

170/171/172ND MEETING OF THE



STATE LEVEL BANKERS' COMMITTEE

MADHYA PRADESH



WHAT'S IN THIS MEETING

Banking
Developments
FY 2018-19

ACP 2019-20

Payment Banks

Doubling Farmers'
Income

Self Help Groups

AGENDA NOTE

JULY 06, 2019

A healthy and robust agricultural sector is an important prerequisite to ensure sustainable and inclusive growth in the State.

On-line registering mortgage by Banks in the land records.



BAMBOO
MISSION

ADOPTION OF THE MINUTES OF THE 169th SLBC MEETING HELD ON 20.09.2018

The Minutes of 169th meeting of SLBC held on 20th September, 2018 were circulated to all concerned and were uploaded on website of SLBC (www.slbcmadhyapradesh.in) and website of Directorate of Institutional Finance, Government of Madhya Pradesh (www.dif.mp.gov.in).

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

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ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
APC	: Agriculture Production Commissioner
APY	: Atal Pension Yojana
BC	: Business Correspondent
BRISC	: Bank Recovery Incentive Scheme
CASA	: Current Account Savings Account
CIF	: Commissioner Institutional Finance
CLR	: Commissioner Land Records
DCC	: District Consultative Committee
DFS	: Department of Financial Services
DEDS	: Dairy Entrepreneurship Development Scheme
FPO	: Farmer Producer Organisation
FLCC	: Financial Literacy Credit Counselling Centres
IPPB	: India Post payment Bank
JLG	: Joint Liability Group
KCC	: Kisan Credit Card
LDM	: Lead District Manager
MFI	: Micro Finance Institution
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
MoU	: Memorandum of Understanding
NABCON	: NABARD Consultancy Services
NBFC	: Non-Banking Finance Company
NPA	: Non Performing Asset
PMAY	: Pradhan Mantri Awas Yojana
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
RRC	: Revenue Recovery Certificate
SARFAESI	: Securitization & Reconstruction of Financial Assets & Enforcement of Sec. Int. Act
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SOF	: Scale of Finance
SUI	: Stand-up India

AGENDA NO-1

ACTION TAKEN REPORT ON ACTION POINTS OF 169th SLBC MEETING HELD ON 20.09.2018

Sr.	Agenda Item/Action Points	Action Taken Report
1	<p>CREDIT DEPOSIT RATIO</p> <p>The Chief Secretary expressed that while calculating CD Ratio of the State, agency-wise i.e. Public Sector Banks, Private Banks, Regional Rural Banks and Cooperative Banks CD Ratio may be shown separately, so that bank-wise review may take place in the meeting.</p> <p>Action: SLBC</p> <p>CD Ratio of eight districts viz. Anuppur, Shahdol, Mandla, Dindori, Umaria, Singrauli, Tikamgarh & Rewa has been historically low (Below 40%). The house decided to assign a study to NABCONS (Subsidiary promoted by NABARD) for suggesting ways to improve the CD ratio of these districts. NABARD was requested to take the lead and also bear the expenses of such study.</p> <p>Action: NABARD</p>	<p>Agency wise CD Ratio has been shown separately in the agenda item no-7.</p> <p>It is informed by NABARD, Bhopal that NABCONS undertakes fee based assignment for consultancy. Therefore, NABARD may not be in a position to bear the expenditure.</p>
2	<p>FARMERS PRODUCER ORGANIZATIONS (FPOs)</p> <p>Farmers Producer Organizations (FPOs) play an important role to ensure better income for the producers through an organisation of their own. The Committee was of the view that all banks should finance at least one FPO during current fiscal i.e. 2018-19.</p> <p>Action: All Banks & SLBC</p>	<ul style="list-style-type: none"> ▪ State Bank of India informed that their Bank has received 3 proposals from FPOs for credit limit and are under process. However, they have already financed to two FPCs (Farmer Producer Companies) ▪ Central Madhya Pradesh Gramin Bank has financed Rs 52 lakh to 12 FPOs/FPCs. ▪ Central Bank of India has informed that they are in touch with the FPOs for financing. ▪ No other Bank has confirmed about financing to FPOs.

<p>3</p>	<p>INVESTMENT CREDIT IN AGRICULTURE</p> <p>FORMATION OF TASK FORCE</p> <p>It was experienced that despite all efforts, investment credit in agriculture is not growing as desired. The Committee decided to form a taskforce under the chairmanship of Agriculture Production Commissioner, GoMP to study and suggest the ways to increase investment credit in agriculture and allied sector in the state. CGM, SBI will be Convener. Recommendations of the Task Force would be placed before the SLBC for ratification. Action- SBI, State Government & SLBC</p> <p>FINANCING FOOD PROCESSING SECTOR</p> <p>The Director, DFS, MOF mentioned that Food Processing is an eligible activity for coverage under MUDRA scheme. Banks can provide assistance to the borrower under MUDRA for food processing. Action: All Banks</p> <p>The Principal Secretary-Finance mentioned that the Government of India has a central sector scheme- SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters). The Banks can also finance under this scheme to increase investment credit. Action: All Banks</p> <p>TRAINING AT BIRD, LUCKNOW</p> <p>CGM-NABARD mentioned that Bankers Institute of Rural Development (BIRD), Lucknow is an autonomous institution promoted by NABARD for undertaking training, research and consultancy in the area of agricultural and rural development banking. He further mentioned that NABARD can arrange special training at BIRD, Lucknow for the bankers for capacity building. Action: NABARD</p>	<p>The matter was discussed in the 20th sub-committee meeting of agriculture held on 28.12.2018. Agriculture Production Commissioner (APC) and Chairman of the sub-committee mentioned that a notice for commencing the activities of task force will be issued shortly by the Farmers Welfare and Agriculture department of the state government. However, it is awaited so far.</p> <p>Allahabad Bank has financed Rs 17.33 lakh to 23 beneficiaries for food processing sector under Mudra loans. The other banks have not informed on this score.</p> <p>No Bank has confirmed on this score.</p> <p>NABARD has informed that a 3 days training programme can be arranged at BIRD, Lucknow. However, minimum 30 participants would be expected to attend the programme for benefits to accrue from the programme.</p>
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<p>4</p>	<p>SMALL FINANCE BANKS (SFBs)</p> <p>Small Finance Banks were requested to ensure participation in the meetings of District Consultative Committee (DCC) and SLBC.</p> <p>Action: All SFBs</p> <p>PAYMENT BANKS</p> <p>Payment Banks have been widen the spread of financial services in the state. The Committee decided to invite Payment Banks in SLBC meeting as special invitee(s).</p> <p>Action: Payment Banks & SLBC</p>	<p>LDMs informed that they invite Small Finance Banks in the DCC meetings and they are attending the meeting.</p> <p>Payment Banks have been invited in the SLBC meeting.</p>
<p>5</p>	<p>PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)</p> <p>Members flagged that incomplete information on the web portal of PMFBY, lack of cooperation from the insurance companies etc. are posing a huge challenge in implementation of the scheme.</p> <p>Action: State Govt., Agriculture Insurance Companies.</p>	<p>There are still many drawbacks in the portal, which need to be corrected. Some of the drawback are as mentioned below:</p> <ul style="list-style-type: none"> ▪ Crop is not showing as per the notified crops of the respective areas. ▪ Mismatch in scale of finance etc.
<p>6</p>	<p>ANNUAL CREDIT PLAN (ACP)</p> <p>CGM-NABARD mentioned that there is a gap between Potential Linked Plan (PLP) of NABARD and ACP in some districts, which needs to be redressed. The Convener-SLBC requested NABARD to share PLP of the next year i.e. 2019 with the State Government and the District Collector well in advance to give some thought on the matter.</p> <p>Action: NABARD</p>	<p>It is informed by NABARD that a copy of PLPs (Potential Linked Plans) has been shared with DIF, Govt. of M.P. Further, launching of PLP has been done in the districts in the presence of District Collector.</p>
<p>7</p>	<p>CM HELPLINE COMPLAINTS</p> <p>The change in the level of the officers under CM Helpline grievance redressal system has been made. Zonal Manager of the Banks has been made L-1 officer in place of Lead District Managers. L-1 officers are supposed to create L-0 officers and expected to reduce the complaints at the minimum level.</p> <p>Action: All Banks</p>	<p>L-0 officers have been created by the Banks. There were 4,652 complaints pending at L-1 level till 15th May 2019.</p>

8

GOVERNMENT SPONSORED SCHEMES

DISBURSEMENT OF SANCTIONED CASES & ACHIEVEMENT OF TARGETS

More than 50,000 cases of Mukhya Mantri Self Employment Generation Schemes were sanctioned in a single day on 04.08.2018. However, it was observed that there is a gap between sanction and disbursement. Banks were requested to make disbursement in all such cases by 10th October 2018.

Action: All Concerned Banks

ON BOARDING OF ALL IMPLEMENTING AGENCIES OF MUKHYA MANTRI SELF EMPLOYMENT GENERATION SCHEMES INTO MP ONLINE PORTAL

Loan proposals under three Mukhya Mantri self-employment schemes are being sponsored through different mode by their respective implementing agencies. There are different ways of processing the loan proposals, claiming subsidy etc. Therefore, bank branches are facing difficulties. It was requested that all agencies need to be on-boarded on MP-Online portal. This will not only bring uniformity in processing the loan proposals but also facilitate in better monitoring.

Action: MSME Dept., Govt. of M.P./All concerned implementing agencies of the schemes

HYBRID SECURITY IN CGTMSE

Partial Collateral Security has been allowed under Credit Guarantee Scheme (CGS) of CGTMSE. Banks requested that this new concept of "Hybrid Security" may be added in Mukhya Mantri Yuva Udyami Yojana & Mukhya Mantri Swarojgar Yojana wherein, the MLIs may be allowed to obtain collateral security for a part of the credit facility, from such applicants, who are able to offer collateral security. PS-MSME mentioned that the matter would be discussed in detail in the Sub-Committee meeting of MSME and then this would be placed in the next SLBC.

Action: MSME Dept., Govt. of M.P.

Out of total targets of 1,30,478 number of cases under four Mukhya Mantri Self Employment Generation Schemes for FY 2018-19, 1,04,971 cases have been sanctioned at the end of 31st March 2019. Of which, disbursement has been made in 90,678 cases and achievement index was 80.45% (sanctioned). Excluding, Mukhya Mantri Krishak Udyami Yojana, achievement index was 90%.

Out of 12 implementing agencies, only DIC is on-boarded on the MP-online portal till date. Other agencies are yet to be on-boarded.

The matter was discussed in the 17th sub-committee meeting of MSME held on 05.12.2018. However, no decision has been taken for implementation of such provision.

FOLLOWING TIME NORM OF BCSBI IN LOAN PROCESSING

State Bank of India has centralized loan processing cell. It was flagged that there is delay in disposal of proposal under government sponsored schemes due to centralized system. It was advised that the bank should follow time norms for processing and disposal of the proposals as contained in the Fair Practices Code formulated by BCSBI (Banking Code and Standard Board of India).

Action- State Bank of India

PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME

It was flagged that cases of around Rs. 180 crore are pending at branches for sanction. It was requested by the department that banks should browse the portal and clear the pendency at the earliest.

Action: All concerned Banks

NATIONAL RURAL LIVELIHOOD MISSION

CEO-MPSRLM mentioned that there was a sanction of Rs. 305 crore, however disbursement is only Rs. 202 crore. Banks were requested to make disbursement in all such eligible cases at the earliest. It was also flagged that many bank branches do not use right product code, while opening account under NRLM. Banks were requested to sensitize their field functionaries for using the right product code.

Action: All Concerned Banks

DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME

A budget provision of Rs 25 crore has been made by Government of India for 2018-19 for Madhya Pradesh. However, only 2.25 crore subsidy has been utilized by the banks. Banks were requested to utilize the full subsidy in the coming quarters of current fiscal.

Action: All Concerned Banks

It is informed by State Bank of India that their Centralized Processing Units are following TAT Norms as prescribed by BCSBI.

As against target of Rs 120 crore margin money disbursement, banks disbursed Rs 100 crore in FY 2018-19 and achievement index was 83%.

As per the NRLM National portal, there were target of 58,003 fresh SHGs for disbursement of Rs. 451 crore during FY 2018-19. Banks financed to 31,204 fresh SHGs and disbursed Rs 200 crore. Achievement index was 44.34% (disbursement).

NABARD released subsidy of Rs 10.30 crore in 2,212 number of cases at the end of FY 2018-19.

<p>9</p>	<p>NON-PERFORMING ASSETS PMAY-URBAN</p> <p>Banks mentioned that despite having tripartite agreement, delinquency ratio is high in PMAY-Urban. PS-Finance mentioned that the state government may look into the matter. Action: Urban Administration Dept. GoMP</p> <p>PENDING CASES WITH DM UNDER SEC-14 OF SARFAESI ACT</p> <p>Banks requested the State Government to get possession of the properties under Section-14 to banks within 60 days as stipulated in the SARFAESI Acts, which is not happening in many districts. Action: State Government</p>	<p>Out of 3737 cases sanctioned under this scheme, 822 cases were NPA as on 05.10.2018. NPA reduced to 560 cases till 31st March 2019 and presently at 15% of the portfolio.</p> <p>871 cases were still pending with District Magistrate till 31st May 2019. District wise status has been shown in the agenda no-12.</p>
<p>10</p>	<p>FINANCIAL INCLUSION- REVAMPED PMJDY</p> <p>As the Jan Dhan (PMJDY) scheme has been revamped and focus is now on every adult having a bank account instead of every household, Banks were requested to open maximum accounts on this score. Action: All Banks</p> <p>The Principal Secretary-Finance desired to know the data on ‘first time active/usage’ of RuPay debit card. Banks were requested to provide such type of data from the next quarter. He further expressed to spread financial literacy about the benefits of the activation of RuPay card. Action: All Banks</p>	<p>Revamped PMJDY scheme was launched in 28.08.2018. Till then, more than 23 lakh PMJDY accounts have been opened in the state as on 15th May 2019.</p> <p>Data of 21 major Banks show that percentage of first time active/usage of RuPay card is 60.43% of total card issuance.</p>
<p>11</p>	<p>CREATION OF BANK’S CHARGE ON THE LAND RECORDS ONLINE</p> <p>The State Government has developed software, wherein, Banks will be empowered to raise online request for creation of Bank’s charge on the land records. Data will be recorded in the Land Records module and will be made available in the public domain. The State Government was requested to issue letter/notification to commence the new system at the earliest. Action: CLR</p>	<p>Utility to register on-line mortgage in the land records by the banks has been started in 31 districts. CLR has informed that in the new system, only process of registering a mortgage has been made online. Hence, separate Notification by the State Government is not necessary.</p>

12 RECONSTITUTION OF THE SUB COMMITTEES

HOLDING REGULAR MEETING

In view of changing scenario, reconstitution of the sub committees were made. Convenor Bank of the subcommittees were requested to convene its meeting in every quarter much before the regular SLBC meeting so that recommendations of the subcommittee can be placed in the SLBC for ratification and implementation.

Action: State Bank of India, Bank of India, Punjab National Bank, Canara Bank, Union Bank of India, Central Bank of India, Bank of Baroda & Allahabad Bank

PREPARATION OF COMPREHENSIVE AGENDA NOTE AND DATA TABLE

It was observed that comprehensive agenda note and data table are not prepared by some of the convenor bank of the subcommittees. They were advised to prepare broad agenda with data table for such meetings.

Action: Convenor, Sub Committees

Out of 10 sub-committees of SLBC-MP, meetings of 7 sub-committees have been held so far till 4th July 2019. The meeting of following sub-committees is not yet convened.

Name of the Sub-committee	Convenor Bank
Education	Canara Bank
MSME	Punjab National Bank
Digital Transaction	Bank of India

It is being prepared. However, it needs to be improved.

