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ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
APC	: Agriculture Production Commissioner
APY	: Atal Pension Yojana
BRISC	: Bank Recovery Incentive Scheme
CA	: Chartered Accountants
CAGR	: Compound Annual Growth Rate
CDR	: Credit Deposit Ratio
DCC	: District Consultative Committee
DCCB	: District Central Cooperative Banks
DFS	: Department of Financial Services
EWS	: Economically Weaker Sections
FLCC	: Financial Literacy Credit Counseling Centres
GCA	: Gross Cropped Area
GDP	: Gross Domestic Products
GLC	: Ground Level Credit
GVA	: Gross Value Added
HFC	: Housing Finance Company
IBC	: Indian Bankruptcy Code
JLG	: Joint Liability Group
KCC	: Kisan Credit Card
LDM	: Lead District Manager
LWE	: Left Wing Extremism
M.M	: Margin Money
MIG	: Middle Income Group
MMAKY	: Mukhya Mantri Arthik Kalyan Yojana
MMSY	: Mukhya Mantri Swarojgar Yojana
MMYUY	: Mukhya Mantri Yuva Udyami Yojana
MSME	: Micro, Small & Medium Enterprises
MSP	: Minimum Support Price
NPA	: Non Performing Asset
NSSO	: National Sample Survey Office
PMAY	: Pradhan Mantri Awas Yojana
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PML	: Prevention of Money Laundering
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PSL	: Priority Sector Lending
RRB	: Regional Rural Bank
RRC	: Revenue Recovery Certificate
SARFAESI	: Securitization & Reconstruction of Financial Assets & Enforcement of Security Int. Act
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SLBC	: State Level Bankers' Committee
SOF	: Scale of Finance
SUI	: Stand-up India
UIDAI	: Unique Identification Authority of India

ADOPTION OF THE MINUTES OF THE 162nd/163rd SLBC MEETING HELD ON 04.03.2017

The Minutes of 162nd /163rd Meeting of SLBC held on 4th March 2017 was circulated to all concerned and has been uploaded on website of SLBC (www.slbcmadhyapradesh.in) and website of Directorate of Institutional Finance, Government of Madhya Pradesh (www.dif.mp.gov.in). The actionable points have been indicated for desired action.

SLBC received a communication from M.P. Rural Development Authority for modification in page 8, para (vi) of the minutes as under:

“Shri R.S.Julania, ACS, Panchayat & Rural Development informed that some branches of RRBs & SBI are not releasing final installment in CMRHM, creating dissatisfaction among the borrowers. He said that last installment has to be released in time for timely completion of houses. He requested Convenor, SLBC to advise all participating banks suitably.”

Action: All Participating Banks

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

Agenda No-1

ACTION TAKEN REPORT ON ACTION POINTS OF 162nd/163rd SLBC MEETING HELD ON 04.03.2017

Sr.	Agenda Item/Action Points	Action Taken Report
1	<p>ACP Achievement: The ACP achievement under agriculture sector of RRBs and Co-operative banks was only 53%, despite of the fact that States' economy being primarily an agrarian economy. Banks need to improve their position in the next quarter.</p> <p>Action: RRBs & Cooperative Banks</p>	At the end of March-2017, achievement of RRBs and Co-operative banks together was 80.22% under agriculture sectors.
2	<p>a) Performance of the banks under Priority Sector was only 56% up to December-16 quarter during FY 2016-17, which needs to be picked up.</p> <p>Action: All Banks</p> <p>b) The State Government is making all out efforts for creating demand in agriculture, MSME and other priority sector. All banks to ensure that targets planned for the state should be achieved.</p> <p>Action: All Banks</p>	<p>a) Out of the target of Rs. 109104 crores under priority sector, banks disbursed Rs. 87678 crores by Mar-2017 and achieved 80.36% of the target during FY 2016-17.</p> <p>b) At the end of Mar-17, achievement under MSME of priority sector was 102.43% of the target whereas it was 79.22% under agriculture during FY 2016-17.</p>
3	<p>CD Ratio:</p> <p>a) CD Ratio of the state decreased drastically by 6.72% during 3rd quarter as compared to 2nd quarter, which needs to be improved during Mar-17.</p> <p>Action: All Banks</p> <p>b) At the end of Dec-16, 11 districts had shown CD ratio below 40%. While Umariya, Shahdol, Tikamgarh, Madla & Dindori districts were having low CD ratio historically some districts viz. Satna, Sagar, Jabalpur, Panna, Chhatarpur & Bhind were new entrants. If situation continues in Mar-17, then these districts may also be reviewed by the subcommittee on CD ratio and special committee of DLCC should discuss ways to improve the CD ratio.</p> <p>Action: Concerned Lead Banks & LDMs</p>	<p>a) CD Ratio of the state increased by 5.59% during Dec-2016 to Mar-2017 quarter and it was 71.25% as on 31.03.2017.</p> <p>b) At the end of March-2017, there were only 7 districts out of 11 districts in previous quarter having CD Ratio below 40%. The districts are Dindori, Mandla, Panna, Satna, Shahdol, Tikamgarh & Umariya.</p> <p>Special DLCC meeting of Umariya district was conducted on 27.04.2017. Minutes of the meeting is enclosed.</p>
4	<p>Loans outstanding under Social Infrastructure were declined from Sep to Dec-16 quarter. It was explained that appropriate classification and data cleansing are required as banks have already been financing to this sector.</p> <p>Action: All Banks</p>	There was a marginal increase of Rs.4.32 crores during Dec-16 to Mar-2017 quarter. Banks are still required to do either data cleansing work or financing to this sector.
5	<p>MUDRA loans</p> <p>a) The State Government had set the targets of 5 lac cases under MUDRA loans. Banks should achieve their targets by Mar-17.</p> <p>Action: All Banks</p> <p>b) Participation of some private banks under MUDRA loans was not satisfactory.</p> <p>Action: Private Banks</p>	<p>a) As against target of 5 lac cases of state Govt., banks financed to 8.79 lac beneficiaries under all three categories of MUDRA loans as on 31.03.2017.</p> <p>b) Private Banks reported disbursement of Rs. 1956 crores against total disbursement of Rs. 5907 crores. In percentage terms, their contribution was 33%.</p>

<p>6</p>	<p>a) RRBs to upgrade their technology for mobile banking and other applications with assistance from sponsor bank. Action: RRBs</p> <p>b) None of the RRBs got permission from RBI for installation of POS and mobile banking services. The Secretary, DFS advised to take up the matter with RBI. Action: RRBs</p>	<p>a) NJGB informed that an approval for mobile banking was given by RBI for the period of 6 months, which is going to be expired on 13.07.2017. However, matter is pending with their sponsored bank i.e. Bank of India. CMPGB informed that RBI did not grant permission to them for mobile banking & installation of POS. Response from MGB is awaited.</p> <p>b) NJGB informed that their sponsor bank advised them to move under aggregator module, accordingly UAT/testing for implementation is under process at sponsored bank level. However, their bank has identified two merchants for POS installation.</p>
<p>7</p>	<p>Doubling Farmers' Income</p> <p>a) On the matter of "Doubling Farmers' Income by 2022", it was advised to discuss the matter vigorously in the SLBC Sub Committee on agriculture. Action: SBI</p> <p>b) APC, Govt. of M.P. requested NABARD to develop suitable and bankable schemes for Agro Forestry. Action: NABARD</p> <p>c) All LDMs to include "Doubling Farmers' Income by 2022" as regular agenda in every DLCC meeting. Action: All LDMs</p>	<p>a) The Convenor of agriculture subcommittee i.e. State Bank of India included this agenda in its subcommittee meeting held on 05.06.2017.</p> <p>b) NABARD has prepared the model schemes, which is placed in Agenda no. 19</p> <p>c) LDMs have been advised to include this agenda in every DLCC meeting.</p>
<p>8</p>	<p>Chief Minister Rural Housing Mission (CMRHM): Shri R.S.Julania, ACS, Panchayat & Rural Development informed that some branches of RRBs & SBI are not releasing final installment in CMRHM, creating dissatisfaction among the borrowers. He said that last installment has to be released in time for timely completion of houses. He requested Convenor, SLBC to advise all participating banks suitably. Action: SLBC & All Participating Banks</p>	<p>Suitable instructions have been issued to the participating banks and the field functionaries in this regard for compliance.</p>
<p>9</p>	<p>Pradhan Mantri Awas Yojana (Urban): Banks were advised to improve awareness among their branch managers through training/FAQ so that progress can be improved under the scheme. Action: All Banks</p>	<p>At the end of Mar-2017, 1874 beneficiaries were sanctioned the loans of Rs. 127 crores. FAQs are made available to branches for creating awareness about the scheme.</p>
<p>10</p>	<p>Progress under Government Sponsored Schemes viz. Mukhya Mantri Yuva Udhayami Yojna (MMYUY), Mukhya Mantri Swarojgar Yojna (MMSY) & Mukhya Mantri Arthik Kalyan Yojana (MMAKY), Prime Minister's Employment Generation Programme (PMEGP) & Weavers Mudra Yojana: Banks should achieve the targets of March 2017. Action: All Banks</p>	<p>More than 100% of the target for financial year 2016-17 was achieved by banks under MMYUY, MMSY & MMAKY. As against targets of 100000 numbers of cases, loans were given to 101495 beneficiaries and achievement index was 101.50%. Scheme wise progress is placed in the agenda note.</p>
<p>11</p>	<p>Opening of Brick & Mortar branch in villages with 5000 or more population: Out of 47 identified centres for opening of bank branches, only 4</p>	<p>8 Brick and mortar branches were opened till 31st March 2017. Remaining banks are requested to open</p>

	<p>banks had opened their branch till 30.12.2016. Many banks expressed their difficulties in this regard and had approached for change of centres. Secretary, DFS stated that original allotment will not be changed (except in genuine cases) and allotted banks have to open their branch at the earliest.</p> <p>Action: All Concerned Banks</p>	<p>the branches at the earliest. Details are placed in the agenda note No-5.</p>
12	<p>The state government will be holding camps from 14th April 2017 to reach out to a large number of people for educating them on cashless transactions, RuPay activation & aadhaar seeding etc.</p> <p>Action: Govt. of M.P.</p>	<p>It is informed that the State Govt. organized the camps during campaign of “Gram Uday Se Bharat Uday”</p>
13	<p>Trade license for registration of Bank’s Charge at RTO on vehicles: It was informed that Indore RTOs has made “Trade License” mandatory for vehicle finance companies including banks. It was represented by banks that they are regulated by strict law of the Government & Reserve Bank of India and there are strong mechanisms to monitor the activities and compliance of the norms in all aspects of banking. Hence, GoMP was requested to waive the charges for the banks for obtaining such license. The Commissioner, Directorate of Institutional Finance, GoMP assured the banks to look into the matter.</p> <p>Action: Govt. of M.P.</p>	<p>Department of Transport, GoMP vide letter no. 1451/2017/8 dated 22.04.2017 exempted the banks for obtaining such license for vehicle registration.</p>
14	<p>Difficulties faced by banks in registration of Police complaints in matter relating to frauds: A matter on facing challenges in registering Police complaints in Shahdol, Bhopal, Hoshangabad, Mandsaur, Gwalior, Raisen, Jabalpur & Mandla districts was raised. The Police do not accept the complaints ab-initio filed by the bank, citing various reasons, even in the cases where Bank/Customer have suffered actual financial loss. The State Government assured banks to help in this regard.</p> <p>Action: Govt. of M.P.</p>	<p>It is informed that the State Government has taken up the issues with Police authorities of the concerned districts.</p>
15	<p>Printing of Folio under Pradhan Mantri Fasal Bima Yojana: The Govt. of India has decided to provide a folio to farmers containing information on the Pradhan Mantri Fasal Bima Yojana (PMFBY) in current Rabi 2016-17 season. The cost for printing of the folios for Commercial Banks will be borne by the concerned banks. All concerned banks were advised to place the order to lowest bidder press and get it print.</p> <p>Action: All concerned Banks</p>	<p>Printing order of more than 11 lakh folios was given to the vendor. Banks were advised to distribute these folios along with acknowledgement receipt to the farmers.</p>

Agenda No-2

REVIEW OF BANKING DEVELOPMENT IN MADHYA PRADESH in Q-1 of FY 17-18

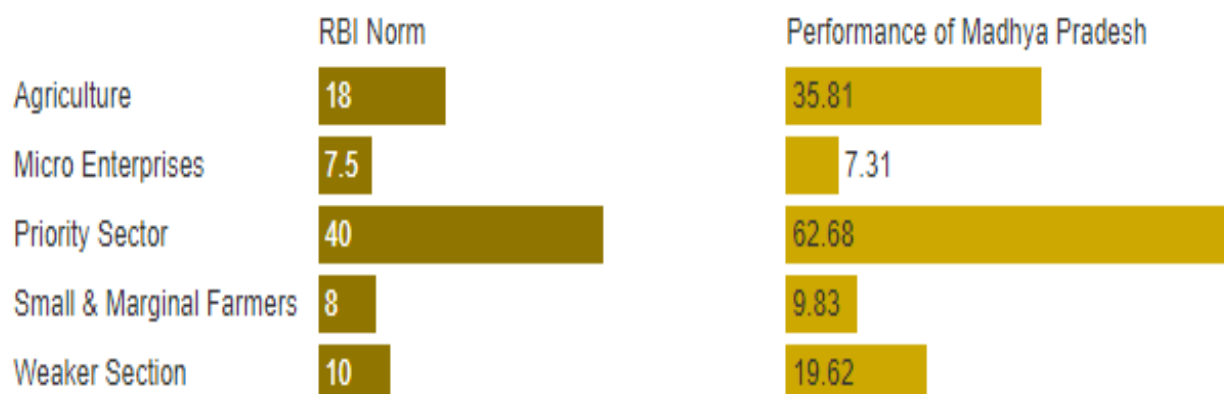
KEY BANKING PARAMETERS OF THE STATE AS ON 30.06.2016 vis-à-vis 30.06.2017

Outstanding amount in Rs. crores

Sr.	Parameters	June-16	March-17	June-17	Y-o-Y variation	Y-o-Y variation %	Quarterly variation % from Mar-2017
1	Total number of Branches	7031	7218	7259	228	3.24	0.57
2	Total number of ATMs	8983	9284	9316	333	3.71	0.34
3	Credit Deposit Ratio	72.10	71.25	69.84	-2.26	-2.26	-1.41
4	Total Deposits	289797	336950	340488	50691	17.49	1.05
5	Total Advances	208934	240064	237792	28858	13.81	-0.95
6	Total Business [4+5]	498731	577014	578280	79549	15.95	0.22
7	Agriculture advances	66427	92362	85142	18715	28.17	-7.82
8	Crop Loans out of total agriculture	48128	67659	62920	11345	23.57	-7.00
9	% of Agriculture advances to Total advances [RBI Norm: 18%]	31.79	38.47	35.81	4.01	4.01	-2.66
10	MSME	36084	40887	40254	4170	11.56	-1.55
10a	Micro Credit out of total MSME	15259	17546	17389	2130	13.96	-0.89
11	% of credit of Micro Enterprises to Total advances (RBI Norm:7.5%)	7.30	7.31	7.31	0.01	0.01	0.00
12	Export Credit	570	148	42	-528	-92.63	-71.62
13	Education	1814	2018	1880	66	3.64	-6.84
14	Housing	18031	19363	19804	1773	9.83	2.28
15	Social Infrastructure	132	141	118	-14	-10.61	-16.31
16	Renewable Energy	57	675	480	423	742.11	-28.89
17	Others	16685	2823	1326	-15359	-92.05	-53.03
18	Total Priority Sector Advances [7+10+12+13+14+15+16+17]	139800	158417	149046	9246	6.61	-5.92
19	% of Priority Sector advances to Total advances [RBI Norm: 40%]	66.91	65.99	62.68	-4.23	-4.23	-3.31
20	Total Non-Priority Sector Advances	69134	81647	88746	19612	28.37	8.69
21	Advances to small & marginal farmers	21386	26242	23370	1984	9.28	-10.94
22	% of advances to small & marginal farmers to total advances [RBI Norm: 8% by Mar-17]	10.24	10.93	9.83	-0.41	-0.41	-1.10
23	Total NPA	11023	16445	18773	7750	70.31	14.16
24	% of NPA to total advances	5.28	6.85	7.89	2.62	2.62	1.04
25	Advances to Weaker Sections	42962	55917	46647	3685	8.58	-16.58
26	% of advances to Weaker Sections to total Advances [RBI Norm: 10%]	20.56	23.29	19.62	-0.95	-0.95	-3.67

PERFORMANCE OF BANKS VIS-À-VIS STIPULATED NORMS OF RBI

As on 30.06.2017



Sector wise business overview

BRANCH NETWORK

- Reserve Bank of India vide their notification RBI/2017..18/37BR.No.Ret.BC.80/12.06.004/2017-18 dated August 03, 2017 excluded the names of six banks namely State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Bharatiya Mahila Bank from the Second Schedule of the RBI Act, 1934.
- After merger of Associate Banks of SBI, the banking network in the State, as on June 30, 2017, comprised of 42 Commercial Banks, 3 Regional Rural Banks and M.P. State Cooperative Bank (Apex Bank) with 38 affiliated District Central Cooperative Banks (DCCBs).
- Banking services in the State are provided through a network of 7259 branches, of which 2665 (37%), 2292 (32%) and 2302 (31%) branches comprised rural, semi urban & urban branches respectively.
- At the end of June 2017, net Y-o-Y increase of 228 new bank branches have been registered from June-2016.

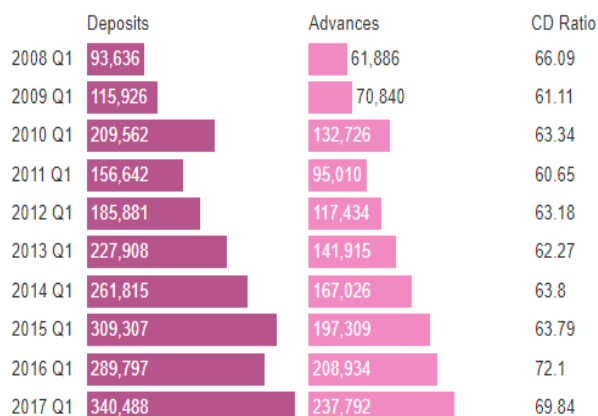
BUSINESS

- Total Business of the Banks crossed Rs. 5, 00,000 crores and increased to Rs. 5,78,280 crores as on June 30, 2017 from Rs. 4,98,731 crore as on June 30, 2016 registering a growth of 15.95% (Y-o-Y basis). However, it was 0.22% from 31st March 2017.
- Total Deposits as on June 30, 2017 stood at Rs.3,40,488 Crore in comparison to Rs. 2,89,797 Crore as on June 30, 2016 showing a growth of 17.49% over previous year. Total deposits also increased by 1.05% from Mar-17 during first quarter of current fiscal.
- CASA Deposits comprised 44.13% of the total Deposits as on 30th June 2017.
- The total Advances of the Banks increased from Rs 2,08,934 crore as of June 30, 2016 to Rs. 2,37,792 Crore in June-17 registering a Y-O-Y growth of 13.81%. However, it slightly reduced by 0.95% from March-17.

CD RATIO

- Credit-Deposit Ratio (CD ratio) of Madhya Pradesh has fallen to 69.84% as on June 2017 from 72.10% in previous year i.e. June 2016. Data suggests that deposits of banks increased whereas advances did not increase in the same proportion, resulting in the reduction in CD ratio.
- CD Ratio of rural, semi-urban & urban centres was 84.45%, 70.91% & 65.83% respectively as on June 30, 2017.
- Deposits of semi-urban centres grew at the rate of 55% followed by urban and rural centres showing a Y-o-Y growth of 38% and 7% respectively.
- Y-o-Y growth of advances in rural, semi-urban and urban centres was 19%, 57% and 24% respectively as on 30th June 2017.
- Banks' incremental credit-deposit ratio falls to 69.84% in current fiscal, from 71.25% during previous quarter.

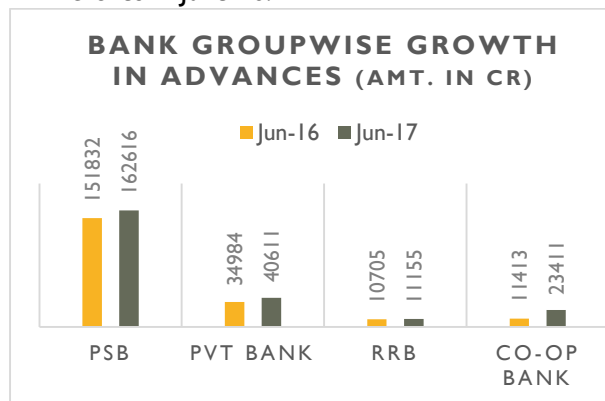
Chart showing trend of Deposit, Advances & CD Ratio of last 10 years



Amount in crores

ADVANCES

- On a year-on-year (Yo-Y) basis, banks' credit increased by 13.81 per cent in June 2017 as compared with an increase of 5.89 per cent in June 2016.
- The total Advances of the Banks increased by Rs. 28858 crores during June-17 as compared with an increase of Rs. 11625 crores in June-16.



