesh	95	81.61	11	8.9	5	4.29	56	28	39.1
6	Haryana	95	138.57	13	17.9	9	9.63	25	57	87
7	Chhattisgarh	57	58.7	16	13.8	12	11.11	33	8	6.8
8	Telangana	54	98.36	37	54.4	28	28.13	7	10	31.8
9	Andhra Pradesh	52	69.82	9	14.8	5	7.02	26	17	17.5
10	Odisha	51	32.07	20	12.4	11	3.57	13	18	9.6
11	Karnataka	42	69.56	7	10.3	6	4.93	19	16	37.8
12	Bihar	39	31.76	2	1.5	1	0.01	28	9	14.1
13	Kerala	33	29.99	4	2.3	2	1.38	25	4	2.8
14	Tamil Nadu	23	29.82	5	2.1	4	1.19	10	8	10.7
15	Jharkhand	15	21.02	1	0.1	1	0.03	10	4	6.7
16	Punjab	13	12.92	1	2	1	3.5	8	4	4.4
17	Uttarakhand	12	11.05	1	0		0		11	11
18	Himachal Pradesh	12	10.73	2	1.3		0	5	5	4.6
19	West Bengal	9	95.77	1	0.3	1	0.29	3	5	86.5
20	Delhi	7	13.61	3	3.8	3	1.42	2	2	8.3
21	Jammu And Kashmir	4	4.36	0	0		0		4	4.4
22	Tripura	3	4.24	0	0		0	2	1	0.2
23	Assam	3	9.54	1	2	1	0.74		2	7.5
24	Andaman And Nicobar Islands	1	0.03	0	0		0		1	0
25	Arunachal Pradesh	1	1	0	0		0		1	1
26	Goa	1	2.4	0	0		0	1		0
27	Meghalaya	1	0.1	0	0		0	1		0
28	Manipur	1	0.32	0	0		0		1	0.3
29	Nagaland	1	0.8	0	0		0	1		0
	<b>Grand Total</b>	<b>2620</b>	<b>2716</b>	<b>1108</b>	<b>1118</b>	<b>962</b>	<b>532</b>	<b>778</b>	<b>734</b>	<b>888</b>

PMU- Project Management Unit; LI- Lending Institutions

Bank wise progress is as under:-

<b>Sr.</b>	<b>Lending Institution</b>	<b>No. of cases</b>	<b>Disbursed Amount (in Cr.)</b>
1	State Bank of India	143	72.73
2	Bank of India	88	64.68
3	Central Bank of India	90	41.95
4	Canara Bank	52	37.36
5	Bank of Baroda	67	30.46
6	Punjab National Bank	35	16.79
7	UCO Bank	22	14.45
8	Union Bank of India	23	11.49
9	ICICI Bank	12	8.95
10	IDBI Bank Ltd.	16	7.4
11	Bank of Maharashtra	8	6.19
12	Kotak Mahindra Bank	5	3.02
13	DCCBs	95	2.52
14	Indian Overseas Bank	4	0.57
15	Indian Bank	1	0.01
	<b>Grand Total</b>	<b>661</b>	<b>318.66</b>

Activity wise applications applied by the beneficiaries in the State

<b>Sr.</b>	<b>Activity</b>	<b>Amount in crore</b>
1	Warehouse	874.42
2	Cold Stores and Cold Chain	81.07
3	Sorting & Grading Unit	32.89
4	Primary processing Center	37.16
5	Packaging units	1.50
6	Infrastructure for smart and precision agriculture	4.10
7	Logistics Facility	4.59
8	Waxing Plants	0.56
9	Organic inputs production	0.50
10	Silos	3.07
11	PPP projects promoted by State. or their agencies	1.50
12	Supply chain infrastructure for clusters of crops	0.01
13	Ripening Chambers	0.22
14	Bio stimulant production units	1.29
15	Other	59.65
	<b>Total</b>	<b>1102.53</b>

## **AGENDA OF THE FOOD AND CIVIL SUPPLY DEPARTMENT, GOVT. OF M.P.**

‘Rural Godown’ Scheme was being implemented by the NABARD till 31<sup>st</sup> March, 2021. The main objective of the scheme include creation of scientific storage capacity with allied facilities in rural areas to meet the requirements of farmers for storing farm produce, processed farm produce and agricultural inputs. There is a provision of subsidy under the Scheme.

It is informed by the Food and Civil Supply Department, Govt. of M.P. that Godowns of about 260 lakh Tonne capacity have been constructed so far under this scheme in the state during the last 8-10 years. But, in some districts, more storage capacity has been created than required, due to which the Godowns of built capacity are getting vacant in those districts. There is shortfall of storage capacity in only 15 districts (out of 52) and there is storage surplus in the remaining districts. Districts having shortfall are listed below:-

SR.	Name of the District	Procurement year 2020-21 of RABI (Wheat & Pulses)	Procurement year 2020-21 of KHARIF (Paddy & fat Grain)	Total procurement (MT)	Total Capacity of storage (MT)	Shortfall (6-5)
1	2	3	4	5	6	7
1	Annupur	1,958	71,036	72,994	56,263	-16,731
2	Balaghat	16,909	454,800	471,709	334,988	-136,721
3	Damoh	239,572	74,068	313,640	200,110	-113,530
4	Dhar	360,777	--	360,777	212,504	-148,273
5	Katni	219,843	329,239	549,082	543,814	-5,268
6	Mandla	60,985	160,472	221,457	214,491	-6,966
7	Morena	84,524	147,023	231,547	187,554	-43,993
8	Panna	178,087	121,787	299,874	243,025	-56,849
9	Rewa	127,796	350,094	477,890	413,081	-64,809
10	Satna	329,801	397,830	727,631	696,751	-30,880
11	Seoni	449,877	337,695	787,572	596,904	-190,668
12	Sheopurkalan	270,761	2,031	272,792	199,660	-73,132
13	Sidhi	27,161	104,151	131,312	89,376	-41,936
14	Singrauli	23,729	121,774	145,503	63,216	-82,287
15	Umariya	42,155	128,528	170,683	97,863	-72,820
Total		2,433,935	2,800,529	5,234,464	4,149,600	-1,084,864

The Department has requested that the provision for grant of subsidy should be made for above 15 districts only. So that storage capacity can be built-up in those districts and public money can be utilized properly.

## **PM FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PMFME)**

Ministry of Food Processing Industries (MOFPI), GOI, in partnership with the State Governments, has implemented Centrally Sponsored PMFME Scheme for providing financial, technical and business support for up gradation of existing micro food processing enterprises. Highlights are as under:-

- ⇒ Currently functional processing units run by Individual/FPO/SHGs & Cooperatives are eligible.
- ⇒ New units, whether for individuals or groups would only be supported for One District One Product (ODOP).
- ⇒ Credit-linked capital subsidy @35% of the eligible project cost with maximum ceiling of Rs 10 lakh.
- ⇒ Margin money- minimum 10% of the project cost.

As on May 31, 2021, 129 applications were submitted in the banks through on-line mode. These banks are:- SBI (33), BOI (34), CBoI (7), BOB (8), UBI (9), PNB (6), Canara Bank (9), IDBI Bank(3), ICICI Bank (3), HDFC Bank (2), Yes Bank (2), IOB (1), Indusind Bank (1), Kotak Mahindra Bank (1) & MPGB (2) , MGB (1) & DCCBs (7).

Respective Banks are requested to access the applications on the MIS portal and dispose of the eligible applications at the earliest. Banks are requested to spread awareness about the Scheme.

## **ENHANCING ETHANOL DISTILLATION CAPACITY**

To achieve 20% blending by 2025 as well as to meet out the requirement of ethanol production capacity in the country, the Department of Food & Public Distribution has modified earlier scheme & notified the modified scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet etc. or converting molasses based distilleries to dual feedstock vide notification dated 14<sup>th</sup> January, 2021.

Under the scheme , Government would bear interest subvention for five years including one year moratorium against the loan availed by project proponents from banks @ 6% per annum or 50% of the rate of interest charged by banks whichever is lower.

To discuss various issue to facilitate projects approved under the scheme, a VC meeting was held on 28<sup>th</sup> May, 2021 with the DFS, Banks, SLBC and GoMP under the Chairmanship of Joint Secretary (Sugar), Department of Food and Public Distribution, GOI. It is informed that there is a requirement of 40 crore litres of Ethanol in Madhya Pradesh. As such, units of the capacity of 50 crore litres to be set-up in the state.

Banks are requested to facilitate the project.

## AGENDA NO-7 KCC SATURATION DRIVE

### KCC coverage status

A special drive to cover farmers under Kisan Credit Card (KCC) is going on since February, 2020. As per the information furnished by the banks, 4.61 KCC have been sanctioned to farmers across the state during the drive upto 31<sup>st</sup> March, 2021. Banks have been making efforts to link all farmers to institutional credit to ensure timely, hassle free and affordable credit to farmers. Status of KCC coverage in the state is as given below:-

Number in lakh

Total No. of operational Land holdings	Total No. of PM-KISAN Beneficiaries	Total KCC issued by Banks (Mar-21)	Operational KCC (As per PMFBY Kharif-20 enrollments)	Gap in KCC coverage (A-C)	Gap in KCC coverage of PM-KISAN (B-C)	New KCC issued during the special saturation drive up to 31.03.2021
A	B	C	D	E	F	G
100.04	87.93	62.53	44.53	37.51	25.4	4.61

### KCC to Dairy Farmers associated with the Dairy Cooperative Societies

Bank wise progress as of 31<sup>st</sup> May, 2021 is as under:-

Amount in crore

Sr. No.	Name of the Bank	Application Submitted by Milk Union	Application Received by Bank Branches	Application Sanctioned		Application Disbursed		Returned	Rejected	Pending
				No.	Amount	No.	Amount			
1	Bank of Baroda	6523	5679	2163	18.13	1716	12.70	2616	763	137
2	Bank of India	32446	32446	9109	28.91	8456	26.85	18668	4183	486
3	Bank of Maharashtra	5989	4252	703	5.95	685	5.60	1865	559	1125
4	Canara Bank	3678	3494	1545	6.13	1508	5.98	1618	203	128
5	Central Bank of India	18014	16408	4913	23.15	2758	14.98	9165	1513	817
6	Indian Bank	3744	3744	722	2.50	235	1.14	2650	97	275
7	Indian Overseas Bank	271	247	138	1.27	81	0.93	100	0	9
8	Punjab and Sind Bank	305	258	66	0.43	66	0.43	189	0	3
9	Punjab National Bank	11824	10652	2292	11.16	1801	8.12	8357	0	3
10	State Bank of India	34402	34402	11702	47.98	9905	40.61	14671	7899	130
11	UCO BANK	3503	3503	720	6.15	679	5.95	1087	894	802
12	Union Bank of India	5804	4448	2302	19.75	2160	18.20	875	1271	0
13	Madhyanchal Gramin Bank	11574	11548	5712	32.67	5183	30.38	5689	135	12
14	Madhya Pradesh Gramin Ba	21627	18447	4524	28.54	4414	27.79	13075	830	18
15	DCCB/Apex Bank	24647	24647	8826	32.57	7411	28.87	15183	0	638
16	Axis Bank Ltd.	156	154	3	0.05	0	0.00	74	0	77
17	HDFC Bank	605	0	0	0.00	0	0	0	0	0
18	ICICI Bank Ltd.	496	0	0	0.00	0	0.00	0	0	0
19	IDBI Bank Ltd.	532	532	7	0.06	7	0.06	0	0	525
20	IDFC First Bank Ltd.	470	0	0	0.00	0	0.00	0	0	0
21	Other	5697	0	0	0.00	0	0.00	0	0	0
<b>Total</b>		<b>192307</b>	<b>174861</b>	<b>55447</b>	<b>265.40</b>	<b>47065</b>	<b>228.59</b>	<b>95882</b>	<b>18347</b>	<b>5185</b>

Major reasons for returned and rejection as reported by Banks are:-

- Already having KCC from other Banks
- Sale proceeds do not routed through the account.
- Duplicate application on the same animals
- Low CIBIL/Default etc.