AGENDA NO-2
REVIEW OF BANKING DEVELOPMENT IN
MADHYA PRADESH Q-4 FY 2018-19

2.1. KEY BANKING PARAMETERS OF THE STATE AS ON 31.03.2019

Number in actuals & outstanding amount in Rs. Crore

Sr.	Parameters	Outstanding Amount			Variation			
		Mar-17	Mar-18	Mar-19	Mar-18		Mar-19	
					Absolute Term	%	Absolute Term	%
1	Total number of Branches	7,218	7,279	7,684	61	0.85	405	5.56
2	Total number of ATMs	9,284	9,554	9,316	270	2.91	-238	-2.49
3	Total Deposits	3,36,950	3,65,432	3,93,177	28,482	8.45	27,745	7.59
4	Total Advances	2,40,064	2,72,924	3,07,354	32,860	13.69	34,430	12.62
4a	Credit as per place of utilization	NA	10,647	10,718	NA	NA	71	0.67
5	Credit Deposit Ratio	71.25	74.69	78.17	3.44	4.83	3.49	3.49
5a	CD Ratio including credit as per place of utilisation	71.25	77.60	80.90	6.35	6.35	3.30	3.30
6	Total Business [3+4]	5,77,014	6,38,356	7,00,531	61,342	10.63	62,175	9.74
PRIORITY SECTOR ADVANCES								
7	Agriculture	92,362	99,393	1,02,143	7,031	7.61	2,750	2.77
8	Crop Loans out of total agriculture	67,659	75,823	75,290	8,164	12.07	-533	-0.70
9	% of Agriculture advances to Total advances [RBI Norm: 18%]	38.47	36.42	33.23	0.01	0.01	-3.18	-3.18
10	MSME	40,887	47,987	55,745	7,100	17.36	7,758	16.17
10a	Credit to Micro Enterprises	17,546	23,263	27,449	5,717	32.58	4,186	17.99
11	% of credit to micro enterprises to total advances (RBI Norm- 7.5%)	7.31	8.52	8.93	1.21	1.21	0.41	0.41
12	Export Credit	148	142	363	-6	-4.05	221	155.63
13	Education	2,018	1,911	2,064	-107	-5.30	153	8.01
14	Housing	19,363	19,521	20,877	158	0.82	1,356	6.95
15	Social Infrastructure	141	150	214	9	6.38	64	42.67
16	Renewable Energy	675	62	47	-613	90.81	-15	-24.19
17	Others	2,823	1,384	3,415	-1439	50.97	2,031	146.75
18	Total Priority Sector Advances [7+10+12+13+14+15+16+17]	1,58,417	1,70,550	1,84,868	12,133	7.66	14,318	8.40
19	% of Priority Sector advances to Total advances [RBI Norm: 40%]	65.99	62.49	60.15	-3.50	-3.50	-2.34	-2.34
20	Total Non-Priority Sector Advances	81,647	1,02,374	1,22,486	20,727	25.39	20,112	19.65
21	Advances to small & marginal farmers	28,946	34,524	37,619	5,578	19.27	3,095	8.96
22	% of advances to small & marginal farmers to total advances [RBI Norm: 8%]	12.06	12.65	12.24	0.59	0.59	-0.41	-0.41
23	Total NPA	16,445	21,971	35,711	5,526	33.60	13,740	62.54
24	% of NPA to total advances	6.85	8.05	11.62	1.20	1.20	3.57	3.57
25	Advances to Weaker Sections	58,215	64,604	70,391	6,389	10.97	5,787	8.96
26	% of advances to Weaker Sections to total Advances [RBI Norm: 10%]	24.25	23.67	22.90	-0.58	-0.58	-0.77	-0.77

2.2. KEY HIGHLIGHTS- MARCH 31, 2019 (FY 2018-19)

Highlights of the performance of all the Banks during FY 2018-19 are given below:

- Total Business of the Banks increased to Rs.7,00,531 crore in March 2019 from Rs. 6,38,356 crore in previous year. On year-on-year (y-o-y) basis, bank's business increased by 9.74% in March 2019 as compared with an increase of 10.63% in March 2018.
- Aggregate deposits increased by Rs 27,745 Crore y-o-y and stood at Rs. 3,93,177 crore in March 2019. The year-on-year (y-o-y) growth in aggregate deposits worked out to 7.59% in March 2019 which was lower as compared with that in March 2018 i.e. 8.45%.
- Out of total deposits, share of savings, current and term deposits was 40.25 per cent, 6.98 per cent and 52.77 per cent, respectively, in March 31, 2019.
- The credit-deposit (C-D) ratio of the state increased to 78.17% at the end of March 2019 from 74.69% a year ago. However, actual CD ratio stood at 80.90% after including credit of Rs. 10,718 crore as per "place of utilisation Norm" of RBI.
- Gross Advances of the Banks increased to Rs.3,07,354 crore in March 2019 from Rs. 2,72,924 crore one year ago, registering y-o-y growth of 12.62%.
- Agriculture credit increased by 2.77% y-o-y to Rs.1,02,143 crore in March 2019 from Rs. 99,393 crore previous year. Agriculture credit is constituting 33.23% of the total credit portfolio as on March 2019.
- Credit to MSME sectors stood at Rs. 55,745 crore in March 2019, showing y-o-y growth of 16.17% as compared to 17.36% a year ago.
- Credit to housing under priority sector increased by 6.95% in March 2019, up from an increase of 0.82% in March 2018.
- Gross NPA increased from Rs 21,971 crore in March 2018 to Rs 35,711 crore in March 2019, showing 62.54% increase year on year basis. During corresponding period of previous year, it increased by 33.60% y-o-y.
- 10 Banks namely State Bank of India, DCCBs, Bank of India, Central Bank of India, Punjab National Bank, Union Bank of India, HDFC Bank, ICICI Bank, Bank of Baroda and Allahabad Bank continued to be accounted for over two-thirds of total business as on March 2019.

Top 10 Banks in M.P. in terms of Business

	Business in Crores	Holding business % of total Bank's business
State Bank of India	186,894	27
DCCB & Apex Bank	60,863	9
Bank of India	47,209	7
Central Bank of India	43,244	6
Punjab National Bank	42,305	6
Union Bank of India	41,915	6
HDFC Bank	31,824	5
ICICI Bank	27,891	4
Bank of Baroda	23,628	3
Allahabad Bank	19,893	3

2.3. PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS

BANKING FACILITIES

Banks in Madhya Pradesh have a network of 7,684 branches spanning 36% (2,755), 32% (2,470) and 32% (2,459) in rural, semi-urban and urban & metropolitan areas respectively with 9,316 ATMs as on March 31, 2019. Besides brick and mortar branches, banking facilities are being extended by 10,343 business correspondents in 11,864 rural Sub Service Areas (SSAs).

New changes

- Amalgamation of Dena Bank and Vijaya Bank with Bank of Baroda is effective from 1st April, 2019.
- The Central Government through notification dated 11th January 2019, has cleared amalgamation of Narmada Jhabua Gramin Bank and Central Madhya Pradesh Gramin

Bank into a new entity named “Madhya Pradesh Gramin Bank” (MPGB) effective from 1st April 2019.

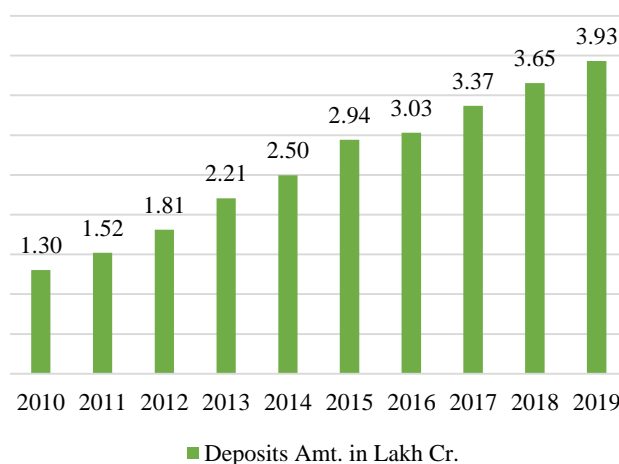
- IDBI Bank has been categorised as a private sector bank by the Reserve Bank of India, with effect from January 21, 2019.
- The name of IDFC Bank (Private sector bank) has been changed to “IDFC First Bank Limited” with effect from January 12, 2019.

With effect from 1st April 2019, there are 40 Commercial Banks (18 PSBs & 22 PVBs), 2 Regional Rural Banks (RRBs), 1 State Cooperative Bank (MPSStCB), 38 District Central Cooperative Banks (DCCBs) and 7 Small Finance Banks (SFBs). Payment Banks viz. FINO and IPPB are also functioning in the state.

DEPOSITS

- During FY10–19, deposits grew at a CAGR of 11.68%. Deposits at the end of Q4 FY18-19 stood at Rs 3, 93,177 crore.
- Banks deposits grew at 7.59% year-on-year to Rs 3.93 lakh crore in March-2019 from Rs 3.65 lakh crore in March 2018.
- Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY) have also increased by Rs 1,217 crore in a year and reached to Rs 4899 crore as on March 31, 2019.

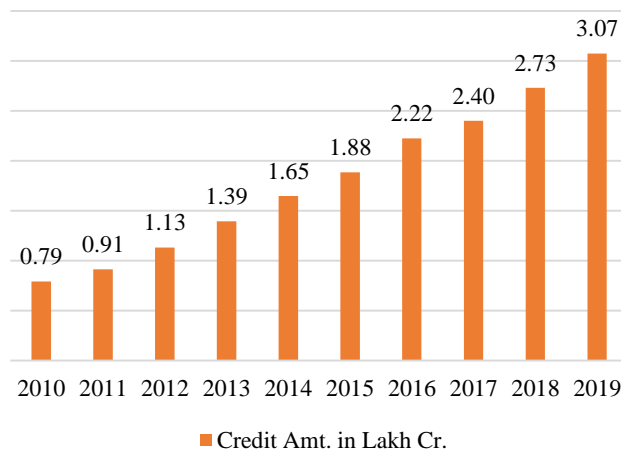
**Growth in deposits over the past few years
CAGR 11.68%**



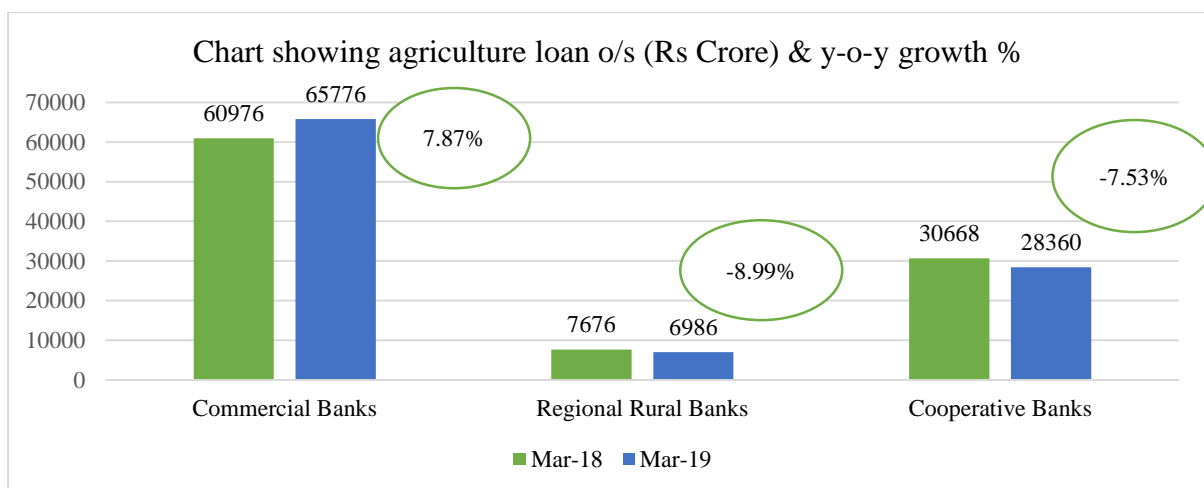
CREDIT

- During FY10–19, credit off-take grew at a CAGR of 14.51%. Total credit extended surged to Rs 3, 07,354 crore at the end of Q4 FY 2018-19.
- Bank’s credit grew at 12.62% year-on-year to Rs 3.07 lakh crore in March-2019 from Rs 2.73 lakh crore in March 2018.
- Bank’s credit to agriculture, MSME, housing, education and priority sector grew at 2.77%, 16.17%, 6.95%, 8.01% and 8.40% respectively year-on-year in March 2019.

Growth in credit over the past few years
CAGR 14.51%



AGENCY WISE CREDIT GROWTH IN AGRICULTURE



Agriculture credit grew at 2.77% y-o-y in March 2019 as compared to 7.61% during corresponding period of previous year.

While agriculture loan in Commercial Banks grew at 7.87% y-o-y in March 2019, Regional Rural Banks and Cooperative Banks have shown negative growth.

During FY 2017-18, increase in agriculture loans was Rs 7,032 crore y-o-y. The same was Rs 2,750 crore in March 2019. Negative annual growth in Regional Rural Banks and DCCBs during March-2019 and deposits of

debt waiver amount under ‘Jai Kisan Fasal Rin Mafi Yojana’ could be one of the reasons for this variation added by slower demand.

The share of agriculture term loan to total agricultural credit was 26.30% in March 2019. However, it was 33.26% for the Commercial Banks, which is more than the minimum Norm of 32% for the country.

Rural credit by Commercial banks had gone up by 17% y-o-y as on March 2019 as against 11 % in the same period last year. Credit growth in semi-urban and urban centres was 9% and 10% respectively.

MICRO SMALL AND MEDIUM ENTERPRISES

- Credit to MSME rose by 16.17% year-on-year in March 2019 as compared with an increase of 17.36% in March 2018.
- The outstanding credit to MSMEs grew to Rs 55,745 crore at the end of March 2019 from Rs 47,987 crore in March 2018.
- Non-Performing Assets in the sector increased to 9.04% in March 2019 from 7.59% a year ago.

HOUSING

- As of 31st March 2019, credit to housing under priority sector increased by 6.95% year-on-year as compared with an increase of 0.82% in March 2018.
- Classification of priority and non-priority accounts played a major role in lower growth rate in March 2019 as compared to previous year.

EDUCATION

- Education loans under priority sector (Up to Rs 10 lakh) grew at the rate of 8.01% y-o-y in March 2019 as against negative growth in previous year.

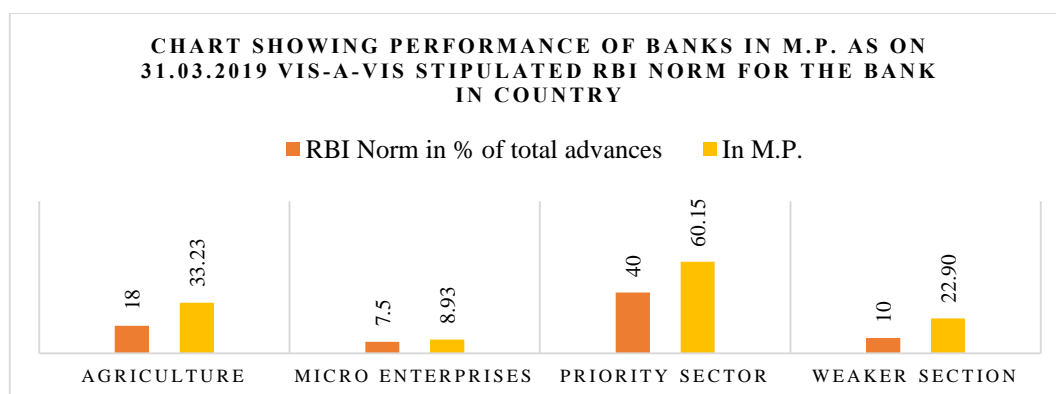
PRIORITY SECTOR

- Priority sector advances increased by 8.40% in March 2019 as compared with an increase of 7.66% in March 2018.
- The outstanding credit to priority sector grew to Rs 1.85 lakh crore at the end of March 2019 from Rs 1.71 lakh crore in March 2018.

NON-PERFORMING ASSETS

- NPA in the Banks increased by 62.54% y-o-y in Mar-19 as compared to 33.60% last year. Total NPA stood at Rs 35,711 crore, which is 11.62% of total credit.

2.4. RBI NORM VIS-À-VIS PERFORMANCE OF BANKS IN MADHYA PRADESH AS ON MARCH 31, 2019



This agenda is placed for discussion.

2.5. PERFORMANCE OF SCHEDULED COMMERCIAL BANKS (SCBs) IN MADHYA PRADESH FY 2018-19 (Excluding RRBs)

GROWTH STATUS

Outstanding amount in Crore

Sr.	Parameters	Outstanding Amount			Variation			
					March-18		March-19	
		Mar-17	Mar-18	Mar-19	Absolute Term	%	Absolute Term	%
1	Total number of Branches	5,061	5,103	5,296	42	0.83	193	3.78
2	Total number of ATMs	9,284	9,547	9,211	263	2.83	-336	-3.52
3	Total Deposits	2,95,728	3,24,203	3,45,281	28,475	9.63	21,078	6.50
4	Total Advances	1,97,260	2,29,915	2,54,060	32,655	16.55	24,145	10.50
4a	Credit as per place of utilization	NA	10647	10718	NA	NA	71	0.67
5	Credit Deposit Ratio	66.70	70.92	73.58	4.21	6.32	2.66	2.66
5a	CD Ratio including credit as per place of utilisation	66.70	74.20	76.68	7.50	7.50	2.48	2.48
6	Total Business [3+4]	4,92,988	5,54,118	5,99,341	61,130	12.40	45,223	8.16
PRIORITY SECTOR ADVANCES								
7	Agriculture	53,780	60,976	65,776	7,196	13.38	4,800	7.87
8	Crop Loans out of total agriculture	34,168	39,542	43,906	5,374	15.73	4,364	11.04
10	MSME	39,810	46,767	51,490	6,957	17.48	4,723	10.10
12	Export Credit	148	142	363	-6	-4.05	221	4.33
13	Education	1,933	1,823	1,975	-110	-5.69	152	8.34
14	Housing	17,381	17,325	18,692	-56	-0.32	1,367	7.89
15	Social Infrastructure	141	150	209	9	6.38	59	39.33
16	Renewable Energy	673	61	46	-612	-90.94	-15	-24.59
17	Others	2,747	1,298	1,001	-1,449	-52.75	-297	-22.88
18	Total Priority Sector Advances [7+10+12+13+14+15+16+17]	1,16,613	1,33,503	1,39,552	16,890	14.48	6,049	4.53
20	Total Non-Priority Sector Advances	80,647	96,412	1,14,508	15,765	19.55	18,096	18.77
23	Total NPA	11,638	16,386	26,961	4,748	40.80	10,575	64.54
24	% of NPA to total advances	5.90	7.13	10.61	1.23	1.23	3.49	3.49

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

Outstanding amount in Crore

Sr.	Sector	COUNTRY*			MADHYA PRADESH		
		Mar-18	Mar-19	Y-o-Y variation %	Mar-18	Mar-19	Y-o-Y variation %
1	Total Credit	77,30,300	86,74,900	12.22	2,29,915	2,54,060	10.50
2	Agriculture & Allied	10,21,600	11,05,000	8.16	60,976	65,776	7.87
3	MSME	9,97,437	10,68,264	7.10	46,767	51,490	10.10
3a	Micro & Small	9,96,400	10,67,200	7.11	41,672	45,099	8.22
4	Education	60,700	54,000	-11.04	1,823	1,975	8.34
5	Housing	3,75,600	4,32,700	15.20	17,325	18,692	7.89
6	Other Priority Sector	97,863	79,036	-19.24	6,612	1,619	-75.51
7	Priority Sector	25,53,200	27,39,000	7.28	1,33,503	1,39,552	4.53

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

OBSERVATIONS:

- Total credit of Scheduled Commercial Banks (excluding RRBs) in the state increased by 10.50 percent y-o-y in March 2019 as compared with an increase of 12.22 percent in the country.
- On a year-on-year (y-o-y) basis, credit by Commercial Banks in Madhya Pradesh to agriculture and allied sectors increased by 7.87% in March 2019 as compared with an increase of 8.16% by Commercial Banks in the country.
- There was a robust y-o-y growth under MSME sectors in Madhya Pradesh as compared to growth in the country. MSMEs increased by 10.10% in the State as compared to 7.10% in the country.
- Housing loans under priority sector grew by 7.89% as compared to 15.20% in the country.
- While education sector in the country has shown negative growth y-o-y, there was a growth of 8.34% in the state in March 2019.
- There was a y-o-y growth of 4.53% under priority sector in the state as compared to growth of 7.28% in the country.