AGRICULTURE

- The aggregate of agriculture advances extended by banks in Madhya Pradesh have increased from Rs. 66427 crores in previous year June 2016 to Rs. 85142 crores in June-2017, registering an increase of Rs. 18715 crores in absolute terms and 28.17% in percentage terms.
- The percentage of agriculture advances to total advances is 35.81% as of 30th June 2017 as against RBI norm of 18%.

MSME

- MSMEs sector during June-17 have registered 11.56% growth over June-16. The MSME advances of the Banks increased from Rs 36084 crore as of June 30, 2016 to Rs. 40254 crore in June-17, showing a growth of Rs. 4170 crore.
- However, it slightly decline in June-17 by 1.55% from previous quarter.
- The percentage of Micro enterprises to total advances was 7.31 as of June 2017 as against RBI norm of 7.5%.

EXPORT CREDIT

- Export credit of banks in Madhya Pradesh reduced by Rs. 528 crores from June-16 to June-2017.
- Outstanding balance of State Bank of India reduced by Rs. 552 crores during June-16 to June-17.
- Export credit includes pre-shipment and post shipment export credit (excluding off-balance sheet items) having sanctioned limit of Rs.25 crore per borrower to units having turnover of up to Rs.100 crore.

EDUCATION LOAN

- Education loans outstanding (Loans to individuals for educational purposes including vocational courses up to Rs.10 lakh irrespective of the sanctioned amount) is increased from 1814 crores as of June 2016 to Rs. 1880 crores in June 2017, showing Y-o-Y growth of 3.64%.
- Out of total education loan portfolio in the state, the share of public sector banks is 94% followed by RRBs and private banks with share of only 3.5% and 2.5% respectively.
- Average loan size was Rs. 2.67 lac as on June 30, 2017

Top 10 Education Loan lenders in M.P.

Sr	Banks	No	Loan O/S in Crore
1	State Bank of India	26469	809
2	Central Bank of India	11122	283
3	Bank of India	10214	223
4	Punjab National Bank	7453	189
5	Union Bank of India	3809	105
6	Allahabad Bank	3074	80
7	Bank of Baroda	3117	80
8	UCO Bank	3095	78
9	Canara Bank	2605	72
10	NJGB	2076	45

HOUSING LOAN

- The housing loan portfolio under priority sector of banks rose by 9.83 per cent in a year up to June 2017. Outstanding housing loans stood at Rs 19804 crore as on June 30, 2017 against Rs. 18031 crore in June-16.
- During current fiscal, it increased by 2.28% from March-17.
- In general, housing loans to individuals up to Rs. 28 lakh in metropolitan centres and Rs. 20 lakh in other centres are classified under priority sector.

SOCIAL INFRASTRUCTURE

- Balance outstanding of social infrastructure is decreased from 132 crores as of June 2016, to 118 crores in June 2017.
- Social infrastructure has been defined by the RBI as loans up to Rs.5 crore per borrower for building schools, healthcare facilities, drinking water facilities and sanitation facilities in smaller centres.

RENEWABLE ENERGY

- Renewable energy includes loans up to Rs.15 crore to borrowers for solar, biomass, wind, micro-hydel plants and for non-conventional energy-based public utilities like street lighting systems, and remote village electrification.
- Balance outstanding under renewable energy as of June-2017 increased by Rs. 423 crores from previous June, showing Y-o-Y increase of 742%. Out of total exposure under renewable energy sector, share of State Bank of India is 93%.

OTHERS

Outstanding under other priority sector was Rs. 1326 crores as on 30th June 2017. Loans to following categories come under this portfolio.

- Loans to distressed persons not exceeding Rs. 1,00,000/- per borrower to repay their debt to non-institutional lenders.
- Loans not exceeding Rs. 50,000/- per borrower provided directly by banks to individuals and their SHG/JLG.
- Loans sanctioned to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations.

PRIORITY SECTOR

- Banks in Madhya Pradesh has shown commendable performance under Priority Sector Lending (PSL).
- Percentage of priority sector loans to total advances was 62.28% during June 30, 2017 as against RBI Norm of 40%.
- In contrast to the trend in total credit, the priority sector lending registered Y-o-Y growth of 6.61 percent during June 30, 2017.

PERSONAL LOAN UNDER NON-PRIORITY

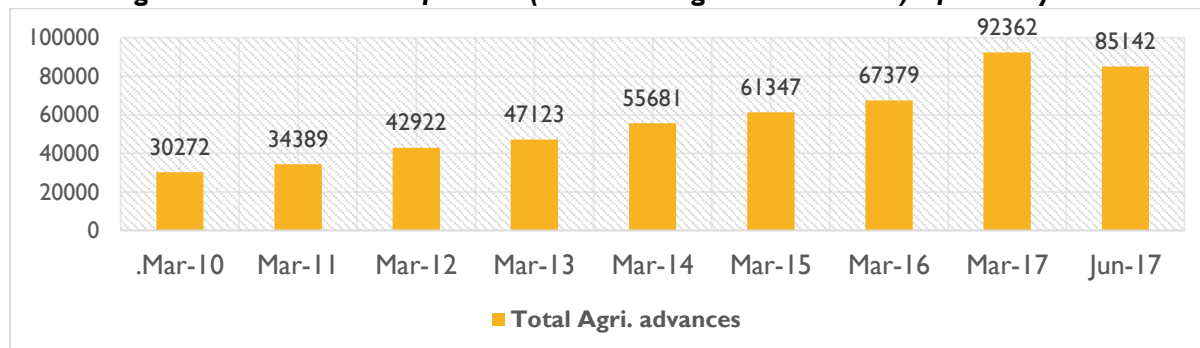
- Personal loan segment has shown 8.43% year on year growth during June 30, 2017. Total outstanding was Rs. 10421 crore as on June 30, 2016, which increased to Rs. 11299 crore during June-2017 and average loan size was 2.80 lacs.

This agenda is putup for information/discussion

Agenda No-3

Agriculture loans in M.P.- An overview

Agriculture advances of Banks (Outstanding Amt. in Crore) of last 8 years



In Madhya Pradesh, agriculture credit comprises of highest share (35.81%) of total Bank's credit (priority sector) as on 30th June 2017. The percentage of agriculture advances to total advances is 35.81% as of 30th June 2017 as against RBI norm of 18%.

State wise credit to agriculture by Scheduled Commercial Banks from 2007 to 2015

Amount in Rs. Billion

States	2007	2008	2009	2010	2011	2012	2013	2014	2015	Growth rate of agriculture credit by Scheduled Commercial Banks (2007-2015)
Andhra Pradesh	242	292	378	492	612	803	963	1182	1195	19%
Tamil Nadu	231	266	339	440	566	748	906	1092	1,151	20%
Uttar Pradesh	234	287	345	409	436	533	645	823	932	17%
Karnataka	205	245	267	310	370	452	543	734	763	16%
Maharashtra	244	265	277	353	376	440	613	718	748	13%
Punjab	132	154	168	203	263	312	367	500	572	18%
Rajasthan	129	160	181	214	268	332	412	508	564	18%
Kerala	85	121	123	170	232	289	354	409	544	23%
Madhya Pradesh	107	139	174	213	211	270	292	397	464	18%
Gujarat	122	219	144	177	205	267	312	341	382	14%
Haryana	99	110	125	157	194	231	258	332	348	15%
Bihar	66	68	83	103	122	154	206	255	282	18%
West Bengal	82	94	86	128	154	187	210	262	240	13%
Odisha	38	48	58	79	104	100	113	142	169	18%
Chhattisgarh	19	26	26	57	74	71	103	89	107	21%
Assam	11	13	16	22	29	40	54	63	74	24%
Uttarakhand	14	17	23	28	36	42	48	64	68	19%
Jharkhand	12	14	14	20	26	33	46	56	60	20%
ALL INDIA*	2302	2741	3095	3903	4610	5619	6761	8418	9043	16%

Above data shows that the growth rate of agriculture credit by Scheduled Commercial Banks (SCBs) is 18% in Madhya Pradesh, which is above than national average i.e. 16%. Some peer states viz. Maharashtra, Karnataka, Uttar Pradesh are behind M.P.

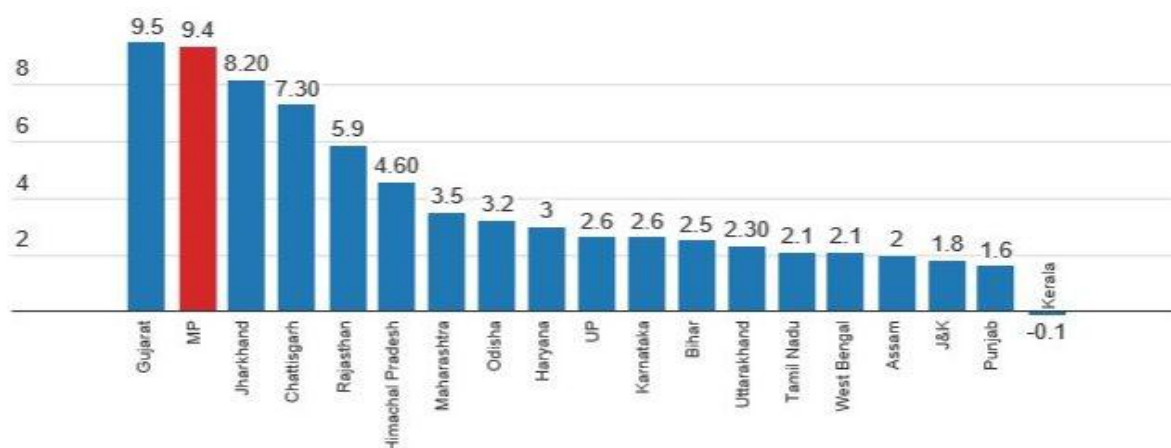
Source: <https://rbi.org.in/scripts/PublicationsView.aspx?id=17733>

Agriculture loans and crop loans outstanding of some peer states are as shown below. (Amount in Rs. crores, FY 2016-17)

Amount in crores							
State	Total Agri Advances (2016-17)	Out of which Crop Loans (2016-17)	Term loan % to total agriculture loans	GVA Crop Growth Rate* (2016-17) (%)	GVA of Crop (2016-17)	Crop Loan to GVA of Crop	Total Loan to GVA of Crop
Uttar Pradesh	133,924	99,112	25.99	3.40	182482	54.3%	73.4%
Maharashtra	417,488	88,968	78.69	3.30	111460	79.8%	374.6%
Rajasthan	90,655	69,325	23.53	6.10	77395	89.6%	117.1%
Karnataka	79,237	39,056	50.71	3.80	75204	51.9%	105.4%
Madhya Pradesh	92,362	62,920	31.87	10.80	117884	44.7%	78.3%
Punjab	74,878	58,029	22.50	4.50	64449	90.0%	116.2%

*Source-<http://niti.gov.in/content/agriculture-allied-activities-annual-growth-rate-2004-05-prices-2007-08-2014-15> & SLBC websites
GVA-Gross Value Added

% CAGR (Compound Annual Growth Rate) of state agriculture GDP



Figures indicate % CAGR (Compound Annual Growth Rate) of state agriculture GDP between 2000-01 and 2014-15. Source: CMIE (Centre for Monitoring Indian Economy) Status of India

- Madhya Pradesh has shown record agricultural growth over the past several years. Above analysis shows that between 2000-01 and 2014-15, Agri-GDP (Gross Domestic Product) for MP grew at an annual average rate of 9.4%, second only to Gujarat at 9.5%. Growth rate of agriculture GDP in MP surpassed most states between 2000-01 and 2014-15.
- GVA (Gross Value Added) of crop in 2016-17 is highest in M.P. as compared to peer states.
- Total loans to GVA of crops shows that in M.P., indebtedness of farmers is low as compared to peer states except Uttar Pradesh.
- National Sample Survey Office's (NSSO) survey of farm households' data show farm earnings rising at an annual pace of 15% between 2002-03 and 2012-13 to Rs. 4,016 on an average.

Agriculture loans Y-o-Y growth/variation

Amount in crores

Sector	June-2016		March-17		June-17		Y-o-Y variation	Y-o-Y variation %	Variation from Mar-17	% variation from Mar-17
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.	Amt.	Amt.
Farm Credit	8209992	57756	8867422	83117	8852332	75277	17521	30.34	-7840	-9.43
Crop Loans (Out of Farm Credit)	7617216	48128	7826488	67659	8114018	62920	11345	23.57	4739	-7.00
Agri Infrastructure	108963	2625	29078	2678	46278	2349	-276	-10.51	-329	-12.29
Ancillary Activities	168226	6046	243524	6566	177444	7516	1470	24.31	950	14.47
Total Agriculture	8487181	66427	9140024	92361	9076054	85142	18715	28.17	-7219	-7.82

- The aggregate of agriculture advances extended by banks in Madhya Pradesh have increased from Rs. 66427 crores in previous year June 2016 to Rs. 85142 crores in June-2017, registering an increase of Rs. 18715 crores in absolute terms and 28.17% in percentage terms.
- Ancillary activities has shown Y-o-Y increase of 24.31%. During Q-I of current fiscal, it has also shown growth of 14.47%. The sector include loans for Food and Agro-processing units.
- Outstanding of farm credit loans reduced from March-17 to June 17 mainly due to fall in the outstanding of DCCBs. Total outstanding in Mar-17 was Rs. 31469 crores, which is reduced by Rs. 8393 crores and stood at Rs. 23076. The bank informed that they received huge repayment in the month of June.
- Loans for construction of storage facilities (warehouses, market yards, godowns and silos) including cold storage units, Soil conservation and watershed development, Plant tissue culture and agri-biotechnology, seed production etc. comes under Social Infrastructure, which is yet to pick up in the state.

(Bhawantar Bhugtan Yojana) Price Difference Payment Scheme

The Government of Madhya Pradesh has launched recently an ambitious scheme “Bhawantar Bhugtan Yojana” to provide fair price to farmers on their produces. The aim of the scheme is to ensure minimum support price to agriculture produce to farmers and provide a safety cover in case of decline in mandi rates. Under the scheme, farmers will be paid difference of Minimum Support Price announced by the centre government and modal sale price announced by the State Government in earmarked produce notified in the state government in Krishi Upaj Mandi.

- The scheme will be implemented from Kharif 2017 season
- Farmer's registration would be started from 11th September, 2017 to 11th October, 2017 at the web portal of Bhawantar Bhugtan Yojana.
- Aadhaar number, bank account and mobile number will be given at the time of registration.
- After registration, a unique ID number will be provided to farmers. Under the scheme, the sale period will be between October 16, 2017 and December 15, 2017 for Soybean, Peanuts, Sesame, Ramtil, Maize, Moong and Urad. The sale period for Tuar will be between February 1 and April 30, 2018.
- The model sale rate will be average of the model rate of Madhya Pradesh and two other states. Model rate will be taken from Maharashtra and Rajasthan for Soybean, Gujarat and Rajasthan for peanuts, Orissa and Chhattisgarh for sesame, West Bengal and Rajasthan for Ramtil, Karnataka and Maharashtra for maize, Rajasthan and Maharashtra for moong, Rajasthan and Uttar Pradesh for Urad and Maharashtra and Gujarat for Tuar.

- The benefit of the scheme will be given to registered farmers for sale of produce produced in Madhya Pradesh in notified Mandi premises. The benefit under the scheme will be given up to extend of production based on production on crop cutting experiment of previous years in the district. Under the scheme, the eligible farmers will be paid by Madhya Pradesh State Co-operative Marketing Federation and Madhya Pradesh State Civil Supplies Corporation.

Calculation of model sales rate

Provision related with calculation of the amount to be paid to farmers has been made in the scheme. According to it, if the sale rate of notified crop sold in Mandi Committee premises is lower but higher than the model sale rate announced by the state government, then difference of minimum support price and sale price will be paid in bank accounts of farmers. Similarly, if sale rate of the notified crop in Mandi Committee premises is lower than the model sale rate announced by the state government, the difference of Minimum Support Price and model sale rate will be paid in farmer's bank account.

Grant on storing produce in licensee warehouse

Grant will be given to farmer for storing agricultural produce in licensed warehouse for the farmers registered under the scheme in order to provide opportunity to farmers to sell their produce at appropriate market rate and appropriate time.

The issue is put up for discussion

NPA under agriculture sector

- Increasing NPA under agriculture loans is cause of concern. Many people stopped repaying loans after the announcement of the farm waiver in some states. NPA in agriculture was Rs. 3807 crores during June 30, 2016, which has increased to Rs. 7958 crores during June-17 quarter showing a rise of 109% Y-o-Y.
- Out of total NPA under agriculture sector, crop loans (Kisan Credit Card) contribute Rs. 5789 crores.
- To make available short term credit at the ground level at 7% per annum to farmers, the Government of India provides Interest Subvention of 2% to the Scheduled Commercial Banks for short term crop loans upto Rs 3 lakh with some stipulations. An additional interest subvention of 3 % per annum is also provided to prompt payee farmers. As such only 4% interest is required to be paid by the prompt payee farmers for crop loans.
- Disbursement data suggests that during FY 2016-17, 44.32 lakh farmers availed/rotated the crop loan accounts from Banks and 50034 crores amount was disbursed during a year.
- **Some Banks proposed that if the State Government makes payment of MSP (Minimum Support Price) to farmers through their KCC accounts, rotation of money will take place in the accounts. Consequently, the KCC accounts may not become overdue/NPA.**

The issue is put up for discussion.

Agenda No.-4

Aadhaar verification/authentication/enrolment/updation

Background

- The Government of India vide Gazette notification dated 14th July 2017 has amended Prevention of Money Laundering (Maintenance of Records) ("PML Rules 2005") with effect from June 1, 2017. Accordingly all existing bank accounts have to be verified with Aadhaar by the banks by 31st December 2017. Failing which the accounts will become inoperative.
- As per instructions, every Scheduled Commercial Banks shall setup Aadhaar enrolment and update facility inside its bank premises at a minimum ONE out of every TEN branches by 30th September 2017.
- In the state, **651** such centres/branches were identified by the bank, out of total 6398 bank branches (excluding cooperative banks). Bank wise status is shown below.

Sr.	Bank	No. of branches identified for Aadhaar enrolment/updation	Sr.	Bank	No. of branches identified for Aadhaar enrolment/updation
1	Allahabad Bank	21	14	Indian Bank	3
2	Axis Bank	15	15	Narmada Jhabua Gra. Bank	41
3	Bank of Baroda	44	16	OBC	6
4	Bank of India	43	17	Punjab & Sindh Bank	4
5	Bank of Maharashtra	18	18	Punjab National Bank	30
6	Canara Bank	56	19	Ratnakar Bank Ltd	2
7	Central Bank of India	48	20	State Bank of India	114
8	CMPGB	46	21	Syndicate Bank	11
9	Corporation Bank	6	22	UCO Bank	50
10	Dena Bank	9	23	Union Bank of India	28
11	HDFC	13	24	Vijaya Bank	7
12	ICICI	24	25	Yes Bank	3
13	IDBI Bank	9		Grand Total	651

- A training programme for master trainers was conducted in Bhopal on 24th August 2017 by SLBC & UIDAI.
- SLBC vide letter no. ZO: SLBC: 2017-18:221 dt. 24.08.2017 advised all the LDMs to coordinate with district administration for organizing of "Town hall" meetings with participation of public representatives, local associations like chambers of commerce, CAs and local bodies, local media to communicate the need to link Aadhaar
- It has been advised LDMs to deliberate on the issue in DCC meeting and make wide publicity to spread awareness of Aadhaar authentication and enrollment/updation programme.