In this connection, SLBC vide its letter dated 15<sup>th</sup> April, 2021 & 28<sup>th</sup> May, 2021 requested banks to submit branch wise information of the returned cases. So that, such information can be shared with the Dairy Federation for reallocation/resubmission of the applications as well as taking-up the corrective measures. Banks are requested to furnish the desired information urgently. As soon as information is received from the member banks, information will be shared with the Dairy Federation.

### **KCC to Fish Farmers**

Bank wise status as on 31<sup>st</sup> May, 2021 is as under:-

Amount in crore

S.N	Name of Bank	No. of applications reported by Dept. of Fisheries	No. of applications received by Banks	Sanctioned		Disbursed		Applications already having KCC from same or other banks or existing KCC under default/NPA	No. of Applications rejected	No. of Applications Pending
				No.	Amt.	No.	Amt.			
1	Bank of Baroda	278	107	23	0.11	23	0.11	42	37	5
2	Bank of India	1137	778	456	4.39	444	3.98	7	85	230
3	Bank of Maharashtra	192	96	55	0.29	0	0.00	1	12	28
4	Canara Bank	116	96	21	0.18	21	0.18	18	0	57
5	Central Bank of India	1327	933	212	0.77	212	0.51	0	276	445
6	Indian Bank	368	226	40	0.47	2	0.01	71	57	58
7	Indian Overseas Bank	6	4	3	0.16	3	0.16	0	0	1
8	Punjab and Sind Bank	29	22	0	0.00	0	0	0	21	1
9	Punjab National Bank	332	205	96	0.38	96	0.38	0	109	0
10	State Bank of India	3228	2552	553	3.32	445	2.98	1397	311	291
11	UCO BANK	56	47	10	0.03	0	0	0	20	17
12	Union Bank of India	905	784	267	1.05	240	0.93	0	140	377
13	Madhyanchal Gramin Bank	1933	1360	485	0.70	170	0.27	0	771	104
14	Madhya Pradesh Gramin Bank	1561	744	281	1.06	210	0.86	410	0	53
15	DCCB/Apex Bank	14516	9905	6268	9.05	4860	6.16	2390	229	1018
16	Axis Bank Ltd.	3	1	0	0.00	0	0	0	0	1
17	HDFC Bank	6	5	0	0.00	0	0	0	0	5
18	ICICI Bank Ltd.	4	2	0	0.00	0	0	0	0	2
19	IDBI Bank Ltd.	6	5	0	0.00	0	0	0	1	4
20	IDFC First Bank Ltd.	54	48	0	0.00	0	0	0	0	48
21	Other	13	13	0	0.00	0	0	0	0	13
<b>TOTAL</b>		<b>26070</b>	<b>17933</b>	<b>8770</b>	<b>21.97</b>	<b>6726</b>	<b>16.53</b>	<b>4336</b>	<b>2069</b>	<b>2758</b>

An SOP for sanctioning the KCC to fisheries activities has been prepared by SLBC in consultation with NABARD and Fisheries department and circulated to member banks, which is expected to provide help in taking credit decision by the Bank Branches. Banks are requested to sanction and disbursed all the eligible cases at the earliest.

## AGENDA NO-8

### PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES

#### PM SVANIDHI STREET VENDOR SCHEME

Number of cases as on 31.05.2021

Bank Name	Target	Cases Submitted in the Bank	Sanctioned	Disbursed	Pending Disbursement against already sanctioned cases	Total Disbursement % wrt to Target
Public Sector Banks	3,88,357	3,40,284	3,16,241	2,90,548	25,693	75%
Private Sector Banks	1,18,715	12,630	7,525	5,175	2,350	4%
Regional Rural Banks	33,408	23,755	20,044	19,665	379	59%
<b>Banks Total</b>	<b>5,40,480</b>	<b>3,76,669</b>	<b>3,43,810</b>	<b>3,15,388</b>	<b>28,422</b>	<b>58%</b>
MFIs	26,733	932	580	436	144	2%
<b>Grand Total</b>	<b>5,67,213</b>	<b>3,77,601</b>	<b>3,44,390</b>	<b>3,15,824</b>	<b>28,566</b>	<b>56%</b>

Bank of India, Central Bank of India & State Bank of India have performed well and achieved more than their allotted targets.

#### Bank wise status

Number of cases as on 31.05.2021

Sr. No.	Bank Name	Target	Cases Submitted in the Bank	Sanctioned	Disbursed	Pending Disbursement against already sanctioned cases	Total Disbursement % wrt to Target
1	Bank of India	28548	45793	43593	40914	2679	143%
2	Central Bank of India	23426	29386	26223	25608	615	109%
3	State Bank of India	95873	125295	117306	101788	15518	106%
4	Bank of Baroda	41694	27942	25750	24660	1090	59%
5	Union Bank of India	44905	30928	27804	25518	2286	57%
6	Punjab National Bank	44215	27313	26081	25030	1051	57%
7	Indian Bank	25987	17781	15639	14305	1334	55%
8	Bank of Maharashtra	10645	5342	5140	4975	165	47%
9	UCO Bank	19549	8972	8500	8143	357	42%
11	Canara Bank	38578	16557	15467	14904	563	39%
10	Punjab and Sind Bank	5722	1990	1921	1921	0	34%
12	Indian Overseas Bank	9215	2985	2817	2782	35	30%
13	Madhyanchal Gramin Bank	10835	10870	7710	7428	282	69%
14	MP Gramin Bank	22573	12885	12334	12237	97	54%
15	IDBI Bank	9347	2311	1914	1751	163	19%



PM SVANidhi

Sr. No.	Bank Name	Target	Cases Submitted in the Bank	Sanctioned	Disbursed	Pending Disbursement against already sanctioned cases	Total Disbursement % wrt to Target
16	Kotak Mahindra Bank	4861	870	589	359	230	7%
17	HDFC Bank	15704	2796	1346	850	496	5%
18	Axis Bank	17760	2553	1619	928	691	5%
19	Jammu & Kashmir Bank	374	22	19	19	0	5%
20	Karnataka Bank Ltd	1309	88	52	47	5	4%
21	ICICI Bank	28416	2838	1705	1003	702	4%
22	Federal Bank	1496	70	59	43	16	3%
23	Tamilnad Mercantile Bank	187	44	5	5	0	3%
24	RBL Bank Limited	748	16	12	12	0	2%
25	South Indian Bank	748	24	8	8	0	1%
26	Karur Vysya Bank Ltd	748	26	6	6	0	1%
27	Bandhan Bank Ltd.	18321	533	122	113	9	1%
28	IDFC FIRST Bank Ltd.	3926	220	19	11	8	0%
29	IndusInd Bank	7665	156	49	19	30	0%
30	Yes Bank Ltd.	3739	16	1	1	0	0%
31	DCB Bank Ltd.	1122	23	0	0	0	0%
32	Lakshmi Vilas Bank	561	12	0	0	0	0%
33	Standard Chartered Bank	561	0	0	0	0	0%
34	Catholic Syrian Bank	187	0	0	0	0	0%
35	City Union Bank	748	12	0	0	0	0%
36	Dhan Lakshmi Bank	187	0	0	0	0	0%
37	AU Small Finance bank	3926	524	382	251	131	6%
38	Utkarsh Small Finance Bank	3365	296	119	110	9	3%
39	Ujjivan Small Finance Bank	1309	39	9	6	3	0%
40	Annapurna Finance Pvt. Ltd.	0	71	70	69	1	0%
41	ESAF Small Finance Bank	1869	0	0	0	0	0%
42	Jana Small Finance Bank	2804	1	0	0	0	0%
43	Sarvoday Small Finance	3926	0	0	0	0	0%
44	Equitas Small Finance Bank	6543	0	0	0	0	0%
45	Fincare Small Finance Bank	2991	1	0	0	0	0%

**MUKHYA MANTRI GRAMIN PATH VIKRETA YOJANA**

Number as 31.05.2021

<b>Sr.</b>	<b>Bank</b>	<b>Target</b>	<b>Sanctioned</b>	<b>Disbursed</b>	<b>Disbursement % over target</b>
1	State Bank of India	76,660	71,113	60,751	79.25
2	Central Bank of India	36,292	30,004	26,475	72.95
3	Bank of India	35,738	23,512	19,021	53.22
4	Indian Bank	14,891	8,957	7,042	47.29
5	Punjab National Bank	22,391	11,572	10,135	45.26
6	Madhya Pradesh Gramin Bank	84,492	40,921	34,265	40.55
7	Madhyanchal Gramin Bank	44,783	19,883	17,153	38.30
8	Bank of Baroda	20,034	9,685	7,638	38.13
9	Union Bank of India	22,391	10,028	8,461	37.79
10	Uco Bank	9,376	3,692	3,050	32.53
11	Punjab And Sind Bank	1,765	509	496	28.10
12	Indian Overseas Bank	2,206	522	431	19.54
13	Canara Bank	21,547	3,843	2,918	13.54
14	IDBI Bank	6,177	407	361	5.84
15	Bank of Maharashtra	11,251	595	424	3.77
16	HDFC Bank	7,831	331	189	2.41
17	Axis Bank	10,258	54	36	0.35
18	IDFC First Bank	4,081	8	8	0.20
19	ICICI Bank	16,545	44	24	0.15
20	Yes Bank	4,743	13	1	0.02
21	Indusind Bank	5,956	1	1	0.02
22	Other Banks (Pvts+ SFBs)	38,276	1	1	0.00
23	Au SFB	2,316	4	0	0.00
	<b>Total</b>	<b>500,000</b>	<b>235,699</b>	<b>198,881</b>	<b>39.78</b>

## **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME**

Bank wise progress during the FY 2020-21 is as under:-

No:- Number of Project				M.M.:- Margin Money amount in crore				
S.No.	Name	Target		Sanctioned		MM Disbursed		Achievement % (M.M.)
		No.	M.M.	No.	M.M.	No.	M.M.	
1	State Bank Of India	1528	45.8	1029	20.7	774	15.2	33
2	Central Bank Of India	643	19.3	868	31.2	658	24.2	126
3	Bank Of India	613	18.4	534	14.0	393	11.1	60
4	Union Bank Of India	546	16.4	714	24.9	541	18.7	114
5	Punjab National Bank	539	16.2	676	15.5	564	13.4	83
6	Bank Of Baroda	477	14.3	360	14.4	273	11.3	79
7	M.P.Gramin Bank	350	10.5	825	17.7	668	14.0	133
8	Indian Bank	340	10.2	191	5.3	101	3.2	32
9	Canara Bank	315	9.5	476	15.2	445	14.6	154
10	Uco Bank	233	7.0	70	0.7	54	0.6	8
11	Bank Of Maharashtra	204	6.1	171	5.3	139	4.0	66
12	HDFC Bank	114	3.4	1	0.1	0	0.0	0
13	ICICI Bank	114	3.4	6	0.4	2	0.1	4
14	Indian Overseas Bank	81	2.4	36	1.1	34	1.0	40
15	Axis Bank	64	1.9	4	0.1	3	0.0	2
16	IDBI Bank	64	1.9	59	2.4	43	1.6	86
17	Yes Bank	63	1.9	0	0.0	0	0.0	0
18	Madhyanchal Gramin Bank	58	1.7	131	2.5	117	2.4	139
19	Punjab and Sind Bank	56	1.7	35	1.6	31	1.5	91
<b>Total</b>		<b>6402</b>	<b>192.0</b>	<b>6186</b>	<b>173.0</b>	<b>4840</b>	<b>137.1</b>	<b>71</b>

