



*7 years of*



# AGENDA FOR SPECIAL SLBC MEETING

## FINANCIAL INCLUSION AND FINANCIAL LITERACY INITIATIVES



State Level Bankers' Committee, Madhya Pradesh

CONVENOR-CENTRAL BANK OF INDIA

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# Abbreviation

AePS	: Aadhaar Enabled Payment System
ADEO	: Assistant Development Extension Officer
APY	: Atal Pension Yojana
BC	: Business Correspondents
BSBDA	: Basic Savings Bank Deposit Account
CASA	: Current Account and Savings Account
CBC	: Corporate Business Correspondent
CBS	: Core Banking System
CEO	: Chief Executive Officer
CGM	: Chief General Manager
DFS	: Department of Financial Services
e-KYC	: Electronic Know Your Customer
FAME	: Financial Awareness Message
FI	: Financial Inclusion
FLC	: Financial Literacy Centre
FLCC	: Financial Literacy and Credit Counselling Centre
IPPB	: India Post Payment Bank
JAM	: Jan-Dhan, Aadhaar & Mobile
LDM	: Lead District Manager
JLG	: Joint Liability Group
JSS	: Jan Suraksha Scheme
KYC	: Know Your Customer
MoRD	: Ministry of Rural Development
MFI	: Micro Finance Institution
NPA	: National Payment System
NPA	: Non Performing Asset
NRLM	: National Rural Livelihood Mission
NSDC	: National Skill Development Corporation
OD	: Over Draft
PFRDA	: Pension Fund Regulatory and Development Authority
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMJSS	: Prime Minister's Jan Suraksha Scheme
PVTs	: Private Sector Banks
RSETI	: Rural Self Employment Training Institute
SB A/cs	: Savings Accounts
SCB	: Scheduled Commercial Bank
SFB	: Small Finance Bank
SHG	: Self Help Group
SLBC	: State Level Bankers Committee
SME	: Small and Medium Enterprises
SSA	: Sub Service Area
TFIIP	: Targeted Financial Inclusion Intervention Programme
UPI	: Unified Payment Interface
USSD	: Unstructured Supplementary Service Data

## AGENDA NO-1

# Saturation drive for Jan Suraksha Schemes

### 1.1. Saturation Drive from 2<sup>nd</sup> Oct'21 to 30<sup>th</sup> Sep'22.

Department of Financial Services (DFS), Ministry of Finance, Govt. of India vide letter dated 27.09.2021 (Letter attached as Annexure1) has communicated that Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced: *"We have to achieve saturation.... all the households should have bank accounts.. We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement."* It is necessary to proactively identify young persons who have attained adulthood and in course of time set up independent households, as well as any other persons who may not have an account, and reach out to them to ensure opening of a bank account.

Towards saturation cover of eligible persons under the three Prime Minister's Jan Suraksha Schemes (PMJSS), viz.,

- a) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY),
- b) Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- c) and Atal Pension Yojana (APY)

Banks have been advised to take immediate necessary steps for initiating a campaign for enrolment of persons eligible for PMJSS. For this, both a digital campaign and periodic physical camps / drives are to be held, the first round of which will begin from 02.10.2021. The special drive for saturation under the three Jan Suraksha schemes will be for one year from October 2021 to September 2022. Month wise progress will be closely monitored by DFS and regular reviews held with MD & CEO of banks. Action plans as suggested by the DFS are as under:-

#### SLBC/LDMs

- i. Prepare lists in excel format of all such adults (18-21 years) who have attained majority in the last three years i.e. 2019, 2020 & 2021. These should be arranged by district, Assembly constituency and polling station wise as specified in the electoral roll.
- ii. Allocation of list to bank-wise, branch-wise, polling station-wise list to banks keeping in view proximity to the polling station area by 31<sup>st</sup> Oct'21.
- iii. Allocation of monthly targets to each bank for achieving saturation enrolment under each of the PMJSS schemes of the unenrolled accounts by 30.9.2022.
- iv. SLBC shall furnish consolidated monthly progress report to DFS.



## **Banks**

- i. Banks to allocate targets to their branches by 15.10.2021 and ensure achieving saturation under each of the PMJSS schemes of the unenrolled accounts by 30.9.2022.
- ii. Extraction of State wise numbers of their respective accountholders in each of the three PMS scheme eligibility age groups who have-
  - a) Operative accounts under PMJDY with sufficient quarterly average balance. In PMJDY, a quarterly average balance of Rs. 1,000 or more in Q2 FY2021-22 may be taken as indicative of the holder of an operative account to pay premium/contribution for PMJSS. and
  - b) Standard PMMY accounts, along with the number of such accounts that are already enrolled under the respective PMJSS scheme, and communicate the same to the SLBC.
- iii. Banks to put in place centralized arrangements to collect the feedback from the branches regarding which of the targeted persons reported already having an account and which ones opened an account with the bank.
- iv. Banks to undertake a digital campaign and periodic physical camps/drives. The first round of which will begin from 02.10.2021.
- v. Banks to create auto-prompt feature across channels (branch, BC and ATM to alert the teller/BC/customer that an uncovered customer is transacting, so that the bank executive / BC may enroll him/her or the customer may self-enroll by 31.10.2021.
- vi. Banks to create a CBS-enabled outreach mechanism in the bank to identify uncovered accounts, detect significant DBT credits to such accounts and send SMSs in local language with feature for voluntarily enrolling through SMS or/ and app.
- vii. Banks to ensure that all BCs are made aware of the enhanced intermediary commission of Rs. 30 under PMJJBY, as well as existing commissions under PMSBY and APY, and are encouraged to take advantage of the same, while also ensuring they receive such commission in a quick, timebound manner.

## **State Government**

- i. To assist the banks in realising the Prime Minister's vision in respect of their major schemes.
- ii. To gear-up field level officers viz. Sachiv of Gram Panchayats, ADEO etc. for collecting consent forms from the beneficiaries and submission to the respective Branches/LDMs.
- iii. To sensitize the departments like MGNREGA, ASHA workers, beneficiaries of PM UJJWALA Scheme etc handing a large number of unorganized workers to enroll the left - over beneficiaries.

**Request-** The State Government may review the performance of the districts in the Collector's review meetings. It will go a long way for achieving the targets in a time-bound manner.

## 1.2. PMJSS Status in Madhya Pradesh

With a view to enhance the level of insurance penetration in the country and to provide insurance cover to common people, especially poor and the under-privileged sections of the society, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) were launched in 2015. The coverage status in Madhya Pradesh is given below:-

Number in lakh			
Sr.	Particulars (As on 31.08.2021)	PMJJBY	PMSBY
1	Gross enrolments	46.09	150.98
2	Ratio of Rural & Urban enrolments	75:25	77:23
3	Ratio of Male & Female enrolments	56:44	56:44
4	Fresh enrolments from 1 <sup>st</sup> June of current Policy year	4.96	15.10
5	No. of eligible PMJDY A/cs based on age group criteria	222	282
6	Per lakh population coverage	0.06	0.20
7	<i>Cumulative enrolments in the Country as on 26.05.2021</i>	1034	2340
8	<i>Per lakh population coverage (Country)</i>	0.08	0.17
<b>Total number of claim disbursed (No. in actual)</b>			
1	Number of claims paid as 15.09.2021	19,129	5,737
2	<i>Number of claims paid (Country) 26.05.2021</i>	2,44,197	45,992

## 1.3. Top 5 and Bottom 5 districts in terms of number of enrollments

Pradhan Mantri Jeevan Jyoti Bima Yojana						
Sr No.	District	Total No. of enrolment	Enroll. per lakh population	District	Total No. of enrolment	Enroll. per lakh population
1	Indore	3.30	0.10	Agar Malwa	0.30	0.06
2	Dhar	2.39	0.11	Ashok Nagar	0.29	0.03
3	Jabalpur	1.93	0.08	Sheopur	0.28	0.04
4	Bhopal	1.86	0.08	Panna	0.28	0.03
5	Chhindwara	1.85	0.09	Datia	0.24	0.03

Pradhan Mantri Suraksha Bima Yojana						
Sr No.	District	Total No. of enrollment	Enroll. per lakh population	District	Total No. of enrollment	Enroll. per lakh population
1	Indore	7.76	0.24	Datia	1.32	0.17
2	Bhopal	6.11	0.26	Sheopur	1.25	0.18
3	Dhar	6.08	0.28	Umaria	1.24	0.19
4	Jabalpur	5.10	0.21	Dindori	1.23	0.18
5	Chhindwara	5.01	0.24	Agar Malwa	0.99	0.21

### 1.4. District wise status- PMJJBY

As on 31.08.2021

Number in lakh

Sr No.	District	Population as per Census 2011 (In lakh)	No of Eligible PMJDY A/C holders (Based on Age Criteria)	Total No.of gross enrolment till date	Enrol per lakh population	Rural	Urban	Male	Female	No of fresh enrol Since 1st June of Current Policy year
1	Agar Malwa	4.80	1.22	0.30	0.06	0.29	0.00	0.16	0.14	0.06
2	Alirajpur	7.29	2.85	0.76	0.10	0.76	0.01	0.42	0.34	0.08
3	Anuppur	7.49	2.09	0.55	0.07	0.55	0.01	0.28	0.28	0.07
4	Ashoknagar	8.45	2.78	0.29	0.03	0.26	0.03	0.18	0.11	0.03
5	Balaghat	17.02	4.51	1.46	0.09	1.43	0.03	0.77	0.69	0.09
6	Barwani	13.86	4.66	0.83	0.06	0.82	0.02	0.45	0.39	0.08
7	Betul	15.75	3.40	0.96	0.06	0.82	0.14	0.54	0.41	0.05
8	Bhind	17.03	4.68	0.65	0.04	0.49	0.16	0.35	0.30	0.12
9	Bhopal	23.71	6.05	1.86	0.08	0.42	1.44	1.09	0.77	0.16
10	Burhanpur	7.58	1.97	0.43	0.06	0.31	0.13	0.25	0.18	0.05
11	Chhatarpur	17.62	5.67	0.88	0.05	0.65	0.24	0.47	0.41	0.11
12	Chhindwara	20.91	6.18	1.85	0.09	1.50	0.35	1.00	0.85	0.16
13	Damoh	12.64	5.39	0.40	0.03	0.27	0.13	0.24	0.16	0.03
14	Datia	7.87	1.80	0.24	0.03	0.18	0.06	0.14	0.10	0.04
15	Dewas	15.64	5.73	1.57	0.10	1.28	0.28	0.82	0.75	0.28
16	Dhar	21.86	8.93	2.39	0.11	2.24	0.15	1.28	1.12	0.37
17	Dindori	7.05	2.70	0.44	0.06	0.43	0.02	0.26	0.18	0.05
18	Guna	12.42	4.60	0.48	0.04	0.29	0.19	0.29	0.19	0.06
19	Gwalior	20.32	5.38	1.10	0.05	0.49	0.61	0.60	0.50	0.12
20	Harda	5.70	1.32	0.39	0.07	0.37	0.02	0.25	0.14	0.04
21	Hoshangabad	12.41	2.98	1.04	0.08	0.90	0.14	0.60	0.45	0.12
22	Indore	32.77	8.70	3.30	0.10	0.90	2.41	1.81	1.50	0.24
23	Jabalpur	24.63	6.24	1.93	0.08	1.00	0.93	1.07	0.86	0.08
24	Jhabua	10.25	4.69	0.97	0.09	0.97	0.01	0.46	0.52	0.11
25	Katni	12.92	3.22	0.95	0.07	0.67	0.28	0.47	0.47	0.06
26	Khandwa	13.10	3.68	0.69	0.05	0.53	0.16	0.40	0.29	0.06
27	Mandla	10.55	2.86	0.93	0.09	0.91	0.02	0.49	0.44	0.09
28	Mandsaur	13.40	4.24	0.88	0.07	0.60	0.28	0.52	0.36	0.09