Current charges for various UIDAI services

S.No.	SERVICES	ASSISTANCE PAID TO BANKS (In Rs.)	FEES COLLECTED FROM RESIDENT (In Rs.)
1	Aadhaar Generation	50	-
2	Mandatory Biometric Update	25	-
3	Other Biometric Update	-	25
4	Demographic update (Any type / any channel)	-	25
5	Aadhaar Search using eKYC/Find Aadhaar/Any other tool and colour print out on A4 sheet		20
6	Aadhaar Search using eKYC/Find Aadhaar/Any other tool and B/W print out on A4 sheet	-	10

State wise status of Aadhaar Authentication as on 18.08.2017

Number in lakh

SN	State/UT	Number of Operative Savings Bank a/c	Number of Savings Accounts seeded with Aadhaar	Percentage of Savings Accounts Aadhaar Seeding	Number of Operative Savings Accounts with Aadhaar Authenticated	Percentage of aadhaar authentication (out of total aadhaar seeding)
1	UTTAR PRADESH	1462.01	982.94	67.20%	241.05	24.52%
2	MAHARASHTRA	928.42	655.62	70.60%	158.25	24.14%
3	WEST BENGAL	802.70	557.73	69.50%	148.83	26.68%
4	TAMIL NADU	734.49	472.60	64.30%	44.49	9.41%
5	BIHAR	700.11	459.98	65.70%	132.00	28.70%
6	KARNATAKA	641.82	448.61	69.90%	86.25	19.23%
7	MADHYA PRADESH	631.45	435.62	69.00%	113.78	26.12%
8	GUJARAT	524.29	340.97	65.00%	58.19	17.07%
9	ANDHRA PRADESH	505.70	418.87	82.80%	123.28	29.43%
10	RAJASTHAN	487.05	354.19	72.70%	96.44	27.23%
11	KERALA	379.07	262.73	69.30%	28.90	11.00%
12	PUNJAB	378.33	275.78	72.90%	76.95	27.90%
13	TELANGANA	369.66	282.75	76.50%	72.94	25.80%
14	ODISHA	358.77	216.51	60.30%	58.47	27.01%
15	HARYANA	276.43	202.66	73.30%	60.45	29.83%
16	JHARKHAND	266.47	215.68	80.90%	57.52	26.67%
17	DELHI	242.66	163.05	67.20%	55.18	33.84%
18	CHHATTISGARH	219.74	168.46	76.70%	46.22	27.44%
19	UTTARAKHAND	109.14	72.82	66.70%	12.14	16.67%
20	HIMACHAL PRADESH	74.60	58.15	77.90%	14.33	24.64%
21	TRIPURA	31.37	25.37	80.90%	2.93	11.55%
22	GOA	26.01	16.38	63.00%	2.03	12.39%
23	NAGALAND	22.17	13.87	62.60%	2.42	17.45%
24	PUDUCHERRY	21.75	16.16	74.30%	2.16	13.37%
25	LAKSHADWEEP	20.34	14.61	71.80%	6.25	42.78%
26	SIKKIM	20.27	14.48	71.40%	1.65	11.40%
27	CHANDIGARH	19.30	13.51	70.00%	3.93	29.09%
28	MANIPUR	16.21	10.14	62.60%	2.18	21.50%
29	ARUNACHAL PRADESH	9.40	3.82	40.60%	0.64	16.75%
30	MIZORAM	7.78	4.72	60.70%	0.22	4.66%
31	DADRA & NAGAR HAVELI	4.90	3.70	75.50%	0.70	18.92%
32	ANDAMAN & NICOBAR	3.70	2.62	70.80%	0.32	12.21%
33	DAMAN & DIU	3.19	2.34	73.40%	0.53	22.65%
	Total	10299.30	7187.44	69.80%	1711.62	23.81%

The issue is put up for discussion.

Agenda No-5

Drive from 25th Sep 2017 to 4 October 2017 by the State Govt.

A meeting was held under the Chairmanship of Hon'ble Chief Minister on 22nd August 2017. A special campaign will be organized from 25.09.2017 to 04.10.2017 for following purposes.

IAI New account opening, seeding of aadhaar number with bank accounts under PMJDY

- District administration will prepare branch wise calendar.
- Camps to be organized as per the calendar.

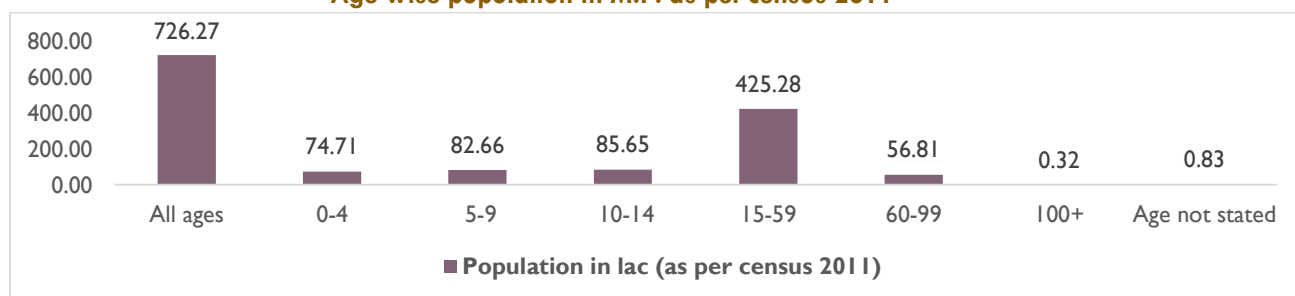
Progress under PMJDY

No. & Amt. in lakh

Particulars	31.03.17	30.06.17	23.08.17	Progress during current FY
No. of PMJDY Accounts	248.58	258.03	262.12	13.54
Balance held in the accounts	283274	307189	307722	24448
Average Bal. in the accounts (Rupees actual)	1140	1190	1173	33
No. of Zero Balance a/cs	67.79	68.13	69.64	1.85
% of Zero Balance accounts	27.27	26.4	26.56	-0.71
No. of Aadhaar seeding	160.26	184.42	188.47	28.21
Aadhaar seeding %	64.47	71.47	71.90	7.43
RuPay card issued	179.65	186.4	188.16	8.51
RuPay card issuance %	72.27	72.23	71.78	-0.49

IBI To bring uncovered people under the ambit of Social Security Schemes [PMJJBY & PMSBY]

Age wise population in M.P. as per census 2011



Source- <http://censusindia.gov.in/>

Progress as on 30.06.2017

Number in lakh

Bank Type	June-2016			June-2017			Variation		
	PMJJBY	PMSBY	Total	PMJJBY	PMSBY	Total	PMJJBY	PMSBY	Total
PSBs	12.11	49.35	61.46	14.32	53.01	67.34	2.21	3.66	5.88
Pvt. Banks	0.48	1.66	2.14	0.47	1.90	2.37	-0.01	0.24	0.23
RRBs	1.83	11.83	13.66	5.06	7.93	12.99	3.23	-3.90	-0.67
Cooperative Banks	1.01	5.90	6.91	1.04	6.00	7.04	0.03	0.10	0.13
Total	15.43	68.75	84.18	20.90	68.84	89.74	5.47	0.10	5.56

(C) To increase digital payment system

- Hon'ble Finance Minister in his budget has announced a target of 25000 crore Digital Payment Transactions to be achieved in FY 2017-18 via five modes of payments viz. UPI, USSD, Aadhaar Pay, IMPS & Debit Cards.
- For the state of M.P., it is 129 crores in numbers.
- SLBC has allocated targets to the banks and it is adopted by the house during meeting of "Cashless Mission", Govt. of M.P. held on 30th August 2017.
- Data of banks shows that during 1st qtr of current fiscal, there has been an achievement **of 31.46 crore (No.)** digital transactions in the state of M.P. Therefore, we may project that 129 crore of txns. will be achieved during current fiscal.
- Department of Social Justice, Govt. of M.P. under the move of digital payments is all set to transfer the amount digitally to the accounts of around 34 lakh pensioners of social security pension. Other departments of the state government need to adopt such initiatives.

(D) Increasing MUDRA & Stand-up India loans

Details are place in agenda "progress under Government Sponsore Schemes".

(E) Early disposal of SARFAESI cases under Sec-14 & RRCs

Details are place in agenda "Non-performing Assets".

The matter is put up for discussion

Agenda No-6

Sale/transfer and registration of properties already mortgaged with the Bank in the state

Some instances are brought to the notice of SLBC that sale/transfer and registration of properties already mortgaged with the Banks are being done in some districts of the state. The matter was discussed in DCC meeting of Shajapur held on 27th July 2017, wherein, Registration officer was called by the Collector. Registering officer stated that it is being done and there is no such law to prevent such practices.

In the matter, following Sections of Registration Act may be referred.

- a) Section 89-B (inserted by Section 11 of the Registration (M.P. Amendment) Act 2009 (M.P. Act No. 4 of 2010)
- b) Section 81, 82 & 83, 89-B
- c) Section 22A of the Registration (M.P. Amendment Act 2009)
- d) Section 8 of M.P. Krishi Udhhar Pravartan Tatha Prakiran Upabandha (Bank) Adhiniyan 1972.
- e) Section 114 of Evidence Act & Section 44 of IPC, 1860-Injury
- f) Inspector General of Registration (IGR) letter no. 1052/Technical/2010 dt. 06.04.2010
- g) Judgment of Hon'ble Supreme Court in the matter of Cr. Appeal No. 1508 of 2010 State of Madhya Pradesh Vs Surendra Koli

Above legal provisions stipulate that if the charge is already registered in favour of the Bank/notice of intimation is already filed by mortgagor/borrower or Form-5 is filed, in such situation, if any deed is brought before the registering officer by any person for the purpose of registration with respect to sale/remortgage of same property, he (registering officer) should not accept such documents for registration. He should launch prosecution against such person and if one deliberately accepts such documents for registration and thereby abets anything punishable, makes himself liable for prosecution.

By mortgage, lenders' security interest is recorded in the register of title documents and such practices without the knowledge of lenders, adversely affecting the interest of Banks. In view of the above, we seek government intervention as follows:

- a) **The government may issue advisory/guidelines that such cases where property is already mortgaged with bank, property should not re-register/transfer without knowledge of the bank.**
- b) **To overcome the menace of multiple funding and keeping away wilful defaulters from the financial system, electronic land record system need to be upgraded.**
- c) **The government should initiate action against the concerned official(s) involve in above malpractices, as prescribed by Law.**

The issue is put up for discussion.

Agenda No-7

Resolution of CM Helpline complaints relating to PMFBY

It has been observed that complaints related to Pradhan Mantri Fasal Bima Yojana (PMFBY) are being forwarded to banks for resolution. The nature of these complaints are

- a) Delay in claim settlement
- b) Non-receipt of insurance compensation etc.

Operational guidelines of PMFBY stipulates that there is no role of banks in the process of claim settlement. It is the responsibilities of concerned Insurance Agencies and respective departments of the state government to settle the claims. The major roles of banks under PMFBY are

- (i) **Collecting premium and related data of loanee and non-loanee farmers and remittance to the nodal agency within the prescribed time.**
- (ii) **To credit the claim proceeds of PMFBY received from insurance company to respective beneficiary bank account.**

The redressal of any such claim should be dealt by the insurance companies and the respective department of the state government.

Coverage of farmers during Kharif 2016-17

Amount in crores

Sr. No.	District	Loanee	Non-loanee	Total farmers covered	Premium collected	Sum insured	Area
	No.	No.	No.	No.	Amt.	Amt.	In Hct.
AIC	31	2593539	268125	2861664	290.72	13476.27	5385706
HDFC	10	431330	96505	527835	58.84	2942.33	1167792
ICICI	10	804180	21433	825613	104.58	5223.12	1683287
TOTAL	51	3829049	386063	4215112	454.14	21641.72	8236785

The issue is put up for discussion.

Agenda No-8

Review of performance under Annual Credit Plan Q-1 of FY 2017-18

Amount in crores

Sr. No.	Sector	FY 2016-17 [March to June-2016]			Financial Year 2017-18				
		Target for FY 2016-17	Achievement Q-1 of 16-17	Achi. %	Target		Achievement Q-1 of FY 2017-18		Achi. %
		Amt.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Agriculture	80989	19412	23.97	3700878	94868	1643577	22451	23.67
1a	Farm Credit	75927	18146	23.9	3418692	88374	1604356	20855	23.6
1b	Crop loan out of 1a	58521	15303	26.15	2594512	67229	1341662	17872	26.58
1c	Agriculture Infrastructure	3184	362	11.37	187088	3905	4423	244	6.24
1d	Ancillary Activities	1877	904	48.16	95098	2589	34798	1352	52.22
2	MSME	16123	7319	45.39	444309	18441	126316	6351	34.44
2a	Micro Enterprises	*	3374	*	315927	11493	104630	3119	27.14
2b	Small Enterprises	*	2856	*	21729	2865	11121	2388	83.35
2c	Medium Enterprises	*	980	*	11803	1101	1138	581	52.81
2d	KVIC	*	9	*	11183	910	395	26	2.81
2e	Other under MSME	*	100	*	83667	2072	9032	237	11.43
3	Export Credit	425	6	1.41	2518	529	32	15	2.74
4	Education	1435	93	6.48	28775	1138	4258	132	11.63
5	Housing	5948	1028	17.28	188147	6996	28112	1091	15.6
6	Social Infrastructure	3914	11	0.28	90492	1410	51	17	1.19
7	Renewable Energy	271	0	0	31470	356	31	0	0.13
8	Others	0	735	0	118795	3141	435613	861	27.42
9	Total Priority Sector	109104	28605	26.22	4605384	126879	2237990	30918	24.37
10	Total Non-Priority Sector	3252	5969	183.55	156715	5076	838475	27949	550.61
11	Total Credit Plan (9+10)	112356	34574	30.77	4762099	131954	3076465	58867	44.61

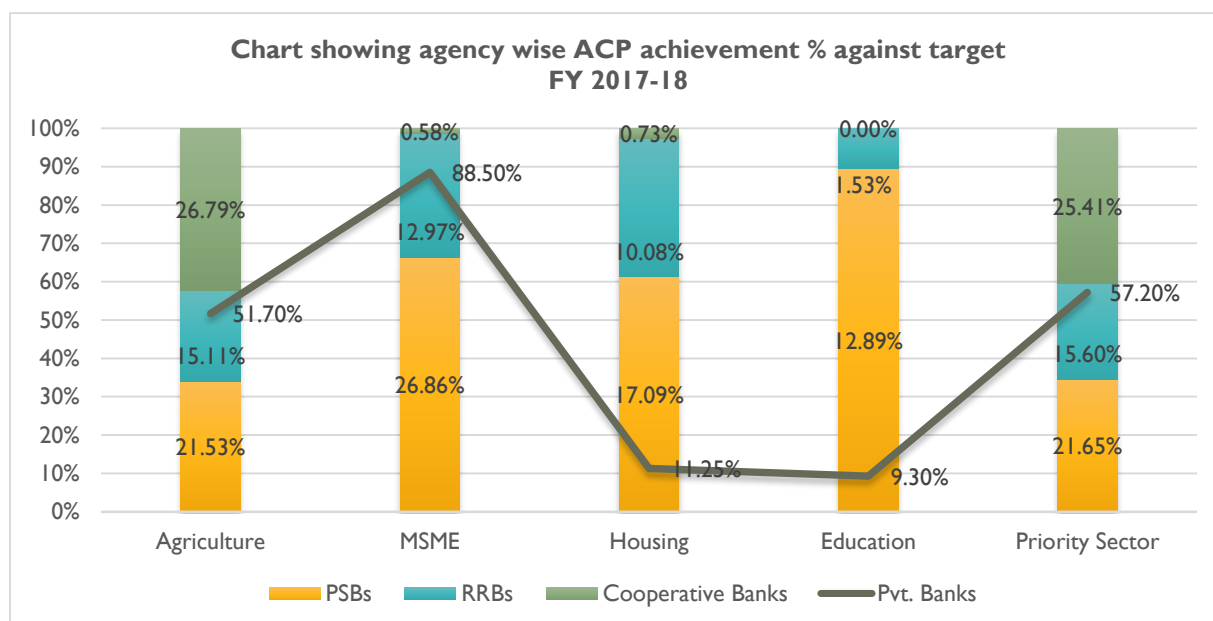
Bank wise performance is shown in Table no. 9(i), 9(ii), 10, 11(i), 11(ii) & 12

HIGHLIGHTS

- The potential credit outlay FY 2017-18 for priority sector lending was estimated as Rs. 126879 crore, with an increase of 16.29% over the projections of the previous financial year.
- As against the target of Rs 1,31,954 crore (priority & non-priority), under Annual Credit Plan for FY 2017-18, an amount of Rs 58,867 crore was disbursed till June 30, 2017, recording an achievement of 44.61 per cent.
- The Banks disbursed Rs 30918 crore to the priority sector against the target of Rs 126878 crore with achievement index of 24.37%. During corresponding period of previous financial year achievement (Mar to June-16) was 26.22%.
- The Banks disbursed Rs 22451 crore to the agriculture sector against the target of Rs 94868 crore and achieved 23.67% of the target as against the achievement of 23.97% during same period of FY 2016-17. Achievement of Commercial banks, regional rural banks & cooperative banks were 63.10%, 15.11% & 26.79% respectively during June 30, 2017.
- Crop loans outlay of Rs. 67229 crores for FY 2017-18, constitutes a major share (51%) in the credit plan. The credit flow to this sector was Rs 17872 crore with achievement of 26.58 per cent during 2017-18.

- Against the allocation of Rs 6996 crore credit for the housing sector (priority sector), the credit off take was Rs 1091 crore at the end of first quarter of current fiscal and achievement index was 15.60%.
 - The Reserve Bank of India recently cuts repo rate by 25 bps to 6% and lowered the statutory liquidity ratio (SLR) by 50 basis points to 20 per cent.
 - RBI lowered the risk weight for housing loans above Rs. 75 lakh to 50 per cent from the earlier 75 per cent, while for loans between Rs. 30 lakh and Rs. 75 lakh, the risk weights were cut to 35 per cent from 50 per cent.
 - The standard asset provisions on home loan were lowered to 0.25 per cent from the earlier 0.40 per cent.
 - The stipulation of risk weight and standard asset provision will be applicable for the loans sanctioned after June 6, 2017. Cut in key rates and reduction in risk weights for housing loans are positive moves that would support bank liquidity and help credit off take in the housing sector.
- Banks performed well under Ancillary activities category and achieved 52.22% of the targets during June-17. Loans up to Rs. 5 crore to co-operative societies of farmers, Loans for setting up of Agri-clinics and Agribusiness Centres, Loans for Food and Agro-processing up to an aggregate sanctioned limit of Rs100 crore per borrower , Loans to Custom Service Units , loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) etc. come under ancillary activities.
- Under MSME (priority sector), banks disbursed Rs. 6351 crores during first quarter of FY 2017-18 as against the target of Rs. 18441 crores and achieved 34.44% of the target. However, achievement was 45.39% during same period of previous financial year.
- Performance under Social Infrastructure & Renewable Energy sectors are yet to be picked up as achievement during 2017-18 was only 1.19% & 0.13% respectively.

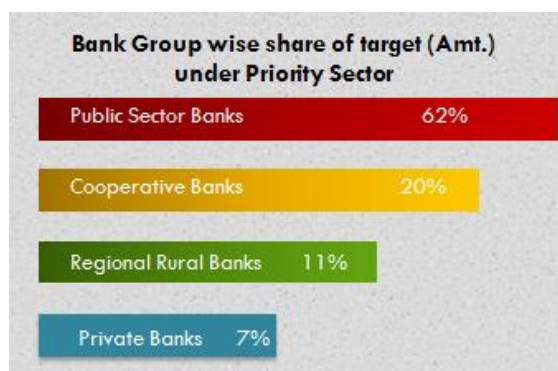
Agency wise ACP performance FY 2017-18 up to June 30, 2017



- Data suggests that private banks are moving fast towards agriculture and MSME sectors and achieved 51.70% and 88.50% of their targets for FY 2017-18 during first quarter of current fiscal. Achievement index of cooperative banks under agriculture sector was 26.79% up to June 30, 2017. During first quarter, cooperative banks received huge repayment in their agriculture loan accounts. It is expected to increase during next quarter.
- Regional Rural Banks could achieve only 15.11% up to June 30, 2017. RRBs need to give a serious thought to the issue and scale up finance to agriculture sector as they are among the drivers of agricultural credit in the State, which is primarily an agrarian economy.
- The MSME sector contributes significantly to the State's manufacturing output, employment and exports and is credited with generating high employment. The Government of Madhya Pradesh is poised to enable entrepreneurship through access to resources and support in terms of infrastructure and incentives. The MSME sector in Madhya Pradesh has witnessed significant transformation in recent times wherein new business opportunities have come up and several diverse investments are being undertaken by the public and private sector players.
- Private Banks achieved 88.50% of their targets under MSME during June 30, 2017. However, targets given to private sector banks constitute only 15.21% of total targets under MSME, while it is 75.55% for Public Sector Banks. Looking to the performance of private sector banks, their targets need to be revised.
- Public Sector Banks disbursed Rs. 966 crores to housing sector followed by Private Banks

with disbursement of Rs. 89 crores. State Bank of India was in the top with disbursement of Rs. 574 crores.

- Public Sector Banks were pioneer in disbursement of education loans (Loans up to 10 lakh). Out of total disbursement of Rs. 132 crore during first quarter of current fiscal, they disbursed Rs. 122 crores with 92.42% market share. Private Banks could disburse only Rs. 9.20 crores.
- During first quarter of the year 2017-18, Public Sector Banks achieved 21.65 per cent of the credit target under priority sector and private banks achieved 57.20% of their targets. However, PSBs disbursed Rs. 17163 crores, Pvt. Sector Banks could disburse Rs. 5436 crores.
- Co-operative banks and Regional rural banks disbursed Rs. 6158 crores and 2161 crores under priority sector and achieved 25.41% & 15.60% of the target respectively.



This issue is presented for discussion.

