

173rd & 174th meeting of the

STATE LEVEL BANKERS' COMMITTEE, MADHYA PRADESH



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AGENDA NOTE

Convenor- Central Bank of India

Abbreviations

ACP: Annual Credit Plan	MMYUY: Mukhya Mantri Yuva Udyami Yojana
ACS: Additional Chief Secretary	MOU: Memorandum of Understanding
APY: Atal Pension Yojana	MPGB: Madhya Pradesh Gramin Bank
ATR: Action Taken Report	MPIDC: Madhya Pradesh Industrial Corporation
BC: Business Correspondent	MSE: Micro and Small Enterprises
BRISC: Bank Recovery Incentive Scheme	MSME: Micro Small & Medium Enterprises
CBs: Commercial Banks	NABARD: National Bank for Agriculture & Rural Development
CD Ratio: Credit Deposit Ratio	NABCONS: NABARD Consultancy Services
CLR: Commissioner Land Records	NBFC: Non Banking Finance Company
CLSS: Credit Linked Subsidy Scheme	NI Act: Negotiable Instrument Act
CMRHM: Chief Minister Rural Housing Mission	NOC: No Objection Certificate
CSR: Corporate Social Responsibility	NPA: Non-Performing Assets
DBT: Direct Benefit Transfer	NRLM: National Rural Livelihood Mission
DCC: District Consultative Committee	NULM: National Urban Livelihood Mission
DCCB: District Central Cooperative Bank	OTS: One Time Settlement
DFS: Department of Financial Services	PACS: Primary Agriculture Co-operative Societies
DIF: Directorate of Institutional Finance	PMEGP: Prime Minister Employment Generation Programme
DLCC: District Level Consultative Committee	PMFBY: Pradhan Mantri Fasal Bima Yojana
DLTC: District Level Technical Committee	PMJDY: Pradhan Mantri Jan Dhan Yojana
DM: District Magistrate	PMJJBY: Pradhan Mantri Jeevan Jyoti Bima Yojana
DoT: Department of Telecom	PMSBY: Pradhan Mantri Suraksha Bima Yojana
EASE: Enhanced Access and Service Excellence	PoS: Point of Sale
FAME: Financial Awareness Messages	PSB: Public Sector Bank
FLC: Financial Literacy Centre	PVT: Private Sector Bank
FPO: Farmers Producer Organization	RBI: Reserve Bank of India
FY: Financial Year	RERA: Real Estate Regulatory Authority
Gol: Government of India	ROI: Return on Investment
GoMP: Government of Madhya Pradesh	RRB: Regional Rural Bank
HELAMS: Higher Education Loan Application monitoring System	RRC: Revenue Recovery Certificate
IBA: Indian Bank Association	RSETI: Rural Self Employment Training Institute
JKFRMY: Jai Kisan Fasal Rin Mafi Yojana	RTO: Regional Transport Office
JLG: Joint Liability Group	SCB: Scheduled Commercial Bank
KVIC: Khadi and Village Industries Commission	SFB: Small Finance Bank
L-1: Level One	SHG: Self Help Group
LDM: Lead District Manager	SLBC: State Level Bankers Committee
m-POS: Mobile Point of Sale	SRLM: State Rural Livelihood Mission
M.M: Margin Money	SSA: Sub Service Area
MFIs: Micro Finance Institutions	UTLBC: Union Territories Level Bankers Committee
MGB: Madhyanchal Gramin Bank	UTs: Union Territories
MMAKY: Mukhya Mantri Arthik Kalyan Yojana	VIP: Very Important Person
MMSY: Mukhya Mantri Swarojgar Yojana	Y-o-Y: Year on year

Adoption of the minutes of the 170th, 171st & 172nd SLBC meeting held on July 06, 2019

The Minutes of 170th/171st & 172nd meeting of SLBC held on July 06, 2019 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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AGENDA NO-1

Action Taken Report on action points of 170th, 171st &172nd SLBC meeting held on July 06, 2019

Sr.	Agenda Item/Decisions taken in the meeting	Action Taken Report
1	<p>Analysing reasons for multiple KCC</p> <p>The data provided by the banks for 'Jai Kisan Fasal Rin Mafi Yojana' shows that many farmers have loan accounts in multiple banks. It was advised that banks should obtain feedback from branches on this matter and analyse the reasons.</p> <p>Action: PSBs, RRBs & Cooperative Banks</p>	<p>Summary</p> <p>As per feedback received from the Banks, main reasons for having loan accounts in multiple banks are as under:</p> <ul style="list-style-type: none"> • Improper Bank's charge creation in the land records by the revenue authorities. • Removing Bank's charge from the land records without obtaining authenticated letter from Bank Branch. • Discontinuation of no dues certificate. • Non- seeding of Aadhaar with the loan accounts etc. • Cooperative Bank is not recording charge on land while extending production credit to farmers. <p>Bank wise feedback is given below:</p> <p>State Bank of India</p> <ul style="list-style-type: none"> • Proper record of Bank's Charge is not being noted on the Agriculture Land Records. • As per RBI Guidelines, no dues has been waived. Banks have to depend on the affidavit submitted by the farmer regarding their dues in any other financial institutions. • Farmers have more than one farm land and title document of different lands and sometimes the Bank with multiple banks. In some of the cases, the farmer has land in different tehsil / village also. <p>Allahabad Bank</p> <ul style="list-style-type: none"> • The process of obtaining NOC & creation of charge ensure non duplicity, while the loan is sanctioned. However of late, it has been observed that in many cases, the duplicacy & multiple financing is involved may be on account of manipulation of electronic data or physical records as various end.

		<p>Bank of Baroda</p> <ul style="list-style-type: none"> • No dues certificate is not taken by the Banks. • Altering the Bank's charge on land documents without consent of financing bank/branch. • Cooperative bank's charge is not reflected on Khasra/Khatauni. <p>Bank of India</p> <ul style="list-style-type: none"> • Earlier farmers don't used to provide Aadhaar number while availing KCC facility. These case are 4-5 year old. • Farmers who purchase seeds and fertilizers from cooperative society, invariable become borrower of society. Farmers do not provide such information to branches. Branches before sanctioning the KCC facility check charge on agriculture land, if there is no charge then they sanction KCC to farmer. <p>Canara Bank</p> <ul style="list-style-type: none"> • It has been observed by branches that charges are removed on submission of fake NOCs by some of the farmers, on account of which there are cases of double financing. • Many farmers are availing KCCs from two different banks on separate agricultural lands owned by the same farmer in order to avail interest subvention benefits which is extended upto limit of Rs. 3.00 lakhs only. • Delay in updation of land records at Tehsil level also results in farmers availing KCC from multiple banks. <p>DCCB/Apex Bank</p> <p>There are multiple accounts in KCC because farmers are member of cooperative societies and getting kind loan in the form of fertilizer and seed. Therefore multiple accounts are there.</p> <p>Madhya Pradesh Gramin Bank</p> <p>Multiple financing has happened due to non updation of charges of Banks in the revenue records.</p>
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		<p>Central Bank of India</p> <ul style="list-style-type: none"> • Provision of manual charge creation earlier, unavailability of Aadhaar. • Discontinuation of No dues and provision of Collateral free loans upto Rs 1.60 lakh etc. <p>Punjab National Bank</p> <p>As the KCC upto Rs. 1.00 lakh was issued on the basis of Affidavit/without NOC, the branch could not confirm that the farmer had KCC with other bank</p> <p>Andhra Bank</p> <p>Branches have informed that in earlier system of off-line mortgage, charges of banks have been removed without consent of the branch. New system of online mortgage will help in curbing multiple finance under KCCs.</p> <p>Corporation Bank</p> <p>Branches have informed that in earlier system of off-line mortgage, charges of banks have been removed without consent of branch. New system of online mortgage will help in curbing multiple finance under KCCs.</p> <p>Oriental Bank of Commerce</p> <ul style="list-style-type: none"> • Earlier when Aadhaar was not in use, farmers used to get finance through multiple Voter ID card from different Banks • Farmers used to get released Bank's charge form land records with the help of Tehsil's employee then same land is used to get finance from any other Bank. • Branch Managers have raised this issue many times in DLCC meeting but no action initiated by Government. <p>Syndicate Bank</p> <ul style="list-style-type: none"> • Many farmers availed the facility for fertilizer & others from cooperative banks and also taken KCC from Nationalized Banks and few farmers availed the KCC from different banks on separate agriculture lands. • Non creation of proper charge on Agriculture Land by the Tehsildar/Registrar office. • 100% KCC borrower's account are not linked with Aadhaar.
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		<p>UCO Bank</p> <p>Rin Mafi portal is not permitting to upload data of farmers having loan account in multiple banks.</p> <p>IDBI Bank</p> <p>Earlier Banks were unable to view the details of land mortgaged/ charge creation done.</p>																								
2	<p>Deployment of ATMs & BCs</p> <p>a. Replacement of ATMs</p> <p>It was observed that the number of ATMs in the State have declined during the year ending March 2019 from previous year. It was informed that Banks are either upgrading the ATMs or replacing them. ACS-Finance advised banks to complete such replacement by September 2019.</p> <p>Action: All concerned Banks</p> <p>b. Deployment of ATMs in Tribal Districts</p> <p>Banks were requested to deploy ATMs/Mobile ATMs in 20 tribal Districts to enhance banking reach in the tribal districts.</p> <p>Action: All Banks</p>	<p>There were 9,316 ATMs in March 2019, which have been increased to 9,345 in September, 2019. This confirms compliance of advice of ACS-Finance, that banks should replace the ATMs. Banks may please give updated status of replacement of closed ATMs.</p> <p>Bank wise details of number of ATMs deployed at Tribal District are as under:</p> <table><tr><th>Bank</th><th>No. of ATMs deployed/Comments</th></tr><tr><td>Allahabad Bank</td><td>2</td></tr><tr><td>Andhra Bank</td><td>12</td></tr><tr><td>Bank of Baroda</td><td>128</td></tr><tr><td>Canara Bank</td><td>16</td></tr><tr><td>Punjab National Bank</td><td>67</td></tr><tr><td>Syndicate Bank</td><td>38</td></tr><tr><td>UCO Bank</td><td>8</td></tr><tr><td>HDFC Bank</td><td>10</td></tr><tr><td>Corporation Bank</td><td>12</td></tr><tr><td>Indian Bank</td><td>1</td></tr><tr><td>State Bank of India</td><td>We are providing ATM services in all the tribal districts except Sidhi. We are exploring to deploy ATM in next phase.</td></tr></table>	Bank	No. of ATMs deployed/Comments	Allahabad Bank	2	Andhra Bank	12	Bank of Baroda	128	Canara Bank	16	Punjab National Bank	67	Syndicate Bank	38	UCO Bank	8	HDFC Bank	10	Corporation Bank	12	Indian Bank	1	State Bank of India	We are providing ATM services in all the tribal districts except Sidhi. We are exploring to deploy ATM in next phase.
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		Bank of India	BOI has neither shifted ATMs from tribal districts nor deployed any ATMs in last year.
		ICICI Bank	Direction issued to all such Branches to identify the opportunity for new ATMs in these Districts
		M.P. Gramin Bank	Bank has already submitted the proposal vide letter HO/IT/2019-20/51 dated 25.06.2019 to Tribal welfare department of M P Govt.
		Central Bank of India	72
		DCCB	मध्य प्रदेश शासन आदिम जाति विभाग स्तर से आदिवासी ब्लाक में स्थित बैंक की शाखाओं में एटीम लगाने हेतु आर्थिक सहायता के लिये आवश्यक जानकारी शीर्ष बैंक द्वारा उक्त विभाग को पत्र क्र. 487 दिनांक 31.05.2019 से उपलब्ध करा दी गई है. सहकारी बैंको में माइक्रो एटीम लगाने की कार्यवाही प्रक्रियाधीन है.
	<p>c. Deployment of Micro ATMs in PACS</p> <p>NABARD is making available funds for micro ATMs to RRBs and Cooperatives. The State Government could take a decision to deploy such micro ATMs in the all the PACS (Primary Agriculture Co-operative Societies).</p> <p>Action: Farmers Welfare, Agriculture Development & Cooperative Department, Govt. of M.P.</p>	<p>DCCB- The matter is under process.</p>	

<p>d. Deployment of BCs at Weekly Markets</p> <p>Banks were requested to deploy BCs at weekly markets in the rural areas.</p> <p>Action: All concerned Banks</p>	<p>Some Banks have deployed their BCs in weekly Haat. However, some are yet to deploy. Bank wise status is as follows:</p> <p>Allahabad Bank The Bank has deployed BCs at weekly market on places like Malhauili, Satna, Gunga, Bairagarh, Lalariya, Sehore, Hirnai, Kharwakalan, Mandsaur, Rasoolpur, Sidhi, Rampur Naikin and Rampur Baghelan ,</p> <p>Central Bank of India BCs have been deployed at Weekly Haat market in various locations like Jaduajheda, Gadola Jageer, Bardha, Khurai, Kuwa etc.</p> <p>State Bank of India Bank's CSPs are providing banking services in the weekly markets at their locations. However, SLBC should arrange to provide a list of such villages, if any, to reconcile the position.</p> <p>Bank of Baroda- No Comment</p> <p>Bank of India BC agents are used to fix their location where number of transaction are more and they used to attend market place also. It helps to increase their transaction and their commission</p> <p>Bank of Maharashtra BC's are already working in their SSA and in rural area weekly movement is ascertained by Branch</p> <p>Canara Bank Presently BCs are deployed only in branches in rural areas. However, bank will initiate deployment of BCs at weekly markets to facilitate financial transactions in the weekly markets.</p> <p>Corporation Bank All the BCs of Bank are providing services in their SSA on weekly Bazar.</p> <p>Indian Bank We are having 13 BCs and we have directed them to visit weekly markets</p> <p>Indian Overseas Bank- We note for compliance of the same.</p>
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		<p>Oriental Bank of Commerce We have instructed all the branches where BCs are placed to serve on weekly market in rural areas.</p> <p>Punjab National Bank BCs are working from fixed place. However they are visiting Panchayat Bhawans once in a month for implementing Govt. scheme.</p> <p>Punjab & Sindh Bank All BCAs have been instructed to be present on the market day in their assigned villages.</p> <p>Uco Bank Sheopur, Magrol, Obaidullaganj</p> <p>Union Bank of India एसएलबीसी से आबंटित सभी 533 एसएसए केन्द्रों पर बैंक मित्र नियुक्त एवं कार्यशील हैं और बी सी के रूप में एसएचजी की महिला सदस्य को बैंक सखी के रूप में नियुक्त किए जाने के संबंध में सूचित किया गया है</p> <p>HDFC Bank Bank has appointed BCs in village which are fully functional and there services will be available during the weekly markets in those villages.</p> <p>ICICI Bank BCs are available at Weekly markets and again sensitised once again to all BCs</p> <p>IDBI Bank RajGarh and Bichpuri Riya</p> <p>MP Gramin Bank We already guided our BCs through corporate BC to be present at weekly market place for better customer service and in turn to improve their earnings.</p> <p>Madhyanchal Gramin Bank Instruction has been noted.</p> <p>Andhra Bank All the BCs of Bank are providing services in their SSA on weekly Bazar.</p>
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<p>3</p>	<p>KCC for Fisheries & Animal Husbandry</p> <p>The Government of India has extended the facility of Kisan Credit Card (KCC) to fisheries and animal husbandry farmers to help them meet their working capital needs. RBI has already issued a Circular in this regard. However, such scheme is yet to be implemented in the State. NABARD was requested to prepare a model scheme for the same.</p> <p>Action: NABARD</p>	<ul style="list-style-type: none"> It has been informed by NABARD that Scale of Finance for Animal Husbandry (AH) & Fisheries has been fixed in the following 9 districts in the State so far as on 24.10.2019: <p>Jabalpur, Datia, Shajapur, Rewa, Vidisha, Khandwa, Mandsaur, Raisen & Hoshangabad</p> <ul style="list-style-type: none"> In the remaining districts, Scale of Finance for AH & Fisheries is yet to be fixed.
<p>4</p>	<p>Low CD ratio districts- conducting study</p> <p>The House felt necessary to have a detailed study of the low CD ratio districts (below 40%) to overcome the issue. Banks requested the State Government to bear expenses of such study. ACS-Finance requested NABARD to submit a proposal to DIF for conducting study through NABCONS.</p> <p>Action- NABARD</p>	<p>In response to proposal submitted by NABARD, Directorate of Institutional Finance (DIF), GoMP has decided to assign the study to NABCONS and offered letter on 30th October 2019.</p>
<p>5</p>	<p>On-boarding of all banks and recording mortgage in online mortgage module</p> <p>a. Banks have been given a right in the land records portal of the state government to raise on-line request for recording mortgage in land records. So far, only 23 banks had been registered into this platform. Remaining banks were requested to on-board.</p> <p>Action: All Concerned Banks</p>	<ul style="list-style-type: none"> 29 Banks out of 50 have on boarded into this platform. These banks have created 3322 users. Bank wise details are given in the Agenda no-9

	<p>b. In addition, all Banks were requested to start registering mortgage with this utility.</p> <p>Action: All Banks</p>	<ul style="list-style-type: none"> 2198 online mortgage have been registered in the portal. Bank wise details are given in Agenda no.9
	<p>c. Presently, there is no provision to register Bank's charge in the land records by DCCBs, for KCC loan. Banks requested to the State Government that there should also be provision in DCCBs for recording mortgage after issuing KCC to the farmers to avoid multiple financing and to create credit history of the borrowers.</p> <p>Action: Cooperative Dept. GoMP</p>	<p>Response awaited.</p>
6	<p>Chief Minister Rural Housing Mission</p> <p>NPA position of the banks under CMRHM scheme is very alarming. Banks requested the State Government to start a drive to recover dues from the defaulters. Further, the matter for issuing an administrative order has been pending with the State Government since long time.</p> <p>Action: P&RD Dept. GoMP</p>	<p>The Administrative Order is awaited.</p>
7	<p>Pending applications with DMs under Section 14 of SARFAESI Act</p> <p>Banks informed that DMs/Tehsildars again issue notice to the borrower(s) and start hearing afresh. This act is one of the main reasons for delay in disposal of cases at district level. State Government</p>	<ul style="list-style-type: none"> 368 applications of 5 Banks namely SBI, CBoI, PNB, BOB and BOI were pending with District Magistrate as on 25.10.2019. It is informed that DMs are still taking long time (more than 60 days) in disposal of the cases filed under Section 14 of SARFAESI Act. DIF had advised to escalate specific cases, which has been complied by few Banks. Commissioner Institutional Finance, GoMP during sub-committee meeting for recovery, assured to issue administrative advice to DMs reiterating their role and responsibility.