Sr No.	District	Population as per Census 2011	No of Eligible PMJDY A/C holders	Total No.of gross enrolment till date	Enrol per lakh population	Rural	Urban	Male	Female	No of fresh enrol
29	Morena	19.66	5.78	0.51	0.03	0.39	0.13	0.29	0.22	0.08
30	Narsingpur	10.92	2.88	0.57	0.05	0.53	0.04	0.35	0.22	0.04
31	Neemuch	8.26	2.27	0.73	0.09	0.54	0.20	0.43	0.31	0.07
32	Panna	10.17	3.16	0.28	0.03	0.26	0.02	0.16	0.12	0.03
33	Raisen	13.32	3.91	0.91	0.07	0.89	0.03	0.55	0.36	0.18
34	Rajgarh	15.46	5.89	0.97	0.06	0.96	0.01	0.55	0.42	0.15
35	Ratlam	14.55	4.25	0.93	0.06	0.63	0.29	0.55	0.37	0.07
36	Rewa	23.65	6.24	0.79	0.03	0.44	0.35	0.44	0.35	0.07
37	Sagar	23.78	7.99	1.01	0.04	0.67	0.34	0.62	0.38	0.07
38	Satna	22.29	5.45	0.97	0.04	0.65	0.32	0.53	0.43	0.08
39	Sehore	13.11	4.23	0.84	0.06	0.76	0.08	0.48	0.36	0.12
40	Seoni	13.79	4.38	0.96	0.07	0.77	0.19	0.52	0.44	0.13
41	Shahdol	10.66	2.99	0.79	0.07	0.77	0.02	0.40	0.39	0.10
42	Shajapur	15.13	4.74	0.96	0.06	0.94	0.02	0.54	0.42	0.14
43	Sheopur	6.88	2.58	0.28	0.04	0.27	0.01	0.14	0.14	0.05
44	Shivpuri	17.26	6.10	0.68	0.04	0.49	0.19	0.36	0.32	0.08
45	Sidhi	11.27	3.74	0.49	0.04	0.40	0.09	0.26	0.23	0.04
46	Singrauli	11.78	3.09	0.37	0.03	0.24	0.13	0.23	0.14	0.04
47	Tikamgarh	14.45	4.70	0.55	0.04	0.49	0.05	0.29	0.25	0.08
48	Ujjain	19.87	6.13	1.54	0.08	0.97	0.57	0.90	0.64	0.21
49	Umaria	6.45	1.69	0.49	0.08	0.48	0.01	0.26	0.23	0.07
50	Vidisha	14.59	4.62	0.69	0.05	0.55	0.15	0.43	0.27	0.07
51	West Nimar	18.73	6.28	1.22	0.07	1.06	0.16	0.72	0.50	0.12
	<b>Total</b>	<b>731.07</b>	<b>221.62</b>	<b>46.09</b>	<b>0.06</b>	<b>34.49</b>	<b>11.60</b>	<b>25.64</b>	<b>20.45</b>	<b>4.96</b>

## 1.5. District wise status- PMSBY

As on 31.08.2021

Number in lakh

Sr.	District	Population as per Census 2011	No of Eligible PMJDY A/C holders (Based on Age Criteria)	Total No.of gross enrolment till date	Enrol per lakh population	Rural	Urban	Male	Female	No of fresh enrol Since 1st June of Current Policy year
1	Agar Malwa	4.80	1.72	0.99	0.21	0.98	0.01	0.52	0.47	0.12
2	Alirajpur	7.29	3.89	1.71	0.23	1.70	0.02	0.94	0.77	0.20
3	Anuppur	7.49	2.48	1.41	0.19	1.40	0.01	0.76	0.66	0.14
4	Ashoknagar	8.45	3.87	1.70	0.20	1.59	0.12	1.10	0.61	0.08
5	Balaghat	17.02	5.66	3.57	0.21	3.50	0.07	1.86	1.71	0.17
6	Barwani	13.86	6.13	2.61	0.19	2.54	0.07	1.36	1.25	0.23
7	Betul	15.75	4.14	3.49	0.22	2.99	0.50	2.01	1.48	0.14
8	Bhind	17.03	5.91	2.37	0.14	1.85	0.52	1.38	0.99	0.31
9	Bhopal	23.71	6.80	6.11	0.26	1.24	4.88	3.51	2.60	0.38
10	Burhanpur	7.58	2.67	1.71	0.23	1.14	0.57	0.91	0.80	0.26
11	Chhatarpur	17.62	7.10	3.27	0.19	2.51	0.76	1.78	1.49	0.30
12	Chhindwara	20.91	7.36	5.01	0.24	4.11	0.90	2.69	2.32	0.32
13	Damoh	12.64	7.09	3.24	0.26	2.62	0.63	1.93	1.31	0.18
14	Datia	7.87	3.18	1.32	0.17	0.97	0.35	0.84	0.48	0.12
15	Dewas	15.64	7.29	4.43	0.28	3.56	0.87	2.31	2.12	0.75
16	Dhar	21.86	11.42	6.08	0.28	5.64	0.44	3.24	2.85	0.91
17	Dindori	7.05	3.70	1.23	0.18	1.20	0.03	0.69	0.55	0.20
18	Guna	12.42	5.76	3.03	0.24	2.17	0.86	1.79	1.24	0.23
19	Gwalior	20.32	6.41	3.84	0.19	1.74	2.10	2.12	1.72	0.36
20	Harda	5.70	1.76	1.36	0.24	1.28	0.07	0.83	0.53	0.12
21	Hoshangabad	12.41	3.84	3.32	0.27	2.88	0.44	1.92	1.41	0.35
22	Indore	32.77	10.14	7.76	0.24	2.32	5.44	4.17	3.59	0.64
23	Jabalpur	24.63	7.09	5.10	0.21	2.69	2.41	2.81	2.29	0.27
24	Jhabua	10.25	6.72	2.54	0.25	2.50	0.05	1.27	1.28	0.31

Sr.	District	Population as per Census 2011	No of Eligible PMJDY A/C holders (Based on Age Criteria)	Total No. of gross enrolment till date	Enrol per lakh population	Rural	Urban	Male	Female	No of fresh enrol Since 1st June of Current Policy year
25	Katni	12.92	3.80	2.55	0.20	1.95	0.60	1.36	1.18	0.30
26	Khandwa	13.10	4.78	2.82	0.22	2.23	0.58	1.50	1.31	0.35
27	Mandla	10.55	3.60	2.15	0.20	2.10	0.04	1.14	1.01	0.21
28	Mandsaur	13.40	5.50	2.66	0.20	2.06	0.60	1.51	1.16	0.40
29	Morena	19.66	6.99	2.57	0.13	2.01	0.56	1.52	1.05	0.27
30	Narsingpur	10.92	3.97	2.23	0.20	2.13	0.10	1.35	0.88	0.25
31	Neemuch	8.26	3.18	1.87	0.23	1.40	0.47	1.12	0.74	0.13
32	Panna	10.17	3.98	1.93	0.19	1.85	0.08	1.09	0.84	0.14
33	Raisen	13.32	5.34	2.99	0.22	2.79	0.19	1.78	1.20	0.32
34	Rajgarh	15.46	7.94	4.09	0.26	4.06	0.03	2.24	1.84	0.73
35	Ratlam	14.55	6.35	2.61	0.18	1.89	0.72	1.49	1.12	0.23
36	Rewa	23.65	6.91	2.74	0.12	1.79	0.94	1.53	1.21	0.19
37	Sagar	23.78	10.59	4.62	0.19	3.39	1.23	2.69	1.93	0.28
38	Satna	22.29	5.38	2.87	0.13	1.98	0.89	1.67	1.20	0.17
39	Sehore	13.11	5.41	3.44	0.26	3.17	0.27	1.95	1.48	0.46
40	Seoni	13.79	6.03	2.82	0.20	2.36	0.47	1.58	1.24	0.36
41	Shahdol	10.66	3.68	2.26	0.21	2.21	0.05	1.18	1.08	0.22
42	Shajapur	15.13	6.15	3.33	0.22	3.28	0.05	1.78	1.54	0.59
43	Sheopur	6.88	3.31	1.25	0.18	1.21	0.04	0.67	0.58	0.17
44	Shivpuri	17.26	8.03	3.21	0.19	2.15	1.06	1.80	1.41	0.22
45	Sidhi	11.27	4.30	1.91	0.17	1.58	0.33	1.07	0.84	0.09
46	Singrauli	11.78	3.25	1.41	0.12	0.95	0.46	0.86	0.55	0.06
47	Tikamgarh	14.45	5.96	2.62	0.18	2.38	0.25	1.54	1.08	0.22
48	Ujjain	19.87	8.42	4.70	0.24	3.03	1.67	2.50	2.20	0.66
49	Umaria	6.45	2.11	1.24	0.19	1.22	0.02	0.69	0.55	0.14
50	Vidisha	14.59	5.90	2.92	0.20	2.34	0.58	1.72	1.19	0.27
51	West Nimar	18.73	8.71	3.97	0.21	3.53	0.45	2.16	1.82	0.56
	<b>Total</b>	<b>731.07</b>	<b>281.68</b>	<b>150.98</b>	<b>0.21</b>	<b>116.13</b>	<b>34.85</b>	<b>84.22</b>	<b>66.77</b>	<b>15.10</b>

## 1.6. Bank wise status- PMJJBY & PMSBY

As on 31.08.2021

Number in Actual

Sr.	Name of the Bank	PMJJBY		PMSBY	
		Total enrolments	No of fresh enrol Since 1st June of Current Policy year	Total enrolments	No of fresh enrol Since 1st June of Current Policy year
1	State Bank of India	14,39,498	1,19,698	51,67,381	3,17,856
2	Bank of India	4,65,895	42,214	18,67,182	4,69,373
3	Central Bank of India	4,47,795	11,171	11,59,483	17,149
4	Bank of Baroda	2,60,180	14,215	8,88,973	49,232
5	Union Bank of India	2,01,962	3,123	6,29,795	6,618
6	Canara Bank	1,62,328	2,136	3,32,510	2,826
7	Punjab National Bank	1,38,962	7,482	7,03,758	16,580
8	Indian Bank	1,05,134	1,255	2,42,997	1,995
9	Bank of Maharashtra	97,688	2,667	2,38,829	3,457
10	UCO Bank	97,082	8,794	2,17,418	19,550
	<b>PSBs Sub Total</b>	<b>34,16,524</b>	<b>2,12,755</b>	<b>1,14,48,326</b>	<b>9,04,636</b>
11	HDFC Bank Ltd	37,315	358	80,324	499
12	IDBI Bank Ltd.	29,105	585	71,214	983
13	Punjab & Sind Bank	18,127	1,383	44,227	2,703
14	Indian Overseas Bank	13,254	279	38,892	279
15	ICICI Bank Ltd	12,299	295	2,34,760	198
16	Axis Bank Ltd	9,803	201	26,301	88
17	IDFC Bank Ltd.	3,049	3	23,353	3
18	Kotak Mahindra Bank Ltd	1,641	0	2,591	0
19	Federal Bank Ltd	881	21	1,442	15
20	RBL Bank Ltd	462	1	1,276	84
21	Karur Vysya Bank	451	5	519	6
22	Yes Bank Ltd	415	0	581	1
23	IndusInd Bank Ltd	409	57	6,890	67
24	City Union Bank Ltd	275	1	481	1
25	South Indian Bank Ltd	237	5	378	13
26	Tamilnadu Mercantile Bank	135	1	936	23
27	Lakshmi Vilas Bank Ltd	91	0	204	0
28	Jammu & Kashmir Bank Ltd	89	3	146	2
	<b>PVTs Sub Total</b>	<b>1,28,038</b>	<b>3,198</b>	<b>5,34,515</b>	<b>4,965</b>
29	Madhyanchal Gramin Bank	1,30,502	28,145	6,75,532	56,182
30	M.P. Gramin Bank	9,33,796	2,51,912	24,40,038	5,44,663
	<b>RRBs Sub Total</b>	<b>10,64,298</b>	<b>2,80,057</b>	<b>31,15,570</b>	<b>6,00,845</b>
	<b>Total</b>	<b>46,08,860</b>	<b>4,96,010</b>	<b>1,50,98,411</b>	<b>15,10,446</b>