## **PRADHAN MANTRI MUDRA YOJANA**

Number in lakh & amount in crore

Year	Agency	Shishu (up to Rs 50000/-)		Kishore (Rs 50001/- to Rs 5 lakh)		Tarun (Rs 5 to 10 lakh)		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
2020-21	All FIs	13.97	3,151	2.80	4,161	0.49	3,233	17.26	10,546
	CBs	11.51	2,495	2.33	3,470	0.44	2,941	14.28	8,905
2019-20	All FIs	14.26	4,179	2.96	4,246	0.92	3,480	18.14	11,906
	CBs	11.59	3,336	1.74	3,045	0.42	2,951	13.75	9,332
2018-19	All FIs	9.81	2,965	2.66	3,977	1.33	3,393	13.8	10,335
	CBs	6.65	1,950	1.82	3,085	0.39	2,774	8.86	7,809

### **STAND UP INDIA SCHEME**

SUI was launched in 2016, and aims to promote entrepreneurship (for Greenfield Enterprise only) among the SC, ST and Women by facilitating loans of value between Rs 10 lakh to Rs 1 crore to at least one SC or ST or woman borrower per bank branch of Scheduled Commercial Banks. Recently, the following amendments have been made in the Scheme-

- i. Loans for enterprises in 'Activities allied to agriculture e.g. poultry, livestock rearing, grading, sorting, dairy, fishery, food & agro processing, Agri clinics & agribusiness centres, pisciculture, beekeeping will now be eligible.
- ii. The extent of margin money has been reduced from 25% to 15% of the project cost. Minimum borrower's contribution will be 10%.

So far, 3,008 loans of Rs 395 crore have been disbursed since inception till 31st March, 2021. Of which, 15%, 6% & 80% loans are of SC, ST & Women categories respectively. 84 loans amounting to Rs 11.84 crore are NPA. Bank wise position is as under:-

As on 31.03.2021

<b>Sr.</b>	<b>Name of the Bank</b>	<b>No. (Cumulative)</b>	<b>Amt. in crore</b>
1	Punjab National Bank	811	59.53
2	Bank of India	466	45.32
3	Bank of Baroda	390	64.06
4	State Bank of India	306	46
5	Union Bank of India	237	39.5
6	Central Bank of India	132	22.45
7	UCO Bank	127	20.8
8	Indian Bank	109	28.69
9	Canara Bank	97	16.6
10	Bank of Maharashtra	74	11.9
11	Punjab and Sind Bank	56	9.55
12	Indian Overseas Bank	31	4.81
13	IDBI Bank	51	6.09
14	IndusInd Bank	50	9.43
15	ICICI Bank	23	5.9
16	HDFC Bank	14	2.79
17	Federal Bank	1	0.09
18	Madhyanchal Gramin Bank	4	0.5
19	MP Gramin Bank	29	1.42
	<b>Total</b>	<b>3,008</b>	<b>395.41</b>

### **SELF HELP GROUP (NRLM) FY 2020-21**

Amount in crore

Sr.	Bank Name	Target		Sanctioned		Sanction % over target		Disbursement as per National Portal	
		No.	Amt	No.	Amt.	No.	Amt.	No.	Amt.
1	M.P. Gramin Bank	28,210	350	18,909	503	67	144	30,035	163.1
2	Central Bank of India	18,130	225	7,307	193	40	86	6,274	48.8
4	State Bank of India	16,110	200	4,184	101	26	50	2,335	17.7
5	Madhy. Gramin Bank	14,110	175	5,428	128	38	73	4,371	34.6
6	Bank of India	9,270	115	3,168	76	34	66	2,597	17
7	Union Bank of India	7,350	91	1,432	39	19	43	1,907	16
8	PNB	6,250	77	2,762	69	44	90	3,354	34
9	Indian Bank	3,520	44	1,371	32	39	73	1,804	12.2
10	Bank of Maharashtra	3,020	37	968	23	32	62	1,256	12.1
11	Bank of Baroda	2,410	30	843	26	35	88	1,275	6.4
12	Canara Bank	2,190	23	553	16	25	69	638	4.2
13	UCO Bank	1,120	6	436	10	39	170	247	1.6
14	ICICI Bank	800	10	253	5	32	54	2,485	43.5
15	IDBI Bank	300	4	105	2	35	58	354	8.4
<b>Total</b>		<b>1,12,790</b>	<b>1,403</b>	<b>47,719</b>	<b>1,225</b>	<b>42</b>	<b>87</b>	<b>58,932</b>	<b>419.4</b>

SLBC vide its letter dated 21<sup>st</sup> May, 2021 advised the member banks to use appropriate product codes as assigned by the MoRD, GOI to the respective banks, update the portal and facilitate the SHG credit linkage.

### **DAY-NATIONAL URBAN LIVELIHOOD MISSION**

Highlights:-

- i. Soft loans to groups/individuals for setting up micro-enterprises and credit linkage to SHGs.
- ii. Individuals loans Up to Rs. 2,00,000 & Groups loans up to 10,00,000
- iii. Provision for interest subsidy on loans (Above 7%)
- iv. Beneficiaries minimum age 18 years
- v. 3 – 6 days employment development programme (EDP) Training
- vi. Loans terms 5 – 7 years

Progress during the FY 2020-21 is as under:-

#### Self-Employment Programme (SEP)

Target (SEP) No. of cases	No. of cases disbursed	% achievement
5,050	2,072	40%

#### SHG Bank Linkage Programme (SHG BL)

Target (SHG BL) No. of cases	No. of cases disbursed	% achievement
1340	1248	93%

Target for FY 2021-22 is-----Self-Employment Program-Individual (SEP-I):-15,000, Self-Employment Program-Group (SEP-G):- 750 & SHG Bank Linkage:- 7,620

## **HOUSING LOAN TO EWS BENEFICIARIES UNDER PMAY (AHP)-URBAN**

AHP (Affordable Housing in Partnership) is a Centrally Sponsored Scheme (CSS). The aim is to provide financial assistance to EWS houses being built in various partnership models by States/Cities. Highlights are as under:-

- ⇒ Government is providing a subsidy of Rs. 3 Lakhs per unit.
- ⇒ Government has been made a provision of Tripartite Agreement amongst ULB, Bank and Beneficiary to facilitate the refund of Loan.
- ⇒ A loan of Rs. 2 to 5 Lakhs is required per unit.
- ⇒ Progress as on 31.05.2021 is as under:-

Number of cases

Units under construction	Loan Applied			Loan Sanctioned			Loan Disbursed			Progress % against loan applied
	Banks	HFCs	Total	Banks	HFCs	Total	Banks	HFCs	Total	
43,809	8,411	7,481	15,892	2,665	4,626	7,291	2,165	4,502	6,667	41.95%

Banks are requested to expeditiously approve Housing Loans to EWS Beneficiaries.

## **CREDIT LINKED SUBSIDY SCHEME (CLSS) UNDER PMAY-U**

Sr. No.	Bank Name	Targets No. of Cases (2020-21)	Progress	Target Achieved %
A	B	C	D	E
1	Public Sector Banks	69,070	24,414	35.35%
2	Private Sector Banks	28,807	26,187	90.90%
3	Regional Rural Banks	2,123	145	6.83%
<b>Grand Total</b>		<b>1,00,000</b>	<b>50,746</b>	<b>50.74%</b>

Bank wise status under CLSS is as under:-

Sr. No.	Name of the Bank	FY 2020-21			FY 2021-22		
		Targets (No. of Cases)	Achieved	Achieved %	Target (No. of Cases)	Balance Target of Pervious FY	Total Targets (No. of Cases)
1	State Bank of India	16966	14019	82.6	16966	2947	19913
2	Punjab National Bank	8047	1362	16.9	8047	6685	14732
3	Union Bank of India	7755	924	11.9	7755	6831	14586
4	Canara Bank	6812	2525	37.1	6812	4287	11099
5	Bank of Baroda	6689	1388	20.8	6689	5301	11990
6	Bank of India	5834	900	15.4	5834	4934	10768
7	Indian Bank	4473	1240	27.7	4473	3233	7706
8	Central Bank of India	4456	851	19.1	4456	3605	8061
9	UCO Bank	3365	367	10.9	3365	2998	6363
10	Bank of Maharashtra	2004	421	21.0	2004	1583	3587
11	Indian Overseas Bank	1684	275	16.3	1684	1409	3093
12	Punjab and Sindh Bank	985	142	14.4	985	843	1828
13	Bandhan Bank	4021	11778	292.9	4021	0	0
14	HDFC Bank	5019	11187	222.9	5019	0	0
15	Axis Bank	3898	1873	48.1	3898	2025	5923
16	ICICI Bank	5448	732	13.4	5448	4716	10164
17	Yes Bank	862	204	23.7	862	658	1520
18	IDBI Bank	3816	180	4.7	3816	3636	7452
19	IDFC First Bank	1067	96	9.0	1067	971	2038
20	Karnataka Bank Limited	287	35	12.2	287	252	539
21	Development Credit Bank	246	23	9.3	246	223	469
22	Federal Bank	328	16	4.9	328	312	640
23	Indusind Bank	1682	14	0.8	1682	1668	3350
24	Kotak Mahindra Bank	1108	11	1.0	1108	1097	2205
25	South Indian Bank	164	4	2.4	164	160	324
26	Jammu & Kashmir Bank	82	3	3.7	82	79	161
27	Karur Vysya Bank Ltd.	164	3	1.8	164	161	325
28	Catholic Syrian Bank	41	2	4.9	41	39	80
29	City Union Bank	82	1	1.2	82	81	163
30	Dhan Lakshmi Bank	41	0	0.0	41	41	82
31	Tamilnadu Mercantile Bank	41	0	0.0	41	41	82
32	Lakshmi Vilas Bank	123	0	0.0	123	123	246
33	Standrad Charted Bank	123	0	0.0	123	123	246
34	Ratnakar Bank Ltd.	164	0	0.0	164	164	328
35	Madhyanchal Gramin Bank	446	98	22.0	446	348	794
36	MP Gramin Bank	1677	47	2.8	1677	1630	3307
<b>Grand Total:-</b>		<b>100000</b>	<b>50746</b>	<b>50.7</b>	<b>100000</b>	<b>49279</b>	<b>149279</b>

## AGENDA NO-9

### FINANCIAL INCLUSION

#### PMJDY Status

Over the years, better use of technology and creation of new systems has played a very big role in financial inclusion in the State. As on 31<sup>st</sup> March, 2021, in the state, 3.54 crore people have Jan Dhan accounts. About 53% of these Jan Dhan accounts are of women and about 8257 crore rupees are deposited in them. Average balance in these accounts was Rs 2332/-. About 83% Jan Dhan accounts have been opened by the PSBs. PMJDY status as on 31.03.2021 in the state is as under:-

Number & amount in crore

Jan Dhan Accounts	Of which no. of PMJDY A/cs	3.54
	Ratio of Rural & Urban A/cs	59:41
	Ratio of Male & Female A/cs	47:53
	Total Deposits	8,257
	No. of Zero Balance A/cs	0.28
	% of Zero Balance A/cs	7.91%
	No. of Aadhaar Seeded A/cs	2.94
	% of Aadhaar Seeded A/cs	83%
	No. of RuPay card issued	2.91
	% of RuPay card issuance	82%

During a year 2.96 lakh new Jan Dhan accounts were opened. Further, Rs 1345 crore deposits increased in these accounts during a year as on March 31, 2021.