	<p>was requested to look into the matter to reduce pendency.</p> <p>Action: DIF, GoMP</p>	
8	<p>Strengthening BRISC/RRC mechanism</p> <p>An incentive scheme (BRISC) in the state is in vogue needs to be revived so as to effect maximum recovery. Banks were requested to provide their feedback about how to strengthen BRISC in the state.</p> <p>Action: All Banks</p>	<p>Bank wise feedback is given below:</p> <p>Allahabad Bank</p> <p>The State Govt should take an initiative on commission basis for recovery in loan accounts upto Rs.10.00 lacs on pro rata basis. The machineries involved in the system, should be Tehsildar and local PS, as in the case of RC filed accounts.</p> <p>Bank of Baroda</p> <p>A separate Nodal officer (other than Tehsildar with administrative power of Tehsildar) may be appointed by GoMP for recovery/Monitoring of RRC).</p> <p>Bank of India</p> <p>We are not getting any help from Tehsildar in recovery of bad account. State Govt. to instruct Collectors, SDMs and Tehsildar to help in recovery of bad loan esp. borrower who are intentionally not paying banks dues.</p> <p>Bank of Maharashtra</p> <p>Time Bound Recovery Programme by Revenue Authorities in RRC software,</p> <p>Canara Bank</p> <p>Our Bank has noticed that proposals send for recovery under the BRISC scheme is not settled. We propose that there shall be monthly meeting of bank officials with the liasioning officer atleast at BLBC level and also at SLBC level for effective monitoring and functioning of scheme</p> <p>Indian Bank</p> <p>Training should be conducted for zonal or regional level officer so that they can further train their branches regarding BRISC working. Monitoring of BRISC portal may be made an agenda for DLCC meeting</p>

		<p>Indian Overseas Bank</p> <p>BRISC can be strengthened only if positive results are obtained timely, Steps can be taken to initiate timely disposal of pendency.</p> <p>Oriental Bank of Commerce</p> <ul style="list-style-type: none"> • Tehsil office should take immediate action on all application pending with them. • Any staff from Tehsil office should jointly visit at borrowers/defaulters place. • Tehsil office should take action of seizing property of defaulters. It will set example for all defaulters. • There should be time limit for disposal of RRC cases. <p>Punjab National Bank</p> <p>Active participation of Govt. machinery</p> <p>Punjab and Sind Bank</p> <p>Bank is not getting adequate gains in the spirit of BRISC at Ashok Nagar, Guna, Sagar, Shivpuri, Morena, Bhind, Hoshangabad, Jabalpur. Concerned may please be advised.</p> <p>State Bank of India</p> <ul style="list-style-type: none"> • Delay in allotment of cases to Tehsildar by district collector is observed. Time line as per the act need to be adhered. • Non issuance of notice/ delay in issuing notice to borrowers is observed. There should also be time line for issuance of notice by Tehsildar. • Follow up of notices issued is to be ensured. • There should be platform for discussing pending RRC cases regularly with Tehsildar by banks. <p>Syndicate Bank</p> <p>Government machinery should help in recovery of bad loans/RRC. There should be change in legal frame work to facilitate NPA recovery</p> <p>United Bank of India</p> <ul style="list-style-type: none"> • Online portal incorporating the overall progress & status.
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	<ul style="list-style-type: none"> • Awareness campaign regarding benefits & pitfalls of non-prepayment of loans by local administration. • Follow-up mechanism under administrative office especially in cases of Govt. Sponsored loans. <p>Union Bank of India</p> <p>संबन्धित विषय में गठित उप-समिति की बैठक में चर्चा की गई</p> <p>HDFC Bank</p> <ul style="list-style-type: none"> • High value cases need to be marked as priority cases. • 10 High value cases should be short-listed post discussion with bank and take it forward accordingly for further action. • One day in a week need to be fixed for execution of attachment warrant. so that Kurk ameen can plan his priority accordingly. • Commercial vehicle cases under attachment warrant need to be informed to RTO to provide the intimation once the vehicle comes to RTO for taking fitness certificate and Tax deposition. • Deposition of 25% amount of RRC amount made mandatory before giving time or any relief in the attachment warrant cases. • Lok Adalat to be conducted in every alternate month for final Notice Cases <p>IDBI Bank</p> <ul style="list-style-type: none"> • Quick disbursal of cases. • Automated escalation matrix for better control <p>Madhya Pradesh Gramin Bank</p> <p>Our branches are facing problem in updating information on RRC portal due to technical reasons like link failure etc.</p> <p>Madhyanchal Gramin Bank</p> <ul style="list-style-type: none"> • The bank's controlling offices should also be provided with IDs and passwords for access to the portal, so that follow up can be done effectively. • RRC Filed in KCC (JKFRMY) a/c will be deleted so that BRISC Portal will show actual RRC status in KCC product. • Contact details of Tehsildar should be display on BRISC Portal. So follow up can be done easily.
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<p>9</p>	<p>Government sponsored schemes</p> <p>a. Obtaining Collateral security-Examining cases</p> <p>793 cases of MukhyaMantri Self-employment generation schemes had been referred to different banks, where branches had obtained collateral security. However, as per the provisions of the schemes, banks should not take any collateral security. Commissioner, Institutional Finance requested Punjab National Bank to do the analysis and put-up the detailed findings in the sub-committee meeting of MSME.</p> <p>Action: Punjab National Bank</p> <p>b. Sponsoring potential cases by Bank Branches under Govt. sponsored schemes</p> <p>Banks raised an issue about applications not being distributed in accordance with the number of branches by the sponsoring agencies. ACS-Finance stated that if banks sponsor the potential cases themselves, concerned department should not have any objection. It was decided that MSME Department will issue a circular in this regard.</p> <p>Action: All concerned Departments & MSME Dept. Govt. of M.P.</p>	<p>In the sub-committee meeting held on 22.07.2019, the issue was deliberated upon. Most of the Banks have stated that the collateral has been accepted wherever the same offered voluntarily by the applicant either to take benefit of ROI or considering of enhancement in limit in future</p> <p>Circular is to be issued by MSME Department of GoMP.</p>
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	<p>c. National Urban Livelihood Mission (NULM)</p> <p>Commissioner, Urban Administration and Development requested about forming a separate sub-committee of NULM. ACS-Finance requested Allahabad Bank to invite NULM Dept. in the SHG sub-committee meeting and discuss the matter.</p> <p>Action: Allahabad Bank</p>	<p>SHG/JLG linkage held on 26.06.2019 wherein Official from NULM was also present there. Wherein the Chairman of the Committee/ Convenor Bank, SRLM and the House was of the view to conduct separate meeting with formation of new Sub-committee with NULM. Because area of coverage in SRLM is different from NULM.</p>
	<p>d. National Bamboo Mission</p> <p>There is a capital investment subsidy scheme under the National Bamboo Mission. Madhya Pradesh has a great potential for investment under this scheme. Banks were requested to finance the activities related to bamboo.</p> <p>Action: All Banks</p>	<p>Information about bank finance under this scheme is not received from any Bank.</p>
10	<p>Financial literacy camps at rural Haats</p> <p>In terms of RBI directives, every rural bank branch has to organise at least one financial literacy camp in its respective area. Banks were requested to organise Financial Literacy in the rural Haats.</p> <p>It was also emphasized to hold digital literacy camps by deploying mobile literacy vans at various places.</p> <p>Action: All Banks</p>	<p>Banks have confirmed that they are organizing Financial Literacy camps in rural Haats.</p>

<p>11</p>	<p>CM helpline complaints</p> <p>It was observed that complaints under CM Helpline are increasing. Banks were requested to ensure satisfactory closure of pending complaints at the earliest.</p> <p>Action- All Concerned Banks</p>	<p>7479 complaints were pending at L-1 level as on 23.10.2019. Bank wise details are given in Agenda no 19</p>
<p>12</p>	<p>Locked Land Values</p> <p>MD-MPIDC stated that there are around 160 NPA industrial units in the state located in leased land of MPIDC (Madhya Pradesh Industrial Corporation). These units are not functioning. The promoters have defaulted to banks as well to MPDIC. Legal battles among bank(s) and promoters are lying in Courts for pretty long time. He offered voluntary services of MPIDC in bringing interested entrepreneurs across table. ACS-Finance appreciated the idea and advised banks to approach MD-MPIDC who should also be invited in the next sub-committee meeting on recovery.</p> <p>Action: Convenor-Sub-Committee, Recovery, SBI</p>	<p>State Bank of India</p> <p>We have noted and invite representative of MPIDC in the next sub-committee meeting on recovery.</p>

AGENDA NO-2

Review of Banking development in Madhya Pradesh

Q-2 FY 2019-20

2.1. KEY BANKING PARAMETERS OF THE STATE AS ON 30.09.2019

Number in actuals & outstanding amount in Rs. Crore

Sr.	Parameters	Outstanding Amount			Variation			
					Sep-18		Sep-19	
		Sep-17	Sep-18	Sep-19	Absolute Term	%	Absolute Term	%
1	Total number of Branches	7,254	7,473	7,806	219	3.02	333	4.46
2	Total number of ATMs	9,263	9,579	9,345	316	3.41	-234	-2.44
3	Total Deposits	3,48,872	3,78,896	4,16,048	30,024	8.61	37,152	9.81
4	Total Advances	2,57,744	2,85,630	3,21,448	27,886	10.82	35,818	12.54
4a	Credit as per place of utilization	7,961	8569	11,667	608	7.64	3,098	36.15
5	Credit Deposit Ratio	73.88	75.38	77.26	1.51	2.04	1.88	1.88
5a	CD Ratio including credit as per place of utilisation	73.88	77.65	80.07	3.77	5.10	2.42	2.42
6	Total Business [3+4]	6,06,616	6,64,526	7,37,496	57,910	9.55	72,970	10.98
7	Agriculture	88,963	97,201	1,01,825	8,238	9.26	4,624	4.76
8	Crop Loans out of total agriculture	66,973	74,372	76,405	7,399	11.05	2,033	2.73
9	% of Agriculture advances to Total advances [RBI Norm: 18%]	34.52	34.03	31.68	-0.49	-1.41	-2.35	-2.35
10	MSME	40,898	49,794	55,430	8,896	21.75	5,636	11.32
10a	Credit to Micro Enterprises	18,042	24,206	27,558	6,164	34.16	3,352	13.85
11	% of credit to micro enterprises to total advances (RBI Norm-7.5%)	7.00	8.47	8.57	1.47	21.07	0.10	0.10
12	Export Credit	123	281	332	158	128.46	51	18.15
13	Education	1,939	2,132	2,175	193	9.95	43	2.02
14	Housing	20,677	19,173	21,407	-1,504	-7.27	2,234	11.65
15	Social Infrastructure	103	218	214	115	111.65	-4	-1.83
16	Renewable Energy	58	47	57	-11	-18.97	10	21.28
17	Others	6,184	3,434	3,547	-2,750	-44.47	113	3.29
18	Total Priority Sector Advances [7+10+12+13+14+15+16+17]	1,58,945	1,72,280	1,84,987	13,335	8.39	12,707	7.38
19	% of Priority Sector advances to Total advances [RBI Norm: 40%]	61.67	60.32	57.55	-1.35	-2.19	-2.77	-2.77
20	Total Non-Priority Sector Advances	98,799	1,13,350	1,36,461	14,551	14.73	23,111	20.39
21	Advances to small & marginal farmers	25,559	32,187	32,797	6,628	25.93	610	1.90
22	% of advances to small & marginal farmers to total advances [RBI Norm: 8%]	9.92	11.27	10.20	1.35	13.64	-1.07	-1.07
23	Total NPA	19,895	33,070	37,535	13,175	66.22	4,465	13.50
24	% of NPA to total advances	7.72	11.58	11.68	3.86	49.99	0.10	0.10
25	Advances to Weaker Sections	51,109	59,208	68,202	8,099	15.85	8,994	15.19
26	% of advances to Weaker Sections to total Advances [RBI Norm: 10%]	19.83	20.73	21.22	0.90	4.54	0.49	0.49

2.2. KEY HIGHLIGHTS- SEPTEMBER 30, 2019 (FY 2019-20)

Highlights of the performance of all the Banks during Q-2 FY 2019-20 are given below:

1. Total Business of the Banks increased to Rs.7,37,496 crore in September 2019 from Rs. 6,64,526 crore in previous year. On year-on-year (y-o-y) basis, bank's business increased by 10.98% in September 2019 as compared with an increase of 9.55% in September 2018.
2. Aggregate deposits increased by Rs 37,152 Crore y-o-y and stood at Rs. 4, 16,048 crore in September 2019. The year-on-year (y-o-y) growth in aggregate deposits worked out to 9.81% in September 2019 which was higher as compared with that in September 2018 i.e. 8.61%.
3. Share of CASA (Current Account & Savings Account) declined to 47% in September 2019 from 49% previous year.
4. The credit-deposit (C-D) ratio of the state increased to 77.26% at the end of September 2019 from 75.38% a year ago. However, actual CD ratio stood at 80.07% after including credit of Rs. 11,667 crore as per "place of utilisation Norm" of RBI.
5. Gross Advances of the Banks increased to Rs.3, 21,448 crore in September 2019 from Rs. 2, 85,630 crore previous year, registering y-o-y growth of 12.54%, which was higher than the y-o-y growth rate of 10.82% in September 2018.
6. Agriculture credit shown negative y-o-y growth rate in September 2019 as compared to the corresponding period of previous year. Annual growth rate of agriculture credit was 4.76% in September 2019, which is lower than the growth rate of 9.26% in previous year. Agriculture credit is constituting 31.68% of the total credit portfolio as on September 2019.
7. Credit to MSME sectors stood at Rs. 55,430 crore in September 2019, showing y-o-y growth of 11.32% as compared to 21.75% a year ago.
8. Credit to housing under priority sector has shown positive y-o-y growth rate of 11.65% in September 2019, as compared to negative growth rate of - 7.27% in previous year.
9. Gross NPA increased to Rs 37,535 crore in September 2019 from Rs 33,070 crore in September 2018, showing 13.50% increase year on year basis. During corresponding period of previous year, it increased by 66.22% y-o-y.
10. 10 Banks namely State Bank of India, DCCBs, Bank of India, Central Bank of India, Punjab National Bank, Union Bank of India, HDFC Bank, Bank of Baroda, ICICI Bank and Madhya Pradesh Gramin Bank are accounted for over two-thirds (77%) of total business of the banks as on September 2019.

Top 10 Banks in M.P.

As on September 30, 2019

Amount in Crore

	Business	% of total Bank's Business hold	Deposits	% of total Bank's Deposits hold	Advances	% of total Bank's credit hold
State Bank of India	202,983	28	125,384	30	77,599	24
DCCB & Apex Bank	59,581	8	24,975	6	34,606	11
Bank of India	49,048	7	27,308	7	21,740	7
Central Bank of India	44,729	6	30,728	7	14,001	4
Punjab National Bank	44,631	6	25,546	6	19,085	6
Union Bank of India	43,288	6	27,136	7	16,152	5
HDFC Bank	34,170	5	14,294	3	19,876	6
Bank of Baroda	33,336	5	18,793	5	14,544	5
ICICI Bank	29,667	4	11,387	3	18,280	6
MPGB	23,993	3	14,470	3	9,522	3

2.3 PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS

BANKING FACILITIES

Banks in Madhya Pradesh have a network of 7,806 branches spanning 35% (2,692), 32% (2,526) and 33% (2,591) in rural, semi-urban and urban & metropolitan areas respectively with 9,345 ATMs as on September 30, 2019. Besides brick and mortar branches, banking facilities are being extended by 10,343 business correspondents in 11,864 rural Sub Service Areas (SSAs).

It is observed that some Public Sector Banks have rationalised their branches and ATMs in September 2019 as compared to previous year.

ATMs shutdown have happened mostly in urban areas, where the banking networks are amply penetrated and people are increasingly getting used to digital transactions.

While most private sector banks such as HDFC Bank, ICICI Bank, Axis Bank, IDFC First Bank etc. have increased their banking networks in this period.

DEPOSITS

Banks deposits grew at 9.81% year-on-year to Rs 4.16 lakh crore in September 2019 from Rs 3.79 lakh crore in previous year. Deposits in rural, semi-urban and urban areas grew at the rate of 10%, 12% & 9% respectively y-o-y in September 2019.

Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY) have also increased by Rs 1,086 crore in a year and reached to Rs 5,320 crore in September 2019.

CREDIT

Bank's credit grew at 12.54% year-on-year to Rs 3.21 lakh crore in September 2019 from Rs 2.85 lakh crore in September 2018. Credit offtake in rural, semi-urban and urban areas grew at the rate of 8%, 18%, and 12% respectively in Sep-2019.

Bank's credit to agriculture, MSME, housing, education and priority sector grew at 4.76%, 11.32%, 11.65%, 2.02% and 7.38% respectively year-on-year in September 2019. However, social infrastructure sector recorded negative growth over previous year.

AGENCY WISE GROWTH IN DEPOSITS AND CREDIT

Amount in Crore							
Sr.	Bank Type	Sep-2018		Sep-2019		Growth %	
		Deposits	Credit	Deposits	Credit	Deposits	Credit
1	Public Sector Bank	2,93,740	1,82,623	3,08,057	1,99,188	4.87	9.07
2	Private Sector Banks	39,916	53,611	58,571	70,201	46.73	30.95
3	Commercial Banks	3,33,656	2,36,233	3,66,628	2,69,389	9.88	14.04
4	Regional Rural Banks	20,931	11,837	22,385	11,936	6.95	0.83
5	Cooperative Banks	23,103	34,247	24,975	34,606	8.10	1.05
6	Small Finance Banks	1,206	3,312	2,046	5,518	69.66	66.60
	Total	3,78,896	2,85,630	4,16,048	3,21,448	9.81	12.54

AGRICULTURE

Credit growth in agriculture credit has been a mere 4.76% y-o-y in September 2019 as compared to 9.26% during corresponding period of previous year.