## 1.7. District wise claim paid status- PMJJBY & PMSBY

(No. of beneficiaries as on 15.09.2021)

<i>Sr</i> .	Name of the District	PMJJBY	PMSBY	<i>Sr.</i>	Name of the District	PMJJBY	PMSBY
1	Agar Malwa	21	11	27	Mandla	392	85
2	Alirajpur	249	38	28	Mandsaur	510	137
3	Anuppur	116	14	29	Morena	489	67
4	Ashoknagar	60	32	30	Narsimhapur	325	128
5	Balaghat	802	131	31	Neemuch	357	73
6	Barwani	462	69	32	Panna	72	40
7	Betul	370	220	33	Raisen	217	102
8	Bhind	147	51	34	Rajgarh	298	89
9	Bhopal	748	254	35	Ratlam	540	83
10	Burhanpur	271	54	36	Rewa	298	141
11	Chhatarpur	182	63	37	Sagar	444	192
12	Chhindwara	754	289	38	Satna	371	107
13	Damoh	186	135	39	Sehore	251	143
14	Datia	43	31	40	Seoni	543	103
15	Dewas	398	147	41	Shahdol	274	61
16	Dhar	1,237	300	42	Shajapur	332	78
17	Dindori	104	24	43	Sheopur	203	17
18	Guna	132	62	44	Shivpuri	184	89
19	Gwalior	669	140	45	Sidhi	112	79
20	Harda	137	57	46	Singrauli	59	152
21	Hoshangabad	387	154	47	Tikamgarh	93	69
22	Indore	1395	310	48	Ujjain	736	194
23	Jabalpur	1,233	296	49	Umaria	137	32
24	Jhabua	343	109	50	Vidisha	185	82
25	Katni	318	87	51	West Nimar	692	187
26	Khandwa	251	129		<b>Grand Total</b>	<b>19,129</b>	<b>5,737</b>

With the aim to facilitate the people in lodging the claims and early claims lodgement/settlement, a portal is being developed by MPONLINE in coordination with the Directorate of Institutional Finance and the SLBC. Claimants can lodge the claim either themselves or through Kiosks of MPONLINE. Bank Branches will have to access the portal and take necessary steps for completion of the formalities.

## 1.8. Atal Pension Yojana (APY)

The Government of India has introduced a pension scheme called the Atal Pension Yojana (APY), with effect from 1st June, 2015 for the people aged between 18 to 40 years. APY is administered by the Pension Fund Regulatory and Development Authority (PFRDA) under the overall administrative and institutional architecture of the National Pension System (NPS).

### 1.8.1. Highlights

- All Citizens of 18-40 years join through any Bank where savings account is maintained.
- Fill up a simple onepage form along with SB account details
- Choose Pension options Rs 1000-Rs 5000
- Deposit Monthly /Quarterly/Half yearly contribution in the account to facilitate the auto debits.
- Pension amount opted and frequency may be changed to higher/lower amount once in a year.
- Minimum guaranteed Pension of Rs 1000 to Rs 5000 after attaining age of 60 years
- The same pension is payable to Spouse after death of Subscriber.
- Return of indicative pension wealth to nominees after death of spouse.

### 1.8.2. Status in Madhya Pradesh

- Total number of enrolments till 31<sup>st</sup> Aug'21 : 18,56, 084
- Number of enrolments during current FY : 1,73 916
- Ratio of Male & Female : 56:44
- Ratio of age groups 18-25 & 26-40 years : 56:44

### 1.8.3. Comparison with the Country and other States

Sr.	State	Population (In lakh)	APY Enrolment (In lakh)	% coverage to total population
1	Uttar Pradesh	1,998	46.90	2.35
2	Bihar	1,041	29.35	2.82
3	West Bengal	913	24.86	2.72
4	Maharashtra	1,124	24.09	2.14
5	Tamil Nadu	721	23.35	3.24
6	Karnataka	611	19.11	3.13
7	Andhra Pradesh	846	19.06	2.25
8	<b>Madhya Pradesh</b>	<b>726</b>	<b>18.15</b>	<b>2.50</b>
9	Rajasthan	685	15.27	2.23
10	Gujrat	604	12.80	2.12
11	Orissa	420	11.88	2.83
12	Punjab	277	9.12	3.29



13	Jharkhand	330	8.50	2.58
14	Telangana	352	7.68	2.18
15	Assam	312	6.97	2.23
16	Haryana	254	6.37	2.51
17	Kerala	334	6.17	1.85
18	Chhattisgarh	255	5.71	2.23
19	Delhi	168	5.23	3.12
20	<b>Country</b>	<b>12,102</b>	<b>332.06</b>	<b>2.74</b>

#### 1.8.4. District wise status

<i>Sr.</i>	Name of the District	APY accounts opened since Inception till 31st August, 2021)	APY accounts opened in the current FY till 31st August, 2021	<i>Sr.</i>	Name of the District	APY accounts opened since Inception till 31st August, 2021)	APY accounts opened in the current FY till 31st August, 2021
1	Indore	1,02,669	7,447	27	Mandsaur	31,199	2,635
2	Bhopal	91,635	6,857	28	Shajapur	30,833	3,572
3	Dhar	69,153	6,631	29	Seoni	30,614	2,726
4	Jabalpur	68,206	6,786	30	Barwani	30,114	2,692
5	Sagar	54,801	4,646	31	Morena	29,754	3,486
6	Satna	54,801	4,255	32	Bhind	29,460	3,443
7	Chhindwara	54,465	5,313	33	Tikamgarh	29,219	2,953
8	Rewa	53,676	4,161	34	Vidisha	29,146	3,603
9	Chhatarpur	53,345	7,009	35	Panna	28,039	3,091
10	Gwalior	51,533	5,724	36	Singrauli	27,937	1,995
11	Sehore	46,934	4,343	37	Mandla	26,814	2,197
12	Rajgarh	46,835	5,589	38	Guna	25,392	2,529
13	Shivpuri	44,992	4,638	39	Narsinghpur	25,243	2,329
14	Ujjain	43,783	4,155	40	East Nimar	23,712	2,660
15	Raisen	40,979	4,341	41	Anuppur	22,032	1,991
16	Jhabua	40,746	2,857	42	Neemuch	21,449	1,347
17	Betul	40,694	4,242	43	Alirajpur	18,708	1,323
18	Hoshangabad	39,855	2,967	44	Ashok Nagar	16,593	1,252
19	Dewas	39,309	4,325	45	Sheopur	14,825	1,130
20	Balaghat	37,722	3,971	46	Datia	14,616	1,273
21	Ratlam	37,638	3,103	47	Harda	13,674	1,183
22	Shahdol	36,807	2,992	48	Umaria	13,652	1,085
23	Katni	34,155	3,770	49	Dindori	12,811	1,430
24	Damoh	32,887	3,084	50	Burhanpur	12,102	1,050
25	Sidhi	32,302	2,569	51	Niwari	8,377	954
26	Khargone	31,553	3,265	52	Agar Malwa	8,294	947
					<b>Grand Total</b>	<b>18,56,084</b>	<b>1,73,916</b>

### 1.8.5. Bank wise status

Sr.	Name of the Bank	Annual Target	APY accounts opened in the current FY till 31st August, 2021	%age achievement of Annual Target	APY accounts opened since Inception till 31st August, 2021)
1	State Bank of India	73,850	50,579	68%	508,627
2	Madhya Pradesh Gramin Bank	60,550	31,253	52%	271,810
3	Central Bank of India	32,620	14,470	44%	174,142
4	Madhyanchal Gramin Bank	31,780	7,287	23%	106,182
5	Bank of India	30,380	17,132	56%	164,587
6	Punjab National Bank	27,510	3,355	12%	53,256
7	Union Bank of India	27,440	12,137	44%	148,402
8	Canara Bank	23,520	13,058	56%	89,909
9	Bank of Baroda	18,550	11,674	63%	128,337
10	Indian Bank	17,080	2,654	16%	56,719
11	ICICI Bank Limited	13,580	79	1%	9,475
12	Axis Bank Ltd	13,300	787	6%	28,688
13	UCO Bank	11,760	1,674	14%	20,170
14	HDFC Bank Ltd	11,480	250	2%	18,398
15	Bank of Maharashtra	10,430	4,110	39%	35,406
16	IDBI Bank Ltd	7,280	1,685	23%	17,825
17	Indian Overseas Bank	3,990	783	20%	9,565
18	Punjab & Sind Bank	2,800	586	21%	8,952
19	IDFC Bank Limited	1,590	3	0%	916
20	Yes Bank Limited	1,530	229	15%	1,162

21	Indusind Bank Limited	1,200	1	0%	25
22	Bandhan Bank Limited	1,170	3	0%	240
23	Kotak Mahindra Bank	1,110	9	1%	179
24	DCB Bank Limited	900	2	0%	673
25	RBL Bank Limited	450	9	2%	245
26	The Federal Bank Ltd	330	5	2%	84
27	Karnataka Bank Limited	210	33	16%	1,577
28	The Lakshmi Vilas Bank Ltd	120	-	0%	7
29	The Karur Vysya Bank Ltd	120	1	1%	26
30	The South Indian Bank	120	1	1%	105
31	City Union Bank Ltd	120	-	0%	26
32	Standard Chartered Bank	90	-	0%	-
33	Tamilnadu Mercantile Bank Ltd	90	67	74%	323
34	The Jammu And Kashmir Bank Ltd	60	-	0%	12
35	The Catholic Syrian Bank Limited	30	-	0%	10
36	Dhanlaxmi Bank Limited	30	-	0%	24
37	<b>Total</b>	<b>427,170</b>	<b>173,916</b>	<b>41%</b>	<b>1,856,084</b>

## AGENDA NO-2

# An overview of the journey of the Pradhan Mantri Jan Dhan Yojana (PMJDY) in Madhya Pradesh

### 2.1. HIGHLIGHTS

- ▶ More than 3.61 crore beneficiaries banked under PMJDY since inception, amounting to Rs. 8,079 crore
- ▶ PMJDY Accounts have grown three-fold from 1.19 Crore in Mar'15 to 3.61 Crore as on 28-08-2021
- ▶ 53% Jan-Dhan account holders are women and 59% Jan Dhan accounts are in rural and semi-urban areas
- ▶ Around 1.91 crore women PMJDY account holders received ex-gratia under PM Garib Kalyan Yojana, during Covid lockdown.
- ▶ PMJDY provided an avenue to the poor for bringing their savings into the formal financial system, an avenue to remit money to their families in villages besides taking them out of the clutches of the usurious money lenders.
- ▶ PMJDY has brought the unbanked into the banking system, expanded the financial architecture of India and brought financial inclusion to almost every adult



## **2.2. Introduction**

Financial Inclusion (FI) is the top-most priorities of the Government as it is an enabler for inclusive growth. Pradhan Mantri Jan Dhan Yojna (PMJDY) is one of the biggest financial inclusion initiatives in the world launched by the Hon'ble Prime Minister on August 28, 2014. The journey of PMJDY led interventions undertaken over a short span of 7 years has in effect, produced both transformational as well as directional change thereby making the emerging FI ecosystem capable of delivering financial services to the last person of the society-the poorest of the poor.

PMJDY provided an avenue to the poor for bringing their savings into the formal financial system, an avenue to remit money to their families in villages besides taking them out of the clutches of the usurious money lenders. The banks are committed to provide financial inclusiveness and support to the marginalized and hitherto socio-economically neglected classes.