Highlights of Annual Credit Plan for FY 2017-18

Amount in crores

Sr.	Sector	2016-17		2017-18		PLP of NABARD	Variation % over FY 2016-17		% of PLP
		No. of A/cs	Amount	No. of A/cs	Amount	Amount	No. of A/cs	Amount	Amount
1	Farm Credit	2480508	75927	3418692	88374	94578	37.82	16.39	93.44
1a	Out of Farm Credit Crop loans	2137653	58521	2594512	67229	72663	21.37	14.88	92.52
2	Agriculture Infrastructure	83990	3184	187088	3905	4029	122.75	22.65	96.93
3	Ancillary activities	49129	1877	95098	2589	2846	93.57	37.91	90.96
4	Total Agriculture (1+2+3)	2613627	80988	3700878	94868	101453	41.60	17.14	93.51
5	MSME (5a+5b+5c+5d+5e)	382924	16123	444309	18442	19919	16.03	14.38	92.59
5a	Micro Enterprises (Manufacturing +Service Advance up to 25 lac)	*	*	315927	11493	13264			86.65
5b	Small Enterprises (Manufacturing +Service Advance up to 5 crores)	*	*	21729	2865	3850			74.43
5c	Medium Enterprises (Manufacturing +Service Advance up to 10 crores)	*	*	11803	1101	2805			39.25
5d	Khadi & Village Industries	*	*	11183	910	0			
5e	Other under MSME	*	*	83667	2072	0			
6	Education	38937	1435	28775	1138	1754	-26.10	-20.67	64.90
7	Housing	162521	5948	188147	6996	7135	15.77	17.63	98.06
8	Export Credit	1311	425	2518	529	621	92.07	24.47	85.18
9	Social Infrastructure	220178	3914	90492	1410	1349	-58.90	-63.97	104.55
10	Renewable Energy	5277	271	31470	356	418	496.36	31.45	85.22
11	Other Priority			118795	3141	1790			175.41
12	Total Priority Sector (4+5+6+7+8+9+10+11)	3424775	109104	4605384	126879	134439	34.47	16.29	94.38
13	Non-Priority Sector	57369	3252	156715	5076		173.17	56.09	
14	Total Credit Plan 2017-18 (12+13)	3482144	112356	4762099	131955		36.76	17.44	

*There were no targets during FY 2016-17

HIGHLIGHTS

- Total plan of Priority Sector lending for financial year 2017-18 is Rs. 17775 crore more than the previous year and it is 16.29% more than previous year target.
- The State Credit Plan is amalgamated based on approved credit plan of the districts.
- Potential Linked Plan (PLP) of NABARD for the year 2017-18 envisages Rs. 134439 crores, and annual credit plan for FY 2017-18 is 94.38% of the PLP of NABARD.
- Out of total plan of Rs. 126880 for Priority Sector, agriculture sectors hold major share with 74.77% followed by MSMEs with 14.54%.

This issue is presented for discussion.

AGENDA No-9

PROGRESS UNDER OPENING OF BRICK & MORTAR BRANCHES IN VILLAGE WITH POPULATION MORE THAN 5000 WITH OUT A BANK BRANCH.

BACKGROUND

In respect of RBI letter no. RBI/2016-16/277/FIDD.CO.LBS.BC.No.82/02.01.001 dated 31st December 2015 for opening of brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank, 47 such centres across the State are mapped on the basis of report of the LDMs and allotted to different banks for opening of bank branches. As of 30th June 2017, out of 47 identified centres, 15 bank branches were opened as under.

STATUS AS ON 30.06.2017			
Sr. No.	Name of District	Name of Village	Name of the Bank opened their Branch
1	Bhind	Sherpur	Syndicate Bank
2	Bhind	Sukand	Vijaya Bank
3	Barwani	Danodroud	NJGB
4	Chhindwara	Berdi	Yes Bank
5	Dewas	Bawdikheda	Ratnakar Bank
6	Dhar	Awaldand	Axis Bank
7	Hoshangabad	Raipur	Indian Bank
8	Hoshangabad	Sangakheda kalan*	State Bank of India
9	Mandsaur	Khilchipura	Punjab National Bank
10	Mandsaur	Multanpura	Bank of India
11	Panna	Khora	State Bank of India
12	Satna	Nayagaon	Bank of India
13	Satna	Bhishampur	ICICI Bank
14	Satna	Kharam Seda	Canara Bank
15	Sehore	Bhonra	NJGB

RATIONALISATION OF BRANCH AUTHORISATION POLICY- REVISION OF GUIDELINES

- Recently, Reserve Bank of India vide circular no. RBI/2016-17/306 DBR.No.BAPD.BC.69/22.01.001/2016-17 dated 18.05.2017 has modified the definition of a “branch”. As per new provision, in place of branch, a banking outlet (which includes a branch as well as BC outlet) has been defined as under:

- A ‘Banking Outlet’ for a Domestic Scheduled Commercial Bank (DSCB), a Small Finance Bank (SFB) and a Payment Bank (PB) is a fixed point service delivery unit, manned by either bank’s staff or its Business Correspondent where services of acceptance of deposits, encashment of cheques/ cash withdrawal or lending of money are provided for a minimum of 4 hours per day for at least five days a week. It carries uniform signage with name of the bank and authorisation from it, contact details of the controlling authorities and complaint escalation mechanism. The bank should have a regular off-site and on-site monitoring of the ‘Banking Outlet’ to ensure proper supervision, ‘uninterrupted service’ except temporary interruptions due to telecom connectivity, etc. and timely addressing of customer grievances. The working hours/days need to be displayed prominently.

Detailed guidelines of above circulars of RBI is available on the website of RBI and SLBC-MP

- To discuss the modalities for opening of “Banking Outlets” in remaining 32 centres as per the new Policy, a meeting with major banks was held on 27th July 2017 under the Chairmanship of Shri M.M. Panda, Assistant General Manager-SLBC, wherein representatives of various banks were participated. Minutes of the meeting is already circulated by SLBC to all banks. The gist of the minutes are as given below:
 - SLBC proposed to allot the remaining centres to the banks fall under their respective Sub Service Areas as per PMJDY campaign for opening of Banking Outlets manned by business correspondents. All the participating Banks consented to open banking outlets as per SSA allotted to them.
 - Bank of India consented to adopt 7 centres as given below, which fall under their Sub Service Areas.

Bank of India was urged to take suitable steps as per revised guidelines of RBI for opening of "Banking Outlets". **Action: Bank of India**

Sr. No.	District	Village
1	Barwani	Khurmabad
2	Barwani	Dugani
3	Barwani	Solwan
4	Barwani	Jamati
5	Dhar	Sejwaya
6	Dhar	Gumanpura
7	Khandwa	Khirala

- c) Allahabad Bank adopted the village Deomau Dalal in Satna district for opening of banking Outlet and which falls under Chormary Sub Service Areas

Action: Allahabad Bank

- d) State Bank of India informed that opening of banking outlets in previous allotted villages is under consideration with their Corporate Office and they are expected to get the approval shortly.

Sr. No.	District	Village
1	Barwani	Jalkheda
2	Barwani	Vilva
3	Barwani	Khokri
4	Barwani	Chiklay
5	Barwani	Jalkheda
6	Dhar	Timayachi

- e) The house requested from SBI to adopt five more villages fall under their Sub service Ares for opening of banking outlets manned by business correspondents.

SBI informed that they will consider the issue and respond shortly in the matter.

Action: State Bank of India

Sr. No.	District	Village
1	Balaghat	Bisoni
2	Balaghat	Temni
3	Chhindwara	Ekalbilhari
4	Hoshangabad	Bijanwada
5	Panna	Itwan Kalan
6	Panna	Jawant Pura

- f) Bank of Baroda adopted the village Kanhasaiya in Bhopal district for opening of banking Outlet. The village falls under their Sub Service Areas.

Action: Bank of Baroda

- g) The following 13 villages fall under Sub Service Areas of the Regional Rural Banks. Since the RRBs have some restrictions in opening of new banking Outlets, the house proposed to map these villages with other commercial banks which are situated nearby. The task of mapping was assigned to the respective Lead District Managers.

Sr. No.	District	Village	Name of the Bank already allotted the SSAs
1	Bhind	Manhad	CMPGB
2	Bhind	Goara	CMPGB
3	Bhind	Rahawali Ubari	CMPGB
4	Bhind	Jawasa	CMPGB
5	Barwani	Jhopali	NJGB
6	Barwani	Vilva	NJGB
7	Satna	Aber	MGB
8	Tikamgarh	Astaun Khas	MGB
9	Tikamgarh	Bachhoda Khas	MGB
10	Tikamgarh	Chhandawani Khas	MGB
11	Tikamgarh	Muhara Khas	MGB
12	Tikamgarh	Biawarkhas	MGB
13	Tikamgarh	Satguwan Khas	MGB

- h) The nodal officers representing various banks consented to open the banking outlets latest by 30.09.2017.

This issue is presented for discussion.

Agenda No-10

Credit Deposit Ratio

CHART SHOWING CD RATIO % OF M.P. DURING LAST FIVE YEARS

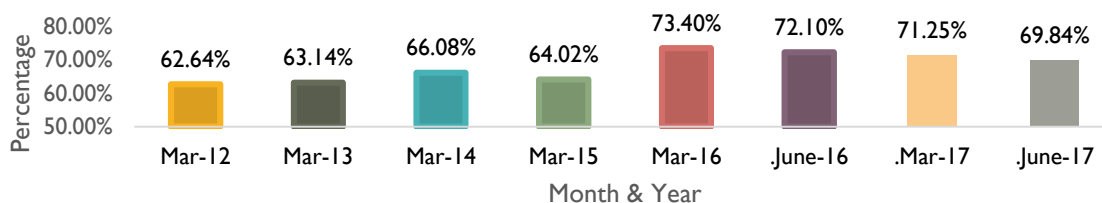
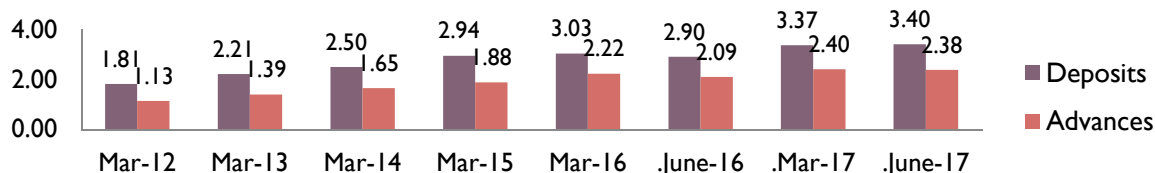
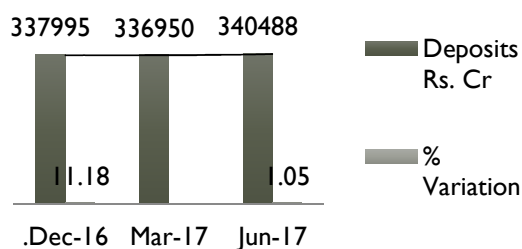


CHART SHOWING DEPOSITS AND ADVANCES DURING LAST FIVE YEARS
RS. IN LAKH CRORE



HIGHLIGHTS

- The CD ratio of the state as on 30th June 2017 was 69.84% as against 72.10% a year ago.
- The fall in this ratio has been primarily due to a fall of credit growth compared with deposit growth. While deposits shot up by 17.49% during June-16 to June-17, credit grew by 13.81%.
- During June-17, CD ratio of the state slightly falls from previous quarter due to repayment of agriculture loan dues in cooperative banks.
- Total advances of cooperative banks was Rs. 31719 crore during March-17, which is reduced by Rs. 8391 crore and stood at Rs. 23328 crore during June-17 quarter. Advances of SBI also reduced by Rs. 2464 crores during March-17 to June-17 quarter.
- CD Ratio of rural, semi-urban & urban centres was 84.45%, 70.91% & 65.83% respectively as on June 30, 2017.
- Deposits of semi-urban centres grew at the rate of 55% followed by urban and rural centres showing a Y-o-Y growth of 38% and 7% respectively.
- Y-o-Y growth of advances in rural, semi-urban and urban centres was 19%, 57% and 24% respectively as on 30th June 2017.
- Deposits in Banks were shot up in the month of November & Dec 2016, which is standstill with some petty fluctuations during June-17.

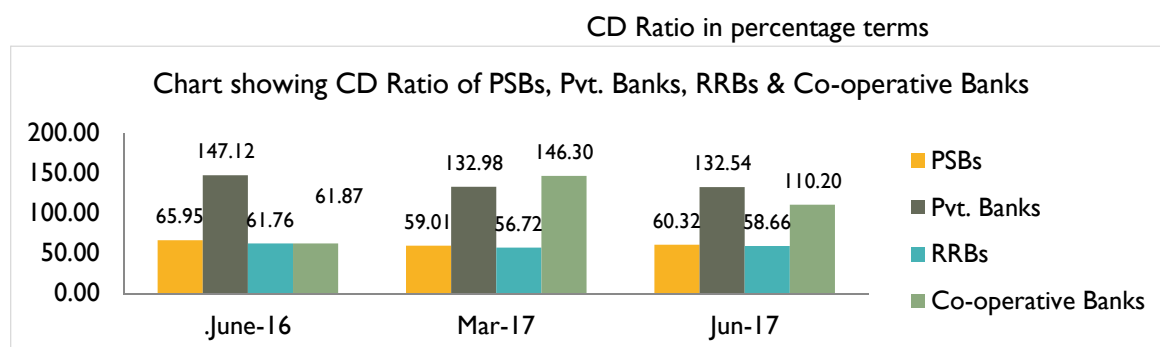


Bank wise deposits, advances & CD Ratio is shown in Table no. 3(i)

BANKS WITH C-D RATIO BELOW 40% AS ON 30.06.2017

Sr.	Bank	Amount in crores		
		Deposits	Advances	CD Ratio
1	Dhan Lakshmi Bank	7.51	0.40	5.33
2	Catholic Syrian Bank	33.44	7.05	21.08
3	Jammu and Kashmir Bank	107.90	32.84	30.44
4	Lakshmi Vilas Bank	132.68	51.77	39.02

AGENCY WISE MOVEMENT OF CREDIT DEPOSIT RATIO



- As on 30th June 2017, the Credit Deposit (C-D) ratio of all banks in the state stood at 69.84 per cent. At 132.54 per cent, the C-D ratio of Private Banks was higher than other banks followed by Cooperative banks with CD ratio 110.20%. For public sector banks & regional rural banks, the C-D ratio stood at 60.32% & 58.66% respectively.

DISTRICTS WITH CD RATIO BELOW 40% AS ON 30.06.2017

Sr.	District	Amount in crores					
		Deposits		Advances		CD Ratio	
		March-17	June-17	March-17	June-17	March-17	June-17
1	UMARIA	1751	1736	417	425	23.83	24.47
2	DINDORI	885	1020	351	293	39.62	28.72
3	SHAH DOL	3384	3453	1070	1107	31.61	32.05
4	MANDLA	2521	2521	889	907	35.26	35.99
5	TIKAMGARH	3069	3128	1118	1143	36.41	36.53
6	ALIRAJPUR	987	900	425	360	43.03	39.94

District wise deposits, advances & CD Ratio as on 30.06.2017 is shown in Table no. 3(ii)

OBSERVATIONS

- While Dindori, Shahdol & Umaria districts have already been categorized among low CD ratio districts (below 40%), there were new entrants viz. Mandla, Tikamgarh & Alirajpur districts during June-17 quarter of current fiscal.
- A special DLCC meeting was conducted in Umaria district on 27.04.2017 to draw monitorable action points to increase the credit deposit ratio. Regional Director, RBI-

Bhopal also attended the said meeting. The gist of action points emerged from the meeting is as given below.

Action Points

- Arranging Agri Loan fair in coordination with district administration.
- Creation of a recovery team comprising Tehsildar and banks. The team in coordination with the Police moves into the field and recover overdue amount

- from five big borrowers. This will send the message into the field.
- c) Renewal of KCC accounts with enhanced Scale of Finance (SOF).
 - d) Giving preference to the trained candidates of RSETIs, Polytechnic & ITI in MUDRA loans.
 - e) Deputy Director-Agriculture to prepare list of the farmers who do not avail the agriculture loan till date.
 - f) Extending loans of Farm mechanization, power tillers, water pump sets & solar pump sets.
 - g) Organizing awareness camps for producing cash crops.
- An special DLCC meeting in Shahdol district was proposed in the month of July-17 by the convener bank i.e. Central

bank of India to draw up Monitorable Action Plans (MAPs) for improving the CD ratio but it was postponed due to election process of Nagar Nigam which is scheduled to be held on 11th August 2017.

- Special Sub- Committee (SSCs) of DCC, comprise of LDO of RBI, DDM of NABARD, District Planning Officer or a representative of the Collector duly empowered to take decisions on behalf of the district administration need to be set up in the districts having CD ratio less than 40, in order to monitor the CD ratio and to draw up Monitorable Action Plans (MAPs) to increase the CD ratio.

This issue is presented for discussion.

Agenda No-11

Review of progress under Government Sponsored Schemes

MUKHYA MANTRI YUVA UDYAMI YOJANA, MUKHYA MANTRI SWAROJGAR YOJANA & MUKHYA MANTRI ARTHIK KALYAN YOJANA

Progress as on 30.06.2017

Sr.	Implementing Agency	FY 2016-17			FY 2017-18		
		Target (No.)	Achievem ent (Full year)	Achievem ent %	Target (No.)	Achieve ment (Q-I)	Achievem ent %
	MUKHYA MNATRI YUVA UDYAMI YOJANA						
1	MSME Deptt.	1500	1683	112	1500	92	6.13
2	SC Welfare Dept.	200	200	100	200	5	2.50
3	ST Welfare Dept.	300	147	49	300	5	1.67
	TOTAL	2000	2030	101	2000	102	5.10
	MUKHYA MNATRI SWAROJGAR YOJANA						
1	MSME Deptt.	25000	25794	103	30000	1309	4.36
2	Panchayat & Rural Dev.	7000	7297	104	10000	476	4.76
3	Village Industries	7000	7264	104	8000	185	2.31
4	Backward & Minority	2000	2213	111	3000	332	11.07
5	Urban Dev.	12000	12183	102	15000	472	3.15
6	SC Welfare Dept.	7000	7009	100	9000	309	3.43
7	ST Welfare Dept.	8000	6626	83	10000	189	1.89
8	Vimukt Ghumakkad & Ardh Ghumakkad Dept.	0	0	0	400	0	0.00
	TOTAL	68000	68386	100	85400	3272	3.83
	MUKHYA MNATRI ARTHIK KALYAN YOJANA						
1	Panchayat & Rural Dev.	7000	7671	109	10000	535	5.35
2	Village Industries	3000	3060	102	4000	61	1.53
3	Backward & Minority	1000	541	54	1000	35	3.50
4	Urban Development	10000	11609	116	15000	389	2.59
5	SC Welfare Dept.	4000	4106	103	6000	266	4.43
6	ST Welfare Dept.	5000	4092	82	7000	81	1.16
7	Vimukt Ghumakkad & Ardh Ghumakkad Dept.	0	0	0	600	0	0.00
	TOTAL	30000	31079	103	43600	1367	3.14
	GRAND TOTAL	100000	101495	101	131000	4741	3.62

- Above three schemes are the flagship programmes of the Government of Madhya Pradesh to boost employment.
- It has been observed that banks have been extending full support to the state government and achieving more than 100% target in last few years.
- During previous financial year 2016-17, achievement index was 101%. During first quarter of current fiscal achievement is only 3.62%.
- A common practice, which is being observing that banks sanction/disburse the cases in the last moment. Such practice requires a change in approach.
- A CM Dashboard www.cmdashboard.mp.gov.in is developed by the State Government, where pending applications with banks are displayed. All banks are requested to utilize the portal and start sanctioning

the proposal from beginning on merit basis and they should not wait for the 3rd/4th quarter for achieving the targets.

Prime Minister Employment Generation Programme (PMEGP)

Progress as on 30.06.2017 for FY 2017-18, M.M. (Margin Money amount in crores)

Agency	Target		Forwarded to Banks		Sanctioned		Disbursement		Sanctioned % over submission	
	No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.
KVIC	1148	22.76	301	11.45	79	3.59	35	1.56	26.25	31.35
KVIB	1148	22.76	542	20.85	134	5.27	73	2.34	24.72	25.28
DIC	1530	30.35	1663	59.63	330	13.66	161	6.10	19.84	22.91
TOTAL	3826	75.87	2506	91.93	543	22.52	269	10.00	21.67	24.50

Pradhan Mantri Mudra Yojana (PMMY)

Progress as on 30.06.2017 from 31st Mar-2017

Amount in crores

Target Amt.	Shishu		Kishore		Tarun		Total		Achievement %
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
9710	117134	314	38595	741	9180	634	164909	1689	17.39%

- During a review meeting dated 24.03.2017 with Bankers under the Chairmanship of Hon'ble Chief Minister of the State, a decision was taken that a third party assessment of some randomly selected MUDRA loans cases for the year 2016-17 or earlier have to be carried out.
- The MSME Dept, GoMP requested the CEO, MUDRA to conduct the survey.