Outstanding amount in Crore						
Sr.	Bank Type	Agriculture Loans			Variation %	
		Sep-17	Sep-18	Sep-19	Sep-18	Sep-19
1	Public Sector Bank	45,351	47,012	48,914	3.66	4.04
2	Private Sector Banks	11,383	13,763	16,847	20.91	22.40
3	Commercial Banks	56,734	60,776	65,761	7.12	8.20
4	Regional Rural Banks	7,395	7,673	7,730	3.76	0.73
5	Cooperative Banks	24,833	28,112	27,062	13.20	-3.74
	Total	88,963	97,201	1,01,825	9.26	4.76

Negative credit growth in DCCBs and low credit growth in RRBs 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.

Outstanding amount in Crore						
Sr.	Bank Type	Agriculture Crop Loans			Variation %	
		Sep-17	Sep-18	Sep-19	Sep-18	Sep-19
1	Public Sector Bank	31,866	34,167	35,408	7.22	3.63
2	Private Sector Banks	5,521	6,479	7,469	17.35	15.29
3	Commercial Banks	37,387	40,646	42,877	8.72	5.49
4	Regional Rural Banks	6,686	6,933	7,074	3.69	2.03
5	Cooperative Banks	22,899	26,781	26,246	16.95	-2.00
	Total	66,973	74,372	76,405	11.05	2.73

The share of agriculture term loan to total agricultural credit improved to 24.96% in September 2019 from 23.49% previous year. Credit to agriculture term loans was Rs 22,828 crore in September 2018, which increased to Rs 25,419 crore in Sep-19.

MICRO SMALL AND MEDIUM ENTERPRISES

- Credit to MSME sector rose by 11.32% year-on-year in September 2019 as compared with an increase of 21.75% in the same period of previous year.
- The outstanding credit to MSMEs grew to Rs 55,430 crore at the end of quarter ended September 2019 from Rs 49,794 crore in September 2018.

HOUSING

- As of September 2019, credit to housing under priority sector increased by 11.65% year-on-year as compared to negative growth of -7.27% in previous year.

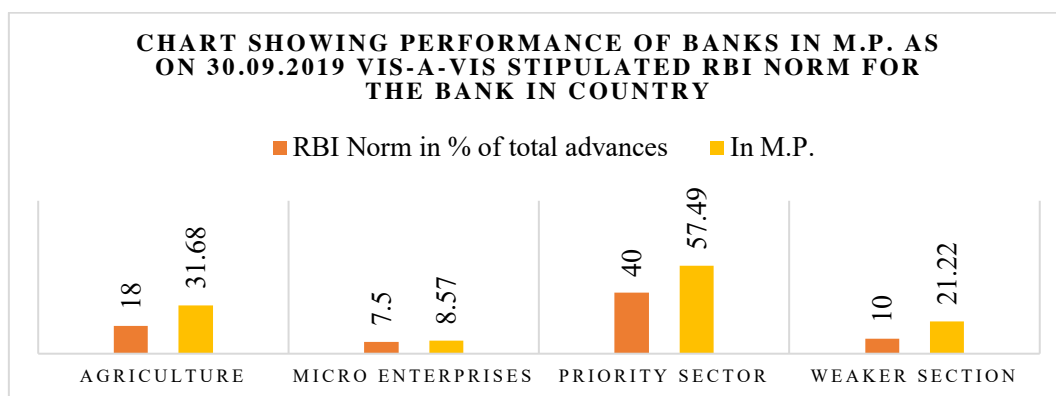
EDUCATION

- Education loans under priority sector (Up to Rs 10 lakh) has shown 2.02% growth over previous year.

PRIORITY SECTOR

- Priority sector advances increased by 7.38% in September 2019 as compared with an increase of 8.39% in September 2018.
- The outstanding credit to priority sector grew to Rs 1.85 lakh crore at the end of September 2019 from Rs 1.72 lakh crore in September 2018.

2.4 RBI NORM VIS-À-VIS PERFORMANCE OF BANKS IN MADHYA PRADESH AS ON SEPTEMBER 30, 2019



This agenda is placed for discussion.

2.5 PERFORMANCE OF SCHEDULED COMMERCIAL BANKS (SCBs) IN MADHYA PRADESH FY 2019-20 (Excluding RRBs)

Outstanding amount in Crore

Sr.	Parameters	Outstanding Amount			Variation			
					Sep-18		Sep-19	
		Sep-17	Sep-18	Sep-19	Absolute Term	Percentage	Absolute Term	Percentage
1	Total number of Branches	5,085	5,142	5,335	57	1.12	193	3.75
2	Total number of ATMs	9,256	9,484	9,230	228	2.46	-254	-2.68
3	Total Deposits	3,08,598	3,33,656	3,66,628	25,058	8.12	32,972	9.88
4	Total Advances	2,16,662	2,36,233	2,69,389	19,571	9.03	33,156	14.04
4a	Credit as per place of utilization	7,961	8,570	11,667	609	7.65	3,097	36.14
5	Credit Deposit Ratio	70.21	70.80	73.48	0.59	0.84	2.68	2.68
5a	CD Ratio including credit as per place of utilisation	70.21	73.37	76.66	3.16	3.16	3.29	3.29
6	Total Business [3+4]	5,25,260	5,69,889	6,36,017	44,629	8.50	66,128	11.60
	PRIORITY SECTOR ADVANCES							
7	Agriculture	56,734	60,776	65,761	4,042	7.12	4,985	8.20
8	Crop Loans out of total agriculture	37,387	40,646	42,877	3,259	8.72	2,231	5.49
9	% of Agriculture advances to Total advances [RBI Norm: 18%]	26.19	25.73	24.41	0.01	0.01	-1.32	-1.32
10	MSME	39,766	46,672	50,662	6,906	17.37	3,990	8.55
10a	Credit to Micro Enterprises	17,111	21,914	24,349	4,803	28.07	2,435	11.11
11	% of credit to micro enterprises to total advances (RBI Norm-7.5%)	7.90	9.28	9.04	1.38	1.38	-0.24	-0.24
12	Export Credit	123	281	332	158	128.46	51	18.15
13	Education	1,849	2,043	2,087	194	10.49	44	2.15
14	Housing	18,468	16,958	19,121	-1,510	-8.18	2,163	12.76
15	Social Infrastructure	103	215	205	112	108.74	-10	-4.65
16	Renewable Energy	57	46	56	-11	-19.30	10	21.74
17	Others	1,749	1,695	1,521	-54	-3.09	-174	-10.27
18	Total Priority Sector Advances [7+10+12+13+14+15+16+17]	1,18,849	1,28,686	1,39,745	9,837	8.28	11,059	8.59
19	% of Priority Sector advances to Total advances [RBI Norm: 40%]	54.85	54.47	51.87	-0.38	-0.38	-2.60	-2.60
20	Total Non-Priority Sector Advances	97,813	1,07,547	1,29,644	9,734	9.95	22,097	20.55
21	Advances to small & marginal farmers	18,713	24,791	25,404	6,078	32.48	613	2.47
22	% of advances to small & marginal farmers to total advances [RBI Norm: 8%]	8.64	10.49	9.43	1.86	1.86	-1.06	-1.06
23	Total NPA	14,374	26,967	27,980	12,593	87.61	1,013	3.76
24	% of NPA to total advances	6.63	11.42	10.39	4.78	4.78	-1.03	-1.03

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

Sector	Country*			Variation %		Madhya Pradesh			Variation %	
	Sep-17	Sep-18	Sep-19	Sep-18	Sep-19	Sep-17	Sep-18	Sep-19	Sep-18	Sep-19
Total Credit	72,13,279	80,24,959	86,80,216	11.25	8.17	2,16,662	2,36,233	2,69,389	9.03	14.04
Agriculture & Allied	9,97,097	10,54,439	11,27,794	5.75	6.96	56,734	60,776	65,761	7.12	8.20
MSME	13,78,790	14,63,557	15,22,917	6.15	4.06	39,766	46,672	50,662	17.37	8.55
Education	71,975	69,100	68,229	-3.99	-1.26	1,849	2,043	2,087	10.49	2.15
Housing	9,23,102	10,50,222	12,53,190	13.77	19.33	18,468	16,958	19,121	-8.18	12.76
Priority Sector	24,26,571	25,86,911	27,59,852	6.61	6.69	1,18,849	1,28,686	1,39,745	8.28	8.59

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

OBSERVATIONS:

- Total credit of Scheduled Commercial Banks (excluding RRBs) in the state increased by 14.04 percent y-o-y in September 2019 as compared to an increase of 8.17 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 8.20% in September 2019 as compared to an increase of 5.75% 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 8.55% in the State as compared to 4.06% in the country.
- Housing loans grew by 12.76% as compared to 13.77% in the country.
- While education sector in the country has shown negative growth y-o-y, there was a growth of 2.15% in the state in September 2019.
- There was a y-o-y growth of 8.59% under priority sector in the state as compared to growth of 6.69% in the country.

The agenda is placed for discussion

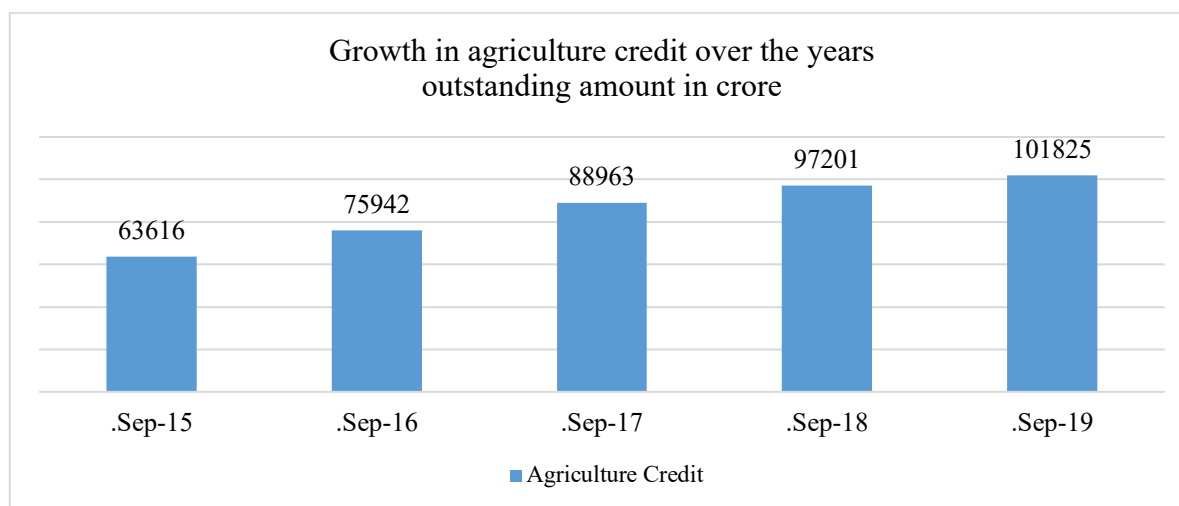
AGENDA NO-3

Flow of credit to agriculture in Madhya Pradesh

3.1 OVERVIEW

Farm credit is an important instrument, which has been used to increase agriculture productivity. Banks play a crucial role in meeting the credit needs of farmers. The total credit issued by all the banks for agriculture was Rs 1, 01, 824 crores in September 30, 2019. **Of this, the share of production credit was 75.04% and medium and long term loans was 24.96%.** Of the aggregate Bank's credit, the share of agriculture credit was 31.68% as on Sep-19.

Out of total agricultural finance in the quarter ended September 2019, the share of commercial banks was 65.58 percent followed by cooperative banks (26.58%), Regional Rural Banks (7.59%) and Small Finance banks (1.25%). Total institutional credit to agriculture and allied sector during quarter ended Sep-19 has grown at an annual growth rate of 4.76 %, which is lower than the growth rate (9.26%) of the corresponding period of previous year.



Under Annual Credit Plan, the disbursement of short term, medium and long term credit by all agencies put together was Rs 39267 in September 2019 and achievement index was 32%, which is slightly lower than achievement (34%) during corresponding period of previous financial year.

3.2. TOP 5 PUBLIC SECTOR BANKS UNDER AGRICULTURE ACP ACHIEVEMENT DURING Q-2 FY 2019-20

Amount in crore

Sr.	Bank	Target		Achievement		Achievement % (Amt.)
		No.	Amt.	No.	Amt.	
1	Bank of India	3,01,635	8,840	2,04,348	6,021	68.11
2	Bank of Maharashtra	62,277	1,987	48,295	1,204	60.60
3	Union Bank of India	1,56,397	3,826	63,154	1,757	45.91
4	Allahabad Bank	88,418	2,191	29,563	911	41.60
5	Indian Bank	6,160	181	3,086	58	31.78

3.3 BOTTOM 5 PUBLIC SECTOR BANKS UNDER AGRICULTURE ACP ACHIEVEMENT DURING Q-2 FY 2019-20

Amount in crore

Sr.	Bank	Target		Achievement		Achievement % (Amt.)
		No.	Amt.	No.	Amt.	
1	Syndicate Bank	30,237	810	4,592	93	11.52
2	Corporation Bank	11,349	332	747	12	3.64
3	Canara Bank	57,556	1,605	18,672	55	3.45
4	Punjab and Sindh Bank	11,303	294	163	5	1.74
5	UCO Bank	74,219	2,446	1,243	25	1.04

3.4 REGIONAL RURAL BANKS & COOPERATIVE BANKS AGRICULTURE ACP ACHIEVEMENT DURING Q-2 FY 2019-20

Amount in crore

Sr.	Bank	Target		Achievement		Achievement % (Amt.)
		No.	Amt.	No.	Amt.	
1	MGB	1,62,281	2,721	94,092	293	10.77
2	MPGB	4,00,523	11,812	1,34,729	2,187	18.52
3	DCCBs/Apex Bank	11,44,440	30,738	11,31,476	7,807	25.40

3.5 IMPACT OF FARM LOAN WAIVERS ON AGRICULTURAL CREDIT

The Government of Madhya Pradesh announced Debt Waiver scheme 'Jai Kisan Fasal Rin Mafi Yojana' vide its letter dated January 07, 2018. The assessment of impact of debt waiver in agricultural credit outstanding is given below.

CROP LOANS OUTSTANDING: A COMPARISON

Amount in crore

Agency	Dec-17	Sep-18	Variation		Dec-18	Sep-19	Variation	
			Absolute term	%			Absolute term	%
PSBs	32,521	34,167	1,646	5.06	35,762	35,408	-354	-0.99
PVTs	6,302	6,479	177	2.81	6,761	7,469	709	10.48
RRBs	6,729	6,933	204	3.02	7,141	7,074	-68	-0.95
Cooperative	25,857	26,781	924	3.57	30,351	26,246	-4,105	-13.52
SFBs	NA	12	12	NA	31	208	177	578.65
Total	71,409	74,372	2,963	4.15	80,045	76,405	-3,641	-4.55

Above table confirms de-growth in Agriculture Production Credit in PSBs, RRBs and Cooperative Banks. But, Private Sector Banks registered 10.48% growth. Cooperative Banks, the preferred banks in settlement under Jia Kisan Fasal Rin Mafi Yojana, de-growth is highest at 13.52%. This trend compels the think tank as well as stake holders that debt waiver may result in dwindling credit discipline. This may be mitigated by passing on benefit on time to all eligible farmers.

AGRICULTURE LOANS OUTSTANDING

Amount in crore

Agency	Dec-17	Sep-18	Variation		Dec-18	Sep-19	Variation	
			Absolute term	%			Absolute term	%
PSBs	46,865	47,012	147	0.31	48,131	48,914	783	1.63
PVTs	11,951	13,763	1,812	15.16	13,859	16,847	2,988	21.56
RRBs	7,456	7,673	218	2.92	7,890	7,730	-160	-2.03
Cooperative	26,066	28,112	2,046	7.85	30,527	27,062	-3,465	-11.35
SFBs	NA	639	639	NA	803	1,272	470	58.48
Total	92,338	97,201	4,863	5.27	1,01,210	1,01,825	615	0.61

Above chart indicates that credit offtake under agriculture term loans has been increased during Dec-18 to Sep-19 in comparison to Dec-17 to Sep-18 in PSBs and PVTs. However, RRBS and cooperative banks has have de-grown during this period.

BANK WISE AGRICULTURE LOANS OUTSTANDING

Amount in crore

Bank	Dec-17	Sep-18	Variation		Dec-18	Sep-19	Variation	
			Absolute Term	%			Absolute Term	%
Allahabad Bank	2,297	2,296	-1	-0.04	2,382	2,277	-106	-4.43
Andhra Bank	115	101	-14	-11.97	104	105	1	0.67
Bank of Baroda	2,724	2,245	-478	-17.57	2,464	2,961	497	20.15
Bank of India	9,566	9,674	108	1.13	9,792	10,144	352	3.60
Bank of Maharashtra	1,027	1,056	29	2.79	1,215	1,318	103	8.49
Canara Bank	1,405	1,522	117	8.30	1,561	1,754	194	12.42
Central Bank of India	5,566	5,460	-106	-1.90	5,550	5,543	-7	-0.13
Corporation Bank	426	410	-16	-3.87	412	408	-4	-0.95
Indian Bank	58	71	13	23.28	75	99	24	32.54
Indian Overseas Bank	83	100	17	19.88	107	117	11	9.92
Oriental Bank of Comm.	576	464	-113	-19.52	542	489	-52	-9.68
Punjab and Sindh Bank	124	145	20	16.42	147	145	-3	-1.88
Punjab National Bank	3,801	4,549	747	19.66	3,937	4,011	74	1.87
State Bank of India	13,008	12,571	-437	-3.36	13,269	13,625	355	2.68
Syndicate Bank	192	223	31	16.14	237	272	34	14.42
UCO Bank	1,322	1,197	-125	-9.46	1,195	1,370	174	14.60
Union Bank of India	3,518	3,822	303	8.62	3,981	4,260	279	7.00
United Bank of India	9	8	0	-5.44	9	18	10	111.69
Total PSBs	46,865	47,012	147	0.31	48,131	48,914	783	1.63

Bank of Baroda, Bank of India, State Bank of India, Canara Bank, Union Bank of India, Bank of Maharashtra and UCO Bank have shown positive growth during Dec-18 to Sep-19.