#### Digital Financial Inclusion

Technology has been transformational, providing greater and easier access to financial services. State is seeing an increasing digitization of financial services, with consumers shifting from cash to cards, wallets, apps, and UPI. However, success of digital financial services rests on rural people's shift from cash to digital payments economy. Besides, deployment of Point of Sale (PoS), QR codes in the shops in rural areas, enabling government offices, payment receiving points to accept digital payment is very important.

- **There are around 9.62 crore savings accounts in the state. Out of these accounts 5.52 crore accounts were operative as on 31<sup>st</sup> March, 2021. 61% accounts i.e. 3.38 crore of total operative were mobile seeded. 92% accounts were Aadhaar seeded.**
- **There are 3.54 crore PMJDY accounts. Of which, 1.06 crore accounts are mobile seeded as on 31<sup>st</sup> March, 2021.**



In the post-Covid era, building resilient systems and encouraging business models that could be change-makers of the future are crucial. All stake holders should think on acceleration of digital financial inclusion for underserved sections of the society and improve the position in the state.

### **Micro Finance Institutions in Madhya Pradesh**

The pandemic has given opportunity to the Micro-credit industry to aid in creating a strong and sustainable rural economy. Micro Finance Institutions (MFIs) and Small Finance Banks (SFBs) are playing key role in the micro finance business. There are 57 MFIs & SFBs are in operations in the state covering 50 districts having 1551 branches in the State.

Loan Outstanding (Rs crore)		No. of clients (in lakh)	
March-2019	March-2020	March-2019	March-2020
5,142	6,407	25.99	28.60

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

Number in lakh

Scheme	Age Group (Yrs.)	Population in crore (approx.)	Cumulative number in lakh			Y-o-Y Progress	
			Mar-19	Mar-20	Mar-21	Mar-20	Mar-21
PMJJBY	18-50	3.15	22.37	29.71	36.74	7.34	7.03
PMSBY	18-70	4.00	87.86	109.76	124.34	21.9	14.58
APY	18-40	2.72	7.86	12.19	16.75	4.33	4.56

**PMJJBY & PMSBY:-** Ratio of rural and urban enrolments was 76:24 & male and female was 57:43 as on march 31, 2021.

### **Status of claim under PMJJBY & PMSBY**

Number of claim actuals

Year	PMJJBY	PMSBY
2015	2,355	702
2016	3,079	1,251
2017	2,391	1,116
2018	2,558	987
2019	3,030	719
2020	3,050	254
2021 up to 16.05.2021	222	3

Member banks are requested to settle the pending claims under the above schemes (if any) at the earliest.

**Pension Fund Regulatory & Development Authority (PFRDA) conferred 'Award of Par Excellence' Annual Awards (FY 2019-20) to SLBC, Madhya Pradesh for exceptional performance and undeterred contribution towards achieving Annual Target under Atal Pension Yojana.**

### **Targeted Financial Inclusion Intervention Programme (TFIIP)**

With a view to enhance the penetration of financial inclusion in the Aspirational Districts, Targeted Financial Inclusion Intervention Programme (TFIIP) was launched in August, 2021 by Department of Financial Services, Ministry of Finance (DFS) & NITI Ayog. Initially the programme was being implanted in 4 Aspirational Districts, which has now been extended to all 8 Aspirational Districts **Barwani, Chhatarpur, Khandwa, Vidisha, Singrauli, Damoh, Guna & Rajgarh** in the State.

A benchmark with respect to **opening of CASA accounts, enrolments under PMJJBY, PMSBY & APY** has been fixed which is to be achieved by September, 2021. Camps to be organized by the LDM for above purposes. Status as on 31<sup>st</sup> March, 2021 in these districts is as under:-

Number in lakh

District	Lead Bank	Target/ Gap	CASA	PMJJBY	PMSBY	APY
Guna	SBI	Target	16.1	1.21	3.76	0.36
		<b>Gap</b>	<b>3.88</b>	<b>0.83</b>	<b>0.92</b>	<b>0.12</b>
Damoh	SBI	Target	16.4	1.23	3.83	0.36
		<b>Gap</b>	<b>4.59</b>	<b>0.9</b>	<b>0.89</b>	<b>0.05</b>
Barwani	BOI	Target	17.98	1.35	4.2	0.4
		<b>Gap</b>	<b>6.5</b>	<b>0.68</b>	<b>2.04</b>	<b>0.15</b>
Chhatarpur	SBI	Target	22.87	1.72	5.34	0.51
		<b>Gap</b>	<b>5.52</b>	<b>1.05</b>	<b>2.56</b>	<b>0.05</b>
Rajgarh	BOI	Target	20.05	1.51	4.68	0.45
		<b>Gap</b>	<b>4.14</b>	<b>0.78</b>	<b>1.7</b>	<b>0.05</b>
Khandwa	BOI	Target	17	1.28	3.97	0.04
		<b>Gap</b>	<b>4.02</b>	<b>0.66</b>	<b>1.65</b>	<b>0.15</b>
Vidisha	SBI	Target	18.93	1.43	4.42	0.42
		<b>Gap</b>	<b>5.7</b>	<b>0.85</b>	<b>1.46</b>	<b>0.14</b>
Singrauli	UBI	Target	15.28	1.15	3.57	0.34
		<b>Gap</b>	<b>6.87</b>	<b>0.84</b>	<b>2.28</b>	<b>0.06</b>

LDM, Controlling Head of the Lead Bank & Dist. Administration of the respective districts have to play a key role. Respective Lead Banks are requested to ensure the following-

- ⇒ Regular conduct of DLIC meeting
- ⇒ To identify the areas/locations in the district, where shortfall with respect to Key Performance Indicators is more.
- ⇒ Camps to be conducted accordingly to bridge the gap.
- ⇒ To report progress to DFS fortnightly through the FIPLAN portal.
- ⇒ Member banks to ensure participate in the programme wholeheartedly.

### **Coverage of remaining 3 uncovered villages**

Dept. of Financial Services, Ministry of Finance, Govt. of India vide their mail dated 25.05.2021 has identified fresh 3 new uncovered villages (i.e. villages not having Bank Branch/Business Correspondents (BCs) within 5 km radius) in Betul and Chhindwara districts. SLBC vide its letter no. ZO: SLBC: DFS: 2021-22:62 dated 25.05.2021 allotted these villages to Punjab National Bank and Bank of Maharashtra as these villages fall under the Sub Service Area of the. Details are as under:-

<b>District</b>	<b>Sub District</b>	<b>Village</b>	<b>Village Code</b>	<b>Allotted to Bank</b>
Betul	Shahpur	Neemiya	485976	PNB
Betul	Shahpur	Gudimai (Gudhi)	486086	PNB
Chhindwara	Jamai	Pindrai Kalan	494474	BOM

Punjab National Bank and Bank of Maharashtra are requested to cover the aforementioned village(s) either through Banking Outlet or BC and update the details such as latitude, longitude, IFSC/KO Code etc. on the Jan Dhan Darshak App latest by 15th June, 2021.

## AGENDA NO-10

### NON- PERFORMING ASSETS (NPAs)

#### NPA status as on 31.03.2021

Amount in crore

BANKS	Total Advances		Total NPA		NPA %
	No. of A/cs	Amt.	No. of A/cs	Amt.	
Public Sector Banks	52,08,650	2,08,889	8,47,136	21,803	10.44
Private Sector Banks	49,24,944	90,794	1,87,448	2,412	2.66
Commercial Banks (PSBs + PVTs)	1,01,33,594	2,99,683	10,34,584	24,215	8.08
Regional Rural Banks	12,54,268	13,600	3,44,949	2,618	19.25
Cooperative Banks	39,32,856	36,228	NA	6,493	17.92
Small Finance Banks	12,50,434	9,274	90,584	413	4.45
<b>Total</b>	<b>1,65,71,152</b>	<b>3,58,785</b>	<b>14,70,117</b>	<b>33,739</b>	<b>9.40</b>

#### Agency wise status

Amount in crore

Agency	Mar-18	Mar-19	Mar-20	Mar-21	Y--o-Y variation %		
					Mar-19	Mar-20	Mar-21
PSBs	14,008	22,478	22,210	21,803	60	-1	-2
PVTs	2,379	4,482	4,427	2,412	88	-1	-46
RRBs	1,656	2,054	2,744	2,618	24	34	-5
Cooperative	3,929	6,474	6,767	6,493	65	5	-4
SFBs	0	222	126	413	0	-43	227
<b>Total</b>	<b>21,972</b>	<b>35,710</b>	<b>36,275</b>	<b>33,739</b>	<b>63</b>	<b>2</b>	<b>-7</b>

Bank wise status is given in Table No-14

⇒ NPA of ICICI Bank and IDBI Bank has been reduced by Rs 1,008 crore & Rs 1,052 crore respectively in March, 2021 from March, 2020. These Banks reported that banks have written off some big NPA accounts. Further NPA of AU Small Finance Bank has been increased from March, 2020 showing high percentage variation.

⇒ During March, 2018 to March 2019 NPA under Agriculture advances increased drastically due to announcement of debt waiver scheme showing high percentage variation.

### Sector wise NPA

Amount in Crore

Sector	Mar-18	Mar-19	Mar-20	Mar-21	Y-o-Y variation			NPA % of portfolio as on 31.03.21
					Mar-19	Mar-20	Mar-21	
Agriculture	8,908	14,461	17,893	18,106	5,553	3432	213	15.37
MSME	4,049	5,041	5,892	6,191	992	851	298	9.42
Housing	895	1,487	2,588	2,563	592	1101	-26	5.95
Education	119	169	212	187	50	43	-25	6.51
Priority Sector	14,584	21,888	27,588	26,990	7,304	5700	-598	12.32
Non-Priority Sector	7,387	13,824	8,686	7,623	6,437	-5138	-1064	5.45

### NPA under Government Sponsored Schemes

Amount in crore

Name of the scheme	Mar-18	Mar-19	Mar-20	Mar-21	Y-o-Y variation			NPA % of the portfolio
					Mar-19	Mar-20	Mar-21	Mar-21
MMYUY/MMSY	251	380	503	506	129	123	3	11.77
PMEGP	87	143	170	171	56	27	2	10.28
CMRHM	632	1,087	1,583	1608	455	496	25	40.57
SHGs	86	116	105	110	30	-11	5	12.68
MUDRA	469	589	968	1478	120	379	510	11.37

Bank wise status is given in Table No.-16

### Chief Minister Rural Housing Mission Scheme

NPA under the 'Chief Minister Rural Housing Mission' Scheme has been increased to an alarming level of 40.57% of the portfolio as on March 31, 2021 and looking to the present circumstances, it may continue to increase. It has become the most formidable problems for the PSBs and RRBs in the state and also adversely impacted their profitability. The following figures depict the alarming status-

As on 31.03.2021

Amount in crore

Outstanding		NPA		NPA %
No. of A/cs	Amt.	No. of A/cs	Amt.	Amt.
6,45,083	3,963	2,86,407	1,608	40.57

It is not that the alarming situation has just happened but it has been on the rising trends for the last several years. Despite numerous efforts of the banks, the borrowers are not repaying their instalments. Banks are even not able to settle these accounts through One Time Settlement Scheme because of one of the clause in MOU signed between the State Government & the Banks restricts them to do so. The issue was discussed in the last few SLBC meetings, wherein banks requested the Government to initiate the following steps:-

- 1. To start a special recovery drive-** In most of the cases, it has been observed that the borrowers are not repaying the installment even if they are competent. There is a need to take strict measures against such people. Therefore, the government may start a drive for recovery of NPAs.
- 2. Issuing an Administrative Order-** Banks have been demanding for a long time for issuance of an administrative order by the Government, which will empower the Banks to compromise with the borrower or park the dues in a separate account, if banks desire so. In such cases, the government will continue to provide its share of installment to the banks till duration of the loan i.e. 15 years.