Bank wise achievement is given in table no. 29

Financing to Agri-Clinic & Agri Business Centers under MUDRA loan (ACABC)

As per Ministry of Agriculture & farmers Welfare's letter no. F.No.13(7)/2016-EM (Unit) dated 29.03.2017, benefits of MUDRA loans can be extended to Agri-Clinics & Agri Business Centers Scheme [ACABC] under the Sub-Mission on Agricultural Extension (SAME) for establishment of agri-ventures by the candidates trained under the scheme and it was operational up to previous financial year. GoI F.No.1 (1)/2017-EM dated 20 April 2017 has extended this scheme for FY 2017-18 further.

Stand-up india scheme (SUI)

Progress as on 30.06.2017

CUMULATIVE

Number						Disbursement amount in crores					
Women			Male			Women			Male		
Gen./OBC/ Minority	SC	ST	SC	ST	Total	Gen./OBC/ Minority	SC	ST	SC	ST	Total
1544	81	27	308	108	2068	363	17	4.23	61	18.55	463.78

Bank wise achievement is given in table no. 30

FY 2017-18 (MARCH-17 TO JUNE-2017)

Number						Disbursement amount in crores					
Women			Male			Women			Male		
Gen./OBC/ Minority	SC	ST	SC	ST	Total	Gen./OBC/ Minority	SC	ST	SC	ST	Total
223	27	10	77	16	353	66.97	6.93	0.44	17.26	1.50	93.12

- There are 6398 branches (except Cooperative Banks of 861 Branches) in the State. The scheme is intended to facilitate at least two such projects per bank branch, on an average one for each category. The scheme envisages loans between 10 lakh to Rs 1 crore for Greenfield enterprises in the non-farm sector setup by SC, ST and women borrowers.
- A Video conference to review the progress of Stand-up India scheme was held on 27th July 2017 with the Department of Financial Services, Gol and SLBC Conveners. The VC meeting was also attended by the officials from SIDBI & NABARD. Highlights of the important points discussed and issues where action is required is mentioned below:
 - a) Every urban and metropolitan branch will log-in with at least one SUI proposal by 30th August 2017.
 - b) Banks should hold the Customers Meet with active Industry Association, Commerce Associations etc. for mobilizing SUI proposals.
 - c) Banks to make all publicity efforts. Besides Banners & Bill boards in every branch, there should be advertisement through social media and publicity materials available on the website of SIDBI.
 - d) Banks will generate the leads themselves from industrial clusters.
 - e) Banks should regularly check the SUI web portal for pending applications and dispose them at the earliest.
 - f) SLBC convener informed DFS, Gol that in Madhya Pradesh, the scheme is adversely affected due to scheme of Makhya Mantri Yuva Udyami Yojana of the Government of M.P., which is also for the loan ranging from Rs. 10 lakh to Rs. 1 crore and also provides interest subsidy etc. whereas there is no subsidy under SUI. He urged that the Government of India may introduce subsidy component under Stand-up India Scheme in line with the government of Madhya Pradesh.
 - g) It was also informed that handholding support is required to facilitate the borrowers under this scheme and therefore, the Govt. of India may appoint an agency for handholding support in each state and make provision of payment of fees to these agencies.

- **During second meeting of “State Level Implementation Committee (SLIC)”** on Stand-up India scheme held on 24th March 2017 under the Chairmanship of Additional Chief Secretary, GoMP, Principal Secretary-MSME, GoMP presented a target of 5000 number of cases for financial year 2017-18, which was approved by the house. **Accordingly, SLBC has fixed bank wise target and placed here for approval of the house.**
- 36% of population of the state belongs to SC/ST categories, which is an

opportunity for the banks to finance under this scheme. The SC/ST Welfare Department of Govt. of M.P. is requested to prepare the cases and sponsor to banks.

- As the scheme envisages loans to Greenfield project only. The loan amount is large and getting young entrepreneurs especially in SC/ST category will be difficult. As such, the scheme can be extended for expansion of existing accounts and matter may be taken up with Govt. of India. There should be provision of expansion of the business also.

In view of minutes of SLIC (State Level Implementation Committee) meeting on SUI held on 24.03.2017, SLBC proposes following bank wise target for FY 2017-18 for approval of the house.

Sr.	Banks	Number of Branches	No. of cases
1	Allahabad Bank	205	162
2	Andhra Bank	45	36
3	Bank of Baroda	190	150
4	Bank of India	440	347
5	Bank of Maharashtra	145	114
6	Canara Bank	227	179
7	Central Bank of India	469	370
8	Corporation Bank	64	51
9	Dena Bank	68	54
10	IDBI Bank	105	83
11	Indian Bank	30	24
12	Indian Overseas Bank	60	47
13	Oriental Bank of Comm.	77	61
14	Punjab and Sindh Bank	40	32
15	Punjab National Bank	284	224
16	State Bank of India	1146	906
17	Syndicate Bank	109	86
18	UCO Bank	169	133
19	Union Bank of India	280	221
20	United Bank of India	15	12
21	Vijaya Bank	71	56
	PSBs Sub Total	4239	3348
22	Axis Bank	131	103
23	Bandhan Bank	26	21
24	Catholic Syrian Bank	1	1
25	City Union Bank	2	2
26	Development Credit Bank	26	21
27	Dhan Lakshmi Bank	1	1
28	Federal Bank Ltd.	11	9
29	HDFC Bank	135	107
30	ICICI Bank	238	188
31	IDFC	35	28
32	Indusind Bank Limited	54	43
33	Jammu and Kashmir Bank	2	2
34	Karnataka Bank Limited	7	6
35	Karur Vysya Bank Ltd.	3	2
36	Kotak Mahindra Bank	36	28
37	Lakshmi Vilas Bank	4	3
38	Ratnakar Bank Ltd. (RBL)	15	12
39	South Indian Bank	3	2
40	Standard Chartered Bank	3	2
41	Tamilnadu Mercantile Bank	3	2
42	Yes Bank	53	42
	Pvt. Banks Sub Total	789	623
43	CMPGB	455	359
44	MGB	454	358
45	NJGB	395	312
	RRBs Sub Total	1304	1030
	Grand Total	6332	5000

National Rural Livelihood Mission (NRLM)

Progress as on 30.06.2017		Amount in crores
Particulars	Number	Amt. in crores
Target FY 2017-18	62970	1140
Cases submitted	12748	180
Sanctioned	6710	93
Disbursed	4313	58
Achievement (sanctioned against submission)	52.63%	51.66%

District wise achievement is given in table no. 31

PRADHAN MANTRI AWAS YOJANA (PMAY)-URBAN for MIG

Pradhan Mantri Awas Yojana was initially available for LIG customers. The scheme has now been extended to MIG (Middle Income Group)-

CLSS (Credit Linked Subsidy Scheme) for Middle Income Group

- MIG - I households are defined as households having an annual income between Rs.6, 00,001 (Rupees Six Lakh One) up to Rs.12, 00,000 (Rupees Twelve Lakh).
- MIG - II households are defined as households having an annual income between Rs.12,00,001 (Rupees Twelve Lakh One) up to Rs.18,00,000 (Rupees Eighteen Lakh).

Salient features of the scheme

Particulars	MIG I	MIG II
Household Income(Rs. p.a)	Up to 12,00,000	up to 18,00,000
Interest Subsidy (% p.a.)	4.00%	3.00%
Maximum loan tenure(in years)	20	20
Eligible Housing Loan Amount for Interest Subsidy (Rs.)	9,00,000	12,00,000
Dwelling Unit Carpet Area	90 Sq. m	110 Sq. m.
Discount Rate for Net Present Value (NPV) calculation of interest subsidy (%)	9.00%	9.00%

- CLSS for MIG will be implemented initially in 2017 for a period of one year w.e.f 1.01.2017.
- National Housing Bank (NHB) and Housing and Urban Development Corporation Ltd (HUDCO) have been identified as the two Central Nodal Agencies (CNAs) to channelize the subsidy to the Primary lending institutions (PLIs).

Progress under PMAY-Urban as on 30.06.2017

Particulars	No.	Amt. in Crore
Banks	730	11.94
HFCs	1954	33.79
Total	2684	45.73

- Above issues were discussed during Housing Sub-committee meeting held on 5th July 2017 under the Chairmanship of Dr. Manju Sharma, Additional Commissioner, Directorate, Urban Administration and Development, GoMP. The major points discussed during the meeting and action points required is as given below:

- The Mission, in order to expand institutional credit flow to the housing needs of urban poor is implementing Credit Linked Subsidy component. Credit Linked Subsidy component is a Central Sector Scheme to be implemented through Banks/HFCs/Fls through Central Nodal Agencies. The department has identified around 1.21 lac potential EWS borrowers in the State. The banks need to extend their support in financing these beneficiaries.

Action: All Banks

- From 1st January, 2017, CLSS scheme is available for Middle Income Group also having annual household income up to 18 Lakhs. This scheme is initially up to 31.12.2017; all the banks should claim the subsidy from their respective central nodal agency for eligible borrowers. It was advised that all banks should appoint nodal officer for improving the performance of scheme in the State.

Action: All Banks

- The State Government has issued model guidelines and Tri-Partite Agreement (TPA) for providing easy home loans to EWS beneficiaries of other verticals of Pradhan Mantri Awas Yojana. Under this arrangement, in case of default by beneficiary, ULB shall cancel the allotment of existing beneficiary and allot the dwelling unit to new beneficiary within 45 days from the date of notice to ULB. In case ULB fails to allot the dwelling unit to new beneficiary within 180 days from the date of notice, ULB shall make full repayment to Banks/Fls and recover the amount from existing

beneficiary. Further, LTV ratio under this scheme is quite low, which is in favour of banks. Banks should utilize these benefits of the scheme. Action: All Banks

The issue is put-up for discussion.

DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME (DEDS)

- Dairy Entrepreneurship Development Scheme (DEDS) is implementing by the Department of Animal Husbandry, Dairying and Fisheries (DAHD&F), Gol through NABARD to extend assistance for setting up small dairy farms and other components to bring structural changes in the dairy sector.
- Shri Radha Mohan Singh, Hon'ble Minister of Agriculture & Farmers Welfare, Gol in his D.O. letter No. M-01027/1/2017-CDD dated 26th July 2017 addressed to Hon'ble Chief Minister of Madhya Pradesh requested to review the performance of this scheme in SLBC meetings in the interest of small marginal landless farmers.
- There is a budgetary allocation of subsidy of Rs 10.10 crores for the state of Madhya Pradesh for financial year 2017-18.

Progress of the scheme (Amt. in Rs. crore)

Components	14-15	15-16	16-17	Total since 2010	17-18
Establishment of small dairy units	282	20	505	2575	219
Amt. of subsidy released	2.32	0.38	4.96	23.02	1.56

Launch of Software - Online Submission of DEDS Application

NABARD, as a pilot, a software application for Dairy Entrepreneurship Development Scheme (DEDS) has been developed. The application is approved by the Govt. of India will go live on 5 September 2017 and applications will have to be submitted online in the portal by Controlling Offices of all banks. Accepting hard copy of applications from controlling offices of banks will be discontinued from 5 September 2017.

The issue is placed for discussion.

Claiming subsidy in time under MMYUY & MMSY

Industry Department of state government informed that during review meeting with nodal banks, it brought to their notice that some bank branches did not claim margin money subsidy/interest subsidy in time causing difficulties in distribution of subsidy. They requested banks to claim the subsidy for the year 2014-15, 2015-16 and 2016-17 immediately from nodal bank.

The issue is put-up for discussion.

Provision of codes in the Core Banking System of banks for state sponsored loan schemes

Issue of providing separate product codes in the core banking system of all banks operating in the state for better monitoring/implementation of the schemes have been raised by the state government on various occasions. However, confirmation was received from the following banks till date.

- a) Central Bank of India
- b) State Bank of India
- c) Allahabad Bank
- d) Union Bank of India
- e) Dena Bank

Indian Bank Association (IBA) has also written a letter no. PS&BT/Govt./2647 dated 0305/2017 to all banks in this regard.

Remaining banks are being requested to create a separate product code for state sponsored schemes.

The issue is put-up for discussion.

CGTMSE COVERAGE BY RBBS/COOPERATIVE BANKS FOR MUKHYA MANTRI YUVA UDYAMI YOJANA & MAKHYA MANTRI SWAROJGAR YOJANA

- Mukhya Mantri Yuva Udyami Yojana & Mukhya Mantri Swarojgar Yojana, the flagship

schemes of the state government stipulate **collateral free loans** ranging from Rs. 10 lac to 1 crore & Rs. 50 thousand to 10 lac respectively. In above case, banks need to obtain CGTMSE coverage to secure the loans.

- Regional Rural Banks & Cooperative bank informed that as their banks do not have “MLI (Member Lending Institutions)” status under CGTMSE Rule, they are not eligible for getting coverage under CGTMSE.
- It is requested that these banks need to be exempted for financing the proposal of above schemes until they do not get MLI status under CGTMSE.
- Above Banks have requested the State government to make efforts to get them MLI status so that they can get the guarantee cover and participate in the above schemes actively.

The issue is put-up for discussion.

Obtaining online applications of self-employment schemes through MP On-line

In a review meeting of the self-employment schemes, the Chief Secretary, GoMP has been instructed that all six departments of the state govt. operating the self-employment schemes will also adopt the process of obtaining online applications through MP On-line like the MSME department.

“Custom processing & Service Centre” under Custom Hiring Scheme

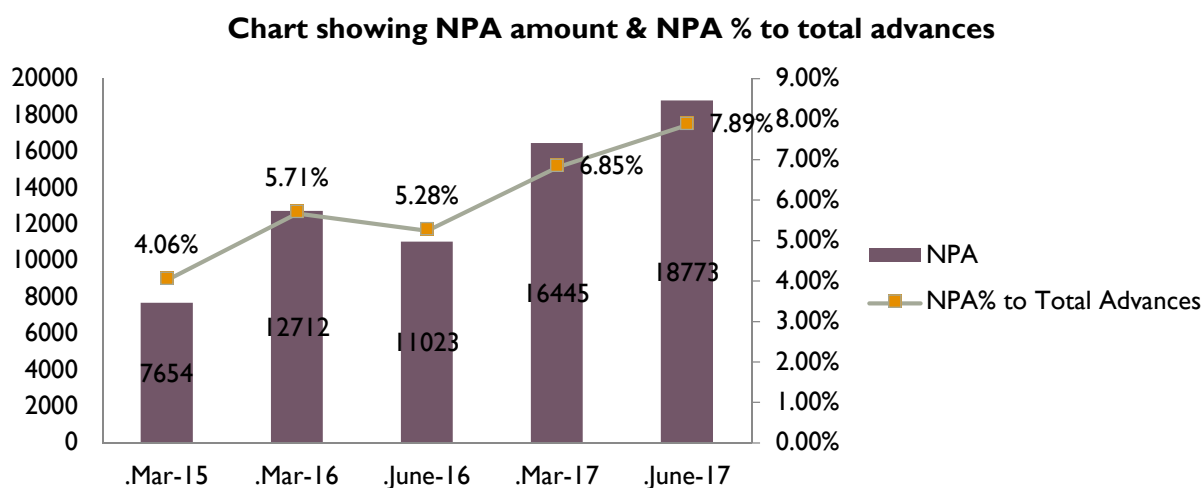
The State Govt. has launched new scheme for establishing food processing centres and value addition in agriculture produce under existing Custom Hiring Scheme. Details of the scheme are placed as Annexure-II.

The issue is presented for discussion.

Agenda No-12

NON-PERFORMING ASSETS (NPA)

Stressed assets have been consistently rising for the past few years. Here's a look at the non-performing asset (NPA) in the chart.



Sector wise NPA

Amount in crores

Sector	Jun-16	Mar-17	Jun-17	Y-o-Y variation	Y-o-Y variation %	Variation over Mar-17	% variation over Mar-17	Total exposure O/s	% NPA of the portfolio as on 30th June-17
Agriculture	3807	7398	7958	4151	109.04	560	7.57	85142	9.35
MSME	2380	3220	3658	1278	53.70	438	13.60	40254	9.09
Education	109	110	128	19	17.43	18	16.36	1880	6.81
Housing	611	539	882	271	44.35	343	63.64	19805	4.45
Others	352	575	629	277	78.69	54	9.39	1965	32.01
Priority Sector	7259	11842	13255	5996	82.60	1413	11.93	149046	8.89
Non-Priority	3763	4601	5519	1756	46.66	918	19.95	88746	6.22
Total	11022	16443	18774	7752	70.33	2331	14.18	237792	7.89
NPA %	5.28	6.85	7.89	2.61	2.61	1.04	1.04		

*Others include-Social infrastructure, Renewable energy, loans to SHGs/JLGs, Loans to distressed persons [other than farmers etc.

The issue is put up for discussion

The Banking Regulation (Amendment) bill, 2017 & Insolvency and Bankruptcy Code (IBC), 2016

- The Banking Regulation (Amendment) Bill seeks to amend the Banking Regulation Act 1949 and replace the Banking Regulation (Amendment) Ordinance 2017, which was promulgated on May 4, 2017. The Banking Regulation (Amendment) Bill, 2017 gives power to the RBI to ask any bank to initiate insolvency proceedings and give directions for resolution of stressed assets.
- Insolvency and Bankruptcy Code (IBC) 2016 is a law that was implemented through an act of Parliament. IBC got Presidential assent in May 2016 and was put into effect after that.
- Of late, the IBC has been in news as the issue of how to tackle increasing non-performing assets of banks. The IBC replaced three existing laws on insolvency and bankruptcy.
- Two tribunals have been authorized to resolve insolvency issues and pronounce their judgment on them. One is National Company Law Tribunal (NCLT) for companies and the other Debt Recovery Tribunal (DRT) for individuals.
- In Madhya Pradesh, Debt Recovery Tribunal (DRT) is in Jabalpur which resolves individual bankruptcy cases, whereas the National Company Law Tribunal (NCLT) work on corporate insolvency. As many as, 1332 and 6 cases of 16 major banks were pending with DRT and NCLT as on June 30, 2017 respectively.

Bank wise (Madhya Pradesh) pending cases in DRT & NCLT as on June 30, 2017

Amt. in Rs. crores

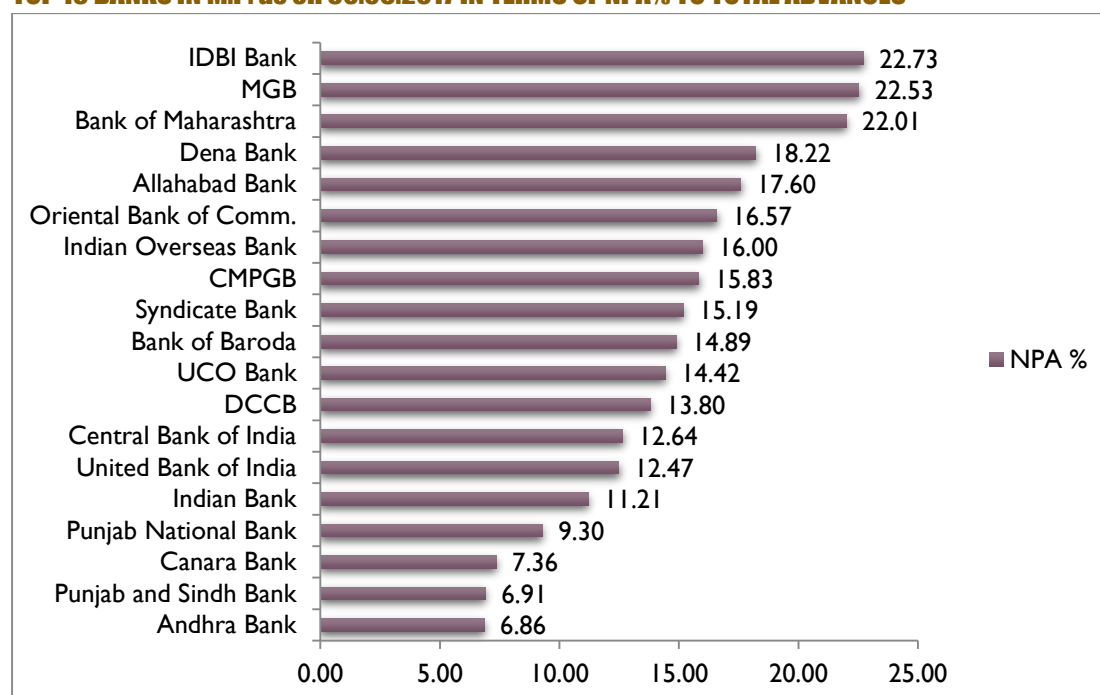
Sr. No	Banks Name	DRT		NCLT	
		Number	Amt.	Number	Amt.
1	Bank of Baroda	113	232.07	1	112.15
2	Bank of Maharashtra	58	123.28	0	0.00
3	Canara Bank	114	71.75	0	0.00
4	Central Bank of India	205	600.74	1	404.63
5	Corporation Bank	20	18.01	1	3.30
6	Dena Bank	71	153.78	0	0.00
7	ICICI Bank	85	420.27	0	0.00
8	Indian Bank	5	33.21	0	0.00
9	OBC	88	295.31	2	182.29
10	Punjab & Sindh Bank	10	16.23	0	0.00
11	Punjab National Bank	236	765.39	1	164.16
12	State Bank of India	192	52.13	0	0.00
13	Syndicate Bank	4	4.26	0	0.00
14	Vijaya Bank	10	0.50	0	0.00
15	Allahabad Bank	111	222.73	0	0.00
16	Axis Bank	10	1.28	0	0.00
	Total	1332	3010.94	6	866.53

Highlights of IBC

- Under IBC debtor and creditor both can start 'recovery' proceedings against each other.
- Companies have to complete the entire insolvency exercise within 180 days under IBC. The deadline may be extended if the creditors do not raise objections on the extension.
- For smaller companies including startups with an annual turnover of Rs. 1 crore the whole exercise of insolvency must be completed in 90 days and the deadline can be extended by 45 days.
- IBC permits hiring services of licensed professionals who have total control over assets of debtor while the proceedings are going on at a tribunal.