## **2.3. Objectives**

- i. Ensure access of financial products & services at an affordable cost
- ii. Use of technology to lower cost & widen reach
- iii. Banking the unbanked - Opening of Basic Savings Bank Deposit (BSBD) account with minimal paperwork, relaxed KYC, e-KYC, account opening in camp mode, zero balance & zero charges
- iv. Securing the unsecured - Issuance of Indigenous Debit cards for cash withdrawals & payments at merchant locations, with free accident insurance coverage of Rs. 2 lakh
- v. Funding the unfunded - Other financial products like micro-insurance, overdraft for consumption, micro-pension & micro-credit

## **2.4. Initial Features**

The scheme was launched based upon the following 8 pillars:

- i. Universal access to banking services – Branch and BC
- ii. Basic savings bank accounts with overdraft facility of Rs. 10,000/- to every eligible adult
- iii. Financial Literacy Program– Promoting savings, use of ATMs, getting ready for credit, availing insurance and pensions, using basic mobile phones for banking
- iv. Creation of Credit Guarantee Fund – To provide banks some guarantee against defaults
- v. Insurance – Accident cover up to Rs. 1,00,000\* and life cover of Rs. 30,000 on account opened between 15 Aug 2014 to 31 January 2015
- vi. Accounts can be opened with even zero balance. However, there is some restrictions on such type of accounts e.g. the balance at any point of time does not exceed Rs. 50000/-, Max. 4 withdrawal in a month including ATM etc.

- vii. There is no requirement of minimum balance.
- viii. Passbook & RuPay debit cards will be issued.

\*Now enhanced to Rs 2 lakh

## **2.5. Important approach adopted in PMJDY based on past experience**

- i. Accounts opened are online accounts in core banking system of banks, in place of earlier method of offline accounts opening with technology lock-in with the vendor
- ii. Inter-operability through RuPay debit card or Aadhaar enabled Payment System (AePS)
- iii. Fixed-point Business Correspondents
- iv. Simplified KYC / e-KYC in place of cumbersome KYC formalities

## **2.6. Extension of PMJDY with New features**

The Government decided to extend the comprehensive PMJDY program beyond 28.8.2018 with some modifications

- i. Focus shift from 'Every Household' to Every Unbanked Adult'
- ii. RuPay Card Insurance - Free accidental insurance cover on RuPay cards increased from Rs. 1 lakh to Rs. 2 lakh\*\* for PMJDY accounts opened after 28.8.2018.
- iii. Enhancement in overdraft facilities - OD limit doubled from Rs 5,000/- to Rs 10,000/- ; OD upto Rs 2,000/- (without conditions).
- iv. Increase in upper age limit for OD from 60 to 65 years

\*\*RuPay Card should be active. Transaction (Financial or Non-Financial) to be done within 45 days.

## **2.7. Impact of PMJDY**

The launch of Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014 has resulted in almost every household having access to formal banking services along with a platform for availing low value credit, insurance and pension schemes. This has been ably supported by initiatives to ensure last-mile delivery of banking services through innovative banking channels like the BC Model.

PMJDY has been the foundation stone for people-centric economic initiatives. Whether it is direct benefit transfers, COVID-19 financial assistance, PM-KISAN, increased wages under MGNREGA, life and health insurance cover, the first step of all these initiatives is to provide every adult with a bank account, which PMJDY has nearly completed. One in 2 accounts opened between Aug'14 to Aug'21 was a PMJDY account. During the lockdown about 2 crore



women PMJDY accounts were credited with ex-gratia in Madhya Pradesh. The JAM trinity is designed by the government to deliver direct benefits to the economically disadvantaged.

PMJDY provided an avenue to the poor for bringing their savings into the formal financial system, an avenue to remit money to their families in villages besides taking them out of the clutches of the usurious money lenders. PMJDY has brought the unbanked into the banking system, expanded the financial architecture of India and brought financial inclusion to almost every adult.

In today's COVID-19 times, the State has witnessed the remarkable swiftness and seamlessness with which Direct Benefit Transfer (DBTs) have empowered and provided financial security to the vulnerable sections of society. An important aspect is that DBTs via PM Jan Dhan accounts have ensured every rupee reaches its intended beneficiary and preventing systemic leakage.

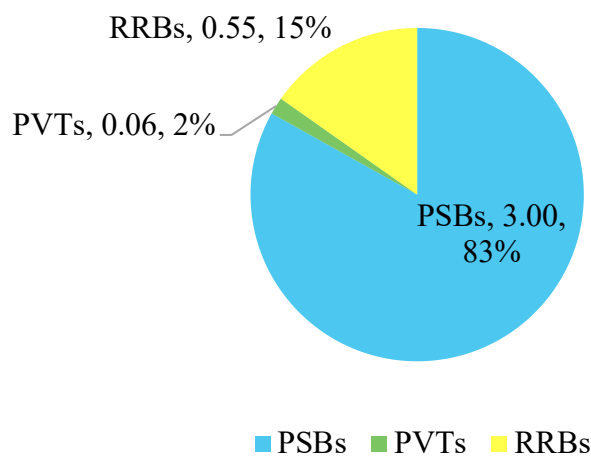
## 2.8. Achievements under PMJDY- (Madhya Pradesh)

Sr.	Particulars	Number in Crore			
		All India (As on 25.08.2021)	Madhya Pradesh		
			As on 25.03.2015	As on 28.08.2021	Growth (In absolute term)
1	No of PMJDY A/cs	43.23	1.19	3.61	2.42
2	Ratio of Rural & Urban A/cs	67:33	49:51	59:41	--
3	Ratio of Male & Female A/cs	45:55	53:47	47:53	--
4	Total Deposit (Rs. Crore)	1,44,870	530	8,079	7,549
5	Average Balance per A/c (Rs. Actual)	3,351	447	2,238	1,791
6	No. of Zero Balance A/cs	6.05	0.86	0.30	-0.56
7	% of Zero Balance A/cs	14.0%	72.1%	8.3%	--
8	No. of Aadhaar Seeded A/cs	34.59	0.45	3.02	2.57
9	% of Aadhaar Seeded A/cs	80.0%	37.5%	83.6%	-
10	No. of RuPay card Issued	31.33	1.05	2.93	1.88
11	RuPay Card issuance %	72.4%	88.2%	81.1%	--
12	No. of Mobile seeded A/cs	--	--	1.55	--
13	Mobile seeding %	--	--	42.9%	--

- ▶ PMJDY accounts in Madhya Pradesh accounts for 8.35% of overall PMJDY accounts in the Country covering 1.51 crore households with at least one bank account.
- ▶ Overdraft facility has been sanctioned to 2.36 lakh PMJDY account holders amounting to Rs 90.79 crore till June 30, 2021.
- ▶ 23.59% PMJDY account holders have been enrolled under the micro insurance schemes i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha

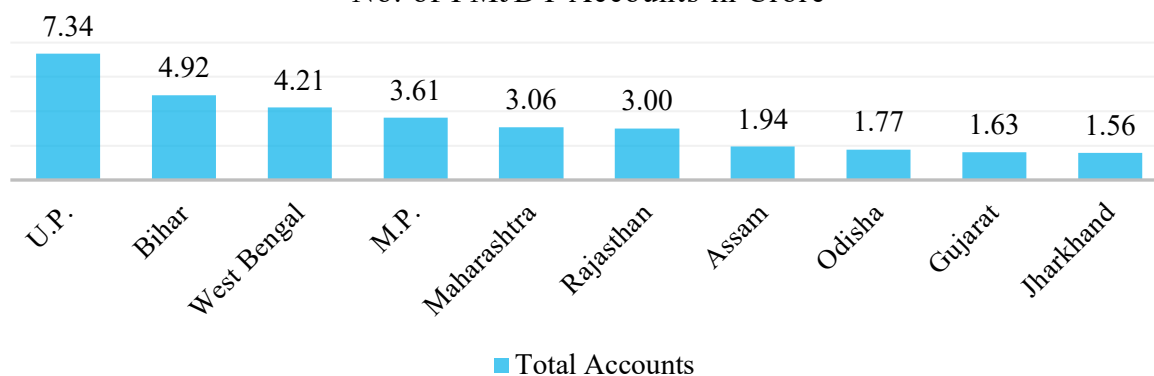
## 2.9. Agency wise PMJDY Accounts status in M.P.

No. of PMJDY A/cs in crore as on 28th Aug'21 & % to total no. of A/cs

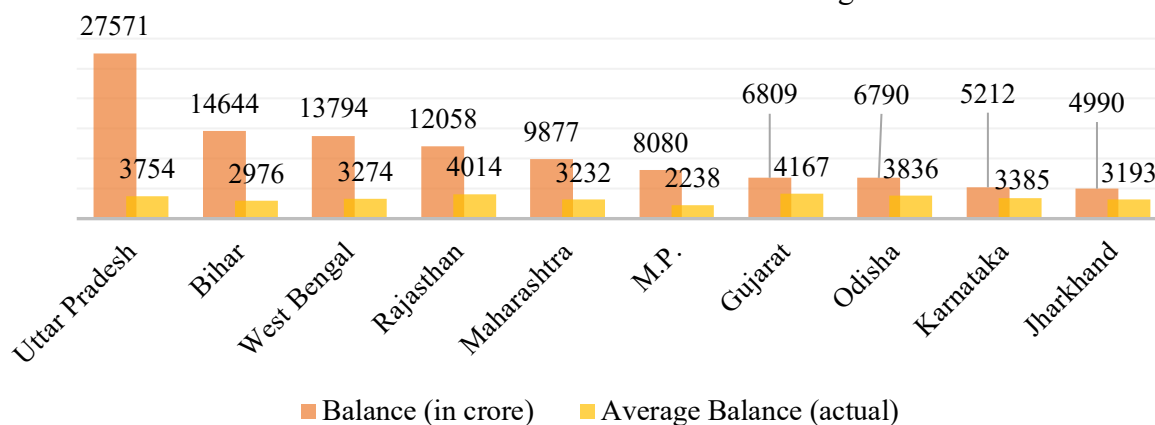


## 2.10. PMJDY:- Top 10 States in the Country (As on 28.08.2021)

No. of PMJDY Accounts in Crore



Total Balance held in PMJDY A/cs and Average Balance



## 2.11. District wise status in M.P. (As on 28.08.2021)

Number of PMJDY Accounts (In lakh)							
Top 5 Districts				Bottom 5 Districts			
District	Male A/cs	Female A/cs	Total A/cs	District	Male A/cs	Female A/cs	Total A/cs
Dhar	6.55	7.69	14.23	Burhanpur	1.58	1.96	3.54
Sagar	6.50	7.07	13.57	Anuppur	1.38	1.73	3.11
Indore	5.83	7.28	13.11	Umaria	1.18	1.37	2.54
West Nimar	4.99	5.89	10.88	Agar Malwa	1.06	1.15	2.21
Rewa	4.95	5.62	10.58	Harda	0.96	1.19	2.15

Deposits in the PMJDY Accounts				Average Balance in the PMJDY Accounts			
Top 5 Districts		Bottom 5 Districts		Top 5 Districts		Bottom 5 Districts	
District	Amt. in crore	District	Amt. in crore	District	Amt. in actual	District	Amt. in actual
Indore	383	Ashoknagar	70	Singrauli	4456	Sheopur	1490
Rewa	346	Sheopur	63	Satna	3469	Ashoknagar	1454
Satna	318	Burhanpur	59	Sidhi	3333	Barwani	1408
Dhar	297	Harda	46	Rewa	3269	Agar Malwa	1339
Jabalpur	286	Agar Malwa	30	Betul	3087	Guna	1333