3.6. IMPACT IN NPA UNDER AGRICULTURE ADVANCES

Amount in crore

Agency	Dec-17		Sep-18		Variation		Dec-18		Sep-19		Variation	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PSBs	1,89,986	3,609	2,22,980	4,316	32,994	707	2,19,994	5,363	3,05,518	6,632	85,524	1,269
PVTs	48,582	570	44,392	652	-4,190	82	42,186	671	62,745	948	20,559	276
RRBs	1,14,271	1,066	1,39,336	1,381	25,065	315	1,44,381	1,475	1,53,871	1,925	9,490	450
Cooperative	5,01,421	3,913	5,21,605	3,929	20,184	16	5,21,605	3,929	8,48,214	6,002	3,26,609	2,073
Total	8,74,444	9,157	9,35,673	10,302	61,229	1,145	9,36,791	11,461	13,84,568	15,539	4,47,777	4,078

Debt waiver has badly impacted non-performing assets of the Banks. NPA increased by Rs 4078 crore from Dec-18 to Sep-19, registering 25.58% increase during this period. Besides this, mounting overdue is the serious problem faced by the Banks. This is an obstacle in the recycling of funds with the credit institutions.

Hon'ble Chief Minister assured through public appeal that Government is committed to extend Agriculture Production loan waiver and appealed to farmers to keep the loan accounts regular by way credits into account. Farmers are waiting for receipt of the waiver amount and may be after receipt of the same, they will start operations in the accounts.

3.7 SUGGESTIONS TO IMPROVE THE REACH OF INSTITUTIONAL CREDIT

- Efforts are needed to improve institutional credit delivery through technology driven solutions to reduce the extent of financial exclusion of agricultural households. Banks should explore collaborations with agri-tech companies/start-ups so as to provide access to credit in an integrated, timely and efficient manner to the farmers.
- IBA should come out with a technology driven portal for the banks to facilitate ease of credit to the farmers.
- The interest subvention scheme should be replaced with DBT to targeted beneficiaries.
- For better monitoring of branches by banks and easier implementation of KCC there should be uniformity in scale of finance (SoF) for both crops and allied activities in all districts.
- NABARD/Banks should design a financing model for credit requirements of FPOs/FPCs.
- At present, there is no guarantee scheme available to banks to cover the default risk of the borrowers. Gol in partnership with state governments should set up a credit guarantee fund for the agriculture sector on the lines of credit guarantee schemes implemented in the MSME sector.
- Gol and state governments should undertake a holistic review of the agricultural policies and their implementation, as well as evaluate the effectiveness of current subsidy policies with regard to agri inputs and credit in a manner which will improve the overall viability of agriculture in a sustainable manner.

AGENDA NO-4

Review of credit disbursement by Banks

4.1 ACHIEVEMENT UNDER ACP OF THE STATE Q2 FY 2019-20

Number in actuals and amount in Crore

Sr. No.	Sector	FY 2018-19 Q-2			FINANCIAL YEAR 2019-20				
		Target	Achie.	Achi. %	Target 2019-20		Achievement Q-2		Achi. %
		Amt.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Agriculture	1,09,264	37,479	34	4,43,3734	1,23,857	30,36,980	39,267	32
1a	Farm Credit	1,02,578	35,417	35	4,33,1269	1,16,000	30,04,052	36,659	32
1b	Crop loan out of 1a	80,319	30,000	37	3,71,7889	90,000	24,11,244	31,074	35
1c	Agriculture Infra.	3,733	423	11	39,138	3,800	2,870	386	10
1d	Ancillary Activities	2,953	1,639	55	63,327	4,057	30,058	2,223	55
2	MSME	20,945	14,242	68	5,00,908	30,201	6,12,202	17,718	59
2a	Micro Enterprises	9,436	7,688	81	3,66,500	16,283	5,66,525	10,384	64
2b	Small Enterprises	9,601	4,563	48	1,12,449	12,183	32,348	6,031	50
2c	Medium Enterprises	1,007	1,205	120	542	1,079	5,142	1,146	106
2d	KVIC	543	38	7	2,965	238	1,170	54	23
2e	Other under MSME	358	749	209	18,452	418	7,016	104	25
3	Export Credit	672	378	56	642	523	63	412	79
4	Education	1,194	322	27	14,138	995	10,453	220	22
5	Housing	6,839	1,528	22	69,804	4,962	25,917	1,425	29
6	Social Infrastructure	2,042	16	1	7,671	1,000	237	8	0.81
7	Renewable Energy	402	1	0	9,669	400	25	1	0.30
8	Others	2,077	1,275	61	7,706	1,066	49,615	371	35
9	Total Priority Sector	1,43,435	55,242	39	50,44,272	1,63,005	37,35,492	59,423	36
10	Total Non-Priority Sector	4,184	23,769	568	1,36,911	12,146	4,44,213	23,178	191
11	Total Credit Plan	1,47,619	79,011	54	51,81,183	1,75,151	41,79,705	82,601	47

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

HIGHLIGHTS

- The potential credit outlay FY 2019-20 for priority sector lending was estimated as Rs. 1,63,005 crore, with an increase of 13.64% over the projections of the previous financial year.
- As against the target of Rs 1,75,151 crore (priority & non-priority), under Annual Credit Plan, an amount of Rs 82,601 crore was disbursed at the end of the second quarter of for FY 2019-20, recording an achievement of 47% less than corresponding period of last year, which was 54%.
- The Banks disbursed Rs 59,423 crore to the priority sector during quarter ended September, 2019 of current fiscal against the target of Rs 1,63,005 crore with achievement index of 36%, which is below the achievement of 39% during

corresponding period of previous financial year. However, in terms of absolute term, total disbursement under priority sector during current financial year was 59,423 crore more than the disbursement of corresponding period of previous financial year, which was Rs 55,242 crore.

- The Banks disbursed Rs 39,267 crore to the agriculture sector against the target of Rs 1,23,857 crore and achieved 32% of the target as against the achievement of 34% during same period of FY 2018-19. Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks were 36%, 17% and 25% respectively
- Crop loans target of Rs. 90,000 crores for current fiscal, constitutes a major share of 51.38% in the credit plan. The credit flow to this sector was Rs 36,659 crore with achievement of 32% at the end of second quarter of FY 2019-20.
- Banks achieved 10% & 55% of the target under Agriculture Infrastructure and Ancillary Activities.
- Under MSME sectors, banks disbursed Rs. 17,718 crores as against the target of Rs. 30,201 crores and achieved 59% of the target, which is lower than the achievement of 68% during same period of previous financial year.
- Credit offtake under education loans, housing sector of priority sector was Rs 220 crore and Rs 1,425 crore and achievement index was 22% and 29% respectively against the target of current fiscal.
- Social infrastructure and renewable energy sector are yet to be picked up and achievement index was only 0.81%, 0.303% respectively

4.2 AGENCY WISE ACP PERFORMANCE Q-2 FY 2019-20

Amount in Crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achiev	Achi. %	Target	Achiev	Achi. %	Target	Achiev.	Achi. %
CBs	78,204	28,374	36	27,788	16,424	59	1,13,850	47,114	41
RRBs	14,533	2,480	17	1,302	160	12	16,592	2,666	16
Co-Ope.	30,738	7,807	25	560	0	0	31,584	7,812	25
SFBs	382	606	159	551	1,134	206	979	1,831	187
Total	1,23,857	39,267	32	30,201	17,718	59	1,63,005	59,423	36

- Data shows that CBs (Commercial Banks) disbursed Rs. 28,374 crore, 16,424 crore and Rs. 47,114 crore under agriculture, MSMEs and priority sector and achieved 36%, 59% and 41% of the targets respectively. RRBs could achieve 17%, 12% & 16% and cooperative banks could achieve 25%, 0% and 25% in these sectors respectively.
- Small Finance Banks achieved 159%, 206% and 187% of the targets under agriculture, MSMEs and Priority Sector respectively.

This issue is presented for discussion.

4.3 FLOW OF CREDIT TO MSMEs

MSME OUTSTANDING AS ON 30.09.2019

Numbers in actual & Amount in Crore

Sr.	Particulars	Sep-2018		Sep-2019		% Y-o-Y variation	
		No.	Amt.	No.	Amt.	No.	Amt.
1	MSE Advances (Micro & Small Enterprises)	12,85,280	43,365	19,26,081	48,974	49.86	12.94
2	% age of credit to Micro enterprises to MSE	91.04	55.82	93.40	56.27	2.59	0.81
3	Micro Enterprises	11,70,104	24,206	17,98,975	27,558	53.74	13.85
4	% of credit to Micro enterprises to total credit	8.81	8.47	12.96	8.57	47.12	1.16
5	Small Enterprises	1,15,176	19,159	1,27,106	21,416	10.36	11.78
6	Medium Enterprises	30,013	5,219	60,740	5,574	102.38	6.81
7	Khadi & Village Industries	7,370	187	5,174	241	-29.80	28.51
8	Others under MSMEs	2,18,051	1,022	38,665	640	-82.27	-37.37
9	Total credit to MSMEs	15,40,714	49,794	20,30,660	55,430	31.80	11.32
10	Total Bank's Credit	1,32,85,119	2,85,630	1,38,83,197	3,21,448	4.50	12.54
11	NPA under MSMEs	2,25,375	4,880	2,73,425	5,569	21.32	14.12
12	% NPA of the portfolio	14.63	9.80	13.46	10.05	-7.95	2.52

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

OBSERVATIONS

- Exposure towards Micro enterprises was Rs.27, 558 crore in September 2019, which formed 8.57% of the total advances thereby complying with the regulatory Norm of 7.50%.
- The quantum of credit to micro enterprises formed 56.27% of total credit to MSEs in September 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 12.94% which is less than the recommended growth of 20% as per PM task Force.
- There was a 53.74% annual growth in the number of micro enterprise accounts during FY 2018-19 as against Norm of 10%.
- NPA under MSME sectors increased by 2.52% y-o-y and stood at Rs 5,569 in September 2019, which is 10% of the MSME portfolio.

4.4 EDUCATION LOANS

STATUS IN MADHYA PRADESH AS ON SEPTEMBER 30, 2019

Amount in crore

Sector	Sep-2018		Sep-2019		Y-o-Y variation		% variation	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Priority sector	79,298	2,132	72,610	1,988	-6,688	-144	-8.43	-6.77
Non-priority sector	4,171	395	4,409	633	238	239	5.71	60.43
Total	83,469	2,527	77,019	2,621	-6,450	94	-7.73	3.73
NPA	10,724	164	8,510	197	-2,214	33	-20.65	20.25
NPA %	12.85	6.50	11.05	7.53	-2	1	-14.00	15.93

Credit to education loans has shown negative annual growth of 3.73% during quarter ended September 2019. While education loans to priority sector (upto Rs 10.00 lakh) has shown negative annual growth rate (-6.77%), education loans to non-priority sector has shown 60.43% growth rate.

Average ticket size of education loans up to Rs. 10 lakh was Rs. 2.74 lakh and Rs. 14.37 lakh for the loans above Rs 10 lakh as on September 30, 2019. Banks face 7.53% default on this portfolio – that is Rs. 197 crore in September 2019 as against Rs. 164 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 91.18%.

HIGHER EDUCATION LOANS TARGET VIS-À-VIS ACHIEVEMENT Q-2 OF FY 19-20

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 September 30, 2019, banks sanctioned 4,105 number of cases of Rs. 346 crore. Out of which, Rs. 153 crore was disbursed in 3,045 accounts with achievement index of 30.45% (Number).

Bank wise progress is given in Table no-18

AGENDA NO-5

Uniform Banking Hours

Indian Banks' Association vide its letter dated 06.08.2019 addressed to the Chief Executives of Public Sector Banks communicated on the Implementation of Uniform Banking Hours in all Public Sector Banks (PSBs) on PAN India basis as a part of EASE reforms and suggested 3 time sets for customer banking hours as under:

- i. **9.00 am to 3.00 pm**
- ii. **10.00 am to 4.00 pm and**
- iii. **11.00 am to 5.00 pm.**

It was advised that Lead District Managers after due coordination with DLCCs are to give their recommendation about the new timings to be adopted by branches to SLBC by 01/09/2019. SLBC would then approve and implement the new timings. So that it can be implemented from 1st October, 2019 after publishing the same in the Local media. The gist of the recommendation submitted by all 52 LDMs are as under:

- 30 LDMs have recommended for the time slot 10 am to 4 pm.
- 22 LDMs have recommended for the time slot 11 am to 5 pm.

District wise recommendation/status is as under:

Time Slot	Districts
10 am to 4 pm	Alirajpur, Anuppur, Balaghat, Bhind, Burhanpur, Damoh, Datia, Dindori, Guna, Gwalior, Harda, Hoshangabad, Jhabua, Katni, Khandwa, Mandla, Mandsaur, Morena, Niwari, Panna, Raisen, Ratlam, Rewa, Sehore, Shahdol, Sheopurkalan, Shivpuri, Tikamgarh, Umariya & Vidisha
11 am to 5 pm	Agar-Malwa, Ashoknagar, Barwani, Betul, Bhopal, Chhatarpur, Chhindwara, Dewas, Dhar, Indore, Jabalpur, Khargone, Narsinghpur, Neemuch, Rajgarh, Sagar, Satna, Seoni, Shajapur, Sidhi, Singrauli and Ujjain

As per directives of IBA, suggestions for Uniform Banking Hours were obtained from LDMs and placed in meeting of State Heads in the presence of Joint Director, DIF, Government of M.P on 11th September 2019. Due to varied views of State Heads, it was decided to advise LDMs to revisit their recommendation and to explore uniform timings in the state, which will facilitate customer convenience in reality.

Further, it was advocated by some state heads that the office hours of administrative offices be synchronised with branch timings.

In accordance with further decision in the meeting clarification on 4 points was obtained from IBA, who suggested as under vide copy of IBA letter is attached at Annexure-I.

- 1. District wise timings may be decided.**
- 2. Different timings may be fixed based on location viz. Residential area, market area, Mandi branches etc.**
- 3. Uniform banking hours are applicable for PSBs. However, SLBC may canvass private banks and others FIs to adopt the Uniform Banking Hours.**
- 4. Uniform Banking Hours have to be decided at SLBC level only.**

Second round of meeting was convened on 21st September 2019. Large number of State Heads suggested for business hours between 10 am to 4 pm across the state.

SLBC has gathered information about the timings adopted in the States/UTs. Banking hours has been adopted from 10:00 am to 4:00 pm across all states and union territories (UTs) with the exception of Madhya Pradesh, Mizoram and Nagaland and Maharashtra. In some of the States/UTs i.e. Dadar & Nagar Haveli, Andaman & Nicobar, Daman & Diu and Sikkim, it is to be decided.

Maharashtra has adopted 3 time set for residential, commercial and other areas. Timings as per area are: Residential: 9 am to 3 pm, Commercial: 11 am to 5 pm & Other Areas: 10 am to 4 pm. Karnataka has also given different time slot for the branches operating in the Naval Base etc.

In view of all above, to have uniform timings for EASE of customer service, it is proposed.

Have Uniform Banking Hours in the state from 10 am to 4 pm. This is in tune with suggested time slot of IBA.

This agenda has been put-up for discussion and approval of new timings by the Forum.

AGENDA NO-6

Identification of Digital District in Madhya Pradesh

In the outcome of the RBI Governor meet with CEOs of Public Sector Banks and Chief Executive of Indian Banks Association on July 19, 2019, the thrust was given on expanding and deepening digital payments ecosystem in line with the recommendations of the Report of the Committee on Deepening of Digital Payments (Chairman: Shri Nandan Nilekani) and Reserve Bank's Payment System Vision Document 2021.

In this context, with a view to expand the digital payments ecosystem, it has been decided that State Level Bankers Committees will identify one district in their respective states in the Country on a pilot basis to make it 100% digitally enabled within a time frame of one year in consultation with banks and stakeholders.

IBA has also advised the above in its letter PS&BT/Digital District/7709 dated 08.08.2019 for enabling Digital District.

The Digital District initiative takes a holistic approach to the development of the identified district and encompasses the following:

1. Digitization of retail and commercial payments and banking transactions

Card based payment systems

- Issuance of Debit and Credit Cards
- Acceptance Infrastructure for Debit and Credit Cards
- Usage of Debit and Credit Cards at ATMs, PoS & m-POS

- Increase Acquisition Infrastructure
- Issuance of Rupay KCC
- Increase card usage to gradually reduce cash usage

Non-Card Retail Payments Systems

- IMPS, RTGS, NEFT, UPI, AEPS, Aadhaar Pay, Bharat QR, Wallet etc.



2. Government payments

Government is the largest player in the payment system space. The Government has an important role to play in the field of digitization of payments for efficiency in services in the G2P space. The government departments ensure that all pay-outs are through digital means, including payments for goods and services procured, Direct Benefit Transfer, salaries and pensions. Citizens and businesses should have choices of digital pay instruments for government payments.

3. Financial Inclusion

The Monitorable index include parameters such as:

- Number of population that has a bank account Fraction of women owned accounts
- Number of accounts which have enabled mobile banking
- Promoting Digital Transactions at Rural Markets
- Telecom infrastructure
- Functioning of Business Correspondents
- Digital Financial Literacy

4. Direct Benefit Transfer

- Large number of accounts are yet to be mapped with NPCI for Aadhaar enabled payment.
- Citizens have account in multiple banks. Information of DBT credit to bank account does not reach to the beneficiary. This happens due to change in mobile number, inadequate financial literacy etc.
- Availability of seamless, uninterrupted and quality network.
- At present large number of account based DBT transactions are taking place. Banks have to adopt uniform and system based settlement system. In absence of this, DBT is credited to pool account of a Bank Branch and then it is transferred manually to beneficiary. Banks should adopt uniform and system based settlement of DBT.