The issue is put up for information.

TOP 19 BANKS IN M.P. as on 30.06.2017 IN TERMS OF NPA% TO TOTAL ADVANCES



Bank wise position is shown in table no. 13

District wise list of pending applications with the District Administration for taking physical possession of the properties under Section 14 of SARFAESI Act

Sr.	District	Total	Sr.	District	Total
1	Anuppur	10	14	Jabalpur	20
2	Balaghat	5	15	Katni	1
3	Betul	11	16	Khandwa	3
4	Bhind	1	17	Mandsaur	4
5	Bhopal	14	18	Neemuch	1
6	Chhindwara	9	19	Raisen	4
7	Damoh	1	20	Rewa	5
8	Datia	2	21	Seoni	1
9	Devas	4	22	Seoni	1
10	Dhar	1	23	Shahdol	13
11	Dindori	7	24	Sidhi	1
12	Gwalior	4	25	Ujjain	2
13	Indore	40	26	Umaria	3
				Total	168

- Despite raising the issue of pending applications with district administration for taking physical possession of the properties under Section 14 of

SARFAESI Act on several platforms, things are not moving satisfactorily.

- Cases are still pending since long time for disposal. Many cases are even pending since 2012.
- Amended provision of Section 14 stipulates that that DM (District Magistrate) will have to pass suitable orders for the purpose of taking possession of the secured asset within a period of Thirty 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 sixty days.
- In case of any discrepancies, cases either should be rejected or appropriate order need to be passed.
- The state government is requested to help the banks in this regard.

Providing police support during physical possession of the secured property under Section 14 of SARFAESI Act.

- To avoid miscreants' activities during physical possession of the secured properties under Section 14 of SARFAESI Act, banks take the help of Police. For availing their services, banks apply and deposit requisite fees to SP Office as per the norms.
- But it has been reported by the member bank that Police escort was not provided on specified date in Gwalior and Bhopal districts. Resulting, all preparation became null & void. The State Government is requested to advise concerned Police authority suitably.

NON-PERFORMING ASSETS UNDER GOVERNMENT SPONSORED SCHEMES AS ON 30.06.2017

Amount in crores

NPA UNDER GOVT. SPONSORED SCHEMES AS ON 30.06.2017					
Scheme	Outstanding		NPA		NPA % (Amt.)
	No.	Amt.	No.	Amt.	
MMYUY/MMSY/MMAKY	85732	2397	16851	155	6.47%
CMRHM	558056	4569	80839	532	11.65%
PMEGP	17159	626	5416	70	11.21%
SHGs	99300	667	19493	81	12.40%

HIGHLIGHTS

- Chief Minister Rural Housing Mission (CMRHM) scheme aiming at poor families for providing Pucca shelter at affordable cost is a pioneer scheme of the Government of Madhya Pradesh. Since inception, more than 5.50 lakh beneficiaries in the State have been benefitted through this scheme up to 30th June 2017 and banks are continuously implementing the scheme with true spirit and have gone an extra mile in making the scheme successful.
- Delinquency under CMRHM scheme has reached at 11.65% of the portfolio as on 30.06.2017 and the SMA (Special Mention Account) under this scheme is increasing at a faster rate.
- It was observed that beneficiaries are willfully not paying the meager installment and in such case the beneficiaries should be debarred from availing other benefits of the state government.

- To monitor delinquencies in retail advances, some banks have implemented trigger point as part of risk management wherein if any branch crosses the predetermined threshold limit of NPA (3% for housing loans), the branch is not allowed for further financing under the scheme. To make the branch eligible to finance under the scheme, its NPA has to be brought down to less than 3% by effecting recovery in the NPA accounts. Further, in view of advice of Hon'ble Chief Minister of the state during meeting with bankers on 24th April 2017 to revisit the scheme for reaching to the real beneficiaries.
- During Housing subcommittee meeting of SLBC held on 5th July 2017, the house decided to hold the scheme till reviewing the scheme.
- There is also a need to send a strong message among the beneficiaries that non-payment of the bank's dues may deprive them of all benefits of the Government.

This issue is presented for discussion.

REVENUE RECOVERY CERTIFICATES

- In order 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, which is evident from the below mentioned table.

BRISC STATUS IPeriod from 01.04.2010 to 30.06.2017I

Amount in crores			
Sr.	Particulars	Number in lac	Amount
1	Submitted by Banks	6.29	8598
2	Forwarded By Their Nodal Dist. Branch(s)	5.53 (88%)	7554
3	Allotted by District Administration to Revenue Officers	5.10 (92%)	7010
4	Demand Notice issued by Revenue Officers	3.57 (70%)	4743
5	Recovery received Against Demand Notices	0.30 (8%)	273
6	Disposed Off RRC(s) By District Administration	0.002 (7%)	23
7	RRC(s) Pending for Disposal	3.49	4461

Source: BRISC Portal, DIF, Govt. of M.P.

- Above data shows that demand notices have been issued by Revenue Officer in 3.57 lac cases but recovery received in only 30 thousand accounts.
- It is observed that concerned Revenue Officer/Bank branches do not feed the data of recovery regularly, which need to be entered within 3 days of recovery received. All Banks are requested to ensure updating of record to the portal at the earliest.
- All LDMs need to be apprised of the issue of RRCs in every DLCC meeting and include as agenda item.

NPA under MUDRA loans as on 30.06.2017

Amount in crores							
Sr.	Bank	Number	Amount	Sr.	Bank	Number	Amount
1	Allahabad Bank	94	1.07	10	ICICI Bank	172	0.58
2	Andhra Bank	282	2.74	11	Indian Overseas Bank	338	1.5
3	Axis Bank	9187	9.76	12	MGB	17,354	78.58
4	Bank of Baroda	747	8.77	13	NJGB	707	4.16
5	Canara Bank	1200	16.11	14	Punjab and Sindh Bank	41	0.44
6	Central Bank of India	1807	11.67	15	Punjab National Bank	1940	23.1
7	CMPGB	1499	5.99	16	State Bank of India	128	3.27
8	Corporation Bank	191	3.16	17	Syndicate Bank	1445	8.08
9	Dena Bank	1608	1.21	18	Union Bank of India	1502	14.31
				19	United Bank of India	7	0.03
					Total	38750	188.54

This issue is presented for discussion.

Agenda No-13

Financial Inclusion

Status as on 30.06.2017 Number & amount in lac

Particulars	Status Madhya Pradesh	
[A] Operative Savings Accounts	31.03.2017	30.06.2017
No. of operative individual savings bank a/c	520.53	529.91
No. of a/c seeded with Aadhaar	357.8	366.85
No. of a/c holders not having Aadhaar	5.08	4.71
No. of a/c holders not willing to seed Aadhaar	1.69	1.45
Aadhaar seeding %	68.74	69.23
No. of a/c seeded with mobile no.	309.31	316.79
No. of a/c holders not having mobile no.	11.72	11.68
Mobile seeding %	59.42	59.78
[B] PMJDY Accounts		
No. of PMJDY Accounts	248.58	258.03
Balance held in the accounts	283274	307189
Average Bal. in the accounts (Rupees actual)	1140	1190
No. of Zero Balance a/cs	67.79	68.13
% of Zero Balance accounts	27.27	26.40
No. of Aadhaar seeding	160.26	184.42
Aadhaar seeding %	64.47	71.47
RuPay card issued	179.65	186.4
RuPay card activation %	34.46	42.12

Bank wise data is given in Table No. 25

- As on 30th June 2017, there were 5.30 crores operative savings accounts including PMJDY accounts. Total numbers of PMJDY accounts were 2.58 crores.
- Out of total operative SB accounts, percentage of aadhaar and mobile seeding was 69.23% and 59.78% respectively.
- In PMJDY accounts, percentage of aadhaar seeding was 71.47%.
- 26.40% PMJDY accounts are still inoperative and there were zero balance as of 30th June 2017.
- Total balance in PMJDY accounts was Rs. 3072 crores, which comes to Rs. 1190 per account on an average.

Door step payment services to pensioners of social security pensions

SLBC received a letter F.No.8/4/2016-FI (C-308528) dt. 05.05.2017 from DFS, GOI along

with a copy of D.O. letter dated 27.04.2017 from Hon'ble Chief Minister of Madhya Pradesh addressed to Hon'ble Minister of Finance, GOI on delivery of social security pension, widow pension and wages of MGNREGA workers through business correspondent/banks at predetermined day and locations preferable at Gram Panchayats. It has been reported by the State Government that beneficiaries move to branch several times to draw a small amount, causing difficulties to old pensioners, MNREGA workers etc. To discuss the issue, a meeting of bankers was convened by SLBC. After deliberations following points emerged.

- State Bank of India informed that their Customer Service Points (CSPs) are servicing through fixed point locations and most of them are having desktop computer system. Therefore, it will be difficult for them to move into the field.

- b) SBI suggested deploying MPOS at PDS shops in line with the pilot project of Sagar & Vidisha districts.
- c) Management of cash for payments-there are two systems being followed. (1) BCs are sanctioned over draft (OD) limits against their fixed deposits with banks, which vary from bank to bank. Secondly, in some banks, BCs have to arrange their own fund as per agreement with the Technical Service Provider. There are no such notification/guidelines of the government in this regard.
- d) Necessary security & transportation arrangements to be managed by the state govt.

This issue is presented for discussion.

Financial Literacy

To emphasize the importance of financial literacy, RBI had decided to observe the week June 5-9, 2017 as Financial Literacy Week across the country. The literacy week was supposed to focus on four broad themes, viz. KYC, Exercising Credit Discipline, Grievance Redressal and **Going Digital** (UPI and *99#). During the week, the following activities were planned for the state of Madhya Pradesh:

- a) In order to have uniformity in the time schedule and complete the Financial Literacy Program, all FLCC in the state to follow uniform timings & schedule for conducting Financial Literacy across the state of Madhya Pradesh.
- b) All business correspondents were trained simultaneously in the FLCCs.
- c) Anganwadi workers will also be trained for this program. There are around 7000 gram sevaks.
- d) RBI has developed study kit for FL and distributed to all concerned banks. That was used during training.
- e) Rural branches will conduct financial literacy after office hours on every third Friday.

This issue is presented for information.

Support under FIF for purchase of hand held projector and portable speaker to facilitate Financial Literacy efforts by FLCs and rural branches

- To strengthen the outreach of rural branches of commercial banks, RRBs and cooperative banks and FLCs set up by the banks,

NABARD would provide grant assistance under FIF for purchase of hand-held projector and portable speaker to organize outdoor Visual / Audio programmes.

- Grant support under FIF is restricted to 50% of the cost incurred on purchase of hand-held projector and portable speaker (both put together) subject to a maximum of Rs. 5,000 per rural branch / FLC on a reimbursement basis.

Period of Scheme - Banks may submit proposals to Regional Offices/Head Office of NABARD before 30 September 2017 for sanction. Proposals submitted after 30 September 2017 will not be considered for support.

Performance of Rural Self Employment Training Institutes (RSETIs)

- The 51 Rural Self Employment Training Institutes in the State, an initiative of Ministry of Rural Development (MoRD), are imparting training and skill up-gradation to rural youth encourage towards entrepreneurship development. Recently, the scheme has been aligned with the common norms for Skill Development schemes notified by Ministry of Skill Development and Entrepreneurship, GoI.
- In the state of Madhya Pradesh minimum settlement rate is 65.93%, which needs to be achieved minimum 70% for trained candidates within one year of training. 'Settlement' in RSETI means either self-employment or wage employment in the ratio of 90:10 respectively.
- Some of the ways suggested by the Joint Secretary (Skills), Ministry of Rural Development, GOI vide letter addressed to the Additional Chief Secretary, Panchayat & Rural Development, GoMP are as given below:
 - a) Sensitizing RSETIs in the state on the need to organize demand driven training courses with high prospects of settlement through regular interaction with the industry/businesses.
 - b) Monitoring of bank linkage of trained candidates and evaluation with RSETI Directors with Banks and specially in SLBCs.
 - c) Direct involvement of local state officials in mobilization of candidates to ensure right and deserving candidates are given training.

- d) Regular tackling of the candidates for one year after completion of training with focused hand holding support to facilitate credit linkages/placements.

Performance highlights of RSETIs in the State as on 30.06.2017 FY 2017-18

- There was a target of 1231 number of programmes for financial year 2017-18,

out of which 194 training programs were conducted till 30th June 2017.

- 34769 candidates have been trained at these centers as against target of 35500 candidates.
- Out of the target of total 35570 trainees for FY 2017-18, 14044 candidates were trained up to 30.06.2017.
- Out of total trained candidates, 2044 were from SC/ST category, 2176 from OBC, 213 from minority and 9611 were from other categories.

Social Security Scheme

Status (Number) as on 30.06.2017

Bank Type	PMJJBY	Claim Paid PMJJBY	PMSBY	Claim Paid PMSBY	APY	Total
PSBs	1210868	5103	4935225	1117	204422	6350515
Private Banks	47695	69	166332	22	16617	230644
RRBs	183337	*	1182971	*	82665	1448973
Co-operative	101164	39	590329	16	2596	694089
Total	1543064	5211	6874857	1155	306300	8724221

*Not reported Claim paid cumulative

Bank wise data is given in Table No. 26 & 27

Drive for renewal of insurance premium-

- As, the insurance coverage cycle of PMJJBY & PMSBY is from 1st June to 31st May every year, it is necessary that existing subscribers of these schemes renew their subscription for the next year i.e. 2017-18.
- SLBC called for a meeting of banks on 18th May 2017 to discuss the Action Plan for ensuring renewal/enrollment of Social Security Schemes.
- All Banks were advised to put up the banners in their branches informing due date for renewal of the schemes.
- A publicity video was prepared by SLBC informing to maintain minimum balance required for renewal of the premium.
- Talk show/chat show was arranged on the Radio and local TV.
- All banks were advised to ensure not only the existing subscribers of these schemes renew their subscription for the next year but all other uncovered bank account holders are also benefitted under these insurance schemes.

Atal Pension Yojana (APY)

- The target for FY 2017-18 is as follows
 - 70 account per branch for PSBs and select private banks viz. ICICI, HDFC & Axis Bank
 - 50 accounts per branch for RRBs
 - 20 accounts per branch of Cooperative Banks
- 55061 new APY subscribers were added during current financial year against target of around 3.81 lac subscribers and cumulative enrollments stood at 307011 as on June 30, 2017.

Incentivizing Promotional SchemeS for digital banking

BHIM Aadhaar Pay

- Government of India has launched a Scheme called, 'BHIM Aadhaar Pay' for enabling Aadhaar based biometric transactions at merchant locations for providing incentive of 0.5% of the transaction value per transaction for Aadhaar based biometric merchant transactions upto Rs. 2,000/- (Minimum incentive Rs.1/- and maximum Rs.10/- per transaction).
- The maximum incentive per merchant per month will be restricted to Rs. 2,000/-. The Scheduled Commercial Banks, RRBs and DCCBs may submit the applications as per the format prescribed in the NABARD circular No. No.98/DFIBT-20/2017 dated 26 April 2017.

BHIM- Cash back Scheme for Merchants and BHIM- Referral Bonus Scheme for Individuals

NABARD has introduced the following Schemes launched by Gol under Financial Inclusion Fund (FIF) and advised SCBs and RRBs vide circular dated 26 April 2017 to utilise the facilities provided under the Scheme to extend the benefits/incentives to the merchants and individuals.

- BHIM- Cash back Scheme for Merchants and
- BHIM -Referral Bonus Scheme for individuals.

Banks are requested to make use of the facility to promote digital banking.

Progress under Installation of SOLAR POWERED VSAT IN GREY AREAs for CONNECTIVITY

As on 30.06.2017

Bank	No. of Grey Areas	Status of installation of VSATs
Central Bank of India	268	240
CMPGB	320	206
State Bank of India	37	21
Union Bank of India	35	0
Syndicate Bank	6	0
Total	666	467

Aadhaar seeding camps for MGNREGA workers

- GOI letter no. M-1204/2/2015-MGNREGA-V (344637) dated 18.07.2017 jointly issued by Ministry of Rural Development (MoRD) and Department of financial Services (DFS), Government of India directed banks to organize camps for seeding of Aadhaar in the accounts of the MGNREGA workers for Direct Benefit Transfer (DBT) along with Standard operating procedure (SOP).
- MPSEGC, Dept. of Panchayat and Rural Development, Government of Madhya Pradesh has informed that in the state of M.P., camps will be organized in two rounds as under.

First round : From 27th July 2017 to 05th August 2017
Second round : From 08th August 2017 to 11th August 2017

- Accordingly SLBC vide letter no. ZO: SLBC: 2017-18:192 dated 24th July 2017 advised all Lead District Managers and their controllers to ensure active participation in the camps and make them successful events.
- Camps report status up to 03.08.2017 is as given below:

S.No.	Districts	Total No. of Aadhaar consent form collected	Total fresh enrolment done during camp
1	ANUPPUR	25	10
2	ASHOK NAGAR	3328	504
3	BALAGHAT	5	5
4	BHIND	10	8
5	BHOPAL	410	110
6	CHHATARPUR	20	0
7	CHHINDWARA	145	31
8	DAMOH	1364	413
9	DEWAS	9	0
10	GWALIOR	2023	179
11	HOSHANGABAD	70	70
12	KATNI	1273	755
13	KHANDWA	400	400
14	KHARGONE	100	100
15	MANDSAUR	789	293
16	RAISEN	505	454
17	RAJGARH	100	100
18	RATLAM	109	202
19	REWA	277	208
20	SEHORE	50	50
21	SEONI	45	0
22	SIDHI	4039	1008
23	UJJAIN	30	30
24	VIDISHA	60	60
	Total	15186	4990

Agenda No-14

Doubling farmers income by 2022

(Calculations are based on the data of 31.03.2017 for the whole year)

- “Doubling of Farmers’ Income by 2022” is the focus area for all the stake holders including governments, bankers and others. To facilitate hassle-free credit flow to the farmers and ensuring much desired capital formation conducive atmosphere need to be created to by all the agencies involved.

Doubling farmers’ income-measurable indicators to monitor change in farmers income

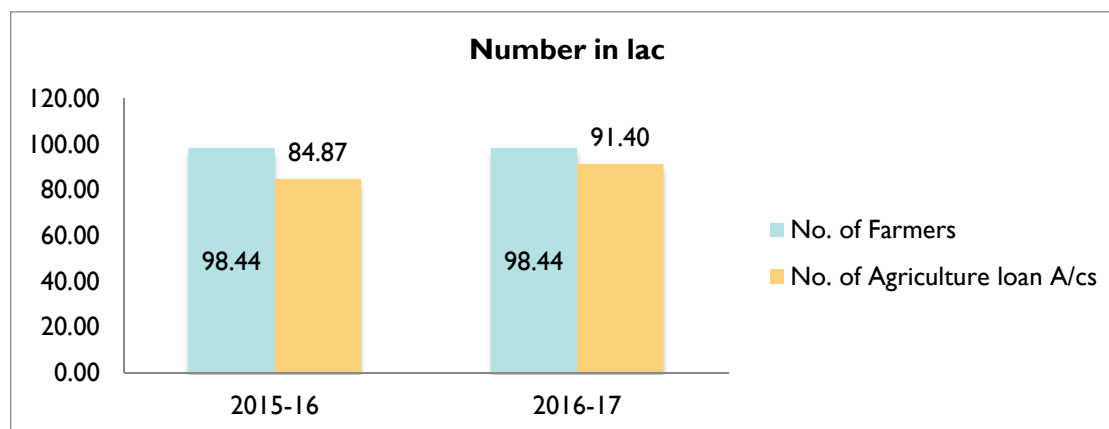
I. CREDIT INTENSITY OVERALL

A) GLC-Agri as a share of GVA (Gross Value Added) in agriculture at current price

- Gross Value Added (GVA) from agriculture & allied at current price in M.P: Rs. 233088 crores
- Ground Level Credit (GLC) disbursement as on 31.03.2017: 64162 crores
- Credit Intensity Ratio is: $(ii) \times 100 / (i) = 27.52\%$

There is lot of scope for increasing this ratio in M.P. as the all India average is 41%. The increase in this ratio reflects the increasing contribution of formal sector credit in the agriculture sector.