Aadhaar Seeding % in the PMJDY A/cs				Zero Balance % A/cs in the PMJDY A/cs			
Top 5 Districts		Bottom 5 Districts		Top 5 Districts		Bottom 5 Districts	
District	%	District	%	District	%	District	%
Alirajpur	91.20%	Sheopur	78.10%	Shahdol	5.30%	Harda	14.20%
Harda	91.20%	Gwalior	77.80%	Mandla	5.50%	Damoh	13.50%
Satna	89.60%	Morena	77.30%	Chhatarpur	5.90%	Ashoknagar	12.30%
Seoni	88.40%	Bhind	77.20%	Katni	6.20%	Bhind	10.50%
Singrauli	88.40%	Chhatarpur	76.60%	Jabalpur	6.20%	Sheopur	10.50%

**2.12. District wise Number of total PMJDY A/cs and Women PMJDY A/cs per lakh population**

Sr.	District	Population as per 2011 census (In lakh)	Total PMJDY AC (Actual)	PMJDY A/C per Lakh population (Actual)	Women Population as per 2011 Census	Women PMJDY Account (Actual)	Women PMJDY A/C per Lakh Population (Actual)	% of women A/cs to total PMJDY A/cs
1	Agar-Malwa	5.71	221310	38,740	2.45	114974	46,928	51.95
2	Alirajpur	7.29	428785	58,818	3.66	227087	61,968	52.96
3	Anuppur	7.49	310945	41,502	3.7	172727	46,667	55.55
4	Ashoknagar	8.45	478497	56,622	4.01	241184	60,111	50.40
5	Balaghat	17.02	691320	40,625	8.6	383710	44,642	55.50
6	Barwani	13.86	781172	56,366	6.87	440817	64,208	56.43
7	Betul	15.75	518663	32,923	7.76	284338	36,636	54.82
8	Bhind	17.03	741369	43,533	7.76	370592	47,747	49.99
9	Bhopal	23.71	938602	39,586	11.35	499252	43,990	53.19
10	Burhanpur	7.58	354410	46,765	3.69	195928	53,048	55.28
11	Chhattarpur	17.62	936940	53,163	8.26	473365	57,290	50.52
12	Chhindwara	20.91	897586	42,928	10.26	483802	47,133	53.90
13	Damoh	12.64	884338	69,951	6.02	447265	74,254	50.58
14	Datia	7.87	377436	47,974	3.67	194586	53,079	51.55
15	Dewas	15.64	907620	58,043	7.58	494299	65,180	54.46
16	Dhar	21.86	1423139	65,109	10.73	768503	71,617	54.00
17	Dindori	7.05	447156	63,469	3.53	231953	65,782	51.87
18	Guna	12.42	716003	57,672	5.92	360743	60,920	50.38
19	Gwalior	20.32	826203	40,659	9.42	430045	45,666	52.05
20	Harda	5.7	215462	37,770	2.76	119228	43,257	55.34
21	Hoshangabad	12.41	472614	38,073	5.93	258170	43,564	54.63
22	Indore	32.77	1310971	40,009	15.77	727891	46,155	55.52
23	Jabalpur	24.63	943374	38,297	11.86	525438	44,303	55.70
24	Jhabua	10.25	914979	89,262	5.1	491401	96,348	53.71
25	Katni	12.92	504702	39,062	6.3	276132	43,828	54.71
26	Khandwa	13.1	601909	45,945	6.36	337585	53,102	56.09
27	Khargone	18.73	1088185	58,097	9.2	589310	64,061	54.16
28	Mandla	10.55	464744	44,056	5.3	267069	50,425	57.47
29	Mandsaur	13.4	704424	52,553	6.58	376029	57,186	53.38

Sr.	District	Population as per 2011 census (lakh)	Total PMJDY AC	PMJDY A/C per Lakh population	Women Population as per 2011 Census	Women PMJDY Account	Women PMJDY A/C per Lakh Population	% of women A/cs to total PMJDY A/cs
30	Morena	19.66	904260	45,996	8.98	447061	49,809	49.44
31	Narsingpur	10.92	540694	49,521	5.23	277027	52,964	51.24
32	Neemuch	8.26	372840	45,134	4.03	193268	47,908	51.84
33	Niwari	4.05	NA	NA	1.9	NA	NA	NA
34	Panna	10.17	508173	49,991	4.83	273321	56,584	53.79
35	Raisen	13.32	632560	47,504	6.31	322307	51,059	50.95
36	Rajgarh	15.46	1024143	66,253	7.56	542939	71,855	53.01
37	Ratlam	14.55	754411	51,847	7.17	400034	55,806	53.03
38	Rewa	23.65	1057742	44,723	11.4	562406	49,334	53.17
39	Sagar	23.78	1357160	57,060	11.22	706834	62,986	52.08
40	Satna	22.29	915594	41,078	10.71	505272	47,158	55.19
41	Sehore	13.11	696817	53,138	6.28	359968	57,357	51.66
42	Seoni	13.79	725019	52,571	6.83	384744	56,311	53.07
43	Shahdol	10.66	487034	45,685	5.26	258613	49,162	53.10
44	Shajapur	15.13	766527	50,673	7.32	412070	56,281	53.76
45	Sheopurkalan	6.88	422034	61,355	3.26	217144	66,593	51.45
46	Shivpuri	17.26	942324	54,594	8.06	483972	60,027	51.36
47	Sidhi	11.27	652059	57,856	5.51	349266	63,374	53.56
48	Singrauli	11.78	460877	39,115	5.65	235099	41,637	51.01
49	Tikamgarh	14.45	750559	51,936	6.85	394400	57,593	52.55
50	Ujjain	19.87	1001199	50,391	9.71	568418	58,565	56.77
51	Umaria	6.45	254158	39,419	3.14	136603	43,493	53.75
52	Vidisha	14.59	779953	53,463	6.89	394017	57,161	50.52
<b>Total</b>		<b>736.03</b>	<b>36108995</b>	<b>49,059</b>	<b>354.49</b>	<b>19208206</b>	<b>54,185</b>	<b>53.20</b>

### 2.13. PMJDY:- Bank wise status as on 28.08.2021

Sr.	Banks	Total no. of A/cs (In lakh)	Total Deposit (Amt. in crore)	Aadhaar Seeding %	Zero Balance A/cs %
1	Bank of Baroda	33.3	737	95.8	7.2
2	Bank of India	42.4	994	87.3	8.4
3	Bank of Maharashtra	6.3	218	91.8	14.9
4	Canara Bank	4.4	200	89.5	13.7
5	Central Bank of India	24.0	577	87.4	13.1
6	Indian Bank	10.6	376	87.1	1.5
7	Indian Overseas Bank	0.8	25	81.8	13.8
8	Punjab & Sind Bank	0.5	9	67.2	1.1
9	Punjab National Bank	18.7	563	91.3	8.9
10	State Bank of India	136.3	2,451	76.8	2.3
11	UCO Bank	6.8	211	71.5	9.7
12	Union Bank of India	16.4	492	88.3	15.1
	<b>PSBs Sub Total</b>	<b>300.6</b>	<b>6,853</b>	<b>83.5</b>	<b>6.3</b>
13	Axis Bank Ltd	0.5	18.6	76.8	24.5
14	City Union Bank Ltd	0.0	0.0	79.4	15.7
15	Federal Bank Ltd	0.0	0.9	78.0	16.3
16	HDFC Bank Ltd	1.1	30.1	55.5	22.2
17	ICICI Bank Ltd	3.3	27.4	74.2	70.1
18	IDBI Bank Ltd.	0.4	16.4	80.9	11.7
19	IndusInd Bank Ltd	0.2	3.1	86.8	12.0
20	Jammu & Kashmir Bank Ltd	0.0	0.0	66.7	10.9
21	Karur Vysya Bank	0.0	0.0	82.4	13.3
22	Kotak Mahindra Bank Ltd	0.1	0.8	65.8	37.7
23	Lakshmi Vilas Bank Ltd	0.0	0.1	52.8	9.7
24	RBL Bank Ltd	0.2	2.7	56.0	0.2
25	South Indian Bank Ltd	0.0	0.0	87.6	27.0
26	Yes Bank Ltd	0.0	0.1	73.6	24.3
	<b>PVTs Sub Total</b>	<b>5.9</b>	<b>100.4</b>	<b>71.2</b>	<b>47.6</b>
27	M.P. Gramin Bank	37.3	721	82.4	13.8
28	Madhyanchal Gramin Bank	17.4	405	93.8	20.1
	<b>RRBs Sub Total</b>	<b>54.7</b>	<b>1,126</b>	<b>86.0</b>	<b>15.8</b>
	<b>Grand Total</b>	<b>361.1</b>	<b>8,079</b>	<b>83.6</b>	<b>8.3</b>



## 2.14. The Road Ahead

- i. Eligible PMJDY accountholders need to be covered under the micro insurance schemes i.e. PMJJBY and PMSBY.
- ii. Improving access of PMJDY account holders to Micro-credit and micro investment such as flexi-recurring deposit etc.
- iii. To explore provision of an automatic overdraft –facility upto Rs 2,000/- for small emergency loans to eligible Jan Dhan customers.
- iv. Many Jan-Dhan account holders from lower socio-economic groups work in the informal sector, and receive wages daily or weekly. UPI is a far simpler mode of receiving payments than bank-to-bank transfers (via NEFT/RTGS), which necessitate remembering bank account numbers and IFSC codes. **A receive-only UPI handle** is a proposition to make receiving payments/ transfers for women as easy as dealing in cash. Banks may generate a UPI-R ID and disseminate to Jan Dhan customers as an easy way to receive payments directly in their account via a mobile/feature phone.
- v. Promotion of digital payments including RuPay debit card usage amongst PMJDY accountholders

## AGENDA NO-3

# An overview of the Business Correspondents (BCs) working in M.P.

### 3.1. Status in Madhya Pradesh

The Business Correspondent network is important in many ways. First it can take pressure off traditional branches by handling low-value transactions and become a physical presence for the bank in remote places. Second, it is the front line for relationship management for many low-income customers, and is vital for building saving engagement with Jan Dhan customers.

An effective supervision and monitoring framework are crucial in ensuring that Business Correspondents remained motivated and enthusiastic to pitch savings to customers. In-field support is provided through Corporate Business Correspondent (CBC), District supervisors/coordinators and base branch officials. Daily/weekly/monthly Management Information Systems (MIS) is used by banks to track performance. Non-monetary rewards are also organized to acknowledge high-performers and encourage competition. The Status of BCs in M.P. is given below:-

Sr.	Particulars	Status in M.P. (As on 31.08.2021)
1	Total number of Sub Service Areas (SSAs)	11,864
2	Number of BCs deployed by Banks (As reported by Banks)	20,172
3	Number of BCs deployed as per BC Registry portal	18,244
4	Number of women BCs/Bank Sakhi deployed	1,275
5	% of women BC to total BCs	6.32%
6	Number of active BCs	17,247
7	% of active BCs	85.49%
8	Total number of accounts with BCs (In crore)	3.82
9	Average number of accounts with a BC	1,893
10	Average number of transaction by a BC in a day	29
11	Average amount of transaction by a BC in a day (Rs actual)	84,239
12	Average amount of commission paid to a BC (Rs actual)	7,050