Directorate of Institutional Finance, Govt. of M.P. has also put-up an Office Memorandum to Panchayat & Rural Development department for addressing these issues. However, the concrete decisions are yet to be taken. GoMP is requested to take appropriate steps as requested by the banks to resolve the issues at the earliest.

#### **Filling up the post of Presiding Officer in Debt Recovery Tribunal (DRT), Jabalpur**

It is informed that many cases filed at the Debt Recovery Tribunal, Jabalpur remains pending for disposal owing to it not having a full-time Presiding Officer (PO) since July, 2020. The additional charge of DRT, Jabalpur was handed over to the PO of Cuttack, who was continued till January, 2021. PO of DRT, Lucknow is presently holding the additional charge of DRT, Jabalpur, who is hearing the cases of urgent nature through VC on certain days.

As per the reports, nearly 2700 cases of all natures are pending at DRT, Jabalpur so far. The increased pendency of cases at the DRT have adversely affected the recovery of loans, causing concern for the banks. SLBC vide its letter dated 29<sup>th</sup> May, 2021 has informed the current status to DFS, GOI, GoMP is also requested to take-up the matter with the DFS for filling up the post of Presiding Officer in DRT Jabalpur at the earliest.

**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, 459 such cases were pending till 31.03.2021.**

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 2002 and dispose the cases within a period of 60 days from the date of application.

### **Revenue Recovery Certificates (RRCs)**

To facilitate the banks in recovery of their dues with borrower, the State Government passed 'the Madhya Pradesh Lok Dhan (Shodhya Rashion Ki Vasuli) Adhiniyam' in 1987. Purpose was to recover the public money and reutilized for their developments.

The Collector or his subordinate officer specified on receiving the certificate shall take steps to recover the amount stated therein. To encourage the respective officers/staff for recovery, incentive scheme BRISC (Bank Recovery Incentive Scheme) was introduced on 1st April 1995. But it is observed that purpose of the scheme is not getting desired result. As per BRISC portal, there were 5, 18,536 RRCs of Rs 6,588 crore pending for disposal by the district authorities as on 31<sup>st</sup> March, 2021.

There is a need to improve the mechanism of RRC model to tackle the non-performing assets.



## AGENDA NO-11

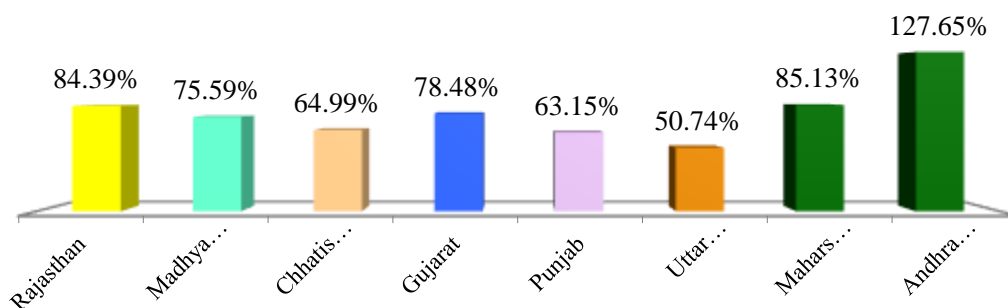
### CREDIT DEPOSIT RATIO

#### Agency wise CD Ratio

					Amount in Crore			
Sr.	Indicator	Mar-19	Mar-20	Mar-21	Y-o-Y variation		Y-o-Y variation %	
					Mar-20	Mar-21	Mar-20	Mar-21
1	All Banks							
2	Deposits	393,177	423,556	488,688	30,379	65,132	7.73	15.38
3	Credit	307,354	332,321	358,785	24,967	26,464	8.12	7.96
4	CD Ratio	78.17	78.46	73.42	0.29	-5.04	0.37	-6.43
5	Scheduled Commercial Banks							
6	Deposits	345,281	372,394	429,751	27,113	57,357	7.85	15.40
7	Credit	254,060	276,054	299,683	21,994	23,629	8.66	8.56
8	CD Ratio	73.58	74.13	69.73	0.55	-4.40	0.75	-5.93
9	Regional Rural Banks							
10	Deposits	21,533	23,219	25,209	1,686	1,990	7.83	8.57
11	Credit	11,863	12,354	13,600	491	1,246	4.14	10.09
12	CD Ratio	55.09	53.21	53.95	-1.89	0.74	-3.42	1.40
13	Cooperative Banks							
14	Deposits	24,489	25,961	30,593	1,472	4,632	6.01	17.84
15	Credit	36,374	36,885	36,228	511	-657	1.40	-1.78
16	CD Ratio	148.53	142.08	118.42	-6.45	-23.66	-4.34	-16.65

- Year-on-year (y-o-y) basis, while credit grew by Rs 26464 crore in March, 2021, deposits grew by Rs 65132 crore. The rise in deposits growth seems to be driven by lower transaction demand and precautionary cash preservation in the face of huge uncertainties created by the pandemic, lockdown restrictions and the slide of the business cycle.
- This has impacted the CD Ratio of the State to reduce in March 2021 as compared to the last year.

#### CD Ratio of some peer States as on Dec, 2020



### Centre wise and agency wise growth in deposits and advances

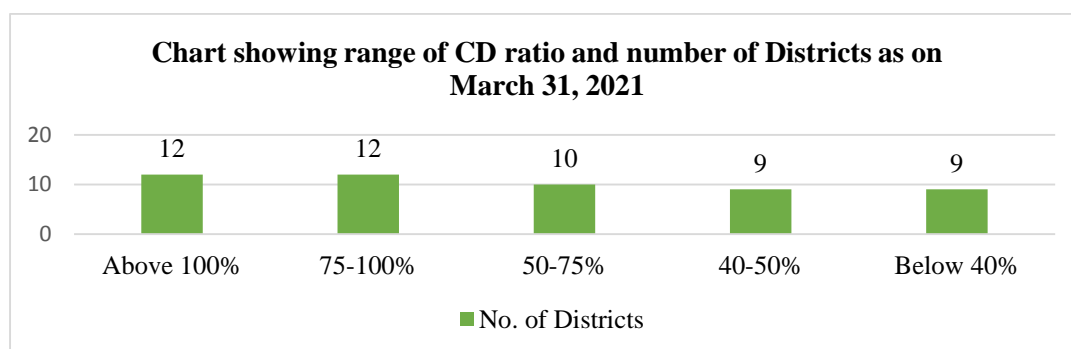
Amount in Crore

Sr.	Indicators	Amount in crore			Y-o-Y variation		Y-o-Y variation %	
		Mar-19	Mar-20	Mar-21	Mar-20	Mar-21	Mar-20	Mar-21
1	<b>(i) Deposits Total</b>	<b>393,177</b>	<b>423,556</b>	<b>488,688</b>	<b>30,379</b>	<b>65,132</b>	<b>7.7</b>	<b>15.4</b>
2	· Rural	54,774	63,208	70,683	8,433	7,475	15.4	11.8
3	· Semi Urban	91,994	100,472	111,479	8,479	11,007	9.2	11.0
4	· Urban	246,409	259,876	306,526	13,467	46,650	5.5	18.0
5	<b>(ii) Credit Total</b>	<b>307,354</b>	<b>332,321</b>	<b>358,785</b>	<b>24,967</b>	<b>26,464</b>	<b>8.1</b>	<b>8.0</b>
6	· Rural	51,757	56,758	61,201	5,000	4,443	9.7	7.8
7	· Semi Urban	67,848	77,137	87,030	9,289	9,893	13.7	12.8
8	· Urban	187,748	198,426	210,555	10,678	12,128	5.7	6.1
9	<b>(iii) CD Ratio</b>	<b>78.17</b>	<b>78.46</b>	<b>73.42</b>	0.3	-5.0	0.4	-6.4
10	· Rural	94.49	89.80	86.59	-4.7	-3.2	-5.0	-3.6
11	· Semi Urban	73.75	76.77	78.07	3.0	1.3	4.1	1.7
12	· Urban	76.19	76.35	68.69	0.2	-7.7	0.2	-10.0

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

- Year-on-year growth in credit in semi-urban centres was maximum followed by rural & urban centres.
- Urban centres recorded highest growth in deposits y-o-y in March 2021 followed by rural and semi-urban centres.
- CD Ratio of semi-urban centres increased in March, 2021 from the last year. While rural and urban centres has shown negative growth rate.

### District wise CD Ratio



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

- **The districts, where C-D ratio was more than 100%** as on March 31, 2021 are, Agar Malwa, Ashok Nagar, Barwani, Dewas, Harda, Khandwa, Khargone, Raisen, Rajgarh, Sehore, Shajapur & Vidisha
- **District having C-D ratio between 75-100% are**, Bhopal, Burhanpur, Dhar, Guna, Hoshangabad, Indore, Jhabua, Mandsaur, Narsinghpur, Ratlam, Sheopurkalan & Ujjain.

- **District having C-D ratio between 50-75% are,** Chhindwara, Damoh, Datia, Jabalpur, Katni, Morena, Neemuch, Sagar, Seoni & Shivpuri
- **District having C-D ratio between 40-50% are,** Alirajpur, Balaghat, Betul, Bhind, Chhatarpur, Gwalior, Mandla, Panna & Satna

**Districts with CD Ratio below 40% as on 31.03.2021**

Amount in Crore

Sr.	Districts	Deposits			Advances			CD Ratio		
		Mar-19	Mar-20	Mar-21	Mar-19	Mar-20	Mar-21	Mar-19	Mar-20	Mar-21
1	Anuppur	3275	3512	3938	733	801	916	22.37	22.80	23.27
2	Dindori	1197	1229	1471	412	417	560	34.40	33.90	38.07
3	Niwari	0	1036	1219	0	403	416	NA	39.49	34.13
4	Rewa	10309	11463	12640	3536	3756	4117	34.30	32.76	32.57
5	Shahdol	4299	4721	5248	1249	1377	1594	29.05	29.16	30.38
6	Sidhi	3772	3633	4143	1916	1360	1464	50.79	37.42	35.33
7	Singrauli	7939	8418	10553	2556	1835	2076	32.19	21.80	19.68
8	Tikamgarh	3782	3075	3747	1344	1095	1453	35.52	35.61	38.78
9	Umaria	2236	2366	2750	558	628	705	24.95	26.56	25.65

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

CD Ratio in 9 districts in the State is low. A study was assigned by DIF, GoMP to NABCONS to suggest ways for improving the CD Ratio. NABCONS has submitted its report. Key recommendations are:-

- Revision of stagnant Scale of Finance.
- Alignment of Banks internal targets with the ACP.
- Holding of separate and regular meetings of Special Sub-Committee, which has been formed to monitor the Monitorable Action Plan (MAP).
- Support of Agriculture department in bridging the gap in agriculture financing.
- Any large project conceived by the State Government to help improve C-D Ratio.
- Coverage of RRBs under CGTMSE etc.

It has been observed that meeting of Special Sub Committee in these districts is being clubbed with DLCC and is not organized separately. Lead Bank of the respective district is requested to monitor and ensure that the suggestion given by NABCONS are being implemented.