- Absence of dedicated grievance redressal mechanism.
- Data base about DBT beneficiary with respective department need to be periodically updated.
- Financial literacy for both internal and external customers need to be imparted regularly instead of a onetime measure. Internals customers are front end staff and external are beneficiaries of DBT.

5. Targets for digital payments

- The number of digital payments per capita has risen multi fold during last 5 years. However, the Country is still behind many other peer nations in digital payments. In this context, bank branches should be given a target for increasing digital payments and monitored.
- Banks are required to generate MIS regarding the progress of the allocated targets and this should be reviewed in the BLBC, DLCC and SLBC meetings.

6. Corporate Social Responsibility (CSR) spend on digital financial inclusion

With the objective of promoting financial inclusion, the banks need to spend on digital financial inclusion, including setting up payment facilities, education, camps, etc. for this purpose under the CSR budgets.

7. Safety and Security of Digital Payments

To improve customer confidence in digital payments, it is of utmost important to keep a vigil on the number of frauds that occur, and to ensure that customers are not impacted. It is important that customers have a safety net, in the form of a prompt redress mechanism.

8. Awareness Programmes

- Customer awareness programmes to be conducted by way of meetings/advertisement in local media/society meetings etc.

- Staff education- In-house training on multi product and cross platform usage by staff needs to be conducted.
- Services of RSETIs/FLCs may be leveraged.

The tribal people are generally on the margins of the financial system. With the aim to provide the basic banking facilities to those living in some of the most remote pockets of the tribal-dominated districts, State Level Bankers' Committee has identified 'BETUL' district in the State to make it 100% digitally enabled.

Agenda is put up for approval by the Forum.

AGENDA NO-7

Implementation of PMFBY

The Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme involves several stakeholders including State Governments, financial institutions, insurance companies and farmers, both loanee and non-loanee. The major roles of the banks under this scheme are:

- Ensuring compulsory coverage of loanee farmers within the insurance cover period.
- Communication of notification and other directives and guidelines by administrative offices to all bank branches.
- Data entry and upload by Bank Branches into the portal.
- Timely remission of premium and related data to the insurance companies.
- Crediting the claims received from Insurance companies into the farmers accounts timely.
- Canvass and support non-loanee farmers in subscribing crop insurance, etc.

Bank Branches have reported various difficulties being faced by them to SLBC in the implementation of PMFBY. Details are as under:

Insufficient time given to Banks for data entry and uploading on the portal

SLBC has been receiving a number of requests from banks for extension of cut-off date on account of various reasons including delay in carrying out

the requisite preliminaries and consequential delay in notification by the State Government. This creates undue pressure on the bankers to perform data entry and remittances in a short span of time, resulting forceful, unwarranted and avoidable mistakes.

Problems in uploading farmers data on the portal

The clause 17.9 of the revised Operational Guidelines stipulates that the concerned branches of banks will upload the details of individual farmers as prescribed in online application form available on National Crop Insurance Portal and submit the same within stipulated cut-off date as per the seasonality discipline and must also ensure that the premium amount is remitted to the concerned Insurance Company electronically within stipulated time, failing which they shall be responsible for payment of claims, if any to the farmers. **There are many technical flaws in the portal due to which the Bank Branches have difficulties in uploading data on the portal.** Some are:

- a) Notified crops in notified villages don't appear in portal.**
- b) Notified villages in Patwari Halka don't appear in portal.**
- c) Difference between unpaid and system generated report**
- d) Modification option is not available etc.**

Problems in reconciliation of data

Clause 17.11 of the revised Operational Guidelines which outlines the roles and responsibilities of Insurance Companies and the Banks with respect to reconciliation of farmers data and its uploading on the portal within the time frame subject to conditions mentioned in the said clause. If banks are not able to complete the process of data entry due to various reasons beyond control of Bank Branches, they are compelled to make liable for compensation.

In order to smooth implementation of PMFBY, our suggestions are as under:

- **Banks should be given at least 30 days' time after publishing notification to complete data entry and uploading data on the portal.**
- **If Banks are not able to upload data due to technical snags, there should be a provision in the Operational Guidelines to send data in excel format to the respective Insurance Companies.**

Acknowledgment issues also need to be resolved.



- **There should be a timeline for Insurance Companies to report any deficiency/ mismatch to concerned bank branch. It has been observed that Insurance Company report discrepancies to Banks after a long time or expiry of deadline. Insurance Companies should also reconcile the details of individual insured farmers uploaded on the Portal with the premium/consolidated declaration received from each branch.**
- **Bug report option is available on the PMFBY portal but it is not being attended on time. There should be robust grievance redressal mechanism.**

AGENDA NO-8

Discussion on lending towards Government Sponsored Schemes

8.1



Number of beneficiaries

Mukhya Mantri Yuva Udyami Yojana (MMYUY)			
Year	Target (No.)	Disbursement (No.)	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
2019-20 upto Sep-19	1,401	185	13
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
2019-20 upto Sep-19	42,175	8,708	21
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
2019-20 upto Sep-19	22,100	2,275	10
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	101
2017-18	1,12,250	1,10,594	99
2018-19	99,176	89,737	90
2019-20 upto Sep-19	65,676	11,168	17

As on 30th September 2019, Banks sanctioned 185, 8708 and 11168 cases under Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana and Mukhya Mantri Arthik Kalyan Yojana as against target of 1401, 22100 and 99176 cases respectively during FY 2019-20. Achievement is not up to the expected level. Banks are requested to dispose of the cases on merit basis at the earliest and ensure achieving targets of current financial year.

8.2 Agency wise achievement under Mukhya Mantri Self Employment Generation Schemes FY 2019-20 upto Sep- 30, 2019

Number of cases

Sr.	Department	Target	Sanctioned	Disbursed	Disbursement % of target
Mukhya Mantri Yuva Udyami Yojana (MMYUY)					
1	MSME Department	1,225	327	160	13.06
2	SC Welfare Dept.	125	49	25	20.00
3	ST Welfare Dept.	51	12	0	0.00
Sub-total		1,401	388	185	13.20
Mukhya Mantri Swarojgar Yojana (MMSY)					
1	MSME Department	14,000	8,575	4,356	31.11
2	Urban Development & Housing Dept.	7,600	4,560	1,566	20.61
3	KVIC	4,050	2,539	853	21.06
4	Panchayat & Rural Development	7,500	1,418	648	8.64
5	ST Welfare Dept.	2,700	102	42	1.56
6	SC Welfare Dept.	3,400	1,522	837	24.62
7	Backward Class & Minority Welfare	2,000	836	382	19.10
8	Vimukt Ghumakkad & Ardh Ghumakkad Janjati Department	100	24	24	24.00
9	Farmers Welfare & Agriculture Development	200			0.00
10	Horticulture & Food Processing Dept.	525			0.00
11	Animal Husbandry	100			0.00
Sub-total		42,175	19,576	8,708	20.65
Mukhya Mantri Arthik Kalyan Yojana (MMAKY)					
1	Urban Development & Housing Dept.	7,500	2,682	953	12.71
2	Panchayat & Rural Development	5,500	1,205	515	9.36
3	ST Welfare Dept.	2,500	19	10	0.40
4	KVIC	2,900	647	367	12.66
5	SC Welfare Dept.	2,500	573	333	13.32
6	Backward Class & Minority Welfare	1,000	112	85	8.50
7	Vimukt Ghumakkad & Ardh Ghumakkad Janjati Department	200	12	12	6.00
Sub-total		22,100	5,250	2,275	10.29
Grand Total		65,676	25,214	11,168	17.00

8.3 BANK WISE TARGETS FOR MUKHYA MANTRI SELF EMPLOYMENT GENERATION SCHEMES

Presently targets under Mukhya Mnatri Self Employment Generation Schemes have been allotted to banks by District Consultative Committee in the districts. It has been flagged by the banks that they are not able to know Bank and Branch wise target. Therefore controlling office of the banks are facing difficulties in monitoring the progress of the schemes.

In view of the above, the State Government proposes the following Bank wise target for financial year 2019-20.

Bank wise proposed target under Mukhya Mantri Self Employment Generation Schemes for FY 2019-20

Sr.	BANKS	Number of Branches	Number of cases		
			MMYUY	MMSY	MMAKY
1	Allahabad Bank	205	37	1108	608
2	Andhra Bank	45	8	243	134
3	Bank of Baroda	340	61	1837	1004
4	Bank of India	440	79	2377	1258
5	Bank of Maharashtra	145	26	783	418
6	Canara Bank	225	40	1216	642
7	Central Bank of India	466	84	2518	1319
8	Corporation Bank	63	11	340	178
9	Indian Bank	42	8	227	119
10	Indian Overseas Bank	58	10	313	164
11	Oriental Bank of Comm.	78	14	421	221
12	Punjab and Sindh Bank	40	7	216	113
13	Punjab National Bank	294	53	1588	832
14	State Bank of India	1126	204	6086	3091
15	Syndicate Bank	112	20	605	317
16	UCO Bank	167	30	902	473
17	Union Bank of India	284	51	1534	804
18	United Bank of India	15	3	81	42
	PSBs - SUB TOTAL	4,145	746	22,395	11,737
19	Axis Bank	175	31	946	495
20	Bandhan Bank	208	37	1124	589
21	Catholic Syrian Bank	1	0	5	3
22	City Union Bank	2	0	11	6
23	Development Credit Bank	30	5	162	85
24	Dhan Lakshmi Bank	1	0	5	3
25	Federal Bank Ltd.	11	2	59	31
26	HDFC Bank	146	26	789	413
27	ICICI Bank	258	46	1394	730
28	IDBI Bank	106	19	573	300
29	IDFC First Bank	55	10	297	156

30	Indusind Bank Limited	91	16	492	258
31	Jammu and Kashmir Bank	2	0	11	6
32	Karnataka Bank Limited	7	1	38	20
33	Karur Vysya Bank Ltd.	4	1	22	11
34	Kotak Mahindra Bank	45	8	243	127
35	Lakshmi Vilas Bank	4	1	22	11
36	Ratnakar Bank Ltd. (RBL)	13	2	70	37
37	South Indian Bank	4	1	22	11
38	Standard Chartered Bank	3	1	16	8
39	Tamilnadu Mercantile Bank	3	1	16	8
40	Yes Bank	63	11	340	178
	PRIVATE BANK - SUB TOTAL	1,232	219	6,657	3,486
	COMMERCIAL BANKS SUB TOTAL	5,377	965	29,052	15,223
41	MGB	454	81	2,453	1,285
42	MPGB	866	155	4,679	2,452
	RRBs - SUB TOTAL	1,320	236	7,132	3,737
43	DCCB & Apex Bank	877	157	4,738	2,483
	CO-OPERATIVE BANK - SUB TOTAL	877	157	4,738	2,483
44	AU Small Finance Bank	38	7	205	108
45	Equitas Small Finance Bank	53	10	286	150
46	Fincare Small Finance Bank	55	10	297	156
47	Jana Small Finance Bank	14	3	76	40
48	Suryoday Small Finance Bank	27	5	146	76
49	Ujjivan Small Finance Bank	11	2	59	31
50	Utkarsh Small Finance Bank	34	6	184	96
	SMALL FINANCE BANK SUB TOTAL	232	43	1,253	657
	GRAND TOTAL	7,806	1,401	42,175	22,100

House is requested to approve the above targets.

8.4 PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME (PMEGP) Q-2 , FY 2019-20

M.M- Margin Money						Amount in Crore				
Target		Pending		Sanctioned but pending for M.M claim		Referred for rectification		M.M. Disbursed		Achievement %
No.	M.M.	No.	No.	No.	M.M.	No.	M.M.	No.	M.M.	M.M Claim
5215	156.44	4776	163.08	417	17.60	19	0.91	631	25.67	16.40%

Performance under second loan is yet to be picked up. Banks are requested to dispose of the cases on merit basis at the earliest and ensure achieving targets of current financial year. Bank wise progress is given in Table no- 30

8.5 NATIONAL RURAL LIVELIHOOD MISSION (NRLM) Q-2 FY 2019-20

As per NRLM Portal

Amount in Crore

Target					Achievement			Achievement Percentage(%)		
SHGs			Total Disbursement Amt.	Total Outstanding Amt.	Total SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs(6/3*100)	Disbursement (7/4*100)	Outstanding (8/5*100)
Fresh SHG's	Repeat/Renewals / Enhancement	Total SHG's								
1	2	3	4	5	6	7	8	9	10	11
68010	24980	92990	500	658	20517	107	424	22.06	21.31	64.45

Bank wise progress is given in Table no- 31

8.6 PRADHAN MANTRI MUDRA YOJANA (PMMY) Q-2 FY 2019-20

Number in actuals & Disbursement amount Rs. Crore

Year	Shishu		Kishore		Tarun		Total	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
2016-17	25,32,101	5,434	1,20,581	2,543	30,370	2,215	26,83,052	10,192
2017-18	26,48,183	7,011	2,04,239	4,131	46,701	3,216	28,99,123	14,358
2018-19	28,12,855	7,725	3,25,953	4,967	1,43,915	4,100	32,82,723	16,792
2019-20 upto Sep-19	12,71,102	3,473	1,56,701	1,933	43,130	1,454	1,47,0933	6,860
Total	92,64,241	23,643	8,07,474	13,574	2,64,116	10,985	1,03,35,831	48,202

Above figure includes data of disbursement made by NBFCs & MFIs.

Category wise disbursement FY 2019-20 as on September 30, 2019

Number in actuals & Disbursement amount Rs. Crore

Category	Shishu		Kishore		Tarun		Total	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
General	3,24,298	791	73,079	1,123	32,801	1,153	4,30,178	3,067
SC	2,64,729	730	16,515	126	2,369	37	2,83,613	893
ST	2,00,258	563	11,154	77	2,492	26	2,13,904	666
OBC	4,81,817	1,390	55,953	606	5,468	238	5,43,238	2,234
Total	12,71,102	3,473	1,56,701	1,933	43,130	1,454	14,70,933	6,860

Mudra loans disbursement FY 2019-20 upto Sep-19 –State wise comparison

Number in lakh and amount in Crore

Sr No	State Name	Shishu		Kishore		Tarun		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Tamil Nadu	25.74	8329	2.56	3091	0.64	1989	28.94	13409
2	Bihar	25.03	6548	1.45	1676	0.35	1353	26.84	9577
3	Uttar Pradesh	22.84	5406	1.86	3152	0.38	2721	25.08	11279
4	Karnataka	19.26	5262	3.89	4140	0.58	2158	23.73	11560
5	West Bengal	20.17	5329	1.49	2343	1.00	1547	22.66	9219
6	Maharashtra	17.26	4784	2.27	3068	0.53	2683	20.06	10536
7	Odisha	14.06	3894	0.98	1249	0.19	814	15.24	5957
8	Madhya Pradesh	12.71	3473	1.57	1933	0.43	1454	14.71	6860
9	Rajasthan	11.20	3150	1.14	1950	0.40	1918	12.73	7018
10	Kerala	7.69	2274	1.29	1880	0.14	1093	9.13	5248
11	Gujarat	6.43	1906	1.30	1691	0.40	1441	8.13	5038
12	Jharkhand	6.86	1775	0.48	734	0.09	629	7.43	3137
13	Punjab	5.88	1700	0.80	1176	0.16	1086	6.85	3962
14	Assam	6.03	1712	0.35	508	0.21	419	6.59	2639
15	Haryana	4.96	1421	0.61	967	0.13	945	5.70	3332
16	Telangana	4.61	1300	0.61	940	0.14	758	5.36	2998
17	Chhattisgarh	4.22	1083	0.42	532	0.07	478	4.72	2093
18	Andhra Pradesh	2.54	569	1.19	1807	0.22	1319	3.94	3695
19	Delhi	3.24	806	0.39	616	0.12	921	3.75	2343
20	Other States	4.27	1150	1.36	2753	0.37	2181	6.00	6084
	Total	225.02	61871	26.02	36203	6.55	27909	257.60	125983

8.7 PROGRESS UNDER STANDUP INDIA SCHEME

Amount in Crore

Category	2016-17		2017-18		2018-19		2019-20 upto Sep-19		Cumulative	
	No.	Amt.	No.	No.	No.	Amt.	No.	Amt.	No.	Amt.
Female	555	125.65	1184	268.14	387	96.33	26	5.06	2152	495.18
General	432	96.68	633	159.82	251	63.74	22	4.6	1338	324.84
Minority	29	7.33	52	12.16	21	6.58	1	0.2	103	26.27
OBC	37	7.9	135	26.73	53	10.41	3	0.26	228	45.3
SC	23	4.98	42	7.14	11	2.06	0	0	76	14.18
ST	34	8.77	322	62.29	51	13.53	0	0	407	84.59
Male	107	23.08	243	44.09	65	14.15	2	1.31	417	82.63
SC	82	16.69	164	31.36	53	11.81	1	0.59	300	60.45
ST	25	6.39	79	12.73	12	2.34	1	0.72	117	22.18
Grand Total	662	148.74	1427	312.23	452	110.48	28	6.37	2569	577.82

District wise status is given in Table no-28

State wise status* (Cumulative) as on Sep-2019

Sr.	State	Number	Amount in Crore
1	Uttar Pradesh	8,128	1079.81
2	Tamilnadu	5,127	927.60
3	Maharashtra	3,992	686.74
4	West Bengal	3,982	492.24
5	Gujarat	3,931	897.48
6	Andhra Pradesh	3,378	686.70
7	Karnataka	3,300	641.91
8	Rajasthan	3,176	470.44
9	Telangana	2,695	516.74
10	Madhya Pradesh	2,569	577.82
11	Haryana	2,234	338.08
12	NCR Delhi	2,165	375.60
13	Kerala	1,972	317.96
14	Punjab	1,940	250.03
15	Bihar	1,935	213.95
16	Odisha	1,633	235.54
17	Chhattisgarh	1,620	207.76
18	Jharkhand	1,245	175.22
19	Uttarakhand	1,180	173.04
20	Assam	999	150.54
	Other States	2,605	365.09
	Grand Total	59,806	9780.29

*Source- Standupmitra portal

The reasons for not picking up the Stand-up India scheme observed inter alia are, it is for green field project only and without capital / interest assistance. It should be comparable with the state government's scheme i.e. Mukhya Mantri Yuva Udyami Yojana, which has attractive features. The GOI may redesign the scheme.