The agenda is placed for discussion

AGENDA NO-3

RELEASE OF ANNUAL CREDIT PLAN 2019-20

Sr.	Sector	No. of A/cs	Amount in Crore	
			Amount	% Share to total credit plan outlay
1	Farm Credit	43,31,269	1,16,000	66.22
1a	Out of Farm Credit Crop loans	37,17,889	90,000	51.38
2	Agriculture Infrastructure	39,138	3,800	2.17
3	Ancillary Activities	63,327	4,057	2.32
4	Total Agriculture (1+2+3)	44,33,734	1,23,857	70.70
5	MSME (5a+5b+5c+5d+5e)	5,00,908	30,201	17.24
5a	Micro Enterprises	3,66,500	16,283	9.30
5b	Small Enterprises	1,12,449	12,183	6.95
5c	Medium Enterprises	542	1,079	0.62
5d	Khadi & Village Industries	2,965	238	0.14
5e	Other under MSME	18,452	418	0.24
6	Education	14,200	1,000	0.57
7	Housing	70,109	4,984	2.85
8	Export Credit	642	523	0.30
9	Social Infrastructure	7,671	1,000	0.57
10	Renewable Energy	9,669	400	0.23
11	Other Priority	7,706	1,066	0.61
12	Total Priority Sector (4+5+6+7+8+9+10+11)	50,44,639	1,63,031	93.07
13	Non-Priority Sector	1,36,911	12,146	6.93
14	Total Credit Plan (12+13)	51,81,550	1,75,177	100.00

- Annual Credit Plan 2019-20 for the state of Madhya Pradesh has been drawn with an outlay of Rs.1, 75,177 crores.
- Priority Sector lending targets have been fixed at Rs. 1, 63,031 crores. Agriculture segment has a major share of Rs 1, 23,857 crores, comprising 71% of total credit plan outlay. Factors like percentage share of Gross Cropped area, Gross Irrigated Area, cropping intensity etc. and past trends have been taken into account.
- An amount of Rs. 90,000 crore is projected for Crop loan (Production Credit) disbursals for the year 2019-20.
- The potential assessed under Micro, Small and Medium (MSME) enterprises is Rs. 30,201 crore (17.24% of total outlay), followed by housing sector with outlay of Rs. 4,984 crore under priority sector. (2.85% of total outlay)
- Provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made, keeping in view of outstanding in the banks and past trends of disbursement.

AGENDA NO-4 REVIEW OF CREDIT DISBURSEMENT BY BANKS

4.1. ACHIEVEMENT UNDER ACP OF THE STATE Q4 FY 2018-19

Number in actuals and amount in Crore

Sr. No.	Sector	Q-4 OF FY 2017-18			Q-4 OF FINANCIAL YEAR 2018-19				
		Target	Achie.	Achi. %	Target		Achievement		Achi. %
		Amt.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Agriculture	94,868	60,882	64	40,05,666	1,09,264	48,87,727	66,478	61
1a	Farm Credit	88,374	56,469	64	37,75,495	1,02,578	48,60,814	62,871	61
1b	Crop loan out of 1a	67,229	46,493	69	30,37,033	80,319	38,14,745	51,706	64
1c	Agriculture Infra.	3,905	614	16	1,23,708	3,733	5,775	509	14
1d	Ancillary Activities	2,589	3,799	147	1,06,463	2,953	21,138	3,098	105
2	MSME	18,441	22,513	122	4,27,566	20,945	8,81,370	30,615	146
2a	Micro Enterprises	11,493	12,056	105	2,44,680	9,436	5,83,554	16,124	171
2b	Small Enterprises	2,865	7,752	271	1,44,038	9,601	47,745	10,838	113
2c	Medium Enterprises	1,101	2,354	214	351	1,007	11,498	2,579	256
2d	KVIC	910	108	12	17,187	543	2,030	78	14
2e	Other under MSME	2,072	243	12	21,310	358	2,36,543	997	278
3	Export Credit	529	282	53	3,074	672	41	401	60
4	Education	1,138	362	32	35,535	1,194	17,724	526	44
5	Housing	6,996	3,428	49	1,39,394	6,839	72,837	4,903	72
6	Social Infrastructure	1,410	105	7	1,14,018	2,042	1,030	56	3
7	Renewable Energy	356	10	3	27,936	402	37	2	1
8	Others	3,141	2,596	83	1,09,602	2,077	1,05,249	594	29
9	Total Priority Sector	1,26,879	90,178	83	4,862,791	1,43,435	59,66,015	1,03,576	72
10	Total Non-Priority Sector	5,076	58,683	1156	1,33,198	4,184	5,25,140	36,153	864
11	Total Credit Plan	1,31,955	1,48,861	113	49,95,989	1,47,619	64,91,155	1,39,729	95

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

HIGHLIGHTS

- The potential credit outlay FY 2018-19 for priority sector lending was estimated as Rs. 1,43,435 crore, with an increase of 13.05% over the projections of the previous financial year.
- As against the target of Rs 1,47,619 crore (priority & non-priority), under Annual Credit Plan, an amount of Rs 1,39,729 crore was disbursed at the end of the last quarter of for FY 2018-19, recording an achievement of 95% less than

corresponding period of last year, which was 113%.

- The Banks disbursed Rs 1,03,576 crore to the priority sector during FY 2018-19 against the target of Rs 1,43,435 crore with achievement index of 72%, which is below the achievement of 83% during corresponding period of previous financial year. However, in terms of absolute term, total disbursement under priority sector in FY 2018-19 was 13,398 crore more than the disbursement of corresponding period of previous financial year.

- The Banks disbursed Rs 66,478 crore to the agriculture sector against the target of Rs 1,09,264 crore and achieved 61% of the target as against the achievement of 64% during same period of FY 2017-18. Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks were 70%, 38% and 47% respectively at the end of current fiscal.
- Crop loans target of Rs. 80,319 crores for current fiscal, constitutes a major share of 54.41% in the credit plan. The credit flow to this sector was Rs 51,706 crore with achievement of 64% at the quarter end of FY 2018-19.
- Banks achieved 100% target under ancillary activities during FY 2018-19.
- Under MSME sectors, banks disbursed Rs. 30,615 crores during FY 2018-19 as against the target of Rs. 20,945 crores and achieved 146% of the target, which is higher than the achievement of 122% during same period of previous financial year.
- Credit offtake under education loans, housing sector of priority sector was Rs 526 crore and Rs 4903 crore and achievement index was 44% and 72% respectively against the target of current fiscal.
- Agriculture infrastructure, social infrastructure and renewable energy sector are yet to be picked up and achievement index was 14%, 3% and 1% respectively.

AGENCY WISE ACP PERFORMANCE FY 2018-19

Bank Type	Amount in Crore								
	Agriculture			MSME			Priority Sector		
	Target	Achiev	Achi. %	Target	Achiev.	Achi. %	Target	Achiev.	Achi. %
CBs	69,568	48,679	70	19,253	29,694	154	100,708	84,662	84
RRBs	13,284	5,049	38	1,011	530	52	15,211	5,728	38
Co-Ope.	26,401	12,518	47	668	4	1	27,479	12,550	46
SFBs	11	232	2109	13	387	2977	38	636	1674
Total	109,264	66,478	61	20,945	30,615	146	143,436	103,576	72

- Data shows that CBs (Commercial Banks), RRBs disbursed Rs. 48,679 crore, 29,694 crore and Rs. 84,662 crore under agriculture, MSMEs and priority sector and achieved 70%, 154% and 84% of the targets of FY 2018-19 respectively. RRBs could achieve 38%, 52% & 38% and cooperative banks could achieve 47%, 1% and 46% in these sectors respectively.
- As per the directives of Reserve Bank of India, Small Finance Banks (SFBs) are the members of State Level Bankers' Committee from current fiscal and part of credit planning exercise. Out of 7 SFBs functional in the state, target had been allotted to only AU Bank. Au Small Finance Bank achieved 100% disbursement target for FY 2018-19.

This issue is presented for discussion.

4.2. DISCUSSION ON LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES



As on 31.03.2019

Number of beneficiaries

Mukhya Mantri Yuva Udyami Yojana (MMYUY)			
Year	Target	Disbursement	Achievement %
2014-15	1,000	995	100
2015-16	1,500	1,510	101
2016-17	2,000	2,030	102
2017-18	1,750	1,650	94
2018-19	1,376	1,238	90
Mukhya Mantri Swarozgar Yojana (MMSY)			
Year	Target	Achievement	Achievement %
2014-15	31,600	32,611	103
2015-16	54,000	54,318	101
2016-17	68,000	68,386	101
2017-18	74,400	73,467	99
2018-19	62,100	59,781	96
Mukhya Mantri Arthik Kalyan Yojana (MMAKY)			
Year	Target	Achievement	Achievement %
2014-15	20,700	17,953	87
2015-16	16,000	17,848	112
2016-17	30,000	31,079	104
2017-18	36,100	35,477	98
2018-19	35,700	28,718	80
Total (all 3 Self Employment Schemes)			
Year	Target	Achievement	Achievement %
2014-15	53,300	51,559	97
2015-16	71,500	73,676	103
2016-17	1,00,000	1,01,495	102
2017-18	1,12,250	1,10,594	99
2018-19	99,176	89,737	90
Mukhya Mantri Krishak Udyami Yojana (MMKUY)			
2018-19	31,300	1,245	4

Banks sanctioned 1423, 68911 and 33392 cases under Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarozgar Yojana and Mukhya Mantri Arthik Kalyan Yojana as against target of 1376, 62100 and 35700 cases respectively during FY 2018-19. Achievement index, in terms of sanction and disbursement was **104%** and **90%** respectively under above 3 flagship employment generation schemes (excluding Mukhya Mantri Krishak Udyami Yojana).

**PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME (PMEGP)
Q-4 , FY 2018-19**

Amount in Crore

Sr.No.	Agency	Target		M.M. Disbursed		Achievement %
		No. of Project	M.M.	No. of Project	M.M.	M.M.
1	DIC	1,963	49	1,488	57	116%
2	KVIB	1,409	35	662	25	71%
3	KVIC	1,409	35	371	18	50%
Total		4,781	120	2,521	100	83%

BANK WISE PROGRESS FY 2018-19-PMEGP

Amount in Crore

Sr.	Bank	Target		M.M. Disbursed		Achievement %
		No. of Project	M.M.	No. of Project	M.M.	M.M.
1	Allahabad Bank	260	6.50	92	3.98	61
2	Andhra Bank	22	0.55	17	0.74	134
3	Bank Of Baroda	480	12.00	226	11.85	99
4	Bank Of India	560	14.00	300	12.41	89
5	Bank Of Maharashtra	192	4.80	81	2.76	57
6	C.M. P.G. Bank	107	2.68	21	1.02	38
7	Canara Bank	200	5.00	93	3.45	69
8	Central Bank Of India	680	17.00	363	16.63	98
9	Corporation Bank	42	1.05	11	0.54	51
10	Dena Bank	46	1.15	16	0.69	60
11	IDBI Bank	90	2.25	37	1.88	84
12	Indian Bank	22	0.55	31	1.36	247
13	Indian Overseas Bank	22	0.55	28	1.28	233
14	M.G.Bank	78	1.94	15	0.39	20
15	N.J.G.Bank	90	2.25	116	2.57	114
16	O.B.C. Bank	50	1.25	23	0.73	58
17	Punjab And Sind Bank	50	1.25	16	0.59	47
18	Punjab National Bank	560	14.00	286	11.87	85
19	State Bank Of India	600	15.00	452	13.31	89
20	Syndicate Bank	76	1.90	68	2.29	120
21	UCO Bank	42	1.05	18	0.37	35
22	Union Bank Of India	360	9.00	136	5.48	61
23	United Bank Of India	18	0.45	6	0.20	45
24	Vijaya Bank	134	3.35	69	3.33	99
	TOTAL	4,781	119.53	2,521	99.70	83

Performance under second loan is yet to be picked up. As against target of 7.20 crore utilisation of margin money, banks have utilised 26.50 lakh only.

NATIONAL RURAL LIVELIHOOD MISSION (NRLM) Q-4 FY 2018-19

As per NRLM Portal

Amount in Crore

Bank Name	Target					Achievement			Achievement Percentage(%)		
	SHGs			Total Disbursement Amt.	Total Outstanding Amt.	Total SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs(8/5*100)	Disbursement (9/6*100)	Outstanding (10/7*100)
	Fresh SHG's	Repeat/Renewals/Enhancement	Total SHG's								
2	3	4	5	6	7	8	9	10	11	12	13
PSBs	21727	15043	36770	169.4	347	13759	96	275	37.42	56.67	79.19
PVBs	3010	2138	5148	32	29.7	3987	51	52	77.45	100.00	100.00
RRBs	33266	23131	56397	249.7	251.4	13458	52	150	23.86	21.02	59.75
Co-op	0	0	0	0	0	0	0	0	0.00	0.00	0.00
Total	58003	40312	98315	451.1	628.1	31204	19984	47740	31.74	44.3	76.01

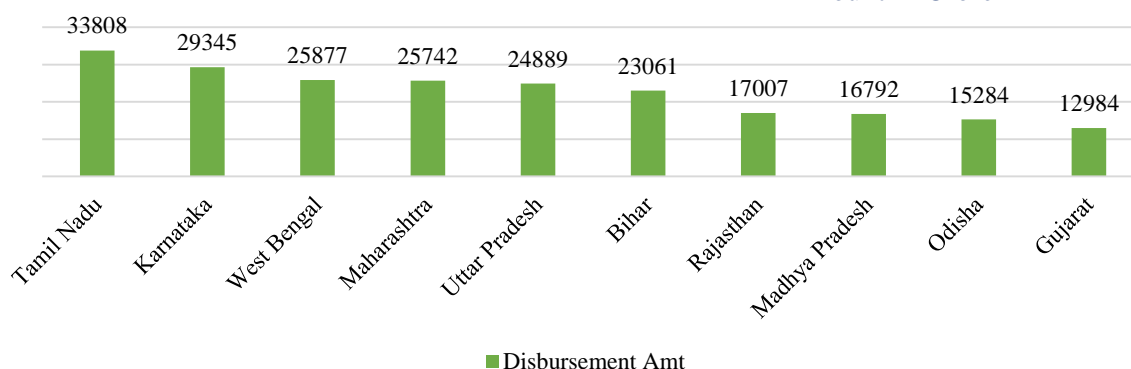
PRADHAN MANTRI MUDRA YOJANA (PMMY) Q-4 FY 2018-19

Number in actuals & Disbursement amount Rs. Crore

BANK TYPE	SHISHU		KISHORE		TARUN		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PSBs	94,054	141	85,672	2,048	33,101	2,393	2,12,827	4,581
PVBs	5,71,682	1,809	96,119	1,037	6,164	381	6,73,965	3,228
CBs	6,65,736	1,950	1,81,791	3,085	39,265	2,774	8,86,792	7,809
RRBs	23,113	91	17,515	326	1,453	104	42,081	521
SFBs	2,92,289	925	67,036	566	92,221	515	4,51,546	2,006
Banks Sub-total	9,81,138	2,965	2,66,342	3,977	1,32,939	3,393	13,80,419	10,335
MFI's	90,234	142	0	0	0	0	90,234	142
NBFC-MFI's	14,61,612	3,809	10,178	84	76	6	14,71,866	3,898
NBFCs	2,79,871	809	49,432	906	10,900	701	3,40,203	2,416
MFI's+NBFCs Sub-total	18,31,717	4,760	59,610	990	10,976	707	19,02,303	6,457
Grand Total	28,12,855	7,725	3,25,952	4,967	1,43,915	4,100	32,82,722	16,792

TOP 10 STATE IN DISBURSEMENT OF MUDRA LOANS FY 2018-19

Amount in Crore



PROGRESS UNDER STANDUP INDIA SCHEME

Amount in Crore

Type	2016-17		2017-18		2018-19	
	No.	Amt.	No.	Amt.	No.	Amt.
Female	555	125.65	1184	268.14	387	96.33
General	432	96.68	633	159.82	251	63.74
Minority	29	7.33	52	12.16	21	6.58
OBC	37	7.90	135	26.73	53	10.41
SC	23	4.98	42	7.14	11	2.06
ST	34	8.77	322	62.29	51	13.53
Male	107	23.08	243	44.09	65	14.15
SC	82	16.69	164	31.36	53	11.81
ST	25	6.39	79	12.73	12	2.34
Grand Total	662	148.74	1427	312.23	452	110.48