## AGNEDA NO-12

### DIGITAL DISTRICT

In terms of RBI instructions, the SLBC forum in consultation with the stake holders identified 3 districts namely Betul, Indore & Vidisha to make the districts 100% digitally enabled on a pilot basis. Timeline for implementation was March 31, 2021. The parameters for assessment and the progress as on 31<sup>st</sup> March, 2021 are as under:-

Sr.	Parameters	Betul	Indore	Vidisha
1	% Debit/RuPay cards coverage to operative savings (SB) A/Cs	70.38	79.87	82.66
2	% Net banking coverage to operative SB A/Cs	20.80	39.67	19.18
3	% of MB/UPI/USSD coverage to operative SB A/Cs	26.70	49.39	28.20
4	% of AEPS coverage to operative SB A/Cs	69.73	81.70	62.41
5	<b>% of Eligible Operative Accounts digitally covered (with at least one of the facilities) coverage to operative Savings A/Cs</b>	<b>98.27</b>	<b>98.05</b>	<b>99.74</b>
6	% of POS/QR coverage to total Current A/cs	64.61	26.61	23.79
7	<b>% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts</b>	<b>98.63</b>	<b>96.97</b>	<b>99.92</b>

Bank wise report is given in Annexure-

In order to confirm the reported data i.e. facts and figures pertaining to the banks, RBI has advised the banks the following:-

- To check the figures reported under various parameters as per the format are correct.
- To check for wrong reporting/nil reporting for any of the given parameters.
- To check the figures reported under Digital FL camps.
- To submit a certificate indicating that the facts and figures as reported by the respective bank are correct and the same can be taken on record indicating the progress under Expanding and Deepening of Digital District Programme.**

All the respective banks are requested to furnish the certificate by 15.06.2021 to RBI under copy to SLBC.

## **AGENDA NO-13**

### **MISCELLANEOUS AGENDA**

#### **Doubling Farmers' Income by 2022**

In terms of RBI/2016-17/66 Circular FIDD.CO.LBS.BC.No.16 /02.01.001/2016-17 dated September 29, 2016 Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. It was resolved that the Lead Bank Scheme through its various forums monitors and reviews the performance of banking developments in the State/district/block with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector, etc. for enhancing the flow of bank finance particularly to the rural areas. The Scheme, which ensures inter-departmental/governmental coordination in financial sector, should therefore be leveraged to further the objective of doubling farmer's income by 2022. Lead banks were accordingly advised to ensure the following:

- i. Work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans keeping the above strategy in consideration.
- ii. Include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC.
- iii. For the purpose of monitoring and reviewing the progress, Lead banks may use the benchmarks as may be provided by NABARD.
- iv. Map the overall strategy as given in para (2) above to the agriculture/agro-ancillary lending plan of your bank.

In order to review progress made under this agenda, Sub- committee on Agriculture is requested to deliberate the same in the next Sub-committee meeting and inform about the progress made to SLBC before the next SLBC meeting. Lead Banks are requested to work closely work with NABARD in preparation of PLP & Annual credit plans. This also should be incorporated as a regular agenda in the Sub-committee meeting of Agriculture.

#### **Adoption of MSME Clusters by Lead Banks**

In terms of recommendations of the Prime Minister's Task Force on MSMEs, each Lead Bank of a district is required to adopt at least one MSE (Micro and Small Enterprises) Cluster in its allotted districts has instructed to allot the MSE Clusters to Lead Banks's vide its letter dated March 18, 2021 has allotted these clusters to Lead Bank of the respective districts. Lead Banks are requested to make assessment of banking facilities being extended in these clusters to cater to the diverse needs of the MSE sector and to improve credit flow in the identified clusters. To enhance the productivity and competitiveness as well as capacity building of MSEs in these clusters.

In order to review progress under this agenda, Sub- committee on MSME is requested to deliberate the same in the next Sub-committee meeting and inform SLBC about the progress made before the conduct of next SLBC meeting.

**Rural Housing Interest Subsidy Scheme (RHISS)---**For information and compliance by the member Banks

The Govt. of India implements RHISS to provide interest subsidy to every eligible rural household who is not covered under the PMAY (G) to enable them to construct/modify their dwelling units. Key features of the scheme are as under-

Particulars	RHISS
Interest Subsidy (% p.a.)	3.00%
Maximum Housing Loan Tenure (in years)	20
Eligible Housing Loan Amount for Interest Subsidy (Rs.)	2,00,000
Discount Rate for NPV calculation of interest subsidy (%)	9.00%

Eligibility:-

- i. Applicant(s) to be of age 21 years or above with inflow of regular income from salary, business, profession, self-employment, agriculture, and is not defaulter borrower of any Bank/ Financial Institution
- ii. RHISS will cover entire India, excluding the statutory towns as per Census 2011 and towns notified subsequently for coverage under PMAY (Urban)
- iii. Borrower who has availed of interest subsidy under any other scheme of Government of India but later on switches to another PLI for balance transfer, such beneficiary will not be eligible to claim the benefit of interest subsidy again
- iv. Any household that is not on the Pradhan Mantri Awaas Yojana - Gramin's permanent waitlist can apply for an institutional loan under RHISS. Furthermore, there is no cap on the household income to be eligible for this scheme.

National Housing Bank is the Central Nodal Agency. So far, subsidy of Rs 28.33 lakh has been released in 150 accounts in the State. Banks are requested to spread awareness of the Scheme.

**Agenda of Revenue Department----** For information and compliance by the member Banks)

- i. Banks can provide the Home loan, based on the 'Record of rights and Khasra' to eligible beneficiary on Abadi land in rural areas. (In terms of Rule 64, 107 & 108 of M.P. Land Revenue Code, 1959, survey of 'Abadi' land in rural areas is being done to provide the 'Record of rights' to the inhabitants.)

- ii. Land Records 'Khasra and Khatauni' are now being issued in the new Format 1 & 7 from 1st April, 2021 instead P-II & B-1 earlier respectively.
- iii. Banks obtain 'Diversion Order' for financing loans for housing/commercial activities. The following evidences are suffice to consider diversion of the land.
  - a) A copy of the receipt of payment of premium by Bhumiswami to Sub Divisional Officer.
  - b) Record of diversion entry made in the column 2, 3 & 12 of the Khasra of the respective land.

(Rule 11 of Madhya Pradesh Bhu-Rajaswa Sanhita (Bhu-Rajasva Ka Nirdharan Tatha Punarnirdharan) Niyam, 2018)

### **Developing a standardized system of data flow**

In terms of RBI circular no. FIDD.CO.LBS.No.21/02.01.001/2019-20 dated 03.07.2019 and FIDD.CO.LBS.No.1514/02.01.001/2019-20 dated 16.01.2020, each Bank's CBS should have a provision to generate a Block wise report pertaining to all LBS related data with a view to keep manual intervention to a minimal level and maintain the integrity & timeliness of data of LBS fora. It was envisaged to operationalize the new data flow system before commencement of FY 2020-21. Despite repeated follow-ups, banks are moving forward at a snail's pace. The banks which are yet to develop the new system as on 31<sup>st</sup> March, 2021 are-

<b>Sr.</b>	<b>Public Sector Bank</b>	13	Lakshmi Vilas Bank
1	Indian Bank	14	Standard Chartered Bank
2	Indian Overseas Bank	15	Tamilnadu Mercantile bank
3	Punjab & Sind Bank		<b>DCCBs/Apex bank</b>
	<b>Private Sector Bank</b>	16	DCCBs/Apex bank
4	Axis Bank		<b>Small Finance Bank</b>
5	Catholic Syrian bank	17	AU Small Finance bank
6	City Union bank	18	Equitas Small Finance bank
7	Dhan Laxmi bank	19	Fincare Small Finance bank
8	ICICI bank	20	Jana Small Finance bank
9	IDFC First Bank	21	Suryoday Small Finance bank
10	Jammu and Kashmir Bank	22	Ujjivan Small Finance bank
11	Karur Vyas Bank Ltd.		<b>Payment Bank</b>
12	Kotak Mahindra bank	23	Indian Post Payment Bank

Above banks are requested to develop the new system by 30 June, 2021 positively.



## Minutes of the Housing Sub-committee meeting held on 9<sup>th</sup> February, 2021



संचालनालय, नगरीय प्रशासन एवं विकास, म.प्र., भोपाल  
Directorate, Urban Administration & Development, M.P., Bhopal

Palika Bhawan, Near 6 No. Bus Stop  
Shivaji Nagar, Bhopal - 462016  
Tel. +91 755 2554080  
Email:- pmay@mpurban.gov.in  
Website: www.mpurban.gov.in

Ref. No. E.C/7/ PMAY/2021/ 1824

Bhopal, Dated: 22/02/2021

To,

**The Convener,**  
State Level Banker's Committee (SLBC),  
Central Bank of India,  
Arear Hills,  
Bhopal, M.P.

**Sub: Minutes of Sub-Committee on Housing Meeting held on 9<sup>th</sup> February, 2021.**

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With reference to the above stated subject, Minutes of Meeting regarding Progress & Review of Credit Linked Subsidy Scheme (CLSS) and Loan Linkage in Affordable Housing in Partnership (AHP) on 9<sup>th</sup> February, 2021 are being circulated with this letter. It is requested to share the same with all the bankers.

**Enclosed: - As above.**

**(Nikunj Kumar Srivastava)**  
**Commissioner**

Urban Administration and Development  
Bhopal, Madhya Pradesh

Ref. No. E.C/7/ PMAY/2021/ 1825

Bhopal, Dated: 22/02/2021

1. Staff Officer to Principal Secretary, Urban Development and Housing Department, GoMP Mantralaya, Vallabh Bhawan, Bhopal.
2. Staff Officer to Commissioner, Urban Administration and Development Department, GoMP.
3. Regional Chief, HUDCO, Paryawas Bhawan, Arera Hills, Bhopal.
4. Regional Resident Representative, National Housing Bank, RBI Campus, Bhopal - To communicate to all HFC's to participate in the meeting.
5. Zonal Head, All Nationalized Banks/ Private Banks/ Housing Finance Companies/ Other Finance Companies.

**Commissioner**

Urban Administration and Development  
Bhopal, Madhya Pradesh



## **MINUTES OF THE MEETING OF HOUSING SUB-COMMITTEE OF SLBC, MADHYA PRADESH HELD ON 09.02.2021 AT BHOPAL**

Fourth meeting of Housing Sub-committee after reconstitution was held on 09<sup>th</sup> February, 2021 through Video Conferencing, under the **Chairmanship of Shri Manish Singh, Principal Secretary**, Urban Development and Housing Department (UDHD).

The meeting started with a welcome address by Mrs. Meenakshi Singh, Mission Director & Assistant Commissioner, UADD. The deliverables agreed as per the previous sub-committee meeting held dated 18<sup>th</sup> August, 2020 were discussed. Other aspects regarding problem faced in IEC activities, subsidy release, rejection of cases by CNA due to absence of female ownership in Loan/Property, Adding Female beneficiary & circulation of notification and dissemination of information of CLSS benefit to home loan borrowers were also deliberated. Detailed discussions on the agenda points were held on CLSS and AHP components of PMAY-U HFA subsequently, details are as given below.

### **1. Progress under Credit Linked Subsidy Scheme (CLSS)**

#### **Key Discussion: -**

State progress under CLSS vertical of PMAY-Urban was reviewed. Till date 75,881 cases have been sanctioned in the state under CLSS vertical out of which 14,536 new beneficiaries have been benefited since 18<sup>th</sup> August, 2020. Overall, 31% cases have been sanctioned by the Banks, remaining cases have been sanctioned by Housing Finance Companies. It is observed that progress is not satisfactory despite having huge potential in the state.