8.8 ISSUING CIRCULAR BY THE STATE GOVERNMENT ABOUT SPONSORING CASES BY BANK BRANCHES

In the last SLBC meeting held on July 06, 2019, it was deliberated that if banks sponsor the potential cases themselves, concerned sponsoring departments of Government Sponsored schemes should not have any objection. It was decided that MSME Department will issue a circular in this regard. However, circular is yet to be issued. The State Government is requested to issues such circular at the earliest.

8.9 PULLING CIBIL OF THE APPLICANTS BY THE SPONSORING AGENCIES OF GOVERNMENT SPONSORED SCHEMES

Banks check CIBIL score of the applicants before approving loan to them. This is one of the measures to evaluate credit worthiness of the applicants. If his/her score is below the stipulated guidelines of the respective banks, his/her loan application can be denied by the banks. In the sub-committee meeting of Recovery held on October 16, 2019, a proposal arised that sponsoring agencies of government sponsored schemes should pull CIBIL of the applicant before recommending to the Task Force Committee/Bank. This can minimise rejection level of applications by the banks.

8.10 SPONSORING PROPOSALS FOR VIABLE ACTIVITIES BY THE SPONSORING AGENCIES OF

GOVERNMENT SPONSORED SCHEMES

All credit proposals received from the sponsoring agencies/department are properly appraised at the branch level or credit processing centres of the banks. They take into consideration the credit worthiness of the borrowers, their business experience and activities, the financial ratios of the borrowers, the purpose and need for the credit etc.

It is observed by the field functionaries that in majority of the loan applications under government sponsored schemes, proposed activity mentioned are, Centring, Tent house, Beauty Parlour, Computer centre etc.

While there is already some activities of that kind in the small village/town. In such cases, it will not generate sufficient income to the borrower and gives scope for diversion of funds. Thus accountability of the sponsoring Dept. / Agency may be fixed for running of the business, ensure end use of funds, asset creation and on time repayment of the loan.

8.11 SINGLE WINDOW CLEARANCE

The State Government may create a common portal for MSME entrepreneurs to serve as single-window clearance mechanism and improve the ease of doing business so that beneficiaries/firms can get all clearances at one place without visiting various offices.

AGENDA NO-9

On-line module for registering Bank's charge

9.1 DELAY IN APPROVAL/REJECTION OF BANK'S REQUEST BY PATWARI/TEHSILDAR

The process of registering mortgage in the land records by banks has been made online in the State. As per Standard Operating Procedure, the Banks are sending online request/application to respective Patwari/Tehsildar for registering mortgage on the land offered for loan.

As per the procedure Patwari/Tehsildar has to either accept or reject the request of the Bank for creation of charge within a maximum time limit of 7 days. It has also been advised to the Collectors by a letter no. 537A/11/सू/2019 dated 21.06.2019 (copy enclosed at Annexure-II) by Commissioner Land Records, Government of M.P. to accomplish the aforesaid task within the stipulated time line i.e. maximum 6 days from receiving the application from Bank Branches.

In spite of above set time lines, it is reported by Banks that Patwari/Tehsildar are not complying time lines. As a result the charge creation is getting delayed, which is preventing Banks from giving timely loan to farmers/applicants, thus dampening credit flow to Agriculture Sector.

In order to address above issue we request the State Government to implement following suggestions.

- a) **Arrangements should be made in the software that if application is neither approved nor rejected within 7 days by Patwari/Tehsildar, then it will be automatically approved by the system on the following day. This suggestion was also decided in the previous meetings, held by CLR with Banks.**
- b) **A notification/instruction may be issued to the revenue authorities regarding implementation of the automatic mode in the software and adhering to the timeline for disposal of applications of the Banks.**

9.2 PROGRESS UNDER THIS MODULE

- i. To take advantage of this module, it is necessary that
 - All Banks register through the portal (<https://mpbhulekh.gov.in>) with office of the Commissioner Land Records, Government of M.P.
 - All registered Banks create user ID for their all eligible branches and
 - Branches start registering mortgage through this utility.

As per report dated 28.10.2019, following 19 banks are yet to register with CLR office.

Punjab and Sindh Bank, Kotak Mahindra Bank, Federal Bank Ltd., United Bank of India, AU Small Finance Bank, Catholic Syrian Bank, City Union Bank, Equitas Small Finance Bank, Fincare Small Finance Bank, Jammu and Kashmir Bank, Jana Small

Finance Bank, Karnataka Bank Limited, Karur Vysya Bank Ltd., Lakshmi Vilas Bank & South Indian Bank, Suryoday Small Finance Bank, Tamilnadu Mercantile Bank, Ujjivan Small Finance Bank .

- ii. Only 3322 bank users have been created by 29 registered banks. Details are as under:

Report as on 28.10.2019

Sr.	Bank	Number of Bank Branches					No. of Users	Gap (7-8)
		Rural	Semi-urban	Urban	Total	Rural & Semi-urban		
1	2	3	4	5	6	7	8	9
1	Allahabad Bank	77	46	82	205	123	165	-42
2	Andhra Bank	2	6	37	45	8	39	-31
3	Axis Bank	24	60	91	175	84	8	76
4	Bandhan Bank	18	116	74	208	134	3	131
5	Bank of Baroda	46	117	177	340	163	191	-28
6	Bank of India	188	136	116	440	324	186	138
7	Bank of Maharashtra	86	22	37	145	108	2	106
8	Canara Bank	28	102	95	225	130	167	-37
9	Central Bank of India	229	135	102	466	364	266	98
10	Corporation Bank	8	14	41	63	22	48	-26
11	Development Credit Bank	13	12	5	30	25	8	17
12	Dhan Lakshmi Bank	0	0	1	1	0	0	0
13	HDFC Bank	11	53	82	146	64	54	10
14	ICICI Bank	60	89	109	258	149	58	91
15	IDBI Bank	22	34	50	106	56	80	-24
16	IDFC First Bank	19	18	18	55	37	0	37
17	Indian Bank	3	9	30	42	12	13	-1
18	Indian Overseas Bank	11	9	38	58	20	6	14
19	Indusind Bank Limited	33	21	37	91	54	5	49
20	MGB	316	90	48	454	406	271	135
21	MPGB	538	228	100	866	766	668	98
22	Oriental Bank of Comm.	11	12	55	78	23	16	7
23	Punjab National Bank	89	91	114	294	180	135	45
24	Ratnakar Bank Ltd. (RBL)	4	6	3	13	10	1	9
25	State Bank of India	335	351	398	1084	686	478	208
26	Syndicate Bank	21	26	65	112	47	49	-2
27	UCO Bank	41	44	82	167	85	139	-54
28	Union Bank of India	92	81	111	284	173	228	-55
29	Yes Bank	20	23	20	63	43	36	7
	Total	2345	1951	2218	6514	4296	3320	976

- iii. 2198 online charges have been registered by Banks till 28.10.2019. Bank wise progress is given in Table no-32

Issues

- PACS and Cooperative Banks do not create charge on land to secure the loan extended. As a result multiple finance on same land cannot be prevented. It may be made mandatory to register charge on land or at least make a note in the portal which will facilitate other Banks to take an informed decision.
- Banks face problems in the payment of fees in the software. It needs improvement.

AGENDA NO-10

Declaration of Bank holiday on Govardhan Puja Janmashtami & Rang Panchami

Bank holidays are declared under explanation to section 25 of the Negotiable Instrument (NI) Act 1881. Considering the divergent cultural and local customs and traditions of the country, Central government has delegated the powers for declaring the bank holidays under NI Act to the State Governments. Thus, The State Government has the power to declare public holidays at their discretion for the financial and banking sectors as per the Negotiable Instruments Act, 1881.

However, it has been observed that the bankers in the state get the least number of holiday when we compare it to the other peer states and government offices. For instance, in Karnataka, the state government, under the NI Act, 1881, has declared maximum 28 public holidays for bankers in 2019. While it is 26 in West Bengal and Jharkhand, 25 in Maharashtra and 24 in Uttar Pradesh, the Madhya Pradesh has only 18 holidays. State wise list of Bank's holiday for 2019 is given below:

State/Union Territory	Total No. of Holidays in the year 2019	State/Union Territory	Total No. of Holidays in the year 2019
Karnataka	28	Assam	19
Jharkhand	26	Mizoram	19
Sikkim	26	Goa	18
West Bengal	26	Haryana	18
Jammu & Kashmir	25	Himachal Pradesh	18
Maharashtra	25	Madhya Pradesh	18
Uttar Pradesh	24	Andaman & Nikobar	17
Meghalaya	23	Lakshadweep	17
Tamil Nadu	23	Nagaland	17
Telangana	23	Puducherry	17
Bihar	22	Rajasthan	17
Gujarat	22	Arunachal Pradesh	16
Manipur	22	Chandigarh	16
Tripura	22	Delhi	16
Kerala	21	Punjab	12
Odisha	21	Daman & Diu	8
Uttarakhand	20	Dadra & Nagar Haveli	7
Andhra Pradesh	19		

Banks in the state open on Govardhan puja, Janmashtami & Rang Panchmi when the rest of the government offices are closed. "Diwali is the biggest festival and it is celebrated at evening and till night. Many more bank employees and officers are posted so far many kilometres from their home and they have to arrive at their respective place of posting on next day timely.

Govardhan Puja is an important part of Diwali, which is major festival in the state and across all of India. Some of the states that have declared a public holiday for Govardhan Puja on 28 October are the following: Chhattisgarh, Gujarat, Rajasthan, Maharashtra, Uttarakhand, and Uttar Pradesh etc. Bank's Employee Association/Union has also represented to declare holiday on Govardhan Puja & Janmashtami.

In view of the above, we request the State Government to declare holiday on Govardhan Puja, Janmashtami & Rang Panchami

AGENDA NO-11

Non- Performing Assets (NPAs)

11.1 STATUS AS ON 30.09.2019

NPA of the Banks in Madhya Pradesh rose from by Rs 4,465 crore in a year in September 2019. NPA ratio reached to **11.68%** of total credit in September 2019.

Amount in Crore

Agency	Total Credit		NPA		Variation		% Variation	
					Credit	NPA	Credit	NPA
	Sep-18	Sep-19	Sep-18	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19
PSBs	1,82,623	1,99,188	22,902	22,460	16,565	-442	9.07	-1.93
PVTs	53,611	70,201	4,065	5,521	16,590	1,455	30.95	35.80
RRBs	11,837	11,936	1,998	3,026	98	1,028	0.83	51.48
DCCBs	34,247	34,606	3,929	6,393	358	2,464	1.05	62.70
SFBs	3,312	5,518	177	135	2,206	-41	66.60	-23.33
Total	2,85,630	3,21,448	33,070	37,535	35,818	4,464	12.54	13.50

NPA in many PSBs except State Bank of India, Andhra Bank, Indian Bank, Syndicate Bank and United Bank of India have increased in September 2019 over previous year. NPA in Private Banks, Regional Rural Banks and Cooperative Banks have increased drastically over the year in Sep-19.

11.2 SECTOR WISE NPA

Amount in Crore

Sector	Sep-2018			Sep-2019			Variation in NPA	
	O/s	NPA	NPA%	O/s	NPA	NPA%	Amt.	%
Agriculture	97,201	10,302	10.60	1,01,825	15,539	15.26	5,236	50.82
MSME	49,794	4,880	9.80	55,430	5,569	10.05	689	14.13
Housing	31,156	1,375	4.41	36,065	2,369	6.57	994	72.32
Education	2,527	164	6.50	2,621	197	7.53	33	20.25
Priority Sector	1,72,280	17,508	10.16	1,84,986	24,224	13.10	6,717	38.36
Non-Priority Sector	1,13,351	15,563	13.73	1,36,463	13,310	9.75	-2,252	-14.47
Total (PS+NPS)	2,85,630	33,070	11.58	3,21,448	37,535	11.68	4,464	13.50

O/s- Outstanding

PS-Priority Sector

NPS- Non Priority Sector

NPA in the agriculture sectors rose from Rs 10,302 crore in September 2018 to Rs 15,539 crore in Sep-2019, showing 51% y-o-y increase. Whereas NPA under MSME, housing, education and priority sector increased by 14%, 72%, 20% and 38% respectively y-o-y in Sep 2019. Due to recovery in some corporate loans/big advances, NPA under non-priority sector has reduced in Sep-19 from previous year.

11.3 NPAs UNDER GOVERNMENT SPONSORED SCHEMES AS ON SEP, 2019

Amount in crores

Name of the scheme	Sep-2018		Sep-2019		Y-o-Y increase		Y-o-Y % increase		NPA % of total loan portfolio as on Sep-19	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
MMYUY/MMSY	24,187	327	35,915	425	11,728	98	48	30	21	10
PMEGP	4,494	102	5,165	156	671	54	15	53	23	13
CMRHM	1,30,511	893	2,65,410	1563	1,34,899	671	103	75	40	38
SHGs/SGSY	16,967	95	16,925	118	-42	23	-0.25	24	21	19
MUDRA LOANS*	57,169	443	79,346	825	22,177	382	39	86	12	10

*Excluding MFIs/NBFC

SGSY-Swarn Jayanti Gram Swarojgar Yojana

OBSERVATIONS

- Increasing delinquencies in government sponsored schemes appear to be high and it is 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 Mantri 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.

11.4 CHIEF MINISTER RURAL HOUSING MISSION SCHEME

The Non-Performing Assets (NPAs) under “Chief Minister Rural Housing Mission” scheme has touched a peak of 38% of the portfolio in September 30, 2019. Banks are religiously taking all feasible steps for timely recovery of these loans. However, the NPAs are increasing very fast. It is also observed by Branch Managers that some of the borrowers are not repaying their loans even apparently having adequate means to service EMIs. There is an imminent need to address this issue to bring confidence of the lenders and those borrowers who have been regular in repaying their loans.

This issue has been discussed on multiple occasions including in SLBC meeting. Two pronged strategies have been proposed by the Banks as under:

- State Government to start a drive to recover dues from defaulters. Sponsoring department and bank should jointly carry out door to door recovery campaign. This will reduce NPA.
- One of the clause in MOU signed by State Government with Banks restricts banks to write off part/full loan amount. As a result, Banks are unable to approve One Time Settlement (OTS) with such defaulting borrowers. Therefore, Banks had been requesting GoMP to issue at least an Administrative Order assuring that GoMP will continue to pay committed portion of EMI, even if banks settle the remaining 50% of borrowers contribution through OTS or otherwise.

- c) In addition, the Director (RE), Rural Commissioner Office, Bhopal vide its letter S.No.8027/22/B-7/IA/19 dated 24.08.2019 requested from Banks to submit proposal for remission of interest on the loan advanced to the beneficiaries of this scheme as stated that the Government is willing to settle one time total interest on 50% remaining loan of the beneficiaries of nine years which is being paid by them.

In view of the above, we request the following:

- i. In the previous SLBC meetings, Banks had requested to issue Administrative Order. However, it is awaited till date. GoMP is again requested to issue such Administrative Order at the earliest.
- ii. The department deliberate on the issue mentioned in pint no. c.

Bank wise status under CMRHM as on 30.09.2019

Amount in Crore

Sr.	Bank	NPA		Outstanding		NPA%
		No.	Amt.	No.	Amt.	
1	Allahabad Bank	4,402	39	11,354	95	41
2	Bank of Baroda	9,578	63	19,945	140	45
3	Bank of India	18,492	122	56,204	322	38
4	Bank of Maharashtra	5,247	35	14,473	114	31
5	Central Bank of India	26,191	187	87,288	620	30
6	Indian Overseas Bank	169	1	1,990	17	7
7	Oriental Bank of Comm.	1,899	12	3,035	19	62
8	Punjab National Bank	5,214	46	31,235	259	18
9	State Bank of India	29,715	237	1,14,077	856	28
10	Syndicate Bank	2,719	20	6080	47	42
11	Union Bank of India	8,810	57	26,800	175	33
12	MGB	23,206	174	59,323	445	39
13	MPGB	1,17,053	534	2,06,132	946	56
14	DCCBs	12,715	37	18,275	112	33
	TOTAL	2,65,410	1,563	6,56,211	4,168	38

11.5 DELAY IN DISPOSAL OF CASES BY DMs FILED UNDER SEC-14 OF SARFAESI ACT FOR TAKING PHYSICAL POSSESSION OF THE PROPERTIES BY BANKS

SARFAESI Act empowers the Banks and Financial Institutions to take possession of securities given for financial assistance and sell or take over management the same in the event of default. Section-14 of this Act empowers District Magistrate (DM) to take possession of secured assets, wherever any secured creditor approaches the DM, and hand over the possession to concerned bank/financial institution.

Sec-14 of SARFAESI Act, provides that applications u/s 14 have to be disposed of by the concerned DM with in a period of 30 days from the date of application (extendable by another 30 days on case specific basis for reasons to be recorded). However, it has

been observed there is inordinate delay in disposal of such applications in several cases. This issue has been discussed on multiple occasions including in SLBC meeting but things are not moving properly. As on 30.09.2019, 390 applications of 6 major banks were still pending for more than 60 days with DMs. Delay in disposal of such applications for long periods defeats the very purpose of the said Act. Some of the reasons for delay are observed as follows-

- a) The District Magistrates again give notice either to the borrower or to the third party.
- b) DMs authorize the case to subordinate officer like Tehsildar/SDMs and they start hearing afresh etc.

Hon'ble High Court, Jabalpur Division Bench in Writ Appeal No. 784 of 2018 has passed an order that District Magistrate is not required to give notice either to the borrower or to the third party. He is only to verify from the Bank whether notice under Section 13(2) of the Act has been issued or not.

GoMP is requested 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.

11.6 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			
01.04.09 to 30.09.19			
Sr.	Particulars	Number in lac	Amount
1	Submitted by Banks	9.36	13112
2	Forwarded by Their Nodal Dist. Branch(s)	7.73	10507
3	Allotted by District Administration to Revenue Officers	6.87	8937
4	Demand Notice issued by Revenue Officers	5.12	6539
5	Recovery received against Demand Notices	0.35	324
6	Disposed of RRC(s) By District Administration	0.05	26
7	RRC(s) Pending for Disposal	5.08	6215

Bank wise status is shown in Table no- 33
M.P.