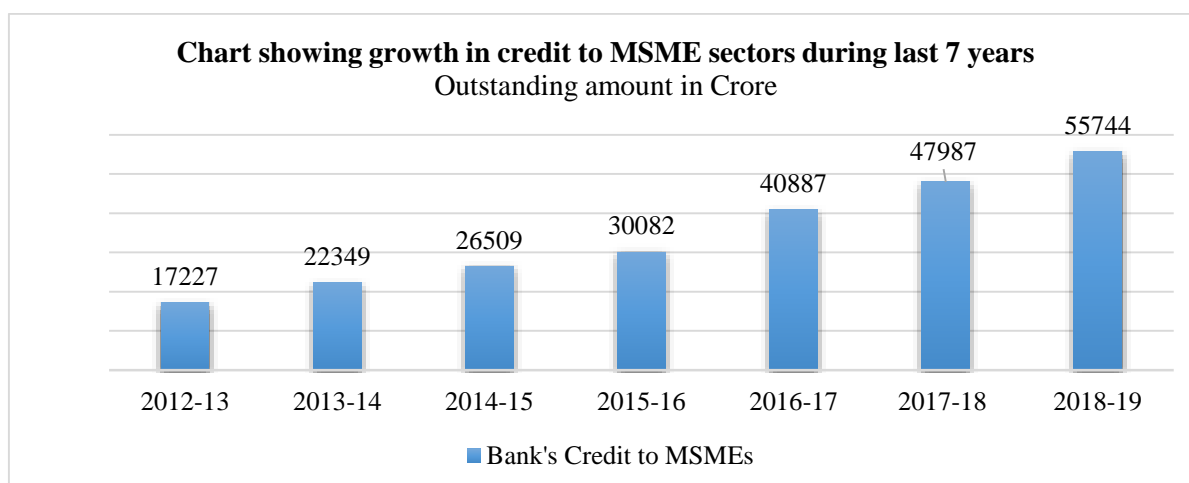
Bank wise status is given in Table no-

DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME- SUBSIDY RELEASED STATUS FY 2018-19

Amount in Crore

Sr.	Name of the Bank	No. of Cases	Total Bank Loan	Amt. of Subsidy
1	Bank of Baroda	1	0.01	0.00
2	Bank of India	61	1.24	0.37
3	Canara Bank	15	0.47	0.17
4	Central Bank of India	16	0.37	0.08
5	CMP Gramin Bank	45	1.84	0.46
6	DCCB	719	6.89	1.63
7	ICICI Bank	700	10.54	2.95
8	IDBI Bank	1	0.01	0.00
9	Indian Overseas Bank	156	2.85	0.79
10	Madhyanchal Gramin Bank	12	0.89	0.18
11	Narmada Jhabua Gramin Bank	302	8.82	2.65
12	Punjab National Bank	164	3.22	0.77
13	State Bank of India	13	0.53	0.18
14	Uco Bank	3	0.11	0.03
15	Union Bank of India	4	0.15	0.04
	Grand Total	2,212	37.93	10.31

4.3. FLOW OF CREDIT TO MSMEs



The contributions of the Micro, Small and Medium Enterprise (MSME) sector have been significant in terms of employment and industrial output. The sector is the second largest source of employment.

During FY12-19, credit off-take under MSME sectors grew at a **CAGR of 18.27%**. As of Q4 FY18-19, total credit extended surged to Rs 55,744 Crore.

MSME OUTSTANDING STATUS AS ON 31.03.2019

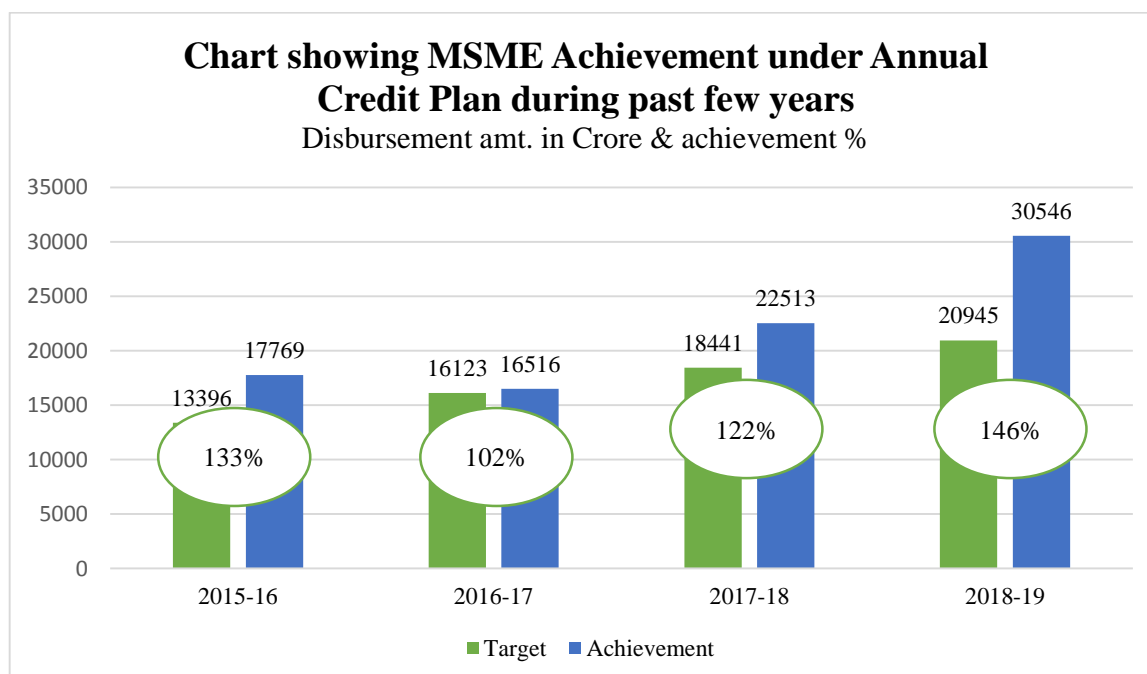
Numbers in actual & Amount in Crore

Sr.	Particulars	March-2018		March-2019		% Y-o-Y variation	
		No.	Amt.	No.	Amt.	No.	Amt.
1	MSE Advances (Micro & Small Enterprises)	12,41,130	42,883	17,60,176	48,768	41.82	13.72
2	% age of credit to Micro enterprises to MSE	87.78	54.25	93.04	56.28	5.25	2.04
3	Micro Enterprises	10,89,497	23,263	16,37,588	27,449	50.31	17.99
4	% of credit to Micro enterprises to total credit	8.36	8.52	12.45	8.93	4.09	0.41
5	Small Enterprises	1,51,633	19,620	1,22,588	21,319	-19.15	8.66
6	Medium Enterprises	5,284	4,333	34,042	5,818	544.25	34.27
7	Khadi & Village Industries	6,089	152	8,100	214	33.03	40.79
8	Others under MSMEs	19,839	619	38,988	944	96.52	52.50
9	Total credit to MSMEs	12,72,342	47,987	18,41,306	55,744	44.72	16.16
10	Total Bank's Credit	1,30,32,295	2,72,924	1,31,50,334	3,07,354	0.91	12.62
11	NPA under MSMEs	1,94,166	4,049	2,25,484	5,041	16.13	24.50
12	% NPA of the portfolio	15.26	8.44	12.25	9.04	-3.01	0.61

Bank wise data is given in Table no- 6 & 14

OBSERVATIONS

- Exposure towards Micro enterprises was Rs.27, 449 crore in March 2019, which formed 8.93% of the total advances thereby complying with the regulatory Norm of 7.50%.
- The quantum of credit to micro enterprises formed 56.28% of total credit to MSEs in March 2019, which was below the 60% Norm stipulated under PM's Task Force.
- The Y-o-Y growth of credit to micro and small enterprises was 13.72% which is less than the recommended growth of 20% as per PM task Force.
- There was a 50.31% annual growth in the number of micro enterprise accounts during FY 2018-19 as against Norm of 10%.
- NPA under MSME sectors increased by 24.50% y-o-y and stood at Rs 5,041 in March 2019.



Above chart clearly depicts that banks in the State have been surpassing MSME target under Annual Credit Plan during past few years. However, in spite of rapid development of MSME sector, in order to be classified as Industrial State, there is a need to analyse and further engagement of people.

This issue is put-up for discussion.

4.4. EDUCATION LOANS

STATUS IN MADHYA PRADESH AS ON MARCH 31, 2019

Amount in crore

Sector	March-2018		March-2019		Y-o-Y variation		% variation	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Priority sector	74,519	1,911	77,306	2,064	2,787	153	3.74	8.01
Non-priority sector	4,116	503	4,416	581	300	78	7.29	15.51
Total	78,635	2,414	81,722	2,645	3,087	231	3.93	9.57
NPA	6,577	119	8,169	169	1,592	50	24.21	42.02
NPA %	8.36	4.93	10.00	6.39	1.63	1.46	1.63	1.46

Credit to education loans grew 9.57% y-o-y in March 2019. Credit to education under priority sector (upto Rs 10 lakh) and non-priority sector (above Rs 10 lakh) grew at the rate of 8.01% and 15.51% respectively.

Average ticket size of education loans up to Rs. 10 lakh was Rs. 2.67 lakh and Rs. 13.16 lakh for the loans above Rs 10 lakh as on March 31, 2019. Banks face 6.39% default on this portfolio – that is Rs. 169 crore in March 2019 as against Rs. 119 crore during previous year.

Out of total exposure of all the banks to education loans, contribution of Private sector banks is negligible and held the share

of only 3.86%. Public Sector Banks have a share of 92.77%.

HIGHER EDUCATION LOANS TARGET VIS-À-VIS ACHIEVEMENT Q-4 OF FY 18-19

Directorate of Institutional Finance, Govt. of Madhya Pradesh allocated a target of 10,000 cases of Rs. 200 crore for providing higher education loans by bank during current fiscal. As on March 31, 2019, banks sanctioned 11,175 number of cases of Rs. 616 crore. Out of which, Rs. 270 crore was disbursed in 10,910 accounts with achievement index of 109% (Number).

Bank wise progress is given in Table no-18

4.5. KISAN CREDIT CARD (KCC) & POLICY INITIATIVES

POLICY INITIATIVES OF THE GOVERNMENT

Kisan Credit Cards provides agriculture credit to farmers at subsidized rates, with a 2% interest subvention (IS) and Prompt Repayment Incentive (PRI) of 3% so as to make the effective rate of interest as 4%. The Government's initiatives to simplify procedures for availing KCC include:

- a) Activities relating to Animal Husbandry and Fisheries included in KCC - benefits of IS and PRI also extended
- b) Indian Banker's Association has waived off processing fee, inspection, ledger folio charges and all other service charges for renewal/fresh issue of KCC.
- c) RBI has raised the collateral free existing agriculture loan limit from Rs.1 lakh to Rs.1.60 lakh.

Some other important programmes for farmers are as follows:

- i. Giving a major boost for the farmer's income, the Government has approved the increase in the Minimum Support Price (MSPs) for all Kharif & Rabi crops for 2018-19 season at a level of at least 150 percent of the cost of production.
- ii. With a view to provide income support to all farmers' families across the country, to enable them to take care of expenses related to agriculture and allied activities as well as domestic needs, the Central Government started a new Central Sector Scheme, namely, the Pradhan Mantri Kisan SAMman Nidhi (PM-KISAN). The scheme aims to provide a payment of Rs. 6000/- per year, in three 4-monthly installments of Rs. 2000/- to the farmers, subject to certain exclusions relating to higher income groups.
- iii. With a view to provide social security net for Small and Marginal Farmers (SMF) as they have minimal or no savings to provide for old age and to support them in the event of consequent loss of livelihood, the Government has decided to implement another new Central Sector Scheme for providing old age pension to these farmers. Under this Scheme, a minimum fixed pension of Rs. 3000/- be provided to the eligible small and marginal farmers, subject to certain exclusion clauses, on attaining the age of 60 years. The scheme aims to cover around 5 crore beneficiaries in the first three years. It would be a voluntary and contributory pension scheme, with entry age of 18 to 40 years.

AGENDA NO-5

ON-LINE FACILITY FOR THE BANKS FOR REGISTERING MORTGAGE IN THE LAND RECORDS

Banks have been given a right in the land records portal <https://mpbhulekh.gov.in> of the State Government to raise on-line request for recording mortgage in the land records. The facility is currently available in 31 districts of the State. The present status in the banks is mentioned below:

- a) Banks were supposed to create 2 admins at the State level and 1 user for each branch. Only 14 banks namely Allahabad Bank, Andhra Bank, Axis Bank, Bank of Baroda, Canara Bank, Central Bank of India, Corporation Bank, Dena Bank, Dhan Laxmi, HDFC Bank, IDBI Bank, Punjab National Bank, State Bank of India and Yes Bank are registered in MPWebGIS till June 12, 2019.
- b) These banks have created only 170 branch users till June 12, 2019.

Issues

1. The banks which are yet to register are required to register themselves with CLR office for creation of two admins for the bank. After registration, banks should create at least one user for their branches.
2. Initially OTP based Aadhaar authentication facility is available in the module to verify the borrower. Biometric Aadhaar authentication facility may also be given in the module.
3. Some banks have reported problem in fetching demographic details of the borrower from Aadhaar server.
4. The Commissioner Land Records is requested to address technical snags at the earliest.
5. The State Government is requested to on-board to DCCBs/Apex Bank into this platform to avoid multiple financing.

This agenda is put up for discussion.

AGENDA NO-6

PAYMENT BANKS

The objective for setting up of payment banks has been to further financial inclusion by providing (i) small savings accounts and 9ii) payment/remittance services to migrant labour workforce, low income households, small businesses, other unorganized sector entities and other users. With a view to reach the last mile in delivery of financial services, the Reserve Bank of India vide its letter no. FIDD.CO.LBS.No.2431/02.01.001/2018-19 dated May 28, 2019 has included the Payment Banks under the Lead Bank Scheme, however, they will not be part of Annual Credit Plan (ACP) exercise under the scheme.

SCOPE OF ACTIVITIES

- Acceptance of demand deposits-Payments bank will initially be restricted to holding a maximum balance of **Rs. 1, 00,000 per individual customer**.
- Issuance of ATM/debit cards-Payments banks, however, cannot issue credit cards.
- Payments and remittance services through various channels.
- Business Correspondents (BC) of another bank, subject to the RBI guidelines on BCs.
- Distribution of non-risk sharing simple financial products like mutual fund units and insurance products, etc.
- The payments bank **cannot undertake lending activities**.

Payment banks can do

- Offer internet banking
- Offer bill payment services
- Sell mutual funds, insurance, pensions
- Can function as BC of another bank

Payment banks can't do

- Extend loans
- Offer credit cards
- Handle cross boarder remittances
- Accept NRI deposits

Payment banks-status in Madhya Pradesh- India Post payment Bank (IPPB) and FINO payment bank are operational in the State. Brick and mortar presence is not necessary for the payment Banks. Due to technological advancement, they can provide services through Digital platform.

INDIA POST PAYMENT BANK (IPPB)

- IPPB has 8277 access points. Of which, 7257 are branches (post offices), 42 are head offices and 977 are sub post offices. There are 11179 post man/GDS working in the State.
- There are around 4.97 lakh accounts with IPPB as on June 10, 2019.

FINO PAYMENT BANK

FINO has 80 Customer Service Points (CSPs) and more than 5000 merchants/retailer in the state. The bank has more than 30 thousand customer base in the state as on March 2019

Above banks are requested to nominate district coordinators to participate in the meetings of District Consultative Committee. These banks are also requested to throw some lights on ‘how they can contribute to strengthen financial inclusion in the State of Madhya Pradesh.’

This agenda is put up for discussion.

AGENDA NO-7 CREDIT DEPOSIT RATIO

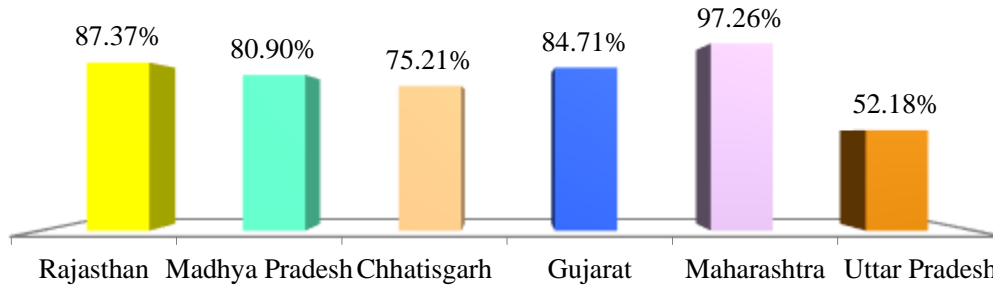
7.1 CD RATIO-STATUS

SR.	IMPORTANT INDICATOR	Amount in Crore						
		Mar-17	Mar-18	Mar-19	Y-o-Y variation		Y-o-Y variation %	
					Mar-18	Mar-19	Mar-18	Mar-19
	ALL BANKS							
1	(i) Aggregate Deposits	3,36,950	3,65,432	3,93,177	28,482	27,745	8.45	7.59
	(ii) Bank Credit	2,40,064	2,72,924	3,07,354	32,860	34,430	13.69	12.62
2	SCHEDULED COMMERCIAL BANKS* (SCBs)							
i	Aggregate Deposits	2,95,728	3,24,203	3,45,281	28,475	21,078	9.63	6.50
ii	Bank Credit	1,97,260	2,29,915	2,54,060	32,655	24,145	16.55	10.50
iii	Aggregate Deposits, All India	1,07,57,690	1,14,75,280	1,25,72,590	7,17,590	10,97,310	6.67	9.56
iv	Bank Credit, All India	78,41,470	86,50,680	97,67,430	8,09,210	11,16,750	10.32	12.91
v	CD Ratio of SCBs, All India	72.89	75.39	77.69	2.49	2.30	3.42	3.05
vi	CD Ratio of SCBs in M.P.	66.70	70.92	73.58	4.21	2.66	6.32	3.76
3	Credit Deposit Ratio (Percent)							
i	Commercial Banks	67	71	74	4	2.58	5.97	3.63
ii	Regional Rural Banks	57	59	55	2	-3.91	3.51	-6.63
iii	Cooperative Banks	146	146	149	0	2.53	0.00	1.73
iv	All Banks	71	75	78	4	3.17	5.63	4.23
v	All Banks as per credit place of utilisation	74	78	81	4	3	5.41	3.85

*Excluding RRBs

- Year-on-year (y-o-y) basis, aggregate deposits and credit of all the banks in Madhya Pradesh grew at the rate of 7.59% and 12.62% respectively in March 2019, which is lower than the growth of the corresponding period of previous year.
- CD ratio of the State increased to 78% in March 2019 from 75% previous year. CD ratio of the State stood at 81% in March 2019 as per place of utilization Norm of RBI.
- Deposits and credit of Scheduled Commercial Banks (excluding RRBs) in the State grew at 6.50% and 10.50% respectively, while it was 9.56 % and 12.91% for all India level.
- Credit-deposit ratio of Scheduled Commercial Banks (excluding RRBs) in the State increased from 71% in March 2018 to 74% in March 2019.
- CD ratio of Regional Rural Banks in M.P. reduced to 55% in March 2019 from 59% a year ago.