### 3.2. District wise status of BCs

Sr.	Name of the District	Number of SSAs	No. of BCs	No. of BCs per lakh population	Sr.	Name of the District	Number of SSAs	No. of BCs	No. of BCs per lakh population
1	Panna	367	457	45	27	Betul	282	403	26
2	Harda	194	253	44	28	Khandwa	225	335	26
3	Damoh	451	548	43	29	Sagar	367	601	25
4	Rajgarh	343	554	36	30	Dindori	150	172	24
5	Tikamgarh	476	501	35	31	Vidisha	176	353	24
6	Hoshangabad	362	429	35	32	Barwani	256	328	24
7	Sheopur	217	233	34	33	Khargone	211	435	23
8	Shahdol	141	360	34	34	Ujjain	357	461	23
9	Umaria	188	217	34	35	Ashoknagar	108	195	23
10	Chhatarpur	286	562	32	36	Alirajpur	76	168	23
11	Dhar	302	679	31	37	Katni	201	294	23
12	Dewas	178	473	30	38	Raisen	281	302	23
13	Shajapur	162	448	30	39	Gwalior	266	417	21
14	Ratlam	307	429	29	40	Mandla	171	210	20
15	Chhindwara	530	600	29	41	Morena	294	390	20
16	Sehore	184	375	29	42	Shivpuri	165	340	20
17	Narsinghpur	149	306	28	43	Singrauli	182	231	20
18	Anuppur	80	206	27	44	Rewa	316	434	18
19	Datia	228	213	27	45	Satna	257	402	18
20	Sidhi	183	302	27	46	Burhanpur	82	134	18
21	Jhabua	105	271	26	47	Bhind	233	272	16
22	Guna	147	327	26	48	Jabalpur	257	386	16
23	Balaghat	330	446	26	49	Indore	262	471	14
24	Neemuch	126	214	26	50	Agar Malwa	119	81	14
25	Mandsaur	181	347	26	51	Bhopal	125	323	14
26	Seoni	228	356	26		<b>Total</b>	<b>11864</b>	<b>18244</b>	<b>25</b>

Total number of BCs deployed						
Top 5 Districts				Bottom 5 Districts		
Sr.	Name of the District	Number of SSAs	No. of BCs	Name of the District	Number of SSAs	No. of BCs
1	Dhar	302	679	Ashok Nagar	108	195
2	Sagar	367	601	Dindori	150	172
3	Chhindwara	530	600	Alirajpur	76	168
4	Chhatarpur	286	562	Burhanpur	82	134
5	Rajgarh	343	554	Agar Malwa	119	81

### 3.3. Bank wise status (As on 31.08.2021)

Sr.	Banks	No. of BCs	No. of Women BCs/Bank Sakhi	No. of Active BCs	Per Day avg txn (No.)	Per Day avg txn (Amt. in lakh)	Average Amt. of Commission paid to per BC in a month (Rs actual)	Avg no. of A/cs with BC
1	Bank of Baroda	1565	207	1536	14	0.50	5500	1941
2	Bank of India	1660	97	1100	26	1.16	13000	2482
3	Bank of Maharashtra	414	32	391	16	1.00	6739	947
4	Canara Bank	307	10	291	56	2.04	5000	600
5	Central Bank of India	1172	51	1082	18	1.05	6451	1891
6	Indian Bank	338	1	317	15	0.66	9417	2696
7	Indian Overseas Bank	13	0	11	9	0.05	2508	294
8	Punjab and Sindh Bank	16	0	16	7	0.02	5000	206
9	Punjab National Bank	610	24	601	17	1.03	7879	4543
10	State Bank of India	5769	2	5017	23	1.10	10308	3285
11	UCO Bank	249	11	237	18	0.48	7250	1619
12	Union Bank of India	973	56	968	21	1.38	11819	525
13	Axis Bank	1016	38	288	7	0.09	2000	28
14	HDFC Bank	526	16	509	2	0.10	3895	27
15	ICICI Bank	205	2	205	15	0.07	7800	1606
16	IDBI Bank	44	1	18	21	0.04	5389	3481
17	IDFC First Bank	1139	181	926	24	0.72	2293	126
18	Indusind Bank Limited	19	2	19	8	0.02	5000	286
19	MGB	1361	93	1185	7	0.29	2450	1085
20	MPGB	2695	446	2449	16	0.72	2575	1095
21	AU Small Finance Bank	41	1	41	34	0.65	5500	946
22	Jana Small Finance Bank	40	4	40	12	0.38	4000	130
	<b>Total</b>	<b>20172</b>	<b>1275</b>	<b>17247</b>	<b>29</b>	<b>0.84</b>	<b>7050</b>	<b>1893</b>

### 3.4. Suggestions to improve performance of the BCs

- Women BCs comprise less than 10% of the total agent workforce, despite more than 53% of Jan Dhan account holders being women.
- Banks or their Corporate BCs may prefer women/SHG members as BCs.
- A training package via National Skill Development Corporation (NSDC) especially for women BCs may be designed.
- A Mudra loan may be provided to BCs for setting up the BC business and to purchase the requisite device.
- Small transaction customers from bank branches may be redirected to identify Business Correspondents.
- Banks to ensure that remuneration to Business Correspondents is paid on time and is made visible to them in real-time.

- vii. Banks can train potential Business Correspondents to move beyond transactions by training them with sales pitch & customer service skills. Reinforce this with mentoring & on-ground supervision.
- viii. Banks may explore (with checks and balances in place) permitting Business Correspondents to update KYC details and provide customers with full banking facilities like passbooks, debit cards and cheque books.

### 3.5. Deployment of BCs in the SSAs by Banks

Strengthening the Business Correspondent's network is essential to fulfill the objectives of the Financial Inclusion. 11,864 Sub Service Areas (SSAs) in M.P. have been allotted to various banks for coverage of the SSAs either through the BCs or Banking Outlet. BC Registry captures information on existing BCs deployed by the banks and help in effective monitoring and oversight of BC operations.

An analysis on the BCs registered on the BC Registry portal of IBA and number of SSAs allotted to banks was jointly done by the DIF and the SLBC. It is observed that while some banks have deployed more BCs than their allotted SSAs, there are shortfall of 1330 BCs in comparison to the allotted SSAs. SLBC vide its letter no. ZO: SLBC: 2021-22:210 dated September 09, 2021 shared details about the shortfall and requested to analyze the same and inform to SLBC. Present status of the shortfall is as under:-

<b>Sr.</b>	<b>Bank</b>	<b>Shortfall</b>	<b>Sr.</b>	<b>Bank</b>	<b>Shortfall</b>
1	Bank of Baroda	63	10	Indian Overseas Bank	19
2	Bank of India	68	11	Indusind Bank	8
3	Bank of Maharashtra	75	12	MGB	212
4	Canara Bank	22	13	MPGB	208
5	Central Bank of India	71	14	Punjab & Sind Bank	12
6	HDFC Bank Ltd.	1	15	Punjab National Bank	126
7	ICICI Bank Limited	2	16	State Bank of India	74
8	IDBI Bank Limited	16	17	UCO Bank	110
9	Indian Bank	99	18	Union Bank of India	27
				<b>Grand Total</b>	<b>1213</b>

Banks are requested to deploy the BCs in the respective SSAs at the earliest.

## AGENDA NO-4

# Availability of Banking Facilities and Usage in Madhya Pradesh

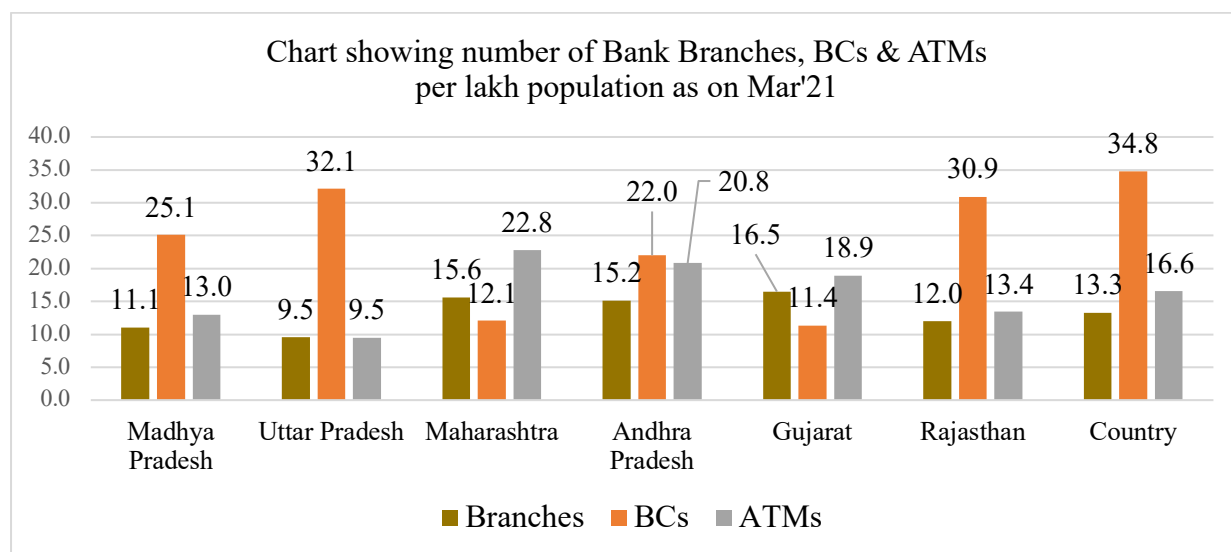
### 4.1. STATUS OF BANKING FACILITIES

As on 30<sup>th</sup> June'21, there were 34 Scheduled Commercial Banks (12 Public Sector Banks & 22 Private Sector Banks), 2 Regional Rural Banks, 1 State Cooperative Bank, 38 District Central Cooperative Banks and 8 Small Finance Banks in the State. Payment Banks viz. India Post Payment Bank, FINO and Airtel are also operating in the State.

As on 30<sup>th</sup> June'21, banking services in the State are covered through a network of 8023 branches of which, 2711 (34%), 2601 (32%) and 2711 (34%) branches were located in rural, semi-urban and urban/metro areas respectively. Public Sector Banks constitute 50% of the banking network in the State followed by Private Sector Banks (17%), Regional Rural Banks (16%), Cooperative Banks (11%), Small Finance Banks (5%) and Payment Bank (IPPB) 1%.

Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), all villages were mapped by banks into 11,864 Sub-Service Areas (SSAs) with one SSA catering to 1,000 to 1,500 households. While 1521 SSAs have been covered with bank branches, 10343 SSAs, have been covered by deployment of interoperable Business Correspondents (BCs). To ensure availability of banking outlet (Bank branch/Business Correspondent (BC), within 5 kilometers of all inhabited villages the Government of India has launched a Geographic Information System (GIS) based app., namely, Jan Dhan Darshak app (JDD app) developed by National Informatics Centre (NIC). As per JDD App, there is no uncovered village in Madhya Pradesh so far.

#### Coverage of Banking facilities per lakh population



Other State's data- Source SLBC agenda



## 4.2. DISTRICT WISE AVAILABILITY OF BANKING FACILITIES

As on 31<sup>st</sup> March, 2021

Sr. No.	District	Population as per 2011 census (Lakh)	No. of Bank Branches	No. of Bank Branches per lakh population	No. of BCs	No. of BCs per lakh population	No. of ATMs	No. of ATMs per lakh population
1	Bhopal	23.71	561	23.66	323	13.62	1216	51.29
2	Indore	32.77	711	21.70	471	14.37	1346	41.08
3	Hoshangabad	12.41	221	17.80	429	34.56	194	15.63
4	Harda	5.70	95	16.65	253	44.35	88	15.43
5	Balaghat	17.02	270	15.87	446	26.21	194	11.40
6	Jabalpur	24.63	342	13.88	386	15.67	541	21.96
7	Sehore	13.11	181	13.80	375	28.60	133	10.14
8	Narsingpur	10.92	146	13.37	306	28.03	133	12.18
9	Ujjain	19.87	265	13.34	461	23.20	298	15.00
10	Raisen	13.32	174	13.07	302	22.68	113	8.49
11	Gwalior	20.32	258	12.70	417	20.52	541	26.62
12	Ratlam	14.55	183	12.58	429	29.48	179	12.30
13	Neemuch	8.26	102	12.35	214	25.91	110	13.32
14	Dhar	21.86	255	11.67	679	31.06	232	10.61
15	Chhindwara	20.91	243	11.62	600	28.70	255	12.20
16	Dewas	15.64	177	11.32	473	30.25	172	11.00
17	Khargone	18.73	203	10.84	435	23.22	139	7.42
18	Burhanpur	7.58	80	10.56	134	17.68	75	9.90
19	Khandwa	13.10	138	10.53	335	25.57	140	10.69
20	Vidisha	14.59	153	10.49	353	24.20	150	10.28
21	Betul	15.75	164	10.41	403	25.58	217	13.77
22	Ashoknagar	8.45	85	10.06	195	23.07	71	8.40
23	Mandsaur	13.40	131	9.77	347	25.89	144	10.74
24	Sagar	23.78	230	9.67	601	25.27	300	12.61
25	Satna	22.29	214	9.60	402	18.04	196	8.79
26	Agar-Malwa	5.71	53	9.28	81	14.18	36	6.30
27	Barwani	13.86	127	9.16	328	23.67	97	7.00
28	Datia	7.87	72	9.15	213	27.07	34	4.32
29	Niwari	4.05	36	8.89		0.00	27	6.67
30	Rajgarh	15.46	137	8.86	554	35.84	110	7.12
31	Singrauli	11.78	104	8.83	231	19.60	119	10.10
32	Katni	12.92	114	8.82	294	22.75	148	11.45
33	Mandla	10.55	91	8.63	210	19.91	100	9.48
34	Rewa	23.65	203	8.58	434	18.35	190	8.03
35	Chhattarpur	17.62	151	8.57	562	31.89	122	6.92
36	Guna	12.42	105	8.46	327	26.34	101	8.14
37	Anuppur	7.49	61	8.14	206	27.49	39	5.21
38	Seoni	13.79	111	8.05	356	25.81	154	11.17
39	Shahdol	10.66	84	7.88	360	33.77	114	10.69