*Source: BRISC Portal, DIF, Govt. of

11.7 DISPOSAL OF RRCs ABOVE RS 20 LAKH

Monetary limit for filing RRC is Rs 20.00 lakh. But some cases have been observed, where RRC has been filed for the amount more than Rs 20.00 lakh. A workshop has been organised by Directorate of Institutional Finance on 23rd October 2019 in Bhopal for the bankers to reiterate the system of filing/updating online RRCs and its mechanism.

Banks were requested to update or withdraw those RRCs by 28.10.2019. However, some RRCs are yet to update/withdraw by banks. Banks have flagged that they are not able to withdraw as system asks to pay 3% fees of the principal amount being recovered towards the cost of proceedings as per Rule of the Adhinyam. The cases which are accepted by District Administration or Demand Notice(s) has been issued, amount of such RRCs can only updated within given time limit. Further, Bank can dispose such RRCs through OTS or withdrawal.

Banks requested to allow withdrawal of ineligible cases from the portal, which are inadvertently fed and to waive the 3%+2.5% fees as onetime measure for ineligible cases filed in the portal.

11.8 MAKING RRCs EFFECTIVE: BANKS'S FEEDBACK

Allahabad Bank

The State Govt should take an initiative on commission basis for recovery in loan accounts upto Rs.10.00 lacs on pro rata basis.

The machineries involved in the system, should be Tehsildar and local PS, as in the case of RC filed accounts.

Bank of Baroda

A separate Nodal officer (other than Tehsildar with administrative power of Tehsildar) may be appointed by GoMP for recovery/Monitoring of RRC).

Bank of India

We are not getting any help from Tehsildar in recovery of bad account. State Govt. to instruct Collectors, SDMs and Tehsildar to help in recovery of bad loan esp. borrower who are intentionally not paying banks dues.

Bank of Maharashtra

Time Bound Recovery Programme by Revenue Authorities in RRC software,

Canara Bank

Our Bank has noticed that proposals send for recovery under the BRISC scheme is not settled.

We propose that there shall be monthly meeting of bank officials with the liasioning officer atleast at BLBC level and also at SLBC level for effective monitoring and functioning of scheme

Indian Bank

Training should be conducted for zonal or regional level officer so that they can further train their branches regarding BRISC working.

Monitoring of BRISC portal may be made an agenda for DLCC meeting

Indian Overseas Bank

BRISC can be strengthened only if positive results are obtained timely, Steps can be taken to initiate timely disposal of pendency.

Oriental Bank of Commerce

- Tehsil office should take immediate action on all application pending with them.
- Any staff from Tehsil office should jointly visit at borrowers/defaulters place.
- Tehsil office should take action of seizing property of defaulters. It will set example for all defaulters.
- There should be time limit for disposal of RRC cases.

Punjab National Bank

Active participation of Govt. machinery

Punjab and Sind Bank

Bank is not getting adequate gains in the spirit of BRISC at Ashok Nagar, Guna, Sagar, Shivpuri, Morena, Bhind, Hoshangabad, Jabalpur. Concerned may please be advised.

State Bank of India

- Delay in allotment of cases to Tehsildar by district collector is observed. Time line as per the act need to be adhered.
- Non issuance of notice/ delay in issuing notice to borrowers is observed. There should also be time line for issuance of notice by Tehsildar.
- Follow up of notices issued is to be ensured.
- There should be platform for discussing pending RRC cases regularly with Tehsildar by banks.

Syndicate Bank

Government machinery should help in recovery of bad loans/RRC. There should be change in legal frame work to facilitate NPA recovery

United Bank of India

- Online portal incorporating the overall progress & status.
- Awareness campaign regarding benefits & pitfalls of non-prepayment of loans by local administration.

- Follow-up mechanism under administrative office especially in cases of Govt. Sponsored loans.

Union Bank of India

संबन्धित विषय में गठित उप-समिति की बैठक में चर्चा की गई

HDFC Bank

- High value cases need to be marked as priority cases.
- 10 High value cases should be short-listed post discussion with bank and take it forward accordingly for further action.
- One day in a week need to be fixed for execution of attachment warrant. so that Kurk ameen can plan his priority accordingly.
- Commercial vehicle cases under attachment warrant need to be informed to RTO to provide the intimation once the vehicle comes to RTO for taking fitness certificate and Tax deposition.
- Deposition of 25% amount of RRC amount made mandatory before giving time or any relief in the attachment warrant cases.
- Lok Adalat to be conducted in every alternate month for final Notice Cases

IDBI Bank

- Quick disbursal of cases.
- Automated escalation matrix for better control

MPGB

Our branches are facing problem in updating information on RRC portal due to technical reasons like link failure etc.

MGB

- The bank's controlling offices should also be provided with IDs and passwords for access to the portal, so that follow up can be done effectively.
- RRC Filed in KCC (JKFRMY) a/c will be deleted so that BRISC Portal will show actual RRC status in KCC product.
- Contact details of Tehsildar should be display on BRISC Portal. So follow up can be done easily.

AGENDA NO-12

Financial Inclusion

12.1 PMJDY STATUS IN MADHYA PRADESH

Sr	Particulars	Sep-18	Mar-19	Sep-19	Y-o Y Progress
1	PMJDY A/cs (Crore)	2.88	3.06	3.20	0.32
2	Balance held in the A/c (Rs. Cr)	4,235	4,899	5,320	1,085
3	Average balance (Rs in actual)	1,473	1,597	1,663	190
4	Zero balance A/cs (Crore)	0.54	0.51	0.42	-0.12
5	% Zero balance A/cs	18.75	16.67	13.13	-5.63
6	RuPay Card Issued (Crore)	2.03	2.48	2.50	0.47
7	% RuPay Card Issuance	70.49	81.05	78.13	7.64
8	Aadhaar Seeding (Crore)	2.33	2.39	2.56	0.23
9	% Aadhaar Seeding	80.90	78.10	80.00	-0.90

12.2 COMPARISON WITH COUNTRY

As on 30.09.2019

Number & amount in Crore

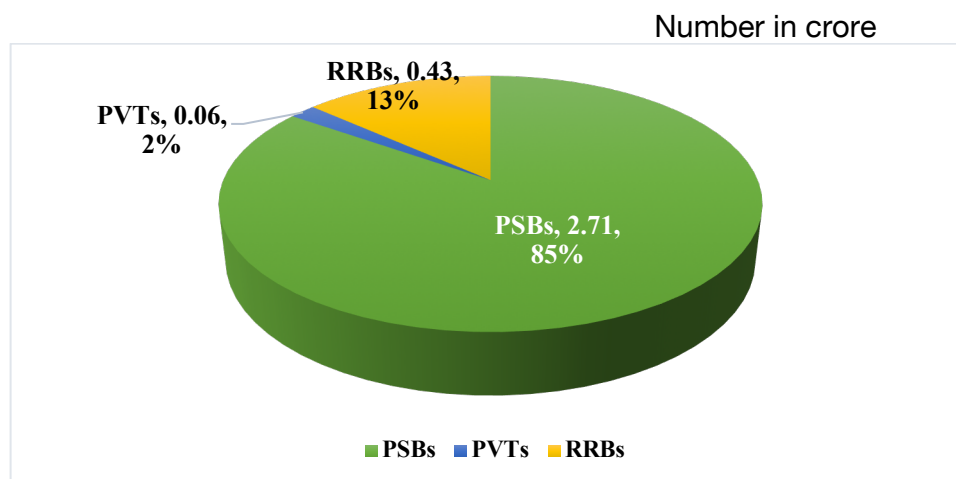
Sr.	Particulars	Country	Madhya Pradesh	% Share M.P. with country
1	PMJDY	37.11	3.20	8.62
2	No. of Zero balance accounts	5.02	0.42	8.37
3	Total Deposit held	1,03,981	5,320	5.12
4	Avg. Deposit	2,802	1,663	59.35
5	Aadhaar Seeding	31.78	2.56	8.06
6	Aadhaar seeding %	85.64	80.00	
7	RuPay card issued	29.38	2.50	8.51
8	RuPay card issuance %	79.17	78.13	

There is substantial increase in opening of PMJDY accounts. As many as 14 lakh people have opened new PMJDY accounts during half year of current fiscal. Total number of accounts reached to 3.20 crore in September 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. However, 13% of PMJDY accounts are still inoperative or have zero balance. This is significantly lower than the 76% reported when the scheme was launched 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 deposits in the PMJDY accounts are Rs 5,320 crore as on September 2019, having grown 13 fold from Rs 396 crore in 2014. The balance increased by Rs. 1,085 crore in September-19 from previous year. Average balance in the account is also increased to Rs 1,663 at quarter ended September 2019. This indicates improvement of well-being of financially excluded citizens' as well financial literacy.

Number of PMJDY accounts - agency wise as on 30.09.2019



The above chart clearly shows that most of the PMJDY accounts have been opened by the Public Sector Banks (85%) followed by Regional Rural Banks (13%) and Private Sector banks (2%).

Top 6 Banks in M.P. in terms of PMJDY Accounts as on 30.09.2019

Bank	No. of PMJDY Accounts (Crore)	Hold % of total PMJDY A/cs	Total Deposits in PMJDY A/cs (Amt. Crore)	Hold % of total deposits in PMJDY A/cs
State Bank of India	1.43	44.76	1,802	33.87
Bank of India	0.72	22.57	1,284	24.14
Bank of Baroda	0.23	7.09	430	8.08
Central Bank of India	0.22	6.91	415	7.80
Punjab National Bank	0.15	4.61	264	4.96
Union Bank of India	0.11	3.30	233	4.39

12.3 BC REGISTRY PORTAL (www.bcregistry.org.in)

As per the recommendation of Committee on Medium Term Path on Financial Inclusion, Reserve Bank of India, has issued a framework for Business Correspondent (BC) Registry Portal to Indian Banks' Association (IBA), for implementation. Accordingly, IBA has been working on developing the BC Registry Portal as an initiative to further strengthen the BC infrastructure.

The BC Registry Portal seeks to provide a Centralized Repository of relevant information on BCs, which captures basic details including location of BCs, nature of operation, qualification, blacklisting of BCs, etc. Further, the Portal shall enable members of public to find the necessary details of BCs in their vicinity to avail financial services by using the BC Tracker Facility. This would help in effective monitoring and oversight of BC operations.

BC Registry Portal (www.bcregistry.org.in) has been made live and available for public usage on July 30, 2019. Subsequently, IBA will enable necessary interface for generation of reports for the banks.

In this regard, banks have been advised

- To upload details of BCs and update the data on real time basis.
- Disseminate information about the portal through bank branches.
- To submit a monthly report to IBA that their information in BC Registry Portal is updated and correct.

12.4 BC STATUS IN M.P. AS ON 30.09.2019

Sr.	Particulars	Status as on 30.09.2019
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	46
8	Average amt. of txn per day by a BC (Lakh)	0.63
9	No. of account with BCs (crore)	2.37
10	Average no. of a/c per BC	1,984
11	Average commission paid in a month to a BC (Rs.)	10,274

*Some BCs are working in other than SSAs.

12.5 VILLAGES HAVING LOW/NO CONNECTIVITY

Department of Financial Services and Department of Telecom (DoT) are working together to identify the areas having low/no network connectivity. The purpose is to address network connectivity issue faced by the banking sector in coordination with DoT, Banks and SLBC. In this connection, DoT, Bhopal has identified 2709 such villages in the State as on 22.10.2019 and shared a list to SLBC, where network connectivity issues need to be resolved.

12.6 CAMPAIGN FOR FINANCIAL INCLUSION & LITERACY IN 89 TRIBAL BLOCKS IN M.P.

The Government of Madhya Pradesh had launched a campaign for financial inclusion and financial literacy of tribal people in 89 tribal blocks from 9th August 2019 to 15th September 2019 onwards on 'World Adivasi Day' to provide door step banking reach to the tribal people. The progress is as under:

No. of FL camps conducted	PMJDY OD sanctioned (No.)	PMJDY OD sanctioned (Limit) Rs Crore	Aadhaar seeding (No.)	e-KYC/Authentication (No.)	New PMJDY a/cs opened (No)	RuPay card issued (No)	RuPay card activation (No)
2,574	7,331	2.57	44,243	41,430	35,709	27,486	22,950

12.7 FINANCIAL LITERACY CAMP BY RURAL BRANCHES

RBI vide circular no. RBI/2016-17/236/FIDD.FLC.BC.NO. 22/12.01.018/2016-17 dated March 02, 2017 instructed that rural branches of banks are required to conduct one camp per month on the messages that are part of the FAME (Financial Awareness Messages) booklet and on Going Digital. However, it has been observed that there is a shortfall in conducting financial literacy camps by rural branches of banks.

As per NABARD Circular No. 240/DFIBT-22/2015 dated November 13, 2015, FLCs and rural branches of banks are eligible for funding support for the financial literacy camps to the extent of 60% of the expenditure of the camp subject to a maximum of Rs 5,000/- per camp.

All Banks are requested to comply with the above instruction of RBI and instruct their rural branches to conduct at least one financial literacy camp per month (on the third Friday of each month after branch hours). Banks are also requested to submit report as per the prescribed reporting format to the respective LDMs within stipulated time.

12.8 PMJJBY & PMSBY- STATUS IN MADHYA PRADESH AS ON 30.09.2019

Number in lakh

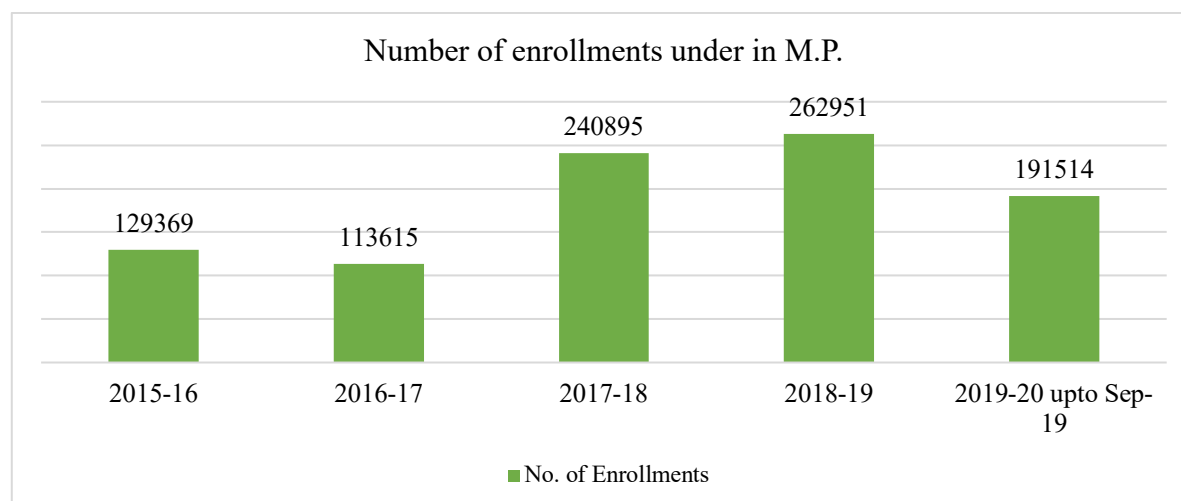
Scheme	Year			Progress	
	Sep-2018	Mar-2019	Sep-2019	Y-o-Y	FY 2019-20
PMJJBY	19.49	22.37	24.47	4.98	2.10
PMSBY	78.62	87.87	94.33	15.71	6.46

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 prorata 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 24.37 lakh (7.76%) in September 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.

Similarly, in the case of Pradhan Mantri Suraksha Bima Yojana (age group 18-70 years), inspite of low yearly premium i.e. Rs 12/-, coverage is only 94.33 lakh as on Sep-2019. There are around 4 crore people under the age group of 18-70 years in the State.

12.9 ATAL PENSION YOJANA



12.10 CLAIM SETTLEMENT UNDER PMJJBY & PMSBY

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is administered through LIC and other Life Insurance companies and the cover under this scheme is for death only. Since inception of the scheme, total number of claims received were 10,716 in the State till September 30, 2019. Maximum 772 number of claims were settled in Indore followed by Dhar (747) and Jabalpur (741) till September 30, 2019.

Pradhan Mantri Suraksha Bima Yojana (PMSBY) covers accidental death and permanent disability and administered by General Insurance Companies. Total 3,874 number of claims were settled under this scheme as on September 30, 2019. Maximum 216 number of claims were settled in Indore followed by Jabalpur (205) and Chhindwara (184) till September 30, 2019. District wise claim settled as on September 30, 2019 is given below:

District	PMJJBY	PMSBY	District	PMJJBY	PMSBY
Indore	772	216	Alirajpur	174	27
Dhar	747	168	Rajgarh	161	50
Jabalpur	741	205	Rewa	159	102
Balaghat	438	99	Burhanpur	149	32
Bhopal	420	177	Sehore	147	99
Ujjain	405	126	Khandwa	135	69
Chhindwara	403	184	Raisen	126	80
West Nimar	401	103	Vidisha	108	66
Gwalior	326	74	Damoh	102	98
Mandsaur	293	84	Chhatarpur	99	55
Sagar	289	131	Shivpuri	84	69
Barwani	257	50	Umaria	78	20
Seoni	257	77	Bhind	75	34
Morena	254	51	Harda	75	33
Ratlam	244	53	Guna	74	47
Mandla	242	40	Sidhi	71	56
Hoshangabad	232	107	Dindori	70	21
Satna	222	73	Anuppur	64	6
Betul	221	150	Tikamgarh	49	55
Neemuch	214	50	Panna	48	28
Jhabua	206	66	Sheopur	42	6
Katni	204	67	Singrauli	36	142
Dewas	186	83	Ashoknagar	34	20
Narsimhapur	186	107	Datia	19	22
Shajapur	186	51	Agar Malwa	12	9
Shahdol	178	36	Grand Total	10715	10715

12.11 RURAL SELF-EMPLOYMENT TRAINING INSTITUTE (RSETI)

Performance highlights of RSETIs in the State as on 30.09.2019 FY 2019-20

- There is a target of 1,192 number of programmes for current financial year, out of which 453 training programs were conducted at the end of second quarter of financial year 2019-20.
- Out of the target of total 34,540 trainees, 12,504 candidates were trained.
- Since inception (2011), 8965 programmes have been conducted wherein 2,48,582 candidates were trained. Out of these, 1,63,159 candidates are settled and the settlement ratio is 66%.