CD Ratio of some peer States as on March 31, 2019



7.2 CENTRE WISE AND AGENCY WISE GROWTH IN DEPOSITS AND ADVANCES

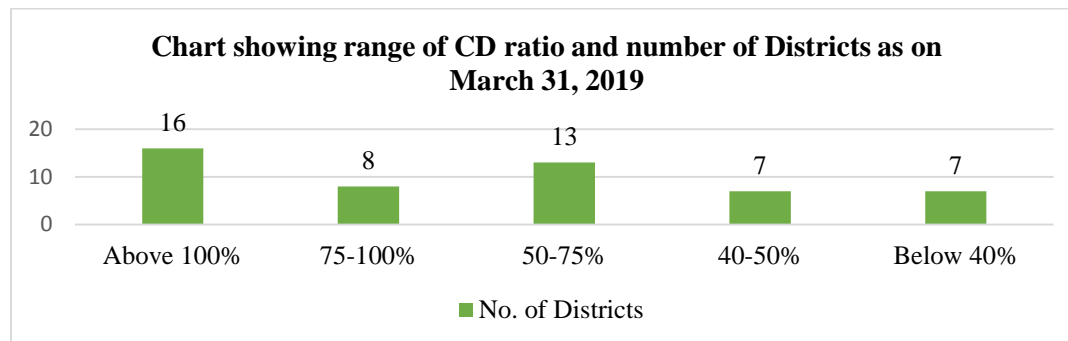
Amount in Crore

SR.	IMPORTANT INDICATORS	March-18	March-19	Y-o-Y variation	Y-o-Y variation %
ALL BANKS					
1	(i) Aggregate Deposits	3,65,432	3,93,177	27,744	7.59
	• Rural	52,007	54,774	2,768	5.32
	• Semi Urban	80,157	91,994	11,837	14.77
	• Urban	2,33,269	2,46,409	13,140	5.63
	(ii) Bank Credit	2,72,924	3,07,354	34,430	12.62
	• Rural	52,812	51,757	-1,055	-2.00
	• Semi Urban	57,229	67,848	10,619	18.56
	• Urban	1,62,883	1,87,748	24,866	15.27
2	COMMERCIAL BANKS				
	• Aggregate Deposits	3,24,203	3,45,281	21,078	6.50
	• Bank Credit	2,29,915	2,54,060	24,145	10.50
3	REGIONAL RURAL BANKS				
	• Aggregate Deposits	19,883	21,533	1,650	8.30
	• Bank Credit	11,806	11,864	57	0.49
4	COOPERATIVE BANKS				
	• Aggregate Deposits	21,346	24,489	3,144	14.73
	• Bank Credit	31,202	36,374	5,172	16.58

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

- Credit growth in semi-urban centres was maximum followed by urban centres. Rural centres recorded negative growth y-o-y in March 2019.
- Semi-urban centres recorded highest growth in deposits y-o-y in March 2019 followed by urban and rural centres.
- Branches/ offices in urban/metropolitan centres accounted for nearly 62% banking business followed by semi-urban (23%) and rural (15%) centres in March 2019.

7.3 DISTRICT WISE CD RATIO



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

- The districts, where C-D ratio was more than 100% as on March 31, 2019 are, Narsinghpur, Mandsaur, Dhar, Barwani, Ratlam, Dewas, Sheopur Kala, Vidisha, Khargone, Ashok Nagar, Rajgarh, Sehore, Harda, Raisen, Shajapur and Agar Malwa.
- District having C-D ratio between 75-100% are, Jhabua, Bhopal, Khandwa, Burhanpur, Indore, Hoshangabad, Guna and Ujjain.
- District having C-D ratio between 50-75% are, Balaghat, Sidhi, Gwalior, Sagar, Chhindwara, Shivpuri, Damoh, Jabalpur, Seoni, Morena, Katni, Datia and Neemuch.
- District having C-D ratio between 40-50% are, Chhatarpur, Panna, Bhind, Mandla, Satna, Alirajpur and Betul.

7.4 DISTRICTS WITH CD RATIO BELOW 40% AS ON 31.03.2019

Amount in Crores

Sr.	Districts	Lead Bank	Deposits		Advances		CD Ratio%*		Y-o-Y variation	
			Mar-18	Mar-19	Mar-18	Mar-19	Mar-18	Mar-19	Dep.	Adv.
1	Anuppur	CBOI	3,318	3,275	616	733	18.57	22.37	-43	117
2	Dindori	CBOI	1,074	1,197	341	412	31.75	34.40	123	71
3	Rewa	UBI	9,808	10,309	3,418	3,536	34.85	34.30	501	118
4	Shahdol	CBOI	3,698	4,299	1,192	1,249	32.23	29.05	601	57
5	Singrauli	UBI	8,203	7,939	2,139	2,556	26.08	32.19	-264	417
6	Tikamgarh	SBI	3,449	3,782	1,319	1,344	38.24	35.52	333	25
7	Umaria	SBI	1,832	2,236	497	558	27.13	24.95	404	61

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

- The credit dispensation in certain districts viz. Anuppur, Dindori, Shahdol, Singrauli, and Umaria in the state has been historically low, as a result of various factors such as lack of necessary infrastructure, varying ability to absorb credit, etc.
- Joint efforts of Banks and State/District administration to improve the CD ratio of these districts to at least the minimum prescribed norm of 40% in the past have not yielded the desired result. There is a need to undertake a study/prepare a paper on how to increase the credit absorption

capacity in these districts. During sub-committee meeting on improving CD ratio held on 07.06.2019, it was proposed to assign the task for conducting study to NABCONS. Since NABCONS undertake fee-based assignment, it is requested the State Government to bear the expenses for such studies.

Bank wise CD Ratio in Dindori District

As on 31.03.2019 Amount in Crore

Sr.	Name of the Bank	Deposits	Advances	CD Ratio
1	Canara Bank	9.86	11.79	119.54
2	Bank of Baroda	14.28	13.50	94.52
3	HDFC Bank	23.55	21.89	92.95
4	UCO Bank	5.61	4.28	76.29
5	IDBI Bank	73.51	49.83	67.78
6	Union Bank of India	70.38	40.73	57.87
7	Indian Bank	11.59	4.87	42.00
8	Allahabad Bank	14.25	5.32	37.30
9	Central Bank of India	286.17	97.04	33.91
10	CMPGB	149.93	49.17	32.79
11	State Bank of India	427.59	95.13	22.25
12	Punjab National Bank	93.48	18.42	19.70
13	Axis Bank	16.82	0.05	0.28
	Grand Total	1197.02	412.00	34.42

Bank wise CD Ratio in Anuppur District

As on 31.03.2019 Amount in Crore

Sr.	Name of the Bank	Deposits	Advances	CD Ratio
1	Utkarsh Small Finance Bank	0.08	7.68	9356.41
2	HDFC Bank	14.95	41.49	277.53
3	IDBI Bank	3.53	5.38	152.52
4	Syndicate Bank	3.71	4.87	131.23
5	UCO Bank	6.88	6.57	95.55
6	Allahabad Bank	57.44	28.01	48.76
7	Bank of India	31.23	8.99	28.80
8	ICICI Bank	9.97	2.84	28.45
9	Punjab National Bank	34.63	9.14	26.39
10	Canara Bank	77.58	19.18	24.73
11	State Bank of India	1606.99	351.39	21.87
12	Union Bank of India	59.60	12.42	20.84
13	Central Bank of India	947.64	178.69	18.86
14	Bank of Baroda	85.05	13.87	16.30
15	CMPGB	308.24	40.99	13.30
16	Axis Bank	26.73	1.40	5.24
	Grand Total	3274.24	732.92	22.38

Bank wise CD Ratio in Singrauli District

As on 31.03.2019

Amount in Crore

Sr.	Name of the Bank	Deposits	Advances	CD Ratio
1	ICICI Bank	549.59	1427.36	259.71
2	HDFC Bank	35.34	74.96	212.12
3	Syndicate Bank	5.90	6.94	117.70
4	Bank of Baroda	27.12	31.06	114.53
5	Vijaya Bank	8.63	9.19	106.49
6	Oriental Bank of Comm.	18.75	17.02	90.76
7	IDBI Bank	6.23	5.27	84.52
8	Allahabad Bank	274.93	155.31	56.49
9	Indusind Bank Limited	158.49	72.65	45.84
10	UCO Bank	13.12	4.86	37.06
11	Punjab National Bank	58.11	20.53	35.33
12	Central Bank of India	51.26	17.69	34.52
13	Dena Bank	12.08	4.16	34.47
14	Canara Bank	24.11	5.05	20.94
15	State Bank of India	2832.82	347.39	12.26
16	Union Bank of India	2883.32	311.03	10.79
17	MGB	404.10	42.98	10.63
18	Axis Bank	575.10	2.59	0.45
	Grand Total	7939.00	2556.05	32.20

Bank wise CD Ratio in Umaria District

As on 31.03.2019 Amount in Crore

Sr.	Bank Name	Deposits	Advances	CD Ratio
1	IDBI Bank	2.22	8.55	385.65
2	ICICI Bank	9.46	31.97	337.89
3	Syndicate Bank	3.62	4.70	129.87
4	HDFC Bank	27.60	32.17	116.55
5	Bank of India	17.59	19.30	109.75
6	Canara Bank	19.73	13.25	67.15
7	Bank of Baroda	12.29	7.94	64.59
8	Vijaya Bank	6.85	3.94	57.45
9	UCO Bank	6.60	3.07	46.52
10	State Bank of India	1084.89	259.38	23.91
11	Central Bank of India	680.83	119.73	17.59
12	Union Bank of India	69.13	11.93	17.26
13	CMPGB	214.36	34.22	15.97
14	Punjab National Bank	80.81	7.83	9.68
	Grand Total	2235.98	557.99	24.95

Bank wise CD Ratio in Shahdol District

As on 31.03.2019 Amount in Crore

Sr.	Name of the Bank	Deposits	Advances	CD Ratio
1	Utkarsh Small Finance Bank	0.27	21.61	7939.74
2	IDBI Bank	0.80	4.45	559.30
3	Bandhan Bank	4.92	11.57	235.19
4	Syndicate Bank	5.30	7.21	136.06
5	HDFC Bank	87.54	115.85	132.34
6	Vijaya Bank	20.48	22.91	111.88
7	Bank of Maharashtra	18.23	10.73	58.84
8	ICICI Bank	34.81	17.27	49.62
9	UCO Bank	8.58	3.57	41.54
10	Punjab National Bank	102.27	41.69	40.76
11	Allahabad Bank	144.79	54.55	37.67
12	Canara Bank	119.40	35.43	29.67
13	Central Bank of India	723.25	201.12	27.81
14	Equitas Small Finance Bank	13.45	3.67	27.30
15	State Bank of India	1711.63	454.25	26.54
16	Bank of Baroda	340.41	88.36	25.96
17	Dena Bank	23.13	4.69	20.29
18	CMPGB	406.30	77.97	19.19
19	Bank of India	52.36	9.17	17.52
20	Union Bank of India	428.73	60.04	14.00
21	Axis Bank	46.40	2.87	6.19
22	Indusind Bank Limited	6.01	0.00	0.00
	Grand Total	4299.05	1248.98	29.05

AGENDA NO-8

DOUBLING FARMER'S INCOME

National Sample Survey (NSS) conducted a Situation Assessment Survey (SAS) of Agricultural Households during its 70th round (January - December 2013) in the rural areas of the country with reference to the agricultural year July 2012- June 2013. Among various indicators related to the agricultural households, the survey collected information on income generated by agricultural households from different economic activities (both farm and non-farm) during the agricultural year July 2012 –June 2013.

The Average monthly income* (Rs) per agricultural household for different States/ group of UTs for the period July 2012 –June 2013 as per the results of the Situation Assessment Survey of Agricultural Households of NSS 70th round is as under:

Amount (Rupees)						
Sr.	State / Group of UTs	Income from wages	Net receipt from cultivation	Net receipt from farming of animals	Net receipt from non-farm business	Total income
1	Punjab	4779	10862	1658	760	18059
2	Haryana	3491	7867	2645	431	14434
3	Jammu & Kashmir	7336	3063	801	1483	12683
4	Kerala	5254	3531	575	2529	11889
5	Meghalaya	3776	6472	657	887	11792
6	Arunachal Pradesh	2076	6647	1310	836	10869
7	Nagaland	5393	3212	1384	59	10048
8	Mizoram	3655	4561	864	19	9099
9	Manipur	3815	2924	1563	540	8842
10	Karnataka	2677	4930	600	625	8832
11	Himachal Pradesh	4030	2876	1047	824	8777
12	Gujarat	2683	2933	1930	380	7926
13	Maharashtra	2156	3856	539	834	7385
14	Rajasthan	2534	3138	967	710	7349
15	Tamil Nadu	2902	1917	1100	1061	6980
16	Sikkim	3113	1696	980	1009	6798
17	Assam	1430	4211	799	255	6695
18	Telangana	1450	4227	374	260	6311
19	Madhya Pradesh	1332	4016	732	129	6209
20	Andhra Pradesh	2482	2022	1075	400	5979

21	Tripura	2185	2772	311	162	5430
22	Chhattisgarh	1848	3347	-19	1	5177
23	Odisha	1716	1407	1314	539	4976
24	Uttar Pradesh	1150	2855	543	376	4924
25	Jharkhand	1839	1451	1193	238	4721
26	Uttarakhand	1069	2531	848	253	4701
27	West Bengal	2126	979	225	650	3980
28	Bihar	1323	1715	279	240	3557
29	Group of Uts	5179	1864	213	1312	8568
30	All- India	2071	3081	763	512	6427

*Source- Press Information Bureau, GOI, Ministry of Agriculture & Farmers Welfare, 28 JUN 2019 5:45PM by PIB Delhi

The Government had constituted an Inter-ministerial Committee in April, 2016 to examine issues relating to “Doubling of Farmers Income” and recommend strategies to achieve the same. The Committee has submitted its Report to the Government in September, 2018. The Committee recognises agriculture as a value led enterprise and has identified seven major sources of growth as under

- i. improvement in crop productivity
- ii. improvement in livestock productivity
- iii. resource use efficiency or savings in the cost of production
- iv. increase in the cropping intensity
- v. diversification towards high value crops
- vi. improvement in real prices received by farmers; and
- vii. shift from farm to non-farm occupations.

Madhya Pradesh is primarily an agrarian economy. Agriculture sector contributes around 34% of State’s total GSDP. One of the important prerequisites for ensuring a sustainable and inclusive growth in the State and the Country is to shape a healthy and robust agricultural sector. The rural economy is dependent on agriculture and its allied sectors such as poultry, dairy and others and the sector provides gainful employment to a large number of youngsters from rural areas.

It has been observed that farming households with livestock would be able to better withstand distress caused due to extreme weather conditions and crop failures. There is a need to promote integrated farming practices (Agriculture, horticulture, animal husbandry, fisheries, vegetables etc.) to improve the productivity of livestock and double farmers’ income.