40	Jhabua	10.25	80	7.80	271	26.44	47	4.59
41	Shajapur	15.13	117	7.73	448	29.62	93	6.15
42	Umaria	6.45	49	7.60	217	33.66	56	8.69
43	Dindori	7.05	50	7.10	172	24.41	51	7.24
44	Sidhi	11.27	78	6.92	302	26.80	81	7.19
45	Bhind	17.03	112	6.58	272	15.97	121	7.11
46	Panna	10.17	66	6.49	457	44.96	61	6.00
47	Damoh	12.64	81	6.41	548	43.35	69	5.46
48	Sheopurkalan	6.88	42	6.11	233	33.87	36	5.23
49	Alirajpur	7.29	42	5.76	168	23.05	29	3.98
50	Shivpuri	17.26	97	5.62	340	19.70	53	3.07
51	Tikamgarh	14.45	81	5.60	501	34.67	44	3.04
52	Morena	19.66	106	5.39	390	19.84	144	7.32
	<b>Total</b>	<b>726.51</b>	<b>8032</b>	<b>11.06</b>	<b>18244</b>	<b>25.11</b>	<b>9453</b>	<b>13.01</b>

### 4.3. USAGE- SAVINGS ACCOUNTS INDICATORS

Sr.	Particulars	Number in lakh
1	Total estimated population 2021	860
2	Total number of savings accounts	1098
3	Number of BSBDA (Basic Savings Bank Deposit Account)	406
4	No. of women BSBDA	206
5	% of BSBDA to total accounts	36.92%
6	% of women BSBDA to total BSBDA	50.77%
7	Number of ATM cum Debit Cards	446
8	% of Debit Cards issuance	40.59%
9	Number of Mobile Banking Subscribers	74.78
10	% of Mobile Banking subscribers	6.81%
11	Number of AePS (Aadhaar Enabled Payment System) Subscribers	535
12	% of AEPS Subscribers	48.69%
13	Number of Internet Banking Subscribers	106
14	% of Internet Banking Subscribers	9.68%
15	Number of SHG's savings linkage	3.29

## AGENDA NO-5

# DEPLOYMENT OF CREDIT

### 5.1. STATUS IN MADHYA PRADESH

Sr.	Particulars	Jun-19	Jun-20	Jun-21	Y-o-Y change (Absolute Term)		% Y-o-Y change	
					Jun-20	Jun-21	Jun-20	Jun-21
1	Total number of loan a/cs (in lakh)	137.37	150.11	159.73	12.74	9.62	9.27	6.41
2	Total outstanding loan amount (Rs crore)	3,03,379	3,22,046	3,55,467	18,667	33,421	6.15	10.38
3	Average ticket size of loan (Rs in lakh)	2.21	2.15	2.23	-0.06	0.08	-2.71	3.72
4	Total number of agriculture loan A/cs in lakh	82.10	85.99	89.25	3.89	3.26	4.74	3.79
5	Agriculture loans outstanding (Rs crore)	1,00,677	1,07,778	1,15,249	7,101	7,471	7.05	6.93
6	Total number of KCC a/cs in lakh	61.70	62.02	63.73	0.32	1.71	0.52	2.76
7	Amount of KCC in Rs crore	73,110	82,550	85,086	9,440	2,536	12.91	3.07
8	Loans to Small & Marginal Farmers (No. in lakh)	40.91	42.05	42.65	1.14	0.60	2.79	1.43
9	Loans outstanding to Small & Marginal Farmers (Rs crore)	32,069	36,071	37,063	4,002	992	12.48	2.75
10	% credit to Small & Marginal Farmers out of total Agriculture credit	43.86	43.70	43.56	-0.17	-0.14	-0.38	-0.31
11	Per capita credit (Rs Actual)	41,218	43,755	48,295	2,537	4,540	6.16	10.38

## 5.2. PER CAPITA LOAN

### TOP 5 DISTRICTS

Sr.	District	Popula tion in lakh As per Census 2021	Loan Outstanding (Rs crore)			% Y-o-Y growth		Per capita Credit (Rs actual)	
			Jun-19	Jun-20	Jun-21	Jun-20	Jun-21	Jun-20	Jun-21
1	Bhopal	23.71	65523	71504	90226	9.13	26.18	301570	380529
2	Indore	32.77	53572	55293	55257	3.21	-0.07	168747	168635
3	Jabalpur	24.63	15840	19122	20512	20.72	7.27	77629	83270
4	Ujjain	19.87	12065	12091	13073	0.21	8.13	60854	65799
5	Hoshangabad	12.41	6246	7665	7884	22.72	2.87	61743	63515
6	M.P. State	736.03	303379	322046	355468	6.15	10.38	43755	48295

### BOTTOM 5 DISTRICTS

Sr.	District	Popula tion As per Census 2021 (in Lakh)	Loan Outstanding (Rs Crore)			% Y-o-Y growth	% Y-o-Y growth	Per capita Credit Rs actual	Per capita Credit Rs actual
			Jun-19	Jun-20	Jun-21				
1	Umaria	6.45	583	630	697	8.03	10.56	9776	10808
2	Bhind	17.03	1658	1736	1806	4.71	4.03	10194	10605
3	Alirajpur	7.29	648	496	670	-23.55	35.20	6797	9190
4	Tikamgarh	14.45	913	1059	1327	16.10	25.31	7331	9186
5	Dindori	7.05	407	470	509	15.41	8.23	6669	7218
6	M.P. State	736.03	303379	322046	355468	6.15	10.38	43755	48295

### 5.3. PER CAPITA LOAN-COMPARISON WITH SOME STATES

Sr.	State *	Population as per 2011 Census (Lakh)	Total Advance (Rs Crore)	Per capita Credit (Actual)
1	Maharashtra	11.24	22,45,320	1,99,807
2	Telangana	3.50	6,27,039	1,79,134
3	Tamil Nadu	7.21	10,08,704	1,39,812
4	Gujarat	6.04	6,77,510	1,12,097
5	Punjab	2.77	2,55,203	91,987
6	Rajasthan	6.85	4,08,932	59,656
7	Andhra Pradesh	8.46	5,03,075	59,479
<b>8</b>	<b>Madhya Pradesh</b>	<b>7.36</b>	<b>3,55,467</b>	<b>48,297</b>
9	Chhattisgarh	2.55	1,23,082	48,267
10	Uttar Pradesh	19.95	6,53,733	32,769
11	Bihar	10.41	1,75,475	16,856

\*Source- SLBC agenda

### 5.4. DISTRICT WISE CREDIT

Sr.	District	Population in lakh As per Census 2021	Loan Outstanding (Rs crore)			% Y-o-Y growth		Per capita Credit (Rs actual)	
			Jun-19	Jun-20	Jun-21	Jun-20	Jun-21	Jun-20	Jun-21
1	Bhopal	23.71	65523	71504	90226	9.13	26.18	301570	380529
2	Indore	32.77	53572	55293	55257	3.21	-0.07	168747	168635
3	Jabalpur	24.63	15840	19122	20512	20.72	7.27	77629	83270
4	Ujjain	19.87	12065	12091	13073	0.21	8.13	60854	65799
5	Hoshangabad	12.41	6246	7665	7884	22.72	2.87	61743	63515
6	Gwalior	20.32	10566	11087	11759	4.92	6.06	54559	57866
7	Harda	5.70	2705	2930	3188	8.33	8.80	51360	55880
8	Khargone	18.73	7893	8657	8959	9.69	3.49	46219	47830
9	Raisen	13.32	5825	5808	6226	-0.30	7.19	43616	46753
10	Ratlam	14.55	5963	6257	6786	4.93	8.45	43002	46634
11	Sehore	13.11	5215	5445	5906	4.42	8.47	41522	45039
12	Dewas	15.64	6727	6782	7017	0.81	3.46	43372	44874
13	Narsingpur	10.92	4021	4174	4521	3.80	8.32	38226	41407
14	Dhar	21.86	8010	8197	8766	2.34	6.94	37503	40105
15	Vidisha	14.59	5433	5400	5770	-0.61	6.85	37015	39549

16	Neemuch	8.26	2724	2926	3124	7.44	6.76	35426	37820
17	Mandsaur	13.40	4547	4803	5054	5.64	5.23	35832	37707
18	Guna	12.42	3241	4151	4383	28.08	5.59	33438	35307
19	Rajgarh	15.46	4827	4733	5089	-1.94	7.52	30619	32923
20	Khandwa	13.10	4178	3981	4252	-4.72	6.82	30386	32457
21	Shajapur	15.13	4332	4674	4892	7.89	4.68	30896	32342
22	Burhanpur	7.58	2398	2360	2447	-1.58	3.68	31144	32292
23	Katni	12.92	2650	3376	3701	27.40	9.62	26128	28642
24	Chhindwara	20.91	4939	5680	5792	15.02	1.96	27166	27699
25	Ashoknagar	8.45	1994	2120	2310	6.28	8.97	25083	27332
26	Agar-Malwa	5.71	1404	1375	1537	-2.08	11.83	24064	26910
27	Sagar	23.78	5302	5743	6145	8.31	7.00	24144	25835
28	Barwani	13.86	3211	3256	3380	1.38	3.81	23492	24387
29	Datia	7.87	1608	1745	1870	8.51	7.18	22180	23773
30	Betul	15.75	2849	3265	3486	14.58	6.78	20724	22129
31	Satna	22.29	3855	3925	4830	1.82	23.04	17611	21668
32	Seoni	13.79	2292	2560	2853	11.67	11.45	18561	20688
33	Damoh	12.64	1896	2098	2298	10.68	9.53	16598	18179
34	Rewa	23.65	3453	3729	4121	7.98	10.52	15765	17423
35	Jhabua	10.25	1903	1578	1745	-17.07	10.58	15396	17024
36	Singrauli	11.78	2501	1751	1993	-29.97	13.81	14865	16917
37	Sheopurkalan	6.88	1098	918	1140	-16.38	24.18	13349	16577
38	Chhattarpur	17.62	2457	2624	2899	6.79	10.48	14889	16450
39	Balaghat	17.02	2204	2347	2713	6.50	15.59	13794	15945
40	Shivpuri	17.26	2300	2462	2750	7.00	11.73	14261	15934
41	Shahdol	10.66	1303	1422	1545	9.14	8.62	13340	14490
42	Morena	19.66	2742	2555	2830	-6.82	10.77	12994	14394
43	Sidhi	11.27	1875	1376	1452	-26.58	5.52	12211	12885
44	Mandla	10.55	1291	1325	1333	2.59	0.65	12559	12640
45	Anuppur	7.49	770	806	925	4.64	14.80	10759	12351
46	Niwari	4.05	368	488	496	32.76	1.62	12056	12251
47	Panna	10.17	1054	1092	1223	3.53	12.03	10738	12030
48	Umaria	6.45	583	630	697	8.03	10.56	9776	10808
49	Bhind	17.03	1658	1736	1806	4.71	4.03	10194	10605
50	Alirajpur	7.29	648	496	670	-23.55	35.20	6797	9190
51	Tikamgarh	14.45	913	1059	1327	16.10	25.31	7331	9186
52	Dindori	7.05	407	470	509	15.41	8.23	6669	7218
	<b>Total</b>	<b>736.03</b>	<b>3,03,379</b>	<b>3,22,046</b>	<b>3,55,468</b>	<b>6.15</b>	<b>10.38</b>	<b>43,755</b>	<b>48,295</b>