Banks need to improve the progress in CLSS vertical through setting up a State level cell which would speed up progress and launch awareness campaign through distribution of leaf lets, hoardings, banners, standees, flex, etc. by all urban branches.

**Action- All Banks**

On review of the Action Taken Report (ATR) submitted by SLBC on 27<sup>th</sup> October, 2020 it is observed that many private & commercial banks have not submitted the action taken report on Point no. 2 (IEC Activity), Point no. 3 & 4 (Adding Female beneficiary & circulation of notification) and Point no. 7 (Regarding message to avail the benefit of CLSS to home loan borrowers) to SLBC Convenor. It is desired that action taken may please be intimated.

**Action- All Banks**

1 Lakh beneficiaries were targeted for the FY 2020-21 in the meeting held on 18<sup>th</sup> August, 2020, but as per MoHUA, GOI report only 28,213 beneficiaries have been given the benefit under CLSS.

**SLBC to figure out the manner & modus operandi to achieve the target within this FY 2020-21. It was advised to issue reminder letters with current progress and revised targets as intimated by UADD to the respective banks.**

**Action- SLBC**

It was noted that Branch level awareness is lacking, it was insisted by Deputy General Manager, Nation Housing Bank, Mumbai that all Banks & HFC's housing loan team members needs a training program to accelerate the performance of CLSS component in Madhya Pradesh.

**Action- SLBC & NHB**

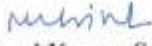
**2. Beneficiary's Loan Linkage under AHP Project: -**

It was informed by the Urban Development Department that construction work on 43,672 units is in progress at various locations in the state of Madhya Pradesh however, only 6,179 loan cases have been sanctioned out of which 4,083 cases have been sanctioned by NBFC's and 2,096 by Bank's, support from bank is lacking in beneficiaries loan linkage. State is providing houses at Rs.2 Lakhs wherein 10% Margin money is submitted by beneficiaries and remaining 90% to be provided as home loan under tripartite agreement between Banks, Beneficiary & Concerned ULB. Wherein ULBs will act as intermediary guarantor.

**Key Discussion: -**

Target based loan linkage for EWS beneficiaries of AHP vertical needs to be initiated by the banks. It was also insisted by Principal Secretary that banks need to find out viable solutions to increase the no. of beneficiary loan linkage under AHP vertical as PMAY (U) is a flagship program of Hon'ble Prime Minister and all banks are having key role to achieve the target and make it successful.

**Action- All Banks**

  
(Nikunj Kumar Srivastava)  
Commissioner  
Urban Administration and Development  
Bhopal, Madhya Pradesh

### **Minutes of the Sub-committee meeting on Digital Transaction held on 10.03.2021**

The Third meeting of the Sub Committee of SLBC on Meeting on Digital Transactions was concluded under the chairmanship of Shri G S Mishra, Commissioner, DIF, Govt. of Madhya Pradesh on 10-03-2021 in the conference hall at Bank of India, Zonal office building, Arerahills. In the said meeting Shri Satish Gupta (Joint Director, DIF), Shri Amitabh Banerjee (Convener & Zonal Manager, Bank of India), Shri Capt. Arun Inamdar (AGM, RBI Bhopal), DGM- SLBC Central Bank of India, Shri Rajesh Kumar (DGM, State Bank of India) along with representative of Major banks in MP; were present. LDMs of Indore, Betul & Vidisha Districts were also present.

1. The minutes of 2<sup>nd</sup> Sub Committee of SLBC on Meeting on Digital Transactions held on 23-12-2019 were circulated to all members. As no comments were received from the members, the minutes of previous meeting were confirmed.
2. With the permission of chair agenda-wise presentation and discussion was held. RBI has identified 3 districts namely Betul, Indore & Vidisha in the state as 100% Digital Districts and also provide the timeline to complete the task was October 2020, which has now been extended to **31<sup>st</sup> March, 2021**. Performance of Banks/ LDMs of districts which are identified by RBI in the state of MP was presented with Review of progress of digital districts. It was suggested by Shri G S Mishra, Commissioner, DIF, Govt. of Madhya Pradesh & Shri Satish Gupta, Joint Director, (DIF) that Betul district should require focused efforts to do for 100% digitization to be complete in given timeline. SBI raise objection regarding Data, it was a common conclusion that it is the primary responsibility of State Office of respective Bank to provide data to LDM to ensure the correctness of data. This aspect was given importance by Shri Satish Gupta, Joint Director, (DIF).

(Action: All Banks, LDMs)

3. Shri Amitabh Banerjee, (Convener & Zonal Manager, Bank of India) suggested that the CD account holders of a Bank which are having POS machines/ QR codes of other bank to be taken in account. This non-reporting of actual digitalization of CD account is creating mis-presentation of data in the State. Shri Satish Gupta, Joint Director, (DIF) has advised all private banks to provide the correct data to LDMs.

(Action: All Private Banks)

4. Review of progress of Digital literacy camps organized was done by the sub-committee. Shri Satish Gupta, Joint Director, (DIF) has point out that camps in Betul district are less and FLCC is not appointed by Central Bank of India in Betul district.

(Action: LDM, Betul & Central Bank of India)

5. Shri Capt. Arun Inamdar (AGM, RBI Bhopal) stressed up on use of POS, Bharat QR, BHIM Aadhar & UPI etc to maximize the digital transactions at mass level. It was asked to all the Banks, whether they can issued QR code in all current account, which have no cost to bank and also complete the 100% digital district target.

(Action: All Banks)

6. To improve the performance of digital district, it was discussed that all AEPS transaction to accept digital transactions.

(Action: All Bank)

7. Shri Capt. Arun Inamdar (AGM, RBI Bhopal) said that RBI has provided the revised the data format including AEPS transaction to improve the performance of digital district and also requested to submit the revised data as on 15-03.2021. Light was thrown by AGM, RBI Bhopal towards the inconsistency of data in Betul district and requested all the Banks to submit the correct data.

(Action: All Banks)

8. Identified 3 districts namely Betul, Indore & Vidisha has to achieve the target as 100% Digital Districts on or before **31<sup>st</sup> March, 2021**. And also provide the data to respective LDM's

(Action: All Banks)

**Minutes of the Sub-committee meeting on Agriculture & Allied Activities held on**  
**25.03.2021**


मध्य प्रदेश शासन  
पशु पालन विभाग  
मंत्रालय, वल्लभ भवन, भोपाल-462004  
क्रमांक 1024 / आर.1308 / 2020 / 35 भोपाल दिनांक 07 अप्रैल 2021  
प्रति

उपमहाप्रबंधक एवं संयोजक  
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:- प्रबंध संचालक, म.प्र.स्टेट कॉर्पोरेटिव डेयरी फेडरेशन लि. का पत्र क्र. 1041 / 2021 / भोपाल दिनांक 17.03.2021।

उपरोक्त विषयान्तर्गत संदर्भित पत्र द्वारा कृषि उत्पादन आयुक्त सह अपर मुख्य सचिव, म.प्र.शासन की अध्यक्षता में दिनांक 25.03.2021 को आयोजित समीक्षा बैठक का कार्यवाही विवरण अनुमोदन उपरांत पत्र के संलग्न आवश्यक कार्यवाही हेतु प्रेषित है।  
संलग्न:- उपरोक्तानुसार

  
f.v. अवर सचिव  
मध्यप्रदेश शासन  
पशु पालन एवं डेयरी विभाग  
भोपाल दिनांक 07 अप्रैल 2021

क्रमांक 1025 / आर.1308 / 2020 / 35  
पृष्ठांकन

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

  
f.v. अवर सचिव  
मध्यप्रदेश शासन  
पशु पालन एवं डेयरी विभाग



**वल्लभ भवन भोपाल में दिनांक 25/03/2021 को आयोजित 29 वीं "राज्य स्तरीय बैंकर्स समिति"**

**की कृषि एवं सहायक गतिविधियों की उप समिति की बैठक का कार्यवाही विवरण**

दिनांक 25/03/2021 को श्री के. के. सिंह, कृषि उत्पादन आयुक्त म.प्र.शासन की अध्यक्षता में राज्य स्तरीय बैंकर्स समिति, कृषि एवं सहायक गतिविधियों की उप समिति की बैठकसम्पन्न मंत्रालय वल्लभ भवन में सम्पन्न हुई। बैठक में निम्नलिखित गणमान्य व्यक्तियों द्वारा भाग लिया गया।

1. श्री जे. एन. कंसोटिया, अपर मुख्य सचिव, पशुपालन विभाग, म.प्र. शासन
2. श्री शमिमुद्दीन, प्रबंध निदेशक, एमपीसीडीएफ, भोपाल
3. डॉ. आर. के. रोकडे, संचालक पशुपालन, मध्यप्रदेश
4. श्री सतीश गुप्ता, सयुक्त संचालक, संस्थागत वित्त, मध्यप्रदेश
5. श्री भारत सिंह, निदेशकमछुआ कल्याण एवं मत्स्य विकास विभाग, भोपाल
6. श्री धारासिंह नाइक, उपमहाप्रबंधक, सेन्ट्रल बैंक ऑफ इंडिया (एसएलबीसी)
7. श्री रविन्द्र कुमार पाटिल, उपमहाप्रबंधक, भारतीय स्टेट बैंक
8. श्री प्रदीप निखरा, प्रबंध निदेशक, अपैक्स बैंक, भोपाल
9. श्री राकेश कुमार, सहायक महाप्रबंधक, भारतीय स्टेट बैंक

उक्त मीटिंग में निम्नांकित एजेंडे पर विस्तृत चर्चा की गई।

1. मुख्य सचिव, म.प्र. शासन की अध्यक्षता में आयोजित 176-177वीं एस एल बी सी बैठक दिनांक 06 जनवरी 2021 में केसीसी सेचुरेशन ड्राइव के अंतर्गत दिये निर्देशों के परिपालन में किए गए कार्य की समीक्षा।
2. "दुग्ध उत्पादन (डेयरी) हेतु किसान क्रेडिट कार्ड जारी करने के सम्बन्ध में हुए कार्य की समीक्षा तथा कृषि निवेश ऋण को बढ़ाने हेतु कार्य"

**बैठक के मुख्य कार्य विन्दु:-**

1. कृषि उत्पादन आयुक्त श्री के.के. सिंह द्वारा डेयरी/फिशरीज हेतु किसान क्रेडिट कार्ड जारी करने की समीक्षा की गई। दिनांक 6 जनवरी 2021 को मुख्य सचिव, म.प्र. शासन की अध्यक्षता में आयोजित 176-177वीं एस एल बी सी बैठक में दिये गये निर्देशों के अनुरूप बैंकों के द्वारा स्वीकृत के सी सी के विरुद्ध वितरण किये गये प्रकरणों की संख्या नगण्य है। इन प्रकरणों में शीघ्र वितरण सुनिश्चित करने निर्देश दिये गये जिसकी समीक्षा आगामी बैठक में की जावेगी।

✓

2. एफ आई प्लान पोर्टल द्वारा प्राप्त रिपोर्ट में केसीसी प्रकरणों के आवेदन प्राप्ति एवं स्वीकृत प्रकरणों की स्थिति ही दर्शाई गई है एवं ऋण वितरण सम्बन्धी जानकारी अनुपलब्ध होने पर असन्तोष जाहिर किया गया एवं आगामी बैठक में बैंकवार ऋण वितरण सम्बन्धी जानकारी मुहैया करने के लिये निर्देशित किया गया।