DOUBLING FARMERS' INCOME-MEASURABLE INDICATORS FOR THE BANKS/SLBC TO MONITOR CHANGE IN FARMERS INCOME

1. COVERAGE OF SHORT TERM CREDIT REQUIREMENTS

Calculation for short term agriculture credit requirement and credit given by the banks are shown below:

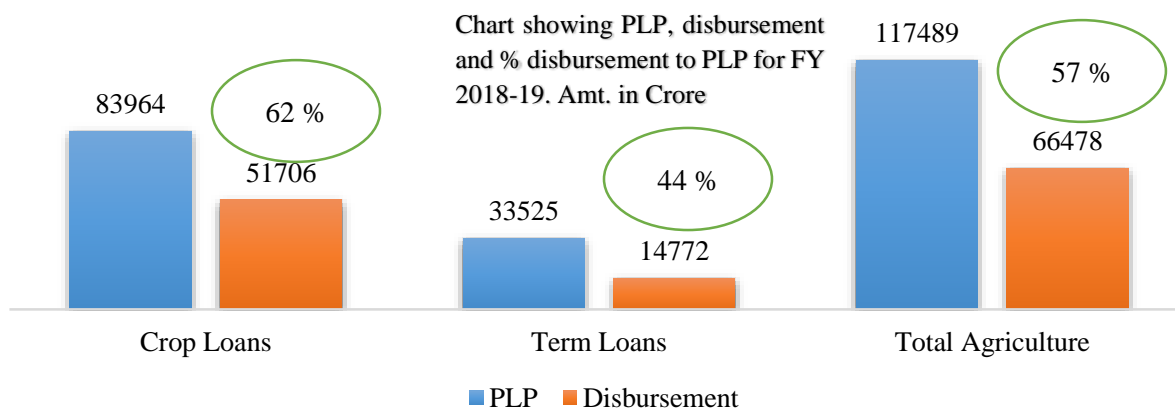
SHORT TERM AGRICULTURE CREDIT DISBURSED AGAINST REQUIREMENT				
Sr.	Particulars	Kharif Crops	Rabi Crops	Total
1	Average SOF (Scale of Finance) Rs actual	35,000	40,000	
2	Area under cultivation (2017-18) lakh hectare	135.81	115.32	
3	Gross Cropped Area (2017-18) lakh hectare	251.14	251.14	
4	Weighted average SOF (1*2/3) Rs actual	18,927	18,367	
5	Short term credit requirement (3*4) (Rs lakh)	47,53,350	46,12,800	93,66,150
6	Short term credit outstanding (March-19) Rs in lakh			75,29,048
7	Shortfall (Rs in lakh)			18,37,102
8	Percentage of credit provided against requirement			80.39

Kharif crops- SOF has been taken for Soyabean

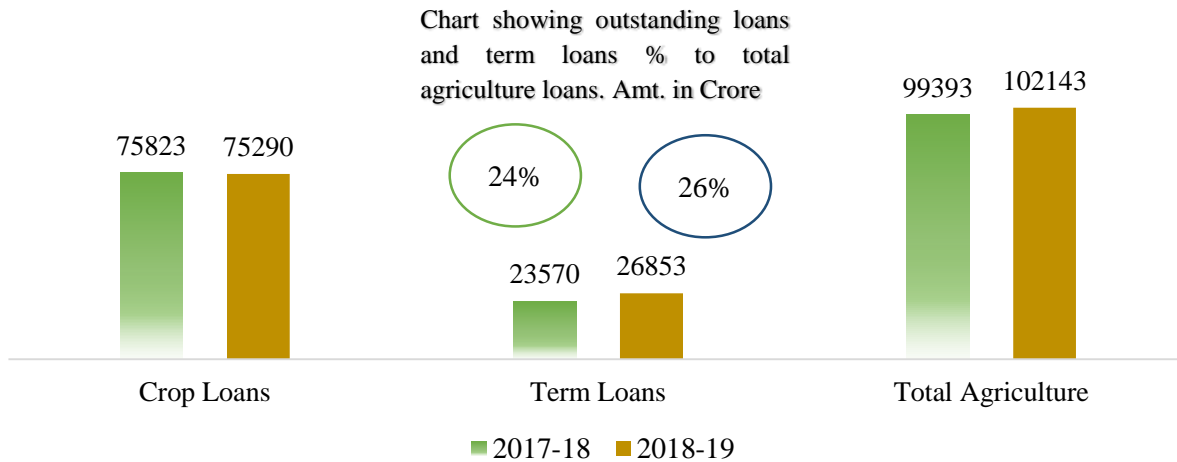
Rabi crops- SOF has been taken for Wheat

2. CAPITAL FORMATION IN AGRICULTURE

(A) Agriculture credit disbursed vis-à-vis potential estimated in State Focus Paper (PLP) for FY2018-19 (Disbursement % to PLP)



(B) Share of agriculture term loan to total agriculture credit.



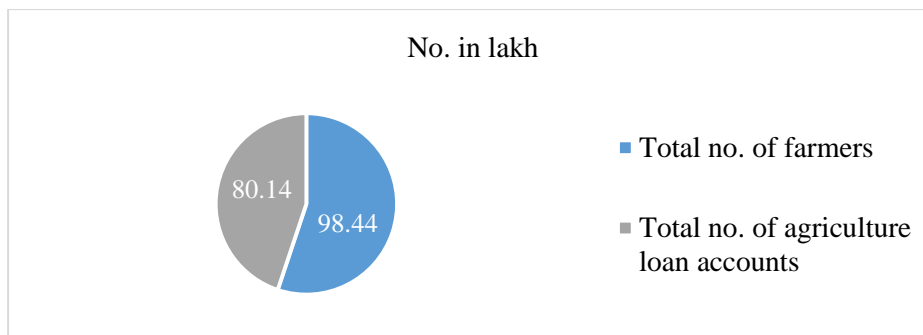
3. CREDIT INTENSITY OVERALL

(A) GLC (Ground Level Credit) to agriculture as a share of GVA (Gross Value Added) in agriculture at current price

- (i) Gross Value Added (GVA) from agriculture & allied at current price in M.P: Rs. 2,33,088 crores
- (ii) Ground Level Credit (GLC) disbursement as on 31.03.2019: 66,478 crores
- (iii) Credit Intensity Ratio is: $(ii) * 100 / (i) = 28.52\%$

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

(B) Number of agriculture loan accounts as compared of farmers in the State



As of 31st March 2019, there were 80.14 lakh agriculture loan accounts as compared to around 98.44 lakh farmers in the state. There may also be multiple accounts of a farmer in the above figure.

4. COVERAGE OF SMALL FARMERS & MARGINAL FARMERS

Sr.	Particulars	No./Amt.
1	Total no. of cultivators in Madhya Pradesh	98.44
2	Out of (1), small and marginal farmers (SMF)	63.40
3	Small & marginal farmers % to total cultivators	64.40
4	Total no. of agriculture loan accounts in the banks in M.P.	80.14
5	Amount outstanding (Crore)	102143.00
6	Out of (4), loans to small & marginal farmers (No.)	39.91
7	Out of (5), loans to small & marginal farmers (Amt. in Crore)	37619.00
8	% of loans to small & marginal farmers (No.)	49.80
9	% of loans to small & marginal farmers (Amt.)	36.83

5. RISK COVERAGE IN AGRICULTURE

Sr.	Particulars	Figure
1	Net sown area (lakh Hectare)	151.90
2	Total Area insured (lakh Hectare) <ul style="list-style-type: none"> • Kharif 2018 • Rabi 2018-19 	127.21 68.25 58.96
3	Area insured %	83.74
4	Insured farmers (Kharif 2018) (No. in lakh) <ul style="list-style-type: none"> • Loanee farmers • Non-loanee farmers 	34.69 33.41 1.28
5	Insured farmers (Rabi 2018-19) (No. in lakh) <ul style="list-style-type: none"> • Loanee farmers • Non-loanee farmers 	34.35 32.84 1.51

AGENDA NO-9

FINANCIAL INCLUSION

The Central Government had launched revamped Pradhan Mantri Jan Dhan Yojana (PMJDY) in August 2018 with the change in focus of opening of accounts from 'every household' to 'every adult', with following modifications:

- i. Existing overdraft limit to PMJDY account holders of Rs 5,000 has been raised to Rs 10,000.
- ii. Age limit of 18-60 years (for OD facility) has been raised to 18-65 years.
- iii. There will not be any conditions attached for OD up to Rs 2,000.
- iv. Accidental insurance cover for new RuPay card holders has been raised from Rs 1 lakh to Rs 2 lakh for new PMJDY accounts opened after 28.08.2018.

9.1 PMJDY STATUS IN MADHYA PRADESH

Sr	Particulars	28.08.2018	31.03.2018	31.03.2019	15.05.2019	Progress 28.08.18 to 15.05.2019
1	PMJDY A/cs (Crore)	2.85	2.73	3.06	3.08	0.23
2	Balance held in the A/c (Rs. Cr)	4168	3682	4899	5102	934.00
3	Average balance (Rs in actual)	1462	1349	1597	1656	194.00
4	Zero balance A/cs (Crore)	0.54	0.19	0.51	0.51	-0.03
5	% Zero balance A/cs	18.95	6.96	16.67	16.56	-2.39
6	RuPay Card Issued (Crore)	2.01	2.14	2.48	2.38	0.37
7	% RuPay Card Issuance	70.53	78.39	81.05	77.27	6.75
8	Aadhaar Seeding (Crore)	2.29	1.95	2.39	2.49	0.20
9	% Aadhaar Seeding	80.35	71.43	78.10	80.84	0.49

9.2 COMPARISON WITH COUNTRY

As on 30.05.2019

Number & amount in Crore

Sr.	Particulars	Country	Madhya Pradesh	% Share M.P. with country
1	PMJDY	35.74	3.09	8.65
2	No. of Zero balance accounts	5.02	0.50	9.96
3	Total Deposit held	98320	5075	5.16
4	Avg. Deposit	2751	1642	
5	Aadhaar Seeding	29.61	2.49	8.41
6	RuPay card issued	27.84	2.39	8.58
7	RuPay card Activation	9.98	1.08	10.82

There is huge jump in number of PMJDY accounts opening. As many as 21 lakh people have joined the modified scheme during August 2018 to March 2019. Total number of accounts reached to 3.06 crore in March 2019. With the increased focus on DBT and promoting access to basic banking services by the Government, new accounts are still being opened.

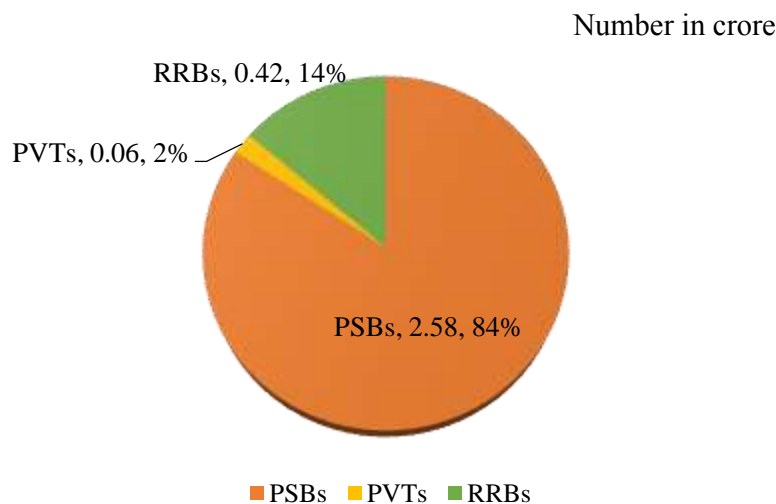
There is a growing awareness about these accounts and they are being used actively by almost all beneficiaries. About 20% of PMJDY accounts are still inoperative or have zero balance. This is significantly lower than the 76% reported when the scheme was started in September 2014. It has been observed that many of the zero- balance accounts are due to duplication or lack of awareness. Banks are

still working with these account-holders to increase awareness.

The aggregate deposits in the PMJDY accounts are Rs 4899 crore as on March 31, 2019, having grown 12-fold from Rs 396 crore in 2014. The average balance increased from Rs. 388/- in December 2014 to Rs 1597/- in March 2019.

PMJDY has contributed to channelize savings by giving lower income households access to a safe investment product. In the last four years, deposits in these accounts have expanded, showing that existing depositors in JDY regularly top up their balances. JDY deposit flows have increased the banks' CASA.

Number of PMJDY accounts - agency wise as on 31.03.2019



The above chart clearly shows that most of the PMJDY accounts have been opened by the Public Sector Banks (84%) followed by Regional Rural Banks (14%) and Private Sector banks (2%).

9.3 AADHAAR FOR KYC VERIFICATION

The Reserve Bank of India in its amended Master Direction on KYC has allowed banks to carry out Aadhaar authentication/ offline-verification of an individual who voluntarily uses his Aadhaar number for identification purpose. Now banks can use Aadhaar for KYC verification with the customer's consent. The RBI specifies Know Your Customer (KYC) norms to be followed by banks and other entities regulated by it for various customer services, including opening of bank accounts.

9.4 OVERDRAFT IN PMJDY ACCOUNTS

With a view to encourage the people to open bank accounts and bring them into the mainstream of financial services, existing overdraft limit to PMJDY account holders of Rs 5,000 has been increased to Rs 10,000 by the Government. In order to avail OD facility above Rs 2000, beneficiary should have proper credit summation in the accounts during preceding last 6 months.

As per data submitted by the banks, only 2.13 lakh PMJDY account holders had availed Over Draft facility in the State till March 31, 2019. Now, with relaxed guidelines, it is expected more disbursement under OD.

9.5 OPERATIVE CASA ACCOUNTS-CUMULATIVE STATUS AS ON 31.03.2019 IN MADHYA PRADESH

Number in lakh	
Total number of Operative CASA (Current Account /Savings A/c)	630.84
No. of Aadhaar seeded CASA	553.01
% of Aadhaar seeded CASA	87.70
No. of Aadhaar Authentication CASA	325.90
% of Aadhaar Authentication CASA	51.7

As per census 2011, total population of the State is 7.26 crore. Of which, persons of age group 0-9 years are 0.83 crore. Persons above 10 years are 6.44 crore. Above data suggest that there are 6.30 crore operative CASA accounts (including PMJDY accounts) in the state as against eligible persons of 6.44 crore.

9.6 OPERATIVE CASA –PROGRESS

Particulars	Number in lakh					
	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Y-o-Y increase
Number of operative CASA	588.33	604.47	617.29	623.74	630.84	42.51
Number of Aadhaar seeded	487.24	511.88	532.06	541.30	553.01	65.77
Number of Authentication	283.52	298.70	309.40	319.07	325.90	42.38

42.51 lakh CASA (Current & Savings) accounts have been opened during a year in March 2019. Aadhaar Seeding & Authentication percentage in these accounts were 87.70 and 51.7% respectively as on March 31, 2019.

9.7 BC STATUS IN M.P. AS ON 31.03.2019

Sr.	Particulars	Status
1	Total no. of SSA (Sub Service Area)	11,864
2	No. of SSAs covered through Bank branches	1,521
3	Total no. of BCs deployed*	11,944
4	No. of Active BCs	11,319
5	No. of Inactive BCs	625
6	Inactive BCs %	5.27
7	Average no. of Txn per day by a BC	56
8	Average amt. of txn per day by a BC (Lakh)	0.74
9	No. of account with BCs (crore)	2.19
10	Average no. of a/c per BC	1834
11	Average commission paid in a month to a BC (Rs.)	12,137

*Some BCs are working in other than SSAs.

9.8 IIBF CERTIFICATION FOR BCs

The Reserve Bank of India vide its letter no. FIDD;CO:FID:No.1472/12.01.11/2018-19 dated 01.01.2019 issued revised instructions to banks with respect to IIBF (Indian Institute of Banking and Finance) certificate for Business Correspondence (BC) as under:

1. From July 31, 2019 banks shall appoint BCs who are duly certified by IIBF before commencement of operations.
2. The BCs who joined prior to June 01, 2018 shall be required to obtain BC certification by June 30, 2019.
3. The BCs who joined during the period June 01, 2018 to December 31, 2018 will be required to obtain certification by September 30, 2019.

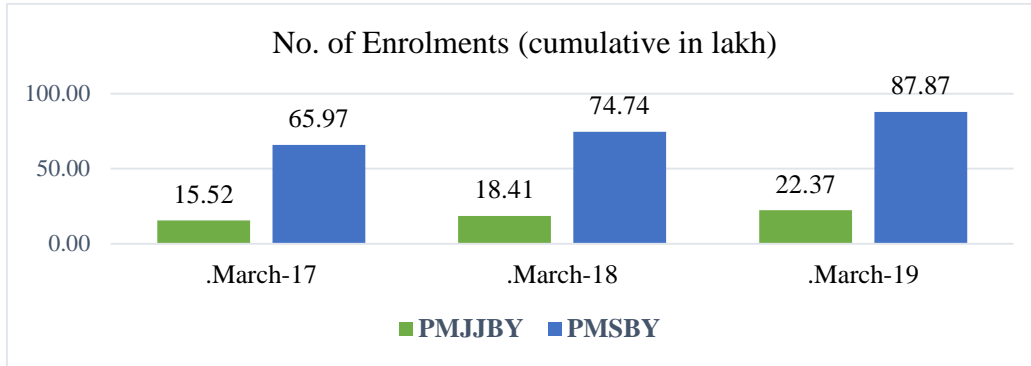
The purpose of IIBF certificate is that the people involved in the last mile delivery of banking services must be well informed of banking norms and inclusion procedures.

Eligibility- The candidates with SSC/SSLC/Matriculation or equivalent qualification will be eligible.

Fees- The course fee for training and certification is Rs 4000/-. Candidates appearing for the course will undergo a self-paced study of the course material developed by the Institute and undergo training for about 5 days arranged by the Institute/banks/accredited institutions.

Support from NABARD- NABARD is extending support by way of full/partial reimbursement of the course fee to the successful candidates under financial inclusion fund.

9.9 PMJJBY & PMSBY- STATUS IN MADHYA PRADESH AS ON 31.03.2019



Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a social benefit scheme launched in May 2015. It is a life cover of Rs 2.00 lakh for annual premium of Rs 330/- or quarterly prorated premium and is available to people in the age group of 18 to 50 years having a bank account.

It is observed that coverage under the scheme in the State is not satisfactory. As against around 3.15 crore people of age group 18-50 years in Madhya Pradesh, coverage is only 22.37 lakh (7.10%) as on March 31, 2019. As per inputs received from the field functionaries, the primary reasons for low coverage under this scheme have been observed to be, inter-alia, lack of awareness and also priority of rural masses to spend money in other activities.