B) No. of agriculture loan accounts as compared of farmers in the state



- As of 31st March 2017, there were 91.40 lac agriculture accounts as compared to around 98.44 lac farmers in the state. 6.53 lac loan accounts were increased during financial year 2016-17.

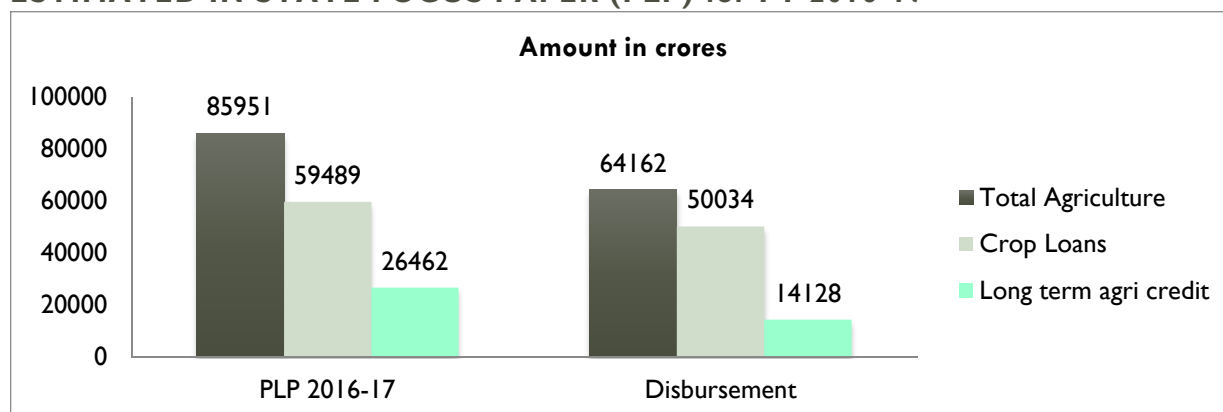
2. COVERAGE OF SHORT TERM CREDIT REQUIREMENTS

Short term agri loans disbursed as compared to crop loan required (calculated by multiplying gross cropped area (GCA) with weighted scale of finance. (The weighted average SoF is calculated using area under cultivation to gross cropped area as weight for each of the major crops multiplied with SoF of respective crop)

SHORT TERM AGL CREDIT DISBURSED AGAINST REQUIREMENT			
	SOYABEAN/KH ARIF CROPS	WHEAT/RABI CROPS	TOTAL
1. AVERAGE SOF	25000	30000	
2. AREA UNDER CULTIVATION (In lakh hectare)	131	118	
3. GROSS CROPPED AREA (in lakh hectare)	249	249	
4. WEIGHTED AVERAGE SOF (1*2/3)	13152	14217	
5. SHORT TERM CREDIT REQUIREMENT (3*4) (in lacs)	3274848	3540033	6814881
SHORT TERM CREDIT OUTSTANDING			5273300
SHORTFALL RS. IN LAC			1541581
PERCENTAGE OF CREDIT PROVIDED AGAINST REQUIREMENT			77.37

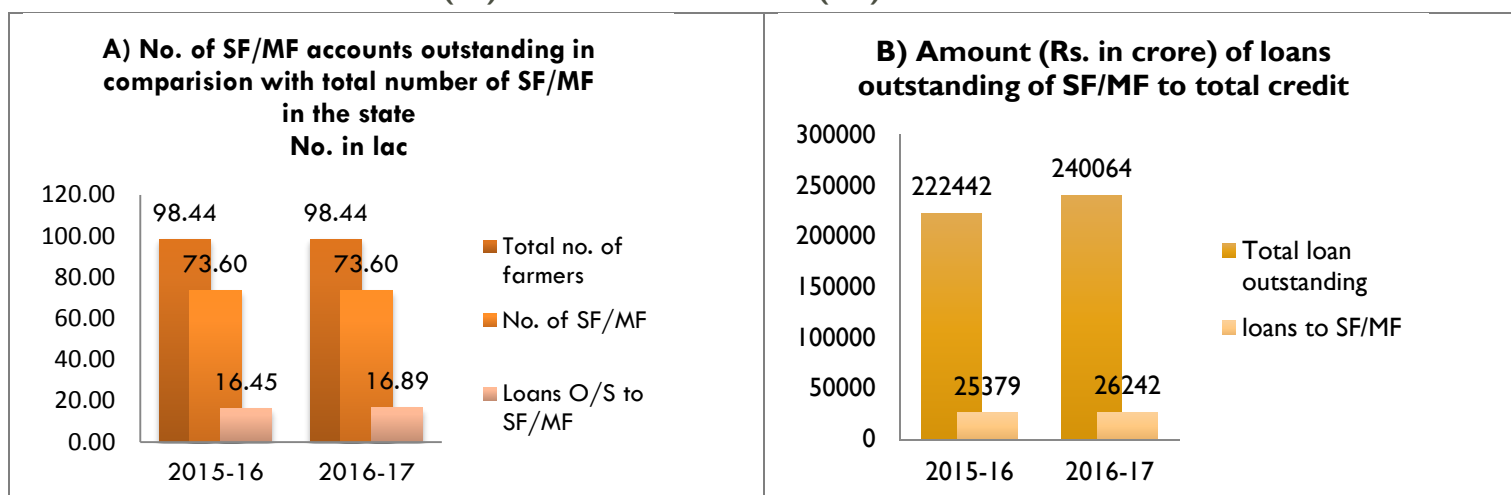
3. CAPITAL FORMATION IN AGRICULTURE

Long term agriculture credit disbursed AS A SHARE OF POTENTIAL ESTIMATED IN STATE FOCUS PAPER (PLP) for FY 2016-17



- Banks disbursed 75% of the projection of NABARD under agriculture sector for financial year 2016-17.
- Out of total projection of Rs. 85951 crores, share of long term agriculture credit was 31% whereas it was 69% for crop loans.
- Banks disbursed Rs. 14128 crores for long term agriculture credit against projection of Rs. 26462 crores. In absolute terms, it was only 53.38% of the projections.
- An environment needs to be created for enhancing credit towards capital formation in agriculture.

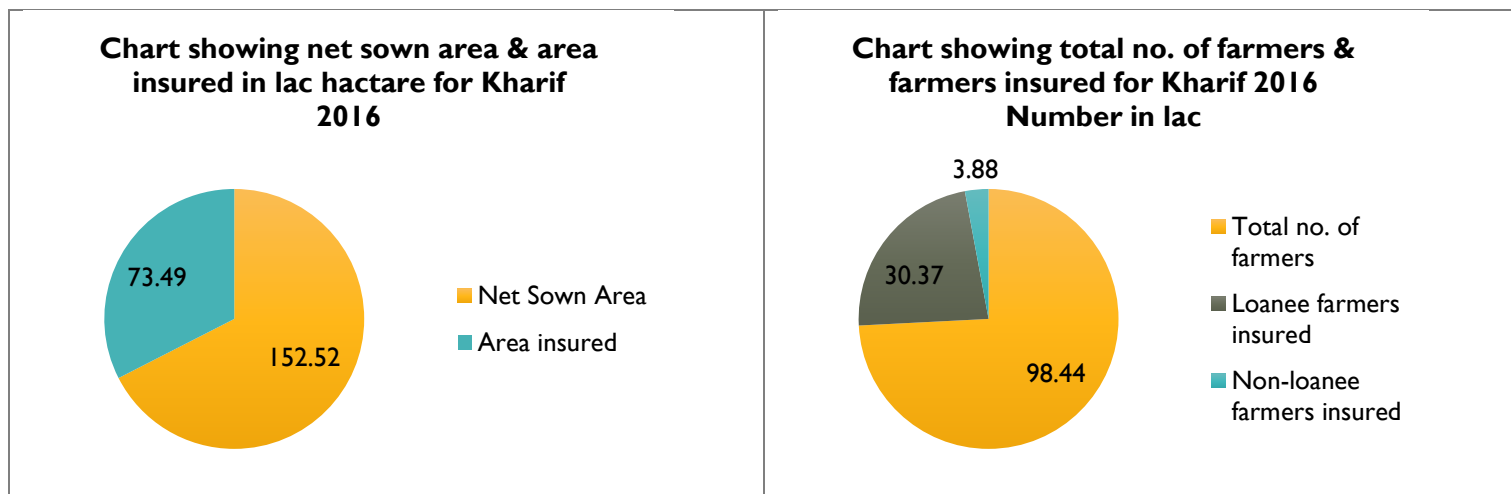
4. SMALL FARMERS (SF)/MARGINAL FARMERS (MF) INCLUSION/COVERAGE



*Source-mp.gov.in/unlimited potential-in-agriculture

- As of 31st March 2017, 10.93% credit of total Ground Level Credit (CGC) was given to small & marginal farmers as against RBI Norm of 8%.
- As of 31.03.2017, accounts outstanding to small & marginal farmers were 16.89 lac, which was 16.45 lac during 2015-16.

5. RISK COVERAGE IN AGRICULTURE



Agenda No-15

OTHER AGENDA

Vidya Lakshmi Portal (VLP)

- The Ministry of Finance under the Government of India launched a Web Based Portal www.vidhyalakshmi.co.in called Vidhya Lakshmi for the students seeking the Educational Loans. It is the first portal of its kind and provides a single window for the candidates to Access the Information and Application form for Education loans provided by the banks. The candidates can easily know the information by entering into the official website once. It is maintained and developed by NSDL e – Governance Infrastructure Limited under the guidelines of Department of Financial services, Ministry of Finance, Ministry of HR department, Indian Banks Association and Department of Higher Education.
- A meeting was called by the Joint Secretary, DFS, GOI on 12th April 2017 to discuss the progress regarding implementation of VLP on education loans. The Joint Secretary was concerned about low progress under VLP. IBA and Banks were advised to take immediate action for making it the main channel for sourcing education loans. The Government has fixed Educational loan disbursement target of Rs. 15000 crore for FY 2017-18. In Madhya Pradesh, DIF, GoMP has set a target of Rs. 300 crore for disbursement under higher education loans.
- All Banks are requested to popularize the portal and display banners at branches/ATMs for wide dissemination of Vidya Lakshmi Portal.

This issue is presented for information.

Rationalization of Mortgage Registration Charges

- 21st Meeting of the Standing Advisory Committee to review the flow of institutional credit to MSME Sector was held on March 3, 2017 at Chennai under the Chairmanship of Shri S. S. Mundra, Deputy Governor, Reserve Bank of India wherein, the issue of higher mortgage registration charges prevailing in some states was

discussed. It was expressed that some states might be losing more revenue by charging higher amount as lower stamp duty prevalent in other states would be acting as pull factor for registration.

- IBA provided different structure of Registration Charges applicable in different States and Union Territories of India. In Madhya Pradesh, it is Rs. 1000 for mortgage of Title Deeds by deposit and Rs. 0.80% of the loan amount for Registered Mortgage/Mortgage Deed. However, some states viz. Rajasthan, Assam, Goa, Kerala, Jharkhand etc. do not charge stamp duty on mortgage by deposit of Title Deeds.
- The State Government may explore the possibilities of rationalization of charges for mortgage by deposit of Title Deeds and Registered Mortgage/Mortgage Deed in line with the other states which are charging very low/no charges to promote MSME sectors in the state.

This issue is presented for discussion.

Notification of towns for creation of equitable mortgage

- As per section 58 (f) of Transfer of Property Act, 1881, equitable mortgage for availing housing / business loans can be created only at towns notified by particular State Government. If all District Headquarter Town, Tehsil Headquarter Town, All area of Municipal Corporation, Municipal Council (Nagarpalika), Nagar Panchayat under Section 58 (f) of Transfer of Property Act, 1882 are not notified, common man/small business people are facing lot of difficulties to create equitable mortgage & availing housing/ business loans for their needs.
- Even though Banks have branches in number of non-notified towns, equitable mortgage is being created only in notified towns. This not only increases cost but also consumes considerable time thereby delaying disbursements.
- IBA has requested to verify that all District Headquarter Town, all Tehsil Headquarter Town, all area of Municipal Corporation, Municipal Council (Nagarpalika) Nagar

Panchayat have been notified by the concerned State Government under Section 58 (f) of Transfer of Property Act, 1882.

- The State Government, vide its notification dated 12.04.1991 had already notified all the district, Tehsil and Block headquarters under Section 58(f) of the Transfer of Property Act, 1882.

The issue is placed for information.

Supply of Folios containing scheme guidelines to the farmers under PMFBY

- A decision was taken in the meeting chaired by Joint Secretary, Dept. of Agriculture, Govt. to provide Folios containing the scheme guidelines on PMFBY to all insured farmers regarding Printing of Folios, it was decided that the concerned Convenor Banks of the SLBC of the State will print requisite number of Folios based on the requirement of member banks and the cost of the same shall be shared by the member banks.
- Accordingly, SLBC had floated tender. Printing order of more than 11 lac folios have been given to the printing agency. All Banks were advised to distribute these folios at the time of providing acknowledgment receipt on PMFBY to all insured farmers for basic information about the scheme.

This issue is presented for information.

Submission of utilization certificate to NABARD

- The subsidy of Govt. for Agricultural Marketing Infrastructure under Integrated Scheme for Agricultural Marketing (ISAM) / Gramin Bhandara Yojana / Scheme for development / Strengthening of Agricultural Marketing (AMIGS) are released through NABARD for projects financed by Commercial Banks, Cooperative Banks and Regional Rural Banks. As per the scheme after crediting the final installment of subsidy in the reserve fund of the borrower, a Utilization Certificate is required to be submitted by the participating bank to NABARD, to the effect that amount of subsidy received by them has been fully utilized and adjusted in the books of account under the sanctioned terms and condition of the project.
- As on 01 August 2017, NABARD has not received Utilisation Certificate for 395 projects, the details of which are given in

Annexure I. Banks may submit the Utilization Certificate immediately to NABARD M.P. RO.

- The details of projects where subsidy has been recalled for not fulfilling the conditions set out in the scheme is given in Annexure II. The Banks may refund the subsidy.

USE OF SAMAST portal AND ITS UPDATION

- Directorate of Institutional Finance, Govt. of M.P. has developed a software portal “**SAMAST**” (Software Application for Monitoring Achievement of Scheme Target) to monitor the progress under Government sponsored schemes. Banks and other respective departments have been shared login ID and password to access the portal.
- Banks are supposed to access the portal and update the progress regularly.
- It has been reported that some banks do not update the portal and many actions are pending for disposal in bank branches.
- In absence of updation, true progress of the schemes does not reflect.
- Since the portal is available through internet, rural/semi urban branches are facing problem to update the status due to lack of internet connectivity. **To overcome this issue, Central Bank of India has made functionality to access the url through Intranet (without internet).** Other banks are also requested to make the changes accordingly so that tracking the loan applications and their disposal can be evaluated properly.
- All banks are requested to do the needful on above issues.

Updation of SAMPADA Portal

It was reported that Banks' panel advocate is not able to provide the details of transactions made after 01.08.2015 in the legal opinion/search report giving the reason that the information of such transactions are not available in Index-P2 in the office of Sub-registrar. Bank branches are finding it difficult to ascertain the status of encumbrances subsequent to 01.08.2015, because in SAMPADA portal property search is not updated.

This issue is presented for discussion.

Agenda No-16

Credit Facilities to Minority Communities

In terms of Reserve Bank's extant guidelines on lending to priority sector, a target of 40 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposures (OBE), whichever is higher, as on March 31 of the previous year, has been mandated for lending to the priority sector by domestic scheduled commercial banks **Within this, a sub-target of 10 per cent of ANBC or Credit Equivalent amount of OBE, whichever is higher, as on March 31 of the previous year, has been mandated for lending to weaker sections.**

The Government of India has indicated that care should be taken to see that minority communities secure, in a fair and adequate measure the benefits flowing from various Government sponsored schemes. All commercial banks have been advised to ensure smooth flow of bank credit to minority communities. The following communities have been notified as minority communities by the Government of India, Ministry of Welfare:

- Sikhs
- Muslims
- Christians
- Zoroastrians
- Buddhists
- Jains

Outstanding & Disbursement to Minority Community

Total outstanding loans to minority community were Rs. 8522 crores as of 30th June 2017 and 470501 minority communities have been given loans till date. Banks have disbursed an amount of Rs.300 Crores covering 33377 beneficiaries of Minority Communities during Q-I of FY 2017-18. Banks are requested to ensure correct classification of advances under social attributes.

Bank wise status is shown in Table no. 20 & 21

This issue is presented for information.

Outstanding & Disbursement to Scheduled Castes (SC) & Scheduled Tribes (ST)

As of 30th June 2017, total outstanding loans to scheduled caste & scheduled tribe community were Rs. 12539 crores of 1348266 SC/ST beneficiaries have been given loans till date. With regard to disbursement to SC/ST communities, banks disbursed an amount of Rs.441 Crores during Q-I of FY 2017-18.

Bank wise status is shown in Table no. 22 & 23

This issue is presented for information.

Outstanding & Disbursement to Women beneficiaries

As of 30th June 2017, total outstanding loans to women were Rs.17984 crores to 1544751 beneficiaries. Banks disbursed an amount of Rs.2011 crores to 168770 women beneficiaries during 2016-17.

Bank wise status is shown in Table no. 24

This issue is presented for information.

SHG Savings & Credit Linkage

In Madhya Pradesh as many as 2.38 lakh SHGs have been savings linked and 1.17 lakh SHGs have been credit linked cumulatively upto 30th June 2017. During Q-I of FY 2017-18, 6301 SHG accounts were opened in the Banks out of which 1385 SHGs were credit linked.

Sr.	Particulars	No.
1	No. of Rural Household in the State	11288946
2	Potential to form SHGs@13 members per SHG	516709
3	No. of SHGs cumulatively savings linked up to 30 June 2017	238259
4	No. of SHGs that can be formed and savings linked (2-3)	278450
5	No. of SHGs cumulatively credit linked up to 30 June 2017	117059
6	No. of SHGs to be credit linked (2-5)	399650

Bank wise data is shown in the table no. 19

WAY AHEAD

- SHG Bank Linkages movement completed 25 years of its existence from the year 1992.
- Transparent and proper maintenance of records of the SHGs will facilitate in nurturing and strengthening of SHGs and will lead to enhanced confidence level among the members and banks. E-shakti initiative of NABARD will pave the way for credibility of SHG data, address the issues related to multiple financing etc. which can even be later fed into Credit Bureau/agencies.
- Extending outreach of banking services in remote villages through SHG members termed as 'Bank Sakhi' as Business Correspondents.
- A systematic tracking mechanism for the loan applications submitted need to be developed

'SMITA' = Smart SHGs Model with Integration of Technology and Automation.

- The pilot project on Smart SHGs using the methodology of Integration of Technology and Automation is working in Dewas district.
- The initial period of the project is 2nd August 2016 to 31st July 2017 and it is supported with grant from NABARD and is being implemented by NJGB.

The project aims to cover 100 select SHGs promoted by the SHPI-Aparajita Mahila Sangh and linked to Narmada Jhabua Gramin Bank (NJGB) with the following deliverables – Opening of individual accounts of all the SHG members, Dual authentication , Mapping the individual accounts of members with their respective SHG accounts , Linking the members and SHGs to Bank Sakhis for various operations, Aadhar linking and mobile linking of accounts, Providing other services like DBT / Ujjwala etc.

This issue is presented for information.