3. इंडियन ओव्हरसीज बैंक तथा पंजाब एण्ड सिंध बैंक द्वारा स्वीकृत डेयरी केसीसी प्रकरणों के विरुद्ध वितरित राशि संधिगत प्रतीत होकर बैंकों को समस्त स्वीकृत प्रकरणों लिस्ट SLBC के माध्यम से दुग्ध संघ को सोपने हेतु कहा गया, ताकि दुग्ध संघ के द्वारा सत्यापित किया जा सके।

4. बैंकों द्वारा बताया गया की दुग्ध संघ द्वारा सीधे हितग्राहियों के खातों में दुग्ध विक्रय का भुगतान न कर डेयरी के खाते में किया जा रहा है, अपर मुख्य सचिव, पशुपालन विभाग, म.प्र. द्वारा दुग्ध संघ को दुग्ध विक्रय का भुगतान सीधे किसान हितग्राही खाते में करने हेतु निर्देशित किया गया। सभी बैंकों को ऐसे ऋण खाते जिसमें भुगतान नहीं हो रहा है, चिन्हित कर SLBC के माध्यम से दुग्ध संघ को सोपने हेतु कहा गया, ताकि भुगतान सीधे किसान हितग्राही के खाते में किया जा सके।

5. फिशरीज केसीसी हेतु सहकारी बैंक के आलावा सभी कमर्शियल बैंकों को भी प्रकरण शीघ्र स्वीकृत और वितरण करने के लिए निर्देशित किया गया तथा बैठक हेतु प्रगति प्रतिवेदन में वितरित केसीसी की संख्या को शामिल किये जाने के निर्देश दिये गये।

6. बैठक में आई सी आई सी आई बैंक, आइ डी बी आइ बैंक, आई डी एफ सी फर्स्ट बैंक लि. अनुपस्थित रहे जिस पर संयुक्त संचालक, संस्थागत वित्त, मध्यप्रदेश द्वारा अप्रसन्नता व्यक्त की गई।

7. अपर मुख्य सचिव, पशुपालन एवं डेयरी विभाग, म.प्र. शासन द्वारा एच डी एफ सी बैंक, एक्सिस बैंक, आई सी आई सी आई बैंक, आइ डी बी आइ बैंक, आई डी एफ सी फर्स्ट बैंक लि. द्वारा डेयरी/फिशरीज केसीसी में नगण्य प्रगति पर असन्तोष व्यक्त किया एवं समस्त लम्बित प्रकरण शीघ्र स्वीकृत करने हेतु निर्देशित किया।

8. समस्त बैंकों द्वारा निरस्त तथा अपूर्ण डेयरी केसीसी प्रकरणों को कारण सहित सम्पूर्ण सूची दुग्ध संघ को शीघ्र उपलब्ध कराने के लिए निर्देशित किया गया ताकि त्रुटी निवारण कर पुनः स्वीकृति हेतु बैंक में प्रकरण जमा किए जा सके।



9 इंडियन बैंक द्वारा लंबित आवेदनों पर हितग्राहियों द्वारा केसीसी न लेने की बात की गई जिस पर अपर मुख्य सचिव पशुपालन एवं डेयरी विभाग द्वारा हितग्राहियों की सूची दुग्ध संघ को उपलब्ध कराने के निर्देश दिये गये।

10 एसएलबीसी द्वारा केसीसी हेतु पोर्टल पर जानकारी दर्ज किये जाने तथा प्रगति प्राप्त किये जाने हेतु कार्यशाला का आयोजन किये जाने के निर्देश दिये गये जिससे पोर्टल पर उचित प्रगति दर्ज की जाकर समीक्षा हेतु सही जानकारी प्राप्त हो सके।

11. बैठक में आत्म निर्भर भारत के अंतर्गत कृषि निवेश को बढ़ावा देने केंद्र सरकार द्वारा संचालित योजनाएँ एग्री इन्फ्रास्ट्रक्चर फंड, एनीमल हसबैंडरी इन्फ्रास्ट्रक्चर डेवलपमेंट फंड एवं पी एम् एफ एम् ई पर विस्तृत चर्चा की गई। वर्तमान में बैंकों द्वारा दिए गए कुल कृषि ऋणों में फसल ऋणों का भाग 73.66% होने एवं टर्म लोन का भाग 26.34% होने पर चिंता जाहिर की गई। उक्त योजनाओं को प्रचारित करने पर एवं कृषि एवं पशुपालन क्षेत्र में निवेश बढ़ाने पर जोर दिया गया। सीडी रेशो के संबंध में म.प्र.राज्य की स्थिति अन्य राज्यों की तुलना में कहाँ है तथा कृषि के सहायक घटकों की ऋण वितरण में क्या स्थिति है, इसकी वस्तुस्थिति आगामी बैठक में अनिवार्यतः रखने के निर्देश दिये गये। इसके साथ ही राज्य में कृषि ऋण वितरण में बैंकवार प्रगति स्थिति से भी अवगत कराने के निर्देश दिये गये हैं।

12 एग्री इन्फ्रा फंड के अंतर्गत प्राप्त सभी प्रकरणों का निराकरण किये जाने तथा AHIDF में प्राप्त सभी प्रकरणों की सूची पशुपालन विभाग को उपलब्ध कराने व सभी प्रकरणों का निराकरण किये जाने हेतु निर्देश दिये गये।

13 अपर मुख्य सचिव, पशुपालन विभाग, म.प्र. ने पशुपालन और फिशरीज विभाग को निर्देशित किया कि बैंक फिल्ड अधिकारियों हेतु विभाग द्वारा संचालित विभिन्न योजनाओं एवं प्रोजेक्ट सम्बन्धी क्षेत्र भ्रमण कराया जावे ताकि वस्तुस्थिति से अवगत होकर अधिकाधिक प्रकरण बैंकों द्वारा स्वीकृत किया जा सके।

अध्यक्ष महोदय द्वारा 15 अप्रैल के बाद समस्त बैंकों के साथ पुनः समीक्षा बैठक का आयोजन करने हेतु निर्देश दिये गये।

  
05/04/20

**Minutes of 24<sup>th</sup>, 25<sup>th</sup> and 26<sup>th</sup> SLBC Sub-committee meeting on improvement in  
Recovery system in Banks held on 07.04.2021**

The 24<sup>th</sup>, 25<sup>th</sup> and 26<sup>th</sup> meeting of SLBC Sub-Committee on recovery in banking system was held on 07.04.2021 through online mode on MS teams under the Chairmanship of Shri Ganesh Shankar Mishra, Commissioner, Directorate of Institutional Finance (DIF), and Government of Madhya Pradesh. The meeting was attended by following dignitaries:-

1. Shri S.D. Mahurkar, Field General Manager, CBI and Convener, State Level Bankers' Committee, Madhya Pradesh
2. Shri Sundeep Kumar Dutta, General Manager (FIMM), State Bank of India
3. Shri Satish Gupta, Joint Director, Directorate of Institutional Finance (DIF)
4. Shri Subrat Kumar Sinha, DGM (FIMF), State Bank of India
5. Representative from RBI/ NABARD
6. Zonal Heads of SLBC member Banks.

Meeting started with the welcome address by Shri Subrat Kumar Sinha, DGM (FIMF) and introductory note by Shri Ganesh Shankar Mishra, Commissioner, Directorate of Institutional Finance (DIF) followed by presentation on various agenda by Rakesh Kumar AGM (Lead Bank), State Bank of India.

The following issues were discussed in detail: -.

**Agenda No 1: Approval of the Minutes of the 22<sup>nd</sup> and 23<sup>rd</sup> SLBC Sub- Committee meeting on recovery held on 2.0.03.2020**

- Confirmed by all member banks

**Agenda No 02. Review of High NPA in many Government Sponsored scheme namely PMEGP, Mudra, SGSY/SHG, Mukhya Mantri Yuva Udyami Yojna/ Swarojgar Yojna, Review of high NPA in Government Sponsored Schemes. Signs of stress visible in recently lent accounts under PM SVANidhi also**

- Commissioner DIF, impressed upon all bankers that these schemes will be continuing and bankers need to exercise proper due diligence while processing and sanctioning cases. He also asked for suggestions on how to improve the position.
- The Field General Manager, CBI and Convener SLBC suggested the potential borrowers to be covered under financial literacy awareness camps to develop the prospective borrowers.
- The General Manager (FIMM), SBI emphasized that proper coordination between all sourcing agencies ie DIC, KVIC, SRLM etc is necessary to identify suitable beneficiary and sourcing of quality proposals
- While discussing higher NPA in SHG financing, Commissioner, DIF asked for presentation of separate NPA positions for regular SHG and NRLM cases in the next meeting. For NPA in SHGs, he suggested that it is not advisable to go through hard NPA recovery position instead fixing social responsibility and exerting social pressure would bring recoveries in these accounts. In case of SHG financing under NRLM/SRLM, he suggested that in case NPA in NRLM accounts, support of Project Coordinator and field level official can be sought for recovery.
- While discussing higher NPA in state specific schemes MMYUY/MMSY, Commissioner, DIF asked State Bank of India and Indian bank to have root cause analysis of higher NPA so that more due diligence can be exercised while financing in future.

#### **NPA IN PM SVANIDHI CASES:**

- The General Manager (FIMM), SBI shared that higher NPA in recently launched PM SVANidhi schemes is matter of concern and sought immediate support from Government Departments.
- Commissioner, DIF asked all member banks to immediately provide list of all NPA account to CMO of concerned Urban Local Body and Commissioner, Urban Administration & Development for proper follow up and initiating recovery measures.

- Joint Director, DIF, advised that Commissioner, Urban Administration & Development (UAAD) has provided list of about 4000 cases in which partial disbursement was made, which could be a cause of NPA and asked all banks to immediately disburse full amount.

**(Action by ALL Banks)**

**Agenda No 3: NPAs in CM Rural Housing Scheme. (Long Pending issue of an Administrative order by Government of MP, empowering banks to settle dues through OTS.**

- Commissioner, DIF informed that matter is being taken by their office and a sub-committee has been constituted under Chairmanship of Chief Secretary, GoMP and a positive outcome is expected soon to sort out the long pending issues raised by Bankers.

**(Action by Panchayat & Rural Development Deptt./ DIF)**

**Agenda No 4: Recovery in RRC filed cases is not satisfactory. A Committee may be constituted under the Chairmanship of Tehsildar at Tehsil level for effective follow up of RRC filed cases.**

- Joint Director, DIF advised that BRISC /RRC portal is not updated regularly by most of the banks and required information's are also left blank or not fed correctly.
- Commissioner, DIF showed concern that many ground level bank official are not aware of the BRISC and suggested that a workshop for all LDMs and Nodal Officers of banks may be arranged to familiarize them with working of BRISC software
- LDMs needs to regularly review the position with concerned Collector on Pending RRC cases during DCC/DLRC meeting.

**(ACTION-SLBC/ ALL BANKS/ DIF)**

**Agenda No 5: 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**

- The Regional Head, IDFC-First Bank 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 and banks are being asked for compromise/settlement with borrowers. When all options for compromise and settlements are exhausted, then only Banks exercise powers u/s 14 of SARFAESI act for taking physical possession of mortgaged properties. As such, suitable directions should be given to District Magistrates for quick disposal of pending cases.
- Joint Director, DIF, requested all the banks to share the list of all pending application above 30 days with DM court, so that concern District Magistrates may be advised accordingly.

**(Action by all Banks/ DIF)**

Meeting ended with a concluding remarks and vote of thanks to the Chair and all invitee members by Shri Subrat Kumar Sinha, DGM (FIMF), SBI.