However, in the case of Pradhan Mantri Suraksha Bima Yojana (age group 18-70 years), in spite of low yearly premium i.e. Rs 12/-, coverage is only 88 lakh as on March 31, 2019. There are around 4 crore people under the age group of 18-70 years in the State.

9.10 PRO-RATA PREMIUM IN PMJJBY SCHEME

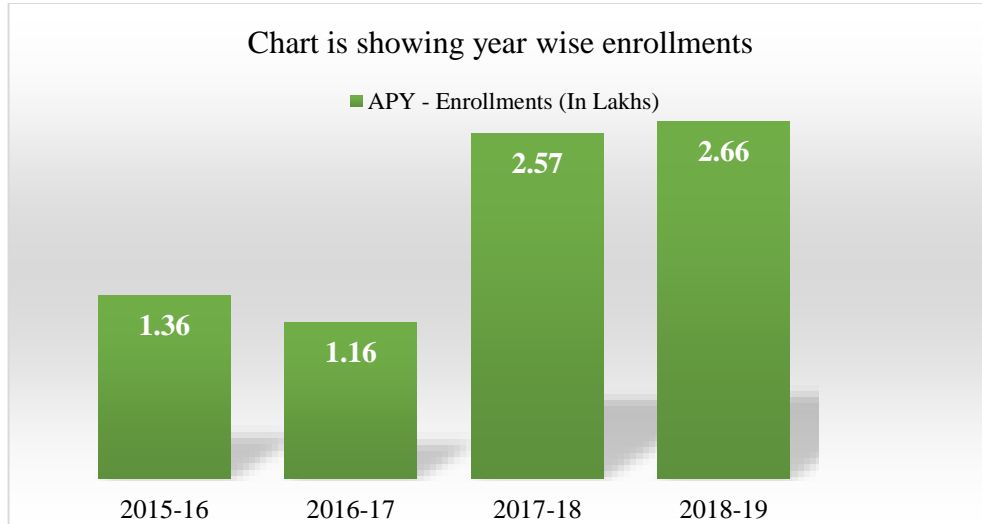
In order to encourage eligible and potential account holders to join PMJJBY scheme at a later stage **payment of pro-rata premium for enrolment** under PMJJBY has been allowed, with the minimum premium of Rs 86/- for one quarter required to be paid even if a person enrolls under the scheme one or two months before the end of the policy year (i.e. if he/she enrolls in March, April or May). The below chart is showing amount of premium to be paid by the beneficiary.

Quarter (If enrollment takes place in the month of)	Premium
June, July & August	Rs. 330/-
September, October & November	Rs. 258/-
December, January & February	Rs. 172/-
March, April & May	Rs. 86/-

Lien period of 45 days shall be applicable from date of enrolment under PMJJBY. Full year's premium @ Rs 330/- would be payable at the time of renewal under the scheme and pro-rata payment would not be allowed.

4,484 and 10,664 number of claims under PMSBY and PMJJBY have been settled respectively in Madhya Pradesh since inception of the scheme till March 31, 2019.

9.11 ATAL PENSION YOJANA- STATUS



- Out of 7.25 lakh total APY subscribers in the State, share of Public Sector Banks, Regional Rural Banks, Pvt. Banks, District Co-operative Banks and Department of Posts is 74.89%, 20.39%, 4.24%, 0.34% and 0.14% respectively.
- During the year 2018-19, 2.66 lakhs APY enrollments have been done in the State, which contributes 36% of the total APY canvassed so far.
- During FY 2018-19, State Bank of India topped the chart in canvassing APY subscribers followed by Central Bank of India, Bank of India, Narmada Jhabua Gramin Bank and Bank of Baroda.
- While looking to the state-wise position, Madhya Pradesh stands at 8th position whereas Uttar Pradesh ranked no. 1, followed by Bihar, Maharashtra, Tamil Nadu, Karnataka, Andhra Pradesh and West Bengal.

9.12 FINANCIAL LITERACY

Financial Literacy is the first step towards Financial Inclusion. Towards this, it is pertinent to disseminate information regarding the bank and general banking concepts to various target groups, including, school and college going children, women, rural and urban poor and senior citizens etc. Early inclusion of financial education in the school curriculum can make the students financially literate at an early age.

Inclusion of financial education in the school curriculum will improve the understanding of basic financial concepts and help the children to know better about financial products and become more aware of financial risks and opportunities. This will empower them to make informed choices and in return they can improve their financial well-being.

Banks in coordination with the Reserve Bank of India and the State Government imparted financial literacy to the children in around 16,000 schools of the State. The State Government may include financial literacy in the school curriculum.

9.13 APPROACHES TO FINANCIAL INCLUSION

- Banks can avail NABARD Support for the following schemes which have been explained in the circular enclosed:
 - Financial and Digital Literacy Camps through Rural Branches and FLCs
 - Reimbursement of examination fee of BC/BF.
 - POS/mPOS Deployment
 - Dual Authentication Implementation
 - Connectivity and Power Infrastructure- VSAT, Mobile Signal Boosters and Solar Power Unit/ UPS Deployment
- Banks need to adopt a scientific process for identification of area, do proper planning, submit proposal to NABARD' Regional Office for sanctions and effective implementation of schemes ,monitor the outcomes and claim eligible expenditure from NABARD Regional Office.
- Banks to plan their requirements for financial literacy and inclusion infrastructure assistance from FIF (Financial Inclusion Fund), in both physical as well as financial terms and ensure that these are in sync with Financial Inclusion Plans of the bank, Gram Panchayat Development plan, and. the state's preference for backward districts as well as blocks.
- All banks including the Scheduled commercial Banks will submit the proposals under FIF to the respective NABARD Regional office to enable better control on state wise implementation of the schemes with better monitoring of desired outcomes.

AGENDA NO-10

NATIONAL BAMBOO MISSION

The restructured National Bamboo Mission (NBM) has been launched in April, 2018 with an outlay of Rs.1290 crore for two year i.e. till the end of 14th Finance Commission. The scheme aims to supplement farm income of farmers with focus on the development of complete value chain of bamboo sector to link growers with consumers. Major objectives of the Mission are:

1. To increase the area under bamboo plantation in non-forest Government and private lands to supplement farm income and contribute towards resilience to climate change as well as availability of quality raw material requirement of industries.
2. To improve post-harvest management through establishment of innovative primary processing units near the source of production, primary treatment and seasoning plants, preservation technologies and market infrastructure.
3. To promote product development keeping in view market demand, by assisting R&D, entrepreneurship & business models at micro small and

medium levels and feed bigger industry.

4. To rejuvenate the under developed bamboo industry in India.
5. To promote skill development capacity building, awareness generation for development of bamboo sector from production to market demand.
6. To re-align efforts so as to reduce dependency on import of bamboo and bamboo products by way of improved productivity and suitability of domestic raw material for industry, so as to enhance income of the primary producers.

Considering the need and demand from bamboo based stakeholders and to provide cheaper bamboo products to the consumers, the Government has reduced GST on bamboo furniture & bamboo flooring to 12%. The Mission also envisages establishment of primary processing units close to the production area to reduce transportation costs and complete utilization of bamboo to move towards zero wastage so as to improve economies and lower costs to consumers.

Capital Investment Subsidy Scheme under National Bamboo Mission

There are a number of activities under National Bamboo Mission (NBM) which are to be financed by credit linked back ended subsidy by Financial Institutions (FIs) including Banks. The gist of the scheme is given below:

1. Back ended subsidy shall be provided to banks by Madhya Pradesh State Bamboo Mission, at the state level as per the targets allotted by National Bamboo Mission to the State. Norms for subsidy are given below-
 - i) 10% of Unit Cost as margin money
 - ii) subsidy amount -as above
 - iii) Rest of the amount as loan to the beneficiary
 Term loan will be sanctioned by the Bank 90%(including subsidy) of the total project cost, to the beneficiary after project approval from District level Bamboo Development Authority and M. P. State Bamboo Mission
2. Guidelines and time line will be prescribed by the M. P. State Bamboo Mission with the consent of the concerned Bank, according to which sanctioning of loan and Unit establishment will be carried out.
3. Three years loan repayment period will be fixed for all the units, loan recovery shall be decided by the bank as per their norms.
4. Project monitoring & technical assistance shall be provided by M. P. State Bamboo Mission to make the Units profitable. The relevant market linkage and sale and supply of finished products as well as raw material may also be linked up by various other activities of M. P. State Bamboo Mission to ensure the sustainability of the project.

Unit cost of each unit has been decided by Ministry of Agriculture and Farmers Welfare, Govt. of India. List of Such units is as follows-

S. No.	Activity	Unit Cost (Rs. in lakh)	Subsidy	No. of Units for 2019-20	Amount for 2019-20 (Rs.in lakh)
A	Propagation and Cultivation				
1	Bamboo Nursery both in public and by private sector				
	Hi-tech (2 ha)	50	50%	0	0
	Big (1ha)	16	50%	2	32
	Small (0.5 ha)	10	50%	2	20
B	Promotion of bamboo treatment and preservation				
1	Establishment of bamboo treatment and seasoning plants	20	50%	10	200
2	Establishment of carbonisation plants	30	50%	2	60
3	Establishment of livelihood business incubators	100	50%	2	200

S. No.	Activity	Unit Cost (Rs. in lakh)	Subsidy	No. of Units for 2019-20	Amount for 2019-20 (Rs.in lakh)
C	Product Development and Processing				
1	Establishment of processing units for value addition of Bamboo (in Nos.)	30	50%	12	360
2	Management of Bamboo waste in primary processing units	25	50%	14	350
3	Handicrafts/Cottage industry	15	50%	10	150
4	Furniture making	25	50%	5	125
5	Jewellery making	15	50%	10	150
7	Incense stick making	25	50%	10	250
8	Fabric/Fiber extraction	50	50%	0	0
9	Common Facility Centre(CFC)	25	50%	0	0
10	Bamboo board /mat/corrugated sheets /floor tiles making	200	30%	0	0
11	Bio energy extraction	200	30%	0	0
12	Activated Carbon product	200	30%	2	400
13	Ethanol Gassifier	500	30%	0	0
D	Promotion and Development of Infrastructure for Bamboo Market				
1	Establishment of bamboo depots and godowns	50	25%	0	0
2	Promotion of bamboo mandi (bamboo market place) and e- trading	100	25%	2	200
3	Rural haat	20	25%	4	80
4	Bamboo bazaar	15	25%	0	0
E	Development of tools, equipment & machinery				
1	Technological enhancement of indigenous tools, equipment & machinery	PB	50%	2	100
2	Import of technological superior tools, equipment & machinery in Common Facility Centre	PB	50%	2	100
	TOTAL			91	2777

A presentation will be made by the MP State Bamboo Mission.

AGENDA NO-11

SELF HELP GROUPS (SHGs)

UNIFORM APPLICATION FOR SELF HELP GROUPS

Different banks have different set of documents and application formats for approving financial services and products to the Self Help Groups (SHGs). In many instances the facilitators and leaders of SHGs found it difficult to provide supporting documents for many members. This could lead to delay in processing of application forms and thus affecting the poor by delayed availability of credit. Thus, in recognition to the hurdles faced by SHGs to open a bank account and avail credit from banks, a new set of documents have been finalized.

This will ensure minimal paper work and specified uniform simplified documents and application formats for all the banks. The finalized forms and application formats are in consonance with the guidelines prescribed by Reserve Bank of India and NABARD. The format for document and application are enclosed as follows:

Sr.	Topics
I	Self Help Group - Savings Bank Account Opening Form
II	Specimen copy of Resolution by Self Help Group for Opening Savings Account
III	Acknowledgement
IV	Self Help Group Loan Application Form
V	Specimen copy of Resolution for taking loan from Bank
VI	Details of Member wise Loan Requirement (As per Micro Credit Plan)
VII	Financial Statement
VIII	Format 1: SHG Grading format for Fresh Linkage
IX	Format 2: SHG Grading format for Repeat Linkage
X	Specimen of Appraisal Note cum Sanction Order of Bank Branch for financing Self-Help-Group
XI	Arrangement letter acknowledge by SHG
XII	Specimen of inter-se agreement to be executed by the members of the Self Help Group
XIII	Specimen of articles of loan agreement for use by banks while financing Self-Help Groups
XIV	Specimen of demand promissory note for use by banks while financing Self-Help Groups

The issue has been put up for discussion and adoption of above formats.

A presentation will be made by the MPSRLM.

AGENDA NO-12

NON-PERFORMING ASSETS (NPAs)

12.1 STATUS AS ON 31.03.2019

NPA ratio of the banks in Madhya Pradesh rose from 8.05% of total credit in March 2018 to **11.62%** by March 2019. In absolute term, NPA increased from 21,971 crore in previous year to 35,711 crore in March 2019, showing 49.36% increase y-o-y.

Amount in Crore

Agency	Deposits				Credit				Non-Performing Assets			
	Mar-18	Mar-19	Y-o-Y variation	Y-o-Y variation %	Mar-18	Mar-19	Y-o-Y variation	Y-o-Y variation %	Mar-18	Mar-19	Y-o-Y variation	Y-o-Y variation %
PSBs	288863	300177	11314	3.92	179098	191551	12453	6.95	14008	22478	8471	60.47
PVBs	35340	45104	9764	27.63	50817	62510	11692	23.01	2379	4482	2104	88.44
RRBs	19883	21533	1650	8.30	11806	11864	57	0.49	1656	2054	398	24.05
Co-op.	21346	24489	3144	14.73	31202	36374	5172	16.58	3929	6474	2545	64.77
SFBs	NA	1873	NA	0.00	NA	5056	NA	0.00	NA	222	NA	0.00
M.P.	365432	393177	27744	7.59	272924	307354	34430	12.62	21971	35711	13740	62.54

Bank's credit growth has grown up on a year on-year (y-o-y) basis by 12.62% as compared to growth in deposit, which was 7.59% in March 2019. However, the crucial problem of the banks is the increasing level of non-performing assets, year by year.

12.2 SECTOR WISE NPA

Amount in Crore

Sector	March-2018			March-2019			Variation in NPA	
	O/s	NPA	NPA%	O/s	NPA	NPA%	Amt.	%
Agriculture	99,393	8,908	8.96	1,02,143	14,461	14.16	5,554	62.35
MSME	47,987	4,049	8.44	55,745	5,041	9.04	992	24.51
Housing	31,134	895	2.87	33,322	1,487	4.46	592	66.13
Education	2,415	119	4.94	2,645	169	6.39	50	41.78
Priority Sector	1,70,552	14,584	8.55	1,84,867	21,888	11.84	7,304	50.08
Non-Priority Sector	1,02,372	7,387	7.22	1,22,487	13,824	11.29	6,436	87.13
Total Credit	2,72,924	21,971	8.05	3,07,354	35,711	11.62	13,740	62.54

O/s- Outstanding

NPA in the agriculture sectors rose from 8,908 crore in March 2018 to 14,461 crore in March 2019, showing 62% y-o-y increase. Whereas NPA under MSME, housing and education loans increased by 24.51%, 66.13% and 41.78% respectively y-o-y in March 2019.

12.3 NPAs UNDER GOVERNMENT SPONSORED SCHEMES

STATUS AS ON MARCH 31, 2019

Amount in crores

Name of the scheme	March-2018		March-2019		Y-o-Y increase		Y-o-Y % increase		NPA % of total loan portfolio as on Mar-19	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
MMYUY/MMSY	22,256	251	36,657	380	14,401	129	65	51	21.85	9.21
PMEGP	3,434	87	5,281	143	1,847	56	54	64	18.42	12.45
CMRHM	94,124	632	1,68,219	1,087	74,095	455	79	72	25.77	25.61
SHGs	12,193	86	16,159	116	3,966	30	33	35	20.13	20.64
MUDRA LOANS*	32,787	469	68,379	589	35,592	120	109	26	9.17	6.61

*Excluding MFIs/NBFC

OBSERVATIONS

- Increasing delinquencies in government sponsored schemes appear to be high and it a matter of concern for the Banks.
- In terms of number of accounts, delinquency ratio is more than 10% of the portfolio in Mukhya Mantri Yuva Udyami Yojana/Mukhya Mnatri Swarojgar Yojana, PMEGP, Chief Minister Rural Housing Mission and loans to Self Help Groups, whereas overdue position is also alarming.
- The State government may give a thought on this score so that delinquency ratio can be curbed under government sponsored schemes.

12.4 RISING NPA IN CHIEF MINISTER RURAL HOUSING MISSION

BACKGROUND

Government of Madhya Pradesh observed that MP has about 37 lakh rural poor, who are either houseless or live in semi-pucca houses. The gap between the demand and supply was too huge to be addressed by then existing scheme i.e. IAY (Indira Awas Yojana). In view of this, the State Government launched 'Chief Minister Rural Housing Mission' scheme in 2011 to facilitate housing to rural poor. It was proposed to construct 1-5 lakh houses per year.

About Scheme- The scheme covers APL/BPL eligible beneficiary of rural areas, having total annual income of Rs 1.25 lakh. Patta for plot for construction of pucca house (Minimum construction area- 225 sq. ft.) has been allotted to the beneficiaries based on their eligibility.

Initially, the selected beneficiary was entitled to seek a loan of Rs 60,000 from banks, which was extended to Rs 1, 00,000 in the year 2014. The essence of the scheme is that 50% of loan amount will be paid by the borrower and 50% shall be borne by the state government, which will be paid in EMI up to 15 years from date of the first disbursement. The state government signed Memorandum of Understanding (MoU) with 11 Public Sector Banks, 3 Regional Rural Banks and DCCBs.