## 5.5. STATUS OF SHGs & JLGs MOBILIZATION

Sr.	Particulars	India* (Rural)	M.P. (Rural) As on June'21
1	No. of SHGs Formed (lakh)	71.4	3.30
2	No. of Household mobilized in SHGs (lakh)	693	37.53
3	No. of SHGs having savings Bank accounts (lakh)	67.0	3.29
4	No. of SHGs Credit Linkage (lakh)	64.4	1.48
5	Amount of loans outstanding to SHGs (Rs crore)	1,17,327	1, 294
6	Average amount of loan per SHG (Rs lakh)	1.82	0.87
7	NPAs amount (Rs cr.)	4,628	119
8	NPA %	3.94	9.20
9	Number of JLGs credit linkage (lakh)	NA	2.80

\*Source- <https://nrlm.gov.in> portal

## AGENDA NO-6

### Formation of State level Steering Committee on RSETIs (SLSCR)

Rural Self Employment Training Institutes (RSETIs) established and managed by different Banks are operating with common objectives of identifying, training, motivating & facilitating unemployed youth to take up self-employment. This model has been considered as an effective model for creation of sustainable livelihoods through Self Employment. The Ministry of Rural Development, Government of India (MoRD), under its flagship programme NRLM, has been providing financial assistance to Banks for setting up and operating the RSETIs.

At present the RSETIs are governed by the Manual of Standard Practices released by the MoRD in April 2012 and also the notifications issued from time to time. In view of the changes required to suit the contemporary demand of the target group, revised Manuals are issued in the form of Standard Operating Procedures (SOPs) in 2018.

Standard Operating Procedures Manual for RSETIs (Part-I) on Organizational setup & Governance of RSETIs stipulates that a Sub-committee of the SLBC is to be set up in every State which function as the State level Steering Committee for all the RSETIs operating in the State. This will be chaired by the Principal Secretary, Rural Development of the State and co-chaired by the General Manager, SLBC Convener Bank. The members shall include top executives of those Banks sponsoring RSETIs in the State and CGM, NABARD. The committee shall have the following terms of reference:

- i. To monitor the progress and review the performance of each of the RSETIs through the Lead Bank forums i.e. DCC/SLBC.
- ii. To conduct evaluation of functioning of RSETIs by agencies as decided by the Committee.
- iii. Any other matter related to the functioning of RSETIs.
- iv. The Committee shall meet at least four times in a year at quarterly intervals.

It is proposed that Sub-Committee on FI may also function as the State level Steering Committee for all the RSETIs. The House may take suitable decision.

### Progress RSETIs in Madhya Pradesh

There are 51 RSETIs in the State

- a. Total number of Programme conducted since inception till 31<sup>st</sup> Aug'21: 10,427
- b. Number of candidates trained: 2,89,092
- c. Number of candidates settled: 1,98,217
- d. Out of C, number of candidates settled through Bank finance: 90,045



## AGENDA NO-7

# FINANCIAL LITERACY & CREDIT COUNSELLING CENTRE (FLCC)

## 7.1. CONDUCT OF FINANCIAL LITERACY CAMPS

Financial Literacy Centres (FLCs) are the basic units that initiate literacy activities at the ground level and Lead Banks are supposed to provide the minimum basic infrastructure and strengthen the existing eco system. **There are 52 FLCs in Madhya Pradesh, which are operated by the Lead Bank of the respective districts.**

FLCs are required to conduct two special camps per month in two gram panchayats (once every fortnight). FLCs may utilize the posters and flyers prescribed by RBI for propagating the UPI and USSD platforms. The focus of the camp should be on process literacy through demonstrations of UPI and \*99# (USSD). People should be encouraged to register and get on board the digital platforms. The calendar for each quarter (6 camps per quarter) is to be prepared in advance by each FLC. DCCs/BLBCs may discuss the "Conduct of Special camps by FLCs" as a separate agenda item in the quarterly DCC/BLBC meetings and provide necessary support in terms of identifying public places where camps can be held, enabling participation of bankers and public authorities for a concerted approach, giving publicity to camps and continuous monitoring of conduct of the camps by the FLCs.

Besides this, rural branches of banks are henceforth required to conduct only one camp per month (on the Third Friday of each month after branch hours). This camp will cover all the messages that are part of the Financial Awareness Messages (FAME) booklet and the two digital platforms UPI and \*99# (USSD).

### Approach by FLCs and Rural Branches



During FY 2020-21, 619 special camps on Going Digital, 684 Target Group Specific camps were conducted by FLCs. 8646 camps were conducted by the rural branches.

It has been observed that Special Camps and Target Group Specific Camps are not conducted by 23 FLCs at par with the instructions issued by RBI vide circular FIDD.FLC.BC.No.22/12.01.018/2016-17 dated 02.03.2017 during the first quarter of current financial year. Banks are requested to conduct the camps through their rural branch outlets and FLCs in accordance with the instructions issued vide aforesaid circular.

## 7.2. APPOINTMENT OF FINANCIAL LITERACY COUNSELLOR

The post of Financial Literacy Counsellor is vacant in the following districts.

Sr.	Name of the District	Lead Bank
1	Agar-Malwa	Bank of India
2	Barwani	Bank of India
3	Bhopal	Bank of India
4	Burhanpur	Bank of India
5	Dewas	Bank of India
6	Indore	Bank of India
7	Rajgarh	Bank of India
8	Shajapur	Bank of India
9	Ujjain	Bank of India
10	Anuppur	Central Bank of India
11	Dindori	Central Bank of India
12	Mandla	Central Bank of India
13	Narsinghpur	Central Bank of India
14	Ratlam	Central Bank of India
15	Sagar	Central Bank of India
16	Datia	Punjab National Bank
17	Ashoknagar	State Bank of India
18	Dhar	Bank of India
19	Neemuch	State Bank of India
20	Singrauli	Union Bank of India

Lead Banks of the respective district are requested to appoint the Financial Literacy Counselor in these districts at the earliest.

## AGENDA NO-8

# TARGETED FINANCIAL INCLUSION INTERVENTION PROGRAMME (TFIIP)

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

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

Number in lakh

District	Particulars	CASA Accounts	PMJJBY enrolments	PMSBY enrolments	APY beneficiaries
<b>Barwani</b>	Total number of account/enrolments to be achieved for achieving benchmark	17.98	1.35	4.20	0.40
	Actual no. of accounts/enrolments as on July-2021	11.67	0.79	2.48	0.30
	Remaining number of accounts to be opened/enrolments to be done for achieving benchmark	6.32	0.56	1.72	0.10
<b>Chhatarpur</b>	Total number of account/enrolments to be achieved for achieving benchmark	22.87	1.72	5.34	0.51
	Actual no. of accounts/enrolments as on July-2021	17.91	0.82	3.09	0.55
	Remaining number of accounts to be opened/enrolments to be done for achieving benchmark	4.96	0.91	2.25	-0.04
<b>Damoh</b>	Total number of account/enrolments to be achieved for achieving benchmark	16.40	1.24	3.83	0.36
	Actual no. of accounts/enrolments as on July-2021	11.98	0.38	3.11	0.36
	Remaining number of accounts to be opened/enrolments to be done for achieving benchmark	4.42	0.86	0.72	0.00
<b>Guna</b>	Total number of account/enrolments to be achieved for achieving benchmark	16.11	1.21	3.76	0.36

	Actual no. of accounts/enrolments as on July-2021	13.04	0.44	3.03	0.27
	Remaining number of accounts to be opened/enrolments to be done for achieving benchmark	3.07	0.77	0.73	0.09
<b>Khandwa</b>	Total number of account/enrolments to be achieved for achieving benchmark	17.00	1.28	3.97	0.38
	Actual no. of accounts/enrolments as on July-2021	13.71	0.69	2.65	0.26
	Remaining number of accounts to be opened/enrolments to be done for achieving benchmark	3.29	0.59	1.32	0.12
<b>Rajgarh</b>	Total number of account/enrolments to be achieved for achieving benchmark	20.06	1.51	4.68	0.45
	Actual no. of accounts/enrolments as on July-2021	16.63	0.88	3.55	0.46
	Remaining number of accounts to be opened/enrolments to be done for achieving benchmark	3.42	0.63	1.13	-0.01
<b>Singrauli</b>	Total number of account/enrolments to be achieved for achieving benchmark	15.29	1.15	3.57	0.34
	Actual no. of accounts/enrolments as on July-2021	8.50	0.35	1.37	0.31
	Remaining number of accounts to be opened/enrolments to be done for achieving benchmark	6.79	0.80	2.21	0.03
<b>Vidisha</b>	Total number of account/enrolments to be achieved for achieving benchmark	18.93	1.43	4.42	0.42
	Actual no. of accounts/enrolments as on July-2021	13.98	0.65	3.20	0.32
	Remaining number of accounts to be opened/enrolments to be done for achieving benchmark	4.95	0.78	1.22	0.10

LDM, Controlling Head of the Lead Bank of respective districts are requested to achieve the target in coordination with the District Administration.

## AGENDA NO-9

# STATUS OF MICRO FINANCE INSTITUTIONS (MFIs) IN M.P.

The overall Microfinance portfolio in Madhya Pradesh is Rs 14,936/- Crore with around 105 lenders serving to 63.52 lakh households with 39.35 lakh borrowers as of March 2020. The micro lenders include Banks, Small Finance Banks and MFIs. Lender wise outstanding of Microfinance in Madhya Pradesh is as under:-

Category of Institutions	NBFC MFIs	MFIs	SFBs	NBFCs	Not for profit
Portfolio in crore	6558	5054	2161	1080	83
Disbursement in FY 19-20 in crore	5147	5002	51.18		

There are around 50 Microfinance companies operating in Madhya Pradesh covering 50 Districts out of 52 districts with 1551 branches with an average 30 branches per district. The microfinance institutions catering to around 28.60 Lakh households, which constitutes roughly around 20 percent of the total households in the state. The Gross Total portfolio of Microfinance Institutions in Madhya Pradesh stands at Rs 6,558/- crores as on March 2020. In the FY 2019-20, the MFIs have disbursed Rs 6,809/- crores in Madhya Pradesh.

### Concentration of MFIs in the State

Concentration Parameters	No. of Districts	% of Districts	Portfolio (In cr.)
Districts with less than 5 MFIs	4	8.0%	39.26
Districts with less than 5 -10MFIs	13	26.0%	897.05
Districts with less than 11-15 MFIs	20	40.0%	2422.15
Districts with less than 16-20 MFIs	7	14.0%	1377.24
Districts with more than 20 MFIs	6	12.0%	1497.01

As represented in the table above, an uneven distribution of MFIs can be seen in the State. Wherein majority of players are concentrated in around 13 districts only and moderately in 20 other districts and in the rest 17 districts the presence of MFIs is very low so as portfolio.

**Any other issue with permission of the Chair**