AGENDA No-17

Progress under Micro Small & Medium Enterprises (MSME)

[A] Status-MSME Priority Sector as on June 30, 2017

Amount in crores

Sr.	Particulars	30.06.2016		31.03.2017		30.06.2017		% Y-o-Y variation	% variation over pre, qtr.
		No.	Amt.	No.	Amt.	No.	Amt.		
A	Total of MSE Advances (Micro & Small Enterprises)	895413	31777	954142	35561	989873	35374	11.32	-0.53
B	% age of lending to Micro enterprises to MSE		51.67		49.34		49.16	-2.52	-0.18
C	Total advances to Micro Enterprises	801447	16420	857096	17546	888078	17389	5.90	-0.89
D	% of advances to Micro Enterprises to total advances		7.86		7.31		7.31	-0.55	0.00
E	Total advances to Small Enterprises	93966	15357	97046	18015	101795	17985	17.11	-0.17
F	Total advances to Medium Enterprises	4518	3591	5213	4098	4885	4372	21.75	6.69
G	Khadi & Village Industries	8071	177	5977	149	5797	122	-31.07	-18.12
H	Others under MSMEs	11855	539	152317	1076	15213	386	-28.39	-64.13
I	Total advances to MSME Enterprises (Total of A,F,G &H)	919857	36084	1117649	40884	1015768	40254	11.56	-1.54
J	Total Advances	12517802	208823	13474467	240063	12546586	237792	13.87	-0.95
K	NPA under MSMEs	172528	2380	197980	3220	214375	3658	53.70	13.60
L	% NPA of the portfolio	18.76	6.60	17.71	7.88	21.10	9.09	37.78	15.38

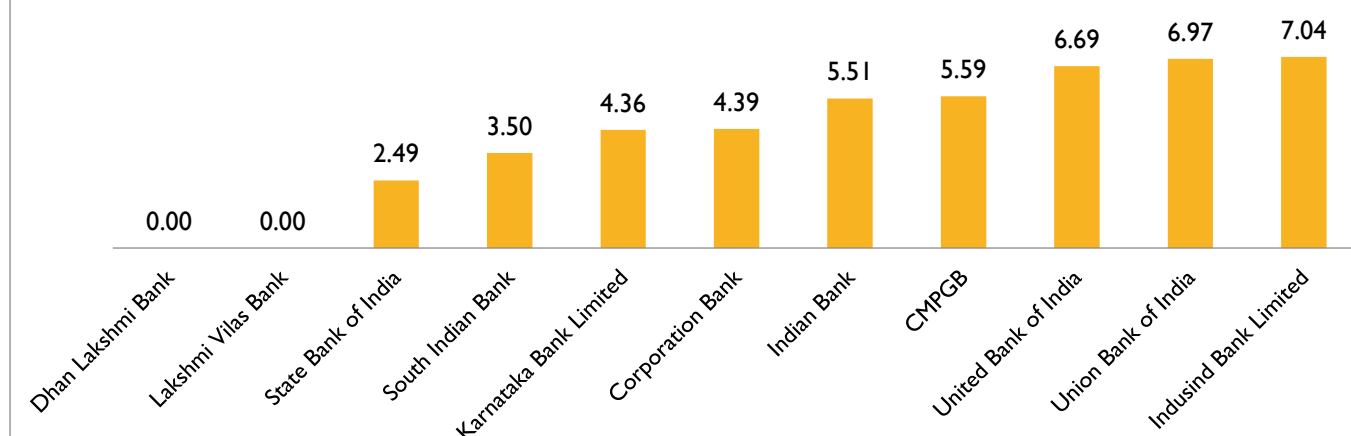
Bank wise outstanding advances to MSME under Priority Sector is shown in Table no. 5

OBSERVATIONS:

- The MSME advances were 16.93% of the total advances as on June 30, 2017, showing Y-o-Y growth of 11.56%. However, it shows decline Rs. 630 crores over previous quarter. Bank of Baroda and Corporation Bank have shown negative growth by 41% and 81% over previous quarter as on June 30, 2017. Altogether, their outstanding balance reduced by Rs. 1090 crores during June-17 quarter over previous quarter.
- Out of total advances of Rs. 237792 crores as on 30th June 2017, advances to Micro Enterprises is Rs. 17389 crores which is 7.31% of total credit and below the prescribed Norm of 7.5%.
- Lending to micro enterprises is 49.16% of total MSE advances, which is less than regulatory prescription of 60% as on June 30, 2017.
- However, number of micro enterprise accounts is showing 10.81% annual growth during 30th June 2017, which is marginally above the regulatory Norm i.e. 10%.
- Year-on-year growth in credit to micro and small enterprises was 11.32% during June 30, 2017, which is less than the prescribed Norm of RBI i.e. 20%.

% of Micro credit to total advances

■ % of Micro credit to total advances



IBI Annual Credit Plan (ACP)-MSME Sector

Amount in crores

Sr.	Sub Sector	Target for the FY 2017-18		Achievement during Q-I of FY 2017-18		Achievement % (Amt.)	Financial Year 2016-17		
		No.	Amt.	No.	Amt.		Target (Amt.)	Achievement during Q-I of FY16-17	Achievement %
1	Micro Enterprises	315927	11493	104630	3119	27.14	*	3374	*
2	Small Enterprises	21729	2865	11121	2388	83.35	*	2856	*
3	Medium Enterprises	11803	1101	1138	581	52.81	*	980	*
4	KVIC	11183	910	395	26	2.81	*	9	*
5	Other under MSME	83667	2072	9032	237	11.43	*	100	*
6	Total MSME	444309	18441	126316	6351	34.44	16123	7319	45.39

OBSERVATIONS:

- Banks in Madhya Pradesh disbursed Rs. 6351 crores under annual credit plan at the end of first quarter of current fiscal under MSME against the target of Rs. 18441 crores and achieved 34.44% of the target.
- During corresponding period of previous financial year, disbursement was Rs. 7319 crores which is 968 crores more than the disbursement of June quarter of FY 2017-18.
- While Private sector banks could achieve 88.50% of their target in Q-I of FY 2017-18 itself, it was only 26.86% for public sector banks. The main reason was observed that the target of private sector banks stood only 15 % of total target under annual credit plan of MSME, while it is 75% for PSBs.

(C) Udyami Mitra Portal

www.udyamitra.in is as an interactive web portal launched by SIDBI to ease of access to MSMEs financial and non-financial service needs. Some important features are as under:

- Any type of enterprise loans anywhere any time access across the country
 - Credible Connect- Access to 1.25 lakh bank branches and 17000+ handholding agencies across the country.
 - Business ideas and knowledge pool from smallB.in, business leads, build trusts among stakeholders
 - Standardized application forms acceptable across banks.
- Banks are requested to popularize the portal.

(D) Udyog Aadhaar Memorandum (UAM)

- As per MSME Act of 2006, all enterprises are expected to register with District Industries Centre. The Ministry for Micro, Small and Medium Enterprises had in September 2015 notified Udyog Aadhaar to ensure ease of registration and wider coverage of MSMEs to avail the benefits under various Schemes of Central/ State governments. Udyog Aadhaar (UA) has been introduced for running units. Udyog Aadhaar Memorandum (UAM) can be filled online on the portal created by Ministry of MSME i.e. <http://udyogaadhaar.gov.in>.
- UAM is a one-page registration form which constitutes a self-declaration format under which the MSME will self-certify its existence, bank account details, promoter/owner's Aadhaar details and other minimum information required. There shall be no fee for filing the Udyog Aadhaar Memorandum. On submission of the form, Udyog Aadhaar Acknowledgement shall be generated and mailed to the email address provided in the Udyog Aadhaar Memorandum which shall contain unique Udyog Aadhaar Number (UAN).
- MSME Department, Govt. of M.P. has urged banks to cooperate with the govt. for mandatory registration of beneficiaries of all schemes (MSME) of the Central/State Govt.

This issue is presented for discussion.

All Banks are requested to feed all tables mentioned below of MSME in the SLBC web portal and ensure quarterly submission.

- A) Status of CGTMSE Coverage
- B) Collateral free loans sanction amount up to Rs. 10 lac
- C) Information on Sick Unit

Agenda No- 18

Model schemes on Horticulture prepared by NABARD

Model Scheme for establishment of Modern Nursery Unit for production of quality planting material for perennial horticultural crops

Highlights

The model scheme envisages production of quality planting material of major perennial horticulture crops viz., mango, guava, sapota, pomegranate, aonla, ber, cashew, etc., adopting improved propagation techniques, in special growing structures adhering to quality standards.

The project components include capital investment items viz., establishment of mother plant garden, irrigation infrastructure, poly house, mist chamber, shade net area, fencing and other utilities. The total unit cost for the initial three years works out to Rs. 17,75,500/- (1 year : Rs. 12,59,300/-; 2 year Rs. 2,08,400/- and 3 year Rs. 3,07,800).

Sources of funds

(Amt. in ₹)

Source of Funds	Year 1	Year 2	Year 3	Total
Total Cost	1259300	208400	307800	1775500
Margin (upto 25%)	315300	52400	76800	444500
Bank Loan (upto 75%)	944000	156000	231000	1331000

Key financial indicator

The net income realization commences from third year and stabilizes from 5th year. The net present worth of the investment and the BCR (Benefit Cost Ratio) works out at Rs. 1396817 and 1.38 : 1 respectively. The Internal Rate of Return (IRR) works out at 30%. The investment thus considered financially viable.

Repayment

The total repayment period works out to 9 years including 5 years grace period

N.B-The model scheme is considered bankable with the standard assumptions. More details about the scheme is enclosed as Annexure-I with this agenda note.

This issue is presented for information.

Agenda No- 19

DBT & the Banker's Right to Set Off

- Indian Bank Association (IBA) vide their letter no. SB/RBI/DBT/2017-18/3027 dated 21.06.2017 informed that RBI convened a meeting with select Public and Private Sector Banks and IBA on April 18, 2017 to discuss the issues of bankers' legal right to set – off and its implications in financial inclusion and implementation of DBT.
- In the meeting, while the bankers stood by their legal right to set off, there was a general consensus that banks may choose to forgo this right and not set off input subsidies specifically meant for relief measures extended by the Sovereign (Central or State Government).
- RBI opined that if the banks continue to set off subsidies / relief provided by the Government under various welfare schemes through Direct Benefit Transfer (DBT) then the borrower could not be benefitted and the purpose for which DBT was introduced could also be defeated. As such, RBI decided that an industry wide framework is evolved across the banking industry so that the DBTs are not affected while the bankers' legal right to set off is also recognized. IBA was requested to look into this issue and evolve a common framework for the industry.
- In this context, IBA convened a meeting of senior executives from select Public Sector and Private Sector Banks on 23rd May, 2017. In the meeting the following consensus emerged among the group of bankers:
 - Banks are not agreeable to forgo their right to set off as a general rule.
 - Banks will consider forgoing their right to set off in specific instances where the relief / assistance is linked to natural calamities such as flood, cyclone, earthquake etc. and are as a one-time measure based on the notifications issued by the Central / State Government.
 - Banks are not agreeable to extend the concession to all cases of distribution of Government subsidy including subsidy routed through DBT, on a regular basis.
 - Banks also don't have any specific policy under which banks consider ceding their legal right to set off.

This issue is presented for discussion.

Agenda No-20

Skill Loan Scheme

INTRODUCTION

Given a huge thrust on skill development in recent years, a need is felt to provide institutional credit to individuals for taking skill development courses aligned to National Occupations Standards and Qualification Packs and leading to a certificate/diploma/degree by the Training Institutes as per National Skill Qualification Framework (NSQF). The focus was mainly on technical and professional courses in recognised Colleges and Universities. The vocational courses offered by ITIs, ITCs, Polytechnics and other technical institutions / bodies were not covered in the Model Educational Loan Scheme. However, in view of the initiatives being taken by the Govt. of India in skill development in recent years, a need was felt for providing institutional funding for the students undergoing specialized skill development programs in recognized institutions. The Govt. has estimated that the country would require 10 to 15 million skilled workers every year to support the development process. The initiatives being taken by the Govt. are for setting up new training facilities, modernization of existing centres and intensive faculty development.

Thus, “SKILL LOAN (VOCATIONAL EDUCATION AND TRAINING) Scheme” has been developed to support the national initiatives for skill development. Skill Loan Scheme aims at providing a loan facility to individuals who intend to take up skill development courses by meritorious students as per the Skilling Loan Eligibility Criteria.

Eligibility

The student should be an Indian National who has secured admission in a course run by Industrial Training Institutes (ITIs), Polytechnics or in a school recognized by Central or State Education Boards or in a college affiliated to recognized university, training partners affiliated to National Skill Development Corporation (NSDC)/Sector Skill Councils, State Skill Mission, State Skill Corporation, preferably leading to a certificate / diploma / degree issued by such organization as per National Skill Qualification Framework (NSQF) . The Government of India / State Governments may, from time to time, notify institutes/organizations for the purpose.

Quantum of Finance

- Minimum: Rs. 5000/-
- Maximum: Rs. 150000-

Department of Financial Services, Ministry of Finance, GOI vide letter no. F.No. 6(4)/2014-CP-IF-II dated 22.06.2017 advised all SLBC Conveners to include skill loan as a separate agenda in all the SLBC meeting and compile the data carrying details of skill loan scheme.

All Banks are requested to provide requisite information on Skill Loan financing from June 2017 onwards with quarterly SLBC data.

Agenda No-21

Sub-committee meetings of SLBC

Sub committee meeting on Industry

Convenor- Punjab National Bank

Meeting held on: 19.05.2017

14th Meeting of SLBC Sub Committee on Industries was chaired by Shri V.L.Kantha Rao, IAS, Principal Secretary, Micro Small Medium Enterprises Department, Govt. of Madhya Pradesh.

Main points discussed-

- Banks to ensure that benefits of flagship schemes (MMYUY & MMSY) of the state government should go to the real beneficiaries instead of financially sound or already working enterprises.
- MP On-line to develop the portal to know the status of margin money claimed for effective monitoring.
- Banks to ensure provide sanction letter to beneficiary of MMYU & MMSY with adding line “No collateral has been taken”.
- Nodal Banks to ensure to provide Material for margin money reconciliation to the auditors appointed by government department.

Sub committee meeting on Agriculture

Convenor- State Bank of India

Meeting held on: 05.06.2017

15th Meeting of the SLBC Sub-Committee on Agriculture and Allied Activities was held on 05.06.17 at Room No 315, Vallabh Bhavan, Bhopal. The meeting was presided over by Shri P.C.Meena, APC, Govt. of MP, Bhopal.

Main points discussed-

- To encourage the Organic Farming, Govt. of MP has already issued circular to open a separate counter in the Mandi's for sale of Organic Products. Branding of Organic product is being done by “EPIDA”, an agency and a committee headed by Distt. Collector. 1380 Clusters have already been identified for Organic farming in the State.
Action: Agriculture Deptt. Govt. of MP
- The cases of Drip Irrigation, Polyhouse, Godown should be sanctioned and disbursed by banks on monthly basis. The pending cases may be treated under target of financial year 2017-18.
Action: All Banks
- To increase Farmers income through Dairy activity, a Tripartite Tie Up arrangement between Borrower, Bank and M.P. Dairy Federation should be explored to finance Milch Animals to ensure effective recovery. The representatives of Veterinary and Dairy Deptt. may be invited in the next meeting to discuss the same.
Action: Convenor Bank
- Proposal for amendment / waiver of stamp duty on agreement with JLG / SHG will be sent to State Govt.
Action: Convenor Bank

Sub committee meeting on Recovery

Convenor- State Bank of India
Meeting held on: 31.05.2017

13th Meeting of the SLBC Sub -Committee on Improving Recovery System was held under the Chairmanship of Shri Satish Gupta, Joint Director, Directorate of Institutional Finance, Govt. of M.P.

Main points discussed-

- Settlement of RRC filed cases through OTS (One Time Settlement) scheme of the bank.
- Banks to update the record of recovery received in RRC filed cases.
- Early disposal of pending cases under Sec-14 of SARFAESI Act with district administration.

Sub committee meeting on Self Help Group

Convenor- Allahabad Bank
Meeting held on: 14.06.2017

14th Meeting of the SLBC Sub -Committee on Self Help Groups was held under the Chairmanship of Shri K.R. Rao, Chief General Manager, NABARD-Bhopal.

Main points discussed-

- The representative from NRLM, MoRD, Delhi explained that Bank Sakhi is a member of SHG that may sit at the branch premises for co-ordination between the SHG Members and the bank branch to help the bank to fulfill the requirements of the SHGs. The appointment of Bank Sakhi will be helpful for both SHG and Bank.
Action by: All Banks through their Corporate BCs
- E-shakti has been done in Indore district and proposed for expansion to 10 more districts in MP. NABARD and SRLM have agreed to provide District level familiarization programs for bankers in this respect. Sri Trivikram, MoRD Delhi informed the house that they are in progress to grant access to the E-Shakti portal through banks CBS network through secure IP. Banks will be able to login from branch and monitor SHGs.
Action By: NABARD and concerned NGOs
- “Commemorating 25 years of SHG movement”
 - a) NABARD will felicitate branch managers who have done well under the program
 - b) NABARD has a support scheme for Bank Sakhi and will provide Rs.25000 or cost of Hand-held device for applications received through banks
 - c) Also Bank Sakhi honorary amount of Rs.500 per month for first six months will be provided to Bank Sakhi for support in establishment phase.
Action By: NABARD and All Banks

Sub committee meeting on improving CD Ratio

Convenor- Union Bank of India

Meeting held on: 14.06.2017

The 15th sub-committee meeting of SLBC on improving CD ratio was held under the chairmanship of Mr. Satish Gupta, Joint Director, Directorate of Institutional Finance, Govt. of Madhya Pradesh

Main points discussed-

- While reviewing performance of the Umariya District, LDM Umariya informed that recently a special DLCC meeting was conducted on improving CD ratio of the District, wherein it was decided that three milk routes are to be developed so that large number of small scale dairy units can be established. The Zonal Head, Union Bank of India has suggested that as the Umariya is developing one of tourist place so other avenues to credit like luxury passenger vehicles, restaurants etc. should be explored. To set up various small units all the pending cases of government sponsored scheme should be disposed off at earliest.
(Action: LDM Umariya)
- The General Manager of NABARD suggested that RIDF & finance from out state figure should not be taken into consideration for calculation of CD ratio of the district. It should be as per place of sanction. However, ZH, Union Bank of India suggested that figure of Finance made by NBFCs in the district may be considered for calculation of CD Ratio.
(Action: All LDMs)
- The LDMs told the house that due to huge cash deposited in the branches during Demonetization exercise, CD ratio of district affected adversely. LDM of Mandla, Panna & Satna district has given the assurance to the house there district will reach Bench Mark level CD ratio i.e. 40% by end of June 2017 & Tikamgarh district by end of March 2018.
(Action: Concerned LDMs)
- The ZH, Union Bank of India suggested that all the LDMs to chalk out bank wise & quarter wise concrete action plan for achieving bench mark level CD ratio in time bound manner & same will be placed in the next meeting.
(Action: All LDMs)
- It was advised that LDMs should meet the controller of respective banks working in the districts in regular intervals which will help them in effective implementation of district credit plan.
(Action: All LDMs)

Sub committee meeting on Housing

Convenor- Central Bank of India

Meeting held on: 05.07.2017

The housing sub-committee meeting of SLBC was held under the chairmanship of Dr. Manju Sharma, Additional Commissioner, Dept. of Urban Development, Govt. of Madhya Pradesh.

Main points discussed-

Chief Minister Rural Housing Mission Scheme (CMRHM)

1. Delinquency under CMRHM scheme is very high and the SMA (Special Mention Account) under this scheme is increasing at a fast rate. The house unanimously expressed their concern in this regard.
2. It was observed by the house that beneficiaries are willfully not paying the meager installment and in such case the beneficiaries should be debarred from availing other benefits of the state government.
Action: Panchayat & RD Dept., Govt. of M.P.

Agenda 164th /165th State Level Bankers' Committee Meeting of Madhya Pradesh

3. It was suggested that an officer (not below the rank of Tehsildar) may be designated as recovery officer by the state government in each district to lessen the burden of the Collector.
Action: Panchayat & RD Dept., Govt. of M.P.
4. More or less, every bank has its own compromise scheme for settling the bad loans. But the biggest hurdle in CMRHM scheme is that neither banks can go for SARFAESI action nor settle the bad loans through compromise scheme as it is not applicable in this scheme. The house suggested that there should be provision of compromise in this scheme and the state government may pay upfront payment to the tune of their share or according to the settlement amount.
Action: Panchayat & RD Dept., Govt. of M.P.
5. In the case of partially disbursed account, the banks should ensure to release installment after getting stage wise completion certificate from the government side.
Action: Banks & Dist. Administration

Credit Linked Subsidy Scheme (CLSS) of PMAY-Urban

1. The Mission, in order to expand institutional credit flow to the housing needs of urban poor is implementing Credit Linked Subsidy component. Credit Linked Subsidy component is a Central Sector Scheme to be implemented through Banks/HFCs/FIs through Central Nodal Agencies. The department has identified around 1.21 lac potential EWS borrowers in the State. The banks need to extend their support in financing these beneficiaries.
Action: All Banks
2. From 1st January, 2017, CLSS scheme is available for Middle Income Group also having annual household income upto 18 Lakhs. This scheme is initially upto 31.12.2017, all the banks should claim the subsidy from their respective central nodal agency for eligible borrowers. It was advised that all banks should appoint nodal officer for improving the performance of scheme in the State.
Action: All Banks
3. The State Government has issued model guidelines and Tri-Partite Agreement (TPA) for providing easy home loans to EWS beneficiaries of other verticals of Pradhan Mantri Awas Yojana. Under this arrangement, in case of default by beneficiary, ULB shall cancel the allotment of existing beneficiary and allot the dwelling unit to new beneficiary within 45 days from the date of notice to ULB. In case ULB fails to allot the dwelling unit to new beneficiary within 180 days from the date of notice, ULB shall make full repayment to Banks/FIs and recover the amount from existing beneficiary. Further, LTV ratio under this scheme is quite low, which is in favour of banks. Banks should utilize these benefits of the scheme.
Action: All Banks
4. Joint Director, Directorate of Institutional Finance, GoMP suggested to invite HFCs (Housing Finance Companies) from the next meeting of the housing sub-committee.
Action: Convener Bank
5. General Manager, RBI, Bhopal suggested to invite representative of NHB/HUDCO in their training centres to create awareness of CLSS scheme.
Action: All Banks

Agenda No-22

Any other issue with permission of the Chair