STATUS AS ON MARCH 31, 2019

Banks altogether disbursed over 6.52 lakh number of cases amounting to Rs 4244 crore till March 31, 2019. Bank wise status is shown below.

Sr.	Banks	Amount in Crore				
		Outstanding		NPA		NPA%
		No.	Amt.	No.	Amt.	Amt.
1	Allahabad Bank	11,577	99	1,903	18	17.74
2	Bank of Baroda	21,025	144	11,301	54	37.49
3	Bank of India	56,223	337	14,518	97	28.90
4	Bank of Maharashtra	14,473	113	5,484	36	31.86
5	Central Bank of India	87,551	638	21,304	151	23.70
6	Indian Overseas Bank	2,046	19	173	1	6.60
7	Oriental Bank of Comm.	3,051	21	1,683	11	53.52
8	Punjab National Bank	32,715	283	3,500	34	11.96
9	State Bank of India	1,14,380	872	25,220	203	23.27
10	Syndicate Bank	6,080	47	1,905	16	34.89
11	Union Bank of India	27,537	180	6,565	42	23.14
12	CMPGB	1,44,585	570	39,687	189	33.25
13	MGB	59,399	459	12,237	87	18.93
14	NJGB	62,081	422	18,188	132	31.20
15	DCCBs	10,149	42	4,551	15	36.75
	Total	6,52,872	4,244	1,68,219	1,086	25.59

CHALLENGES UNDER CMRHM

The increase in delinquency ratio under this loan segment is a cause of concern for the Banks. It has reached to an alarming level of 25.59% of the portfolio as on March 31, 2019 and has been mounting day by day. On the other hand, many accounts are under SMA-I (Special Mention Account), SMA-II categories and have become potential NPA.

As per inputs received from the field functionaries, the primary reasons for spurt in stressed assets under this portfolio have been observed to be, inter-alia, wilful default and borrower's mind set for loan waiver. Joint efforts of the banks and the State/District administration to recover the overdue amount have not yielded the desired result in the past. In addition, Banks are not in a position to initiate SRAFAESI action against the defaulters or auction their property, as underlying security is not enforceable.

PROPOSALS OF BANKS

Banks have signed a Memorandum of Understanding (MoU) with the State Government. There is no clause of compromise in MoU. Further, a clause of MoU restricts the banks to settle the accounts through OTS or write-off. Because this clause stipulates that "release of EMI subsidy by the State Government will be ceased in case the Bank writes off the account or auction the property of the borrower." Looking to the gravity of the problem, the implementing banks have proposed the following to tackle the menace of mounting bad loans.

- a) **To come up with a One-Time Settlement (OTS) scheme for defaulters. Or/and**
- b) **To park the borrower's portion (50% of the loan amount) into a separate account to clean up balance sheet and capital optimization, which are recoverable in due course.**

In order to execute the above mentioned proposals (a & b), there is a need of an "Administrative Order" from Government of Madhya Pradesh to amend such clause, which will allow the Banks to settle the accounts through OTS or park the borrower's portion into a separate account and receiving EMI component regularly from the State Government till the repayment period of loans i.e. 15 years.

During meeting of 17th SLBC Sub-committee- Recovery held on 05.09.2018, an understanding was arrived at that a draft Administrative Order will be drafted by SLBC on behalf of GoMP and submitted to the State Government to take care of above mentioned clause in MoU. Based on which, SLBC prepared a "Draft Administrative Order" and circulated it to the respective Banks to study and share their views, suggestions and inputs. The draft administrative order has been adopted by the implementing banks during a meeting dated 15th December 2018.

SLBC has already sent a letter to the state government on 28.12.2018 to issue the administrative order (copy enclosed at Annexure-1) to this effect at the earliest. However, it is awaited till date.

Annexure-1 (Draft administrative order to be issued by the State Government)

In case the account is classified as NPA (non-performing asset) in accordance with RBI guidelines on IRAC norms, the bank may settle the dues of the Borrower under Compromise/OTS policy of the Bank. The Banks are also permitted to park the dues in a separate account as per their policies which are recoverable in due course.

In all such cases the Government of Madhya Pradesh shall continue payment of EMI on the subsidy component, as if the account is performing.

12.5 PENDING APPLICATIONS WITH DISTRICT ADMINISTRATION FOR TAKING PHYSICAL POSSESSION OF THE PROPERTIES UNDER SEC-14 OF THE SARFAESI ACT

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

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

But, it has been observed that DMs are taking a long time in handing over possession of the secured assets and they do not dispose-off the cases with the stipulated timeline mentioned above. Banks have been taking up this issue on several platforms, things are not moving satisfactorily. **There are 871 cases are still pending with DMs beyond 60 days in 44 districts till June 10, 2019.** District wise status of pending cases* are as under:

District	No. of cases	District	No. of cases	District	No. of cases	District	No. of cases
Indore	239	Balaghat	14	Sidhi	7	Ashok Nagar	3
Gwalior	90	Hoshangabad	13	Dindori	6	Ratlam	3
Bhopal	85	Ujjain	13	Neemuch	6	Satna	3
Jabalpur	68	Dewas	11	Vidisha	6	Umaria	3
Rewa	52	Chhindwara	10	Burhanpur	5	Barwani	2
Dhar	38	Tikamgarh	9	Damoh	4	Chhatarpur	2
Guna	28	Bhind	8	Datia	4	Harda	2
Sagar	28	Khargone	8	Narsinghpur	4	Seoni	2
Raisen	23	Shivpuri	8	Rajgarh	4	Shajapur	2
Katni	19	Morena	7	Sehore	4	Betul	1
Singrauli	16	Shahdol	7	Anuppur	3	Khandwa	1

*Data of 15 banks only

The primary reason identified for delay in disposal of section 14 applications is that DMs often hold hearings with both parties and examine the matters on merit, instead of satisfying themselves only about the completeness of documents listed in section 14 of the Act. Therefore, DMs are interpreting their role as quasi-judicial, instead of executive....”

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

There is a need to sensitize DMs and institutionalize an effective system to eliminate the possibility of misuse by interested parties. The State Government is requested to issue suitable instructions to district administration to strictly comply with the provision of Section 14 of SARFAESI Act 2016 and dispose the cases within a period of 60 days from the date of application.

12.6. REVENUE RECOVERY CERTIFICATES (RRCs)

To facilitate the banks in recovery of their dues with borrower, the State Government passed “The Madhya Pradesh Lok Dhan (Shodhya Rashiyon 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 (BANK RECOVERY INCENTIVE SCHEME) –STATUS*

Amount in crores

Sr.	Particulars	01.04.09 to 31.03.19		01.04.18 to 31.03.19	
		Number in lac	Amount	Number in lac	Amount
1	Submitted by Banks	8.56	12,681	1.19	2204
2	Forwarded by Their Nodal Dist. Branch(s)	7.26	10,501	0.62	1213
3	Allotted by District Administration to Revenue Officers	6.56	9,291	0.26	534
4	Demand Notice issued by Revenue Officers	5.06	7,445	0.35	618
5	Recovery received against Demand Notices	0.34	318	0.01	8
6	Disposed of RRC(s) By District Administration	0.04	25	0.00	0
7	RRC(s) Pending for Disposal	5.02	7,126	0.35	609

District wise status is shown in Table no-

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

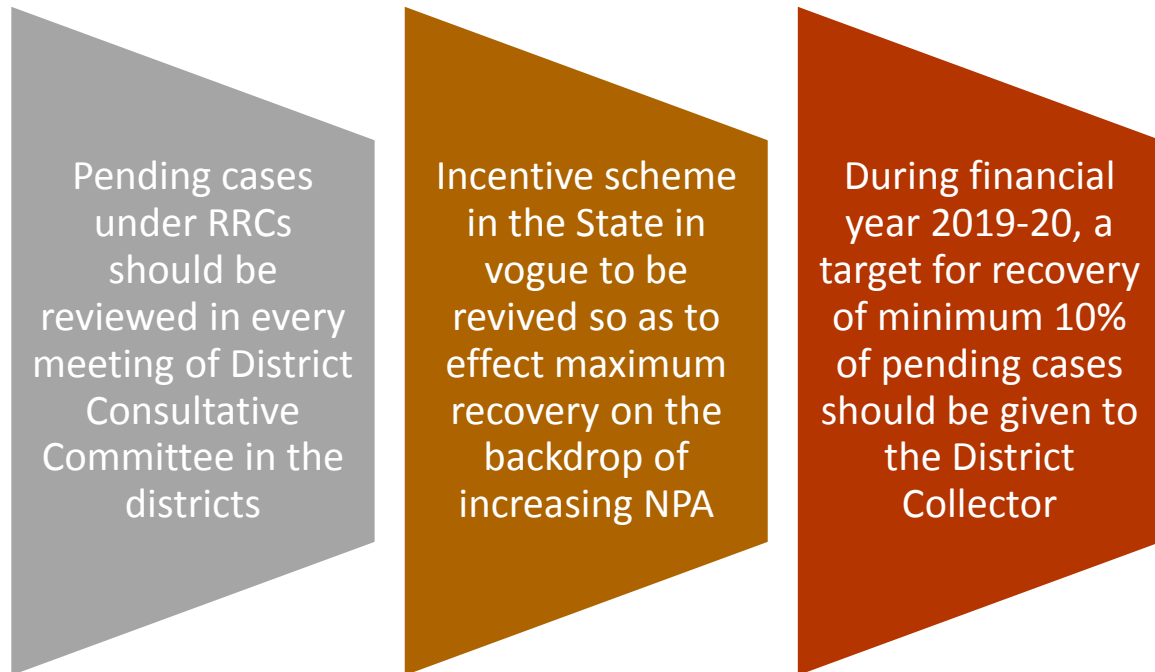
BRISC portal shows that the following districts did not dispose-off even a single RRC during the period from 01.04.2009 to 31.03.2019

Number in lakh & Amount in Crore

SNo.	District Name	Submitted By Bank(s)		Forwarded By Thier Nodal Dist. Branch(s)		Alloted by District Administration to Revenue Officers		Rejected/ Returned By District Administration		Demand Notice issued by Revenue Officers		Recovery received Against Demand Notices		Disposed Off RRC(s) By District Administration		RRC(s) Pending for Disposal	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Anuppur	0.04	41	0.03	35	0.03	29	0.00	1.28	0.01	14	0.00	0.00	0	0.00	0.01	14
2	Ashoknagar	0.16	255	0.14	228	0.14	228	0.00	0.21	0.14	215	0.00	0.27	0	0.00	0.14	215
3	Bhind	0.13	195	0.10	171	0.10	162	0.00	0.00	0.09	155	0.00	0.93	0	0.00	0.09	154
4	Datia	0.07	98	0.06	82	0.06	77	0.00	0.06	0.05	70	0.01	6.82	0	0.00	0.05	63
5	Dindori	0.06	704	0.06	699	0.05	697	0.00	0.00	0.04	688	0.00	0.15	0	0.00	0.04	687
6	Jhabua	0.10	83	0.09	64	0.07	51	0.00	0.00	0.07	48	0.00	0.00	0	0.00	0.07	48
7	Khandwa	0.21	256	0.19	223	0.15	153	0.00	6.35	0.13	148	0.00	1.63	0	0.00	0.13	147
8	Mandia	0.06	49	0.06	45	0.04	32	0.00	0.00	0.04	31	0.00	0.43	0	0.00	0.04	31
9	Sheopur	0.05	64	0.04	52	0.04	49	0.00	0.00	0.03	37	0.00	0.04	0	0.00	0.03	37
10	Singrauli	0.04	63	0.03	47	0.03	41	0.00	0.01	0.01	11	0.00	0.36	0	0.00	0.01	11
11	Umari	0.05	46	0.04	37	0.04	33	0.00	0.00	0.04	33	0.00	0.00	0	0.00	0.04	33

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

12.7. PROPOSAL TO IMPROVE THE PERFORMANCE UNDER RRCs



AGENDA NO-13

OTHER AGENDA

13.1. Furnishing information about Negotiable Warehouse Receipts

The Reserve Bank of India vide their letter no. FIDD.CO.LBS.No.841/02.13.001/2015-16 dated July 31, 2015 were advised all Scheduled Commercial Banks (SCBs) to furnish quarterly data (State wise/District wise) on pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers from centralized database as per prescribed format to the respective SLBC Convenor banks with a copy to respective Regional Offices of Reserve Bank of India within 20 days from the end of each quarter.

Scheduled Commercial Banks were also advised to submit a nil report in case of no data in respect of a particular state. However, it has been observed that the SCBs in Madhya Pradesh are not submitting the required data to SLBC/RBI.

All SCBs are requested to furnish such information regularly from June 2019 quarter onwards.

13.2. Rural Self-Employment Training Institute (RSETI)

Performance highlights of RSETIs in the State as on 31.03.2019 FY 2018-19

- There is a target of 1,226 number of programmes for current financial year, out of which 1251 training programs were conducted at the end of financial year 2018-19.
- Out of the target of total 35,740 trainees, 35194 candidates were trained.
- Since inception (2011), 8512 programmes have been conducted wherein 2,36,078 candidates were trained. Out of these, 1,57,092 candidates are settled and settlement ratio was 66.54%.

13.3. Diversion of agriculture land- letter issued by Revenue Department, Government of Madhya Pradesh

11a6
27-6-19
28-6-19
6709/ACSF
28/7/19

मध्यप्रदेश शासन,
राजस्व विभाग,
मंत्रालय, भोपाल

क्रमांक 1809/2948/2019 - मात-1
प्रति,

भोपाल, दिनांक 26 जून, 2019

आयुक्त,
संस्थागत वित्त,
मध्य प्रदेश।

विषय:- बैंकों द्वारा भूमि आधारित ऋण आवेदनों में प्रश्नाधीन भूमि के गैर कृषि उपयोग के संबंध में व्यपवर्तन आदेश (कृषि उपयोग से गैर कृषि उपयोग संबंधी) न मांगे जाने के संबंध में।

✓ PSF (M4)
DS (SS) / DIF
cc: DS (A-5)

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is should
issue letter
8 JUN 2019

10 (B)

विषयांगतगत मध्यप्रदेश भू राजस्व संहिता 1959 (क्रमांक 20 1959) में दिनांक 25.09.2018 से लागू किये गये संशोधन में संहिता की धारा 172 जिसमें भूमिस्वामियों को भूमि के कृषि उपयोग से गैर कृषि उपयोग किये जाने हेतु अनुविभागीय अधिकारी, राजस्व से अनुमति की आवश्यकता होती थी, विलोपित की गई है। भू-राजस्व संहिता के वर्तमान प्रावधानों के अनुसार कृषि भिन्न उपयोग हेतु भूमिस्वामी द्वारा भूमि से संबंधित भू-राजस्व का पुनर्निर्धारण कराया जाना ही पर्याप्त होता है। वर्तमान प्रावधान है कि भूमिस्वामी कृषि भिन्न उपयोग की सूचना देते हुए निर्धारित राशि जमा कर सकता है एवं भूमि का उपयोग अन्य विधियों में अनुमत होने पर, कृषि भिन्न उपयोग कर सकता है। इस संबंध में मध्यप्रदेश भू-राजस्व संहिता (भू-राजस्व का निर्धारण तथा पुनर्निर्धारण) नियम 2018 प्रकाशित किये गये हैं। इन नियमों के नियम 11 में भूमिस्वामी द्वारा प्रारूप एक में भूमि उपयोग परिवर्तन की सूचना दिये जाने का प्रावधान किया गया है और प्रारूप एक के भाग 2 में पावती का प्रावधान है जिसे जमा राशि की रसीद के साथ कृषि उपयोग से गैर कृषि उपयोग का प्रमाण-पत्र माना गया है।

2/ कण्डिका - 1 में उल्लेखानुसार वर्तमान में भूमि व्यपवर्तन हेतु अनुविभागीय अधिकारी (राजस्व) की अनुमति की आवश्यकता नहीं होती है एवं मध्यप्रदेश भू-राजस्व की धारा 1959 धारा 172 के विलोपन के पश्चात् अब इस धारा

1

के अधीन कोई आदेश पारित नहीं होते हैं। भू-अभिलेखों में सबसे महत्वपूर्ण अभिलेख, खसरा के कॉलम 2 में भी सामान्त्यः मूल क्षेत्रफल के साथ-साथ भूमि उपयोग का प्रयोजन प्रदर्शित होता है तथा कॉलम 3 में अगर भूमि कृषि भिन्न उपयोग में लाई जा रही है तो "कृषि भिन्न उपयोग" के साथ-साथ तदनुसार पुनर्निर्धारित भू-राजस्व भी उल्लेखित होता है जिससे यह पता लगाया जा सकता है कि भूमि का उपयोग कृषि में किया जा रहा है अथवा गैर कृषि उपयोग में।

3/ कण्डिका - 2 तथा कण्डिका - 3 में उल्लेखित परिस्थितियों को दृष्टिगत रखते हुए अनुरोध है कि कृपया प्रदेश में बैंको को यह निर्देश जारी करने का कष्ट करें कि भूमि आधारित ऋण आवेदनों में भूमि के उपयोग (कृषि / कृषि भिन्न) को प्रमाणित करने के लिये उपखण्ड अधिकारी राजस्व द्वारा पारित आदेश की प्रति न मांगी जाए। भूमि के उपयोग कृषि / कृषि भिन्न उपयोग प्रमाणित करने के लिये कण्डिका - 1 में उल्लेखित नियमों के प्रारूप एक का भाग - 2 अथवा खसरे की प्रति जिसमें भूमि के उपयोग का विवरण रहता है, पर्याप्त है।

(मनीष रस्तोगी)

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भोपाल, दिनांक 26 जून, 2019

पृ0क्र0 1809/2949/2019/मात-1

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DATA TABLE