District wise status as on September 2019 is given in table no-26

12.12 DELAY IN REIMBURSEMENT OF EXPENDITURE FOR TRAINING

The Ministry of Rural Development (MoRD) reimburses the training cost to the Society/Trust set up by banks for managing the RSETIs through State Rural Livelihood Mission (SRLM). As per the extant guidelines SRLM is required to reimburse the claims based on certified statements/declaration given by RSETI.

However, it is observed that claims are not being reimbursed timely and remain pending for a long time. For example,

- **A sum of Rs.6.99 crore of State Bank of India has been pending for reimbursement from SRLM, Govt. of MP on account of training costs for more than 3 years.**
- **Rs 7.68 Crore of Central Bank of India has been pending for reimbursement for more than 3 years.**

SRLM is requested to reimburse the pending claims at the earliest.

12.13 CHARGING WATER AND ELECTRICITY BILL OF RSETI PREMISES AT COMMERCIAL RATES

It has been informed that in the following districts demand for water and electricity charges for RSETIs are raised at commercial rates.

Annupur, Balaghat, Betul, Dewas, Dhar, Khandwa, Khargone, Jabalpur, Sehore, Bhopal, Panna, Sagar, Seoni and Umari.

RSETIs are engaged in training unemployed youth. As per Government of India guidelines, RSETIs should not be treated as Commercial Establishments and hence charges as applicable to domestic rates need only be collected. GoMP is requested to issue suitable direction in this regard.

AGENDA NO-13

Kisan Credit Card (KCC)

13.1 Kisan Credit Card (KCC)

Scheme: Working Capital for Animal Husbandry (AH) and Fisheries

- The Reserve Bank of India vide its Circular no. RBI/2018-19/112 FIDD.CO.FSD.BC. 12 /05.05.010/2018-19 dated February 04, 2019 issued guidelines for KCC facility to meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.
- As per the extant guidelines, the scale of finance has to be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.
- It has been informed that Scale of Finance for AH & Fisheries has been fixed in the following 9 districts in the State so far as on 24.10.2019:

Jabalpur, Datia, Shajapur, Rewa, Vidisha, Khandwa, Mandsaur, Raisen & Hoshangabad
- In the remaining districts, Scale of Finance for AH & Fisheries is yet to be fixed.
- The Managing Director, Apex Bank, Bhopal vide its letter 17/22.10.2019 has sought the following clarifications from SLBC:

- a) What will be the maximum period for assessment of working capital requirement?
 - b) Whether farmers have to issue the fresh KCC under this scheme or use the already distributed KCC?
 - c) Fisheries and Animal Husbandry experts of the State Govt. may also be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.
-

13.2 DISCUSSION OF CONSULTATION AND IDEATION MEET

In terms of letter F.No.4/3/2019-BOI-II dated 09.08.2019 of Department of Financial Services, Ministry of Finance, Government of India, stage 2 level consultation and ideation meet was held on 22-23 August, 2019 at Bhopal. After consultative process, a number of implementable and innovative suggestions emerged. The consolidated suggestions with respect to Kisan Credit Card are given below:

i. Renewal of KCC Accounts

Presently, KCC account is renewed when the entire loan amount and interest (full turnover of the outstanding principal) is deposited in the account. Account renewal should be allowed on servicing the interest like other Cash Credit (CC) accounts.

ii. Adhering to the Scale of Finance

- The credit limit offered on a Kisan Credit Card for the initial year is based on the cultivation of crops according to the scale of finance as decided by the 'District Level Technical Committee (DLTC) and cropping pattern as proposed by the farmer.
- Few State Heads of PSBs informed that Private Sector banks sanction crop loans in excess of the scale of finance approved by DLTC. This deprives PSBs from getting good credit proposals and also vitiates credit discipline. Participants suggested that Govt./RBI may intervene and issue uniform guidelines.

iii. KCC to tenant farmers/ Oral lessees

- Oral lessees are not the actual land owners but they cultivate crops. These tenant farmers do not get the credit facility provided by the banks as they do not have required papers of the land.
- Tenant farmers may be allowed to avail KCC facility basing on certificate and identity provided by Revenue Authority and confirmation from the original land owner about the tenancy.
- Tripartite agreement between bank, tenant farmer and land owner may be executed.

iv. Improving credit discipline

- Credit discipline plays vital role for improving flow for Agriculture & Allied activities including Investment Credit. It was deliberated that generalised farm loan waiver has adversely impacted the credit culture and discipline among borrowers in the state.
- After announcement of debt waiver in the state many farmers are neither coming forward to renew their account nor availing new loan. Hon'ble Chief Minister of the state has also appealed to the farmers through print media, but of no avail.
- It was suggested that the State Government's machinery, should attend Financial Literacy camps, Recovery Camps, etc. conducted by Bank Branches and percolate the message of Hon. Chief Minister and the stand of Govt. that even if farmers regularise their accounts by repaying the debts on time, then also Govt. will pay the debt relief amount as committed. This will infuse trust among farmers and Banks will be able to review/renew the accounts on time, thus arresting slippages.

The agenda is put up for discussions.

AGENDA NO-14

Higher Education Loan Guarantee Scheme, Govt. of M.P.

The Government of Madhya Pradesh has been implementing a “Higher Education Loan Guarantee Scheme” since 31.10.2009 to provide guarantee to meritorious students, who are unable to provide collateral, in case of loans above Rs. 7.5 lakh. Each year a maximum of 200 students can be guaranteed by the State Government under this scheme.

Higher Education Loan Application monitoring System (HELAMS) has also been developed to facilitate online filing and speedy processing of applications for higher education loan. The system makes available the facility to apply for loan seekers at any place in the state with an objective to reduce the number of rejections of the Higher Education Loan Application, by proper monitoring.

The web application facilitates online registration by loan seekers, credential creation and its intimation via registered email and SMS to their mobile number. The form submitted online is viewed and status is updated by the Branch of Bank. The updated status is communicated to the loan seeker.

The Web application keeps track of the application till disbursement of the first instalment of loan. It also enables student to provide online feedback to DIF. The process can be viewed and monitored by the Nodal Branches, Regional Managers, DIF, state level users and district level users from administration login. The Directorate of Institutional Finance (DIF) acts as a Monitoring Agency for the whole process through various analytical reports. All the processes are deemed to be completed in a time bound manner.

Banks are supposed to dispose these applications within 15 days, but it has been observed that applications remain pending for quite a long time either with Branches or the Controlling Office of the banks. Concerned Banks are requested to dispose these cases on merit basis at the earliest.

Further, it has been observed that many people and Bank's staff are not aware of this scheme. This scheme needs to be made effective. Bank wise progress as per HELAMS portal is given below:

Directorate of Institutional Finance, Madhya Pradesh
(Online Higher Education Loan Application Monitoring System)

Bank-wise Summary showing Status of Online Higher Education Loan Application(s) for the period of 01/04/2013 - 10/10/2019

SNo	Bank Name	District Name	Tehsil Name	Branch Name	Submitted	Sanction	Disbursed	Pending	Rejected	Forwarded to Rm/ZO
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1	Allahabad Bank				73	21	6	25	27	37
2	Andhra Bank				3	0	0	3	0	0
3	Axis Bank				4	0	0	1	3	3
4	Bank of Baroda				30	13	5	13	4	4
5	Bank of Baroda - Dena Bank				7	0	0	6	0	0
6	Bank of Baroda- Vijaya Bank				1	0	0	1	0	1
7	Bank of India				144	55	4	40	47	48
8	Bank of Maharashtra				55	5	1	50	0	0
9	Canara Bank				25	8	6	4	12	12
10	Central Bank of India				294	170	22	71	48	50
11	Corporation Bank				8	0	0	6	1	0
12	HDFC Bank Ltd.				8	4	2	2	2	7
13	ICICI BANK				3	1	1	2	0	0
14	IDBI Bank Ltd.				3	1	0	1	1	1
15	Indian Overseas Bank				17	11	5	1	5	9
16	Karnataka Bank Ltd				1	0	0	0	0	0
17	Madhya Pradesh Gramin Bank-CMPG				113	75	44	4	42	66
18	Madhya Pradesh Gramin Bank-NJGB				18	8	7	4	7	14
19	Madhyanchal Gramin Bank				39	26	12	4	9	9
20	Oriental Bank of Commerce				15	10	8	5	0	1
21	Punjab National Bank				127	44	10	32	50	53
22	State Bank of India				871	248	70	134	490	504
23	State Bank of India-SBP				1	0	0	1	0	1
24	Syndicate Bank				9	4	1	5	0	0
25	UCO Bank				18	0	0	18	0	0
26	Union Bank of India				131	66	25	8	55	55
TOTAL					2018	770	229	441	803	875

AGENDA NO-15

Constitution of "Implementation Committee" for developing a standardized system of data flow

A Working group of select SLBC Convener Banks and NABARD was constituted by RBI to work out a standardized system for collection, storage, presentation and management of data on the SLBC website. RBI advised Banks to standardize the data flow under Lead Bank Scheme by originating the data from single source and as far as possible by taking directly from CBS system. A time frame of six months was also prescribed for migration to the new data flow and management system.

With a view to streamline the data flow mechanism at LBS platform, RBI has issued a new guidelines for the Banks. The gist of the guidelines is as under:

- i. Banks data should have information pertaining to all the Branches operating in the state including fields/columns for District & Block.
- ii. Banks to make a provision in their CBS to generate reports pertaining to all LBS related data. The relevant data must also be directly downloadable from the CBS and/ or MIS with a view to keeping manual intervention to a minimal level in the process.
- iii. RBI has finalized the data collection formats and a standardized system for data flow and its management by SLBC in its way of implementation.
- iv. SLBC has to make provision in its website to facilitate uploading and downloading of data by member Banks/LDMs.

In its communication FIDD.CO.LBS.No.558/02.01.001/2019-20 dated 06.09.2019 (Copy annexed) addressed to Chairmen/MDs/CEOs/SLBC/UTLBC Conveners, RBI has advised to constitute "Implementation Committee" for developing the standardized system for data flow and its management by SLBC/UTLBC and to ensure timely implementation of the instruction. SLBC Conveners are advised to constitute an "Implementation Committee" in consultation with member banks and RBI Regional Officer/Sub-Officers to advise and execute transition plan for migration to the new data system within the prescribed timeline.

The Implementation Committee should also decide a roadmap and assign work schedule to ensure timely completion of the task. The Committee members may include –RBI, NABARD, Major Banks (PSBs & Pvt.) etc.

AGENDA NO-16

Credit Deposit Ratio

16.1 CD RATIO-STATUS

Amount in Crore								
SR.	IMPORTANT INDICATOR	Sep-17	Sep-18	Sep-19	Y-o-Y variation		Y-o-Y variation %	
					Sep-18	Sep-19	Sep-18	Sep-19
	ALL BANKS							
1	(i) Aggregate Deposits	3,48,872	3,78,896	4,16,048	30,024	37,152	8.61	9.81
	(ii) Bank Credit	2,57,744	2,85,630	3,21,448	27,886	35,818	10.82	12.54
2	SCHEDULED COMMERCIAL BANKS* (SCBs)							
i	Aggregate Deposits	3,27,872	3,55,793	3,91,059	27,921	35,266	8.52	9.91
ii	Bank Credit	2,28,094	2,51,383	2,86,843	23,289	35,460	10.21	14.11
iii	Aggregate Deposits, All India	1,09,98,419	1,17,99,855	1,29,06,766	8,01,436	11,06,911	7.29	9.38
iv	Bank Credit, All India	80,24,407	89,81,664	97,71,310	9,57,257	789646	11.93	8.79
v	CD Ratio of SCBs, All India	72.96	76.12	75.71	3.16	-0.41	4.33	-0.54
3	Credit Deposit Ratio (Percent) in Madhya Pradesh							
i	Scheduled Commercial Banks*	69.57	70.65	73.35	1.09	2.70	1.56	3.82
ii	Regional Rural Banks	59.31	56.55	53.32	-2.76	-3.23	-4.65	-5.71
iii	Cooperative Banks	141.19	148.23	138.56	7.04	-9.67	4.99	-6.52
iv.	All Banks	73.88	75.38	77.26	1.50	1.88	2.03	2.49
v.	All Banks as per credit place of utilisation	76.17	77.65	80.07	1.48	2.42	1.94	3.12

*Including RRBs & SFBs

- Year-on-year (y-o-y) basis, aggregate deposits and credit of all the banks in Madhya Pradesh grew at the rate of 9.81% and 12.54% respectively in September 2019, which is higher than the growth of the corresponding period of previous year.
- CD ratio of the State increased to 77.26% in September 2019 from 75.38% previous year. CD ratio of the State stood at 80.07% in September 2019 as per place of utilization Norm of RBI.
- Deposits and credit of Scheduled Commercial Banks (Including RRBs & SFBs) in the State grew at 9.91% and 14.11% respectively y-o-y, while it was 9.38% and 8.79% for all India level in September 2019.
- Credit-Deposit Ratio of Scheduled Commercial Banks (Including RRBs & SFBs) in the State increased from 70.65% in September 2018 to 73.35% in September 2019. However, it is lower than CD ratio of these banks in all India level.

- CD ratio of Regional Rural Banks in the State has shown declining trends over previous few years. CD ratio of Cooperative Banks has also declined in Sep-19 from previous year.

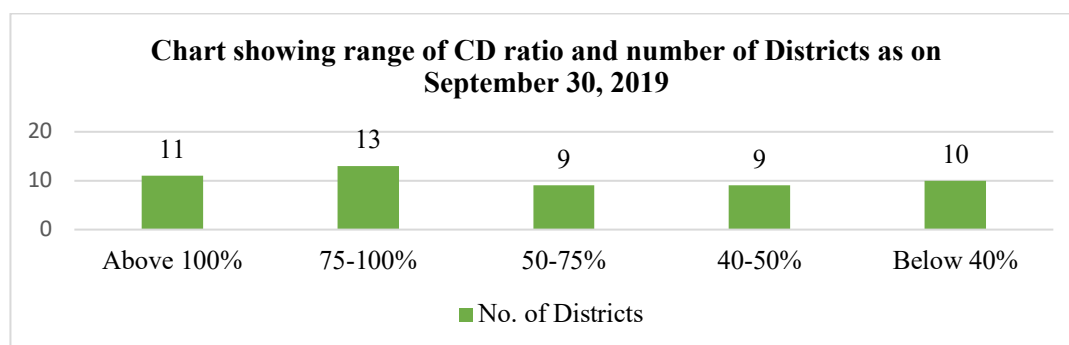
16.2 CENTRE WISE AND AGENCY WISE GROWTH IN DEPOSITS AND ADVANCES

Amount in Crore					
SR.	IMPORTANT INDICATORS	Sep-18	Sep-19	Y-o-Y variation	Y-o-Y variation %
	ALL BANKS				
1	(i) Aggregate Deposits	3,78,896	4,16,048	37,152	9.81
	• Rural	54,362	59,711	5,349	9.84
	• Semi Urban	92,879	1,04,336	11,457	12.34
	• Urban	2,31,655	2,52,001	20,346	8.78
	(ii) Bank Credit	2,85,630	3,21,448	35,818	12.54
	• Rural	52,546	56,629	4,083	7.77
	• Semi Urban	64,848	76,444	11,596	17.88
	• Urban	1,68,236	1,88,375	20,139	11.97
2	COMMERCIAL BANKS (PSBs & PVTs)				
	• Aggregate Deposits	3,33,656	3,66,628	32,972	9.88
	• Bank Credit	2,36,233	2,69,389	33,156	14.04
3	REGIONAL RURAL BANKS				
	• Aggregate Deposits	20,931	22,385	1,454	6.95
	• Bank Credit	11,837	11,936	99	0.84
4	COOPERATIVE BANKS				
	• Aggregate Deposits	23,103	24,975	1,872	8.10
	• Bank Credit	34,247	34,605	358	1.05

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

- Annual credit growth in semi-urban centres was maximum followed by urban and rural centres in September 2019.
- Semi-urban centres recorded highest growth in deposits y-o-y in September 2019 followed by rural and urban centres.
- Branches/ offices in urban/metropolitan centres accounted for nearly 60% banking business followed by semi-urban (25%) and rural (16%) centres in September 2019.

16.3 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 September 31, 2019 are, Agar Malwa, Raisen, Shajapur, Rajgarh, Sehore, Harda, Khargone, Ashok Nagar, Vidisha, Dewas & Mandsaur.
- District having C-D ratio between 75-100% are, Dhar, Narsinghpur, Bhopal, Jhabua, Ujjain, Guna, Ratlam, Indore, Barwani, Sheopur kala, Hoshangabad, Burhanpur and Khandwa.
- District having C-D ratio between 50-75% are, Neemuch, Datia, Jabalpur, Morena, Seoni, Damoh, Shivpuri, Chhindwara and Sidhi.
- District having C-D ratio between 40-50% are, Katni, Sagar, Balaghat, Alirajpur, Betul, Gwalior, Satna, Chhatarpur and Bhind.

16.4 DISTRICTS WITH CD RATIO BELOW 40% AS ON 30.09.2019

Amount in Crores

Sr.	Districts	Lead Bank	Deposits		Advances		CD Ratio%*		Y-o-Y variation	
			Sep-18	Sep-19	Sep-18	Sep-19	Sep-18	Sep-19	Sep-18	Sep-19
1	Panna	SBI	2514	2608	1044	1040	41.54	39.86	94	-5
2	Mandla	CBOI	2964	3088	1170	1190	39.48	38.54	125	20
3	Niwari	SBI	NA	998	NA	371	NA	37.19	NA	
4	Rewa	UBI	10442	11046	3651	3586	34.97	32.46	604	-65
5	Tikamgarh	SBI	3766	3056	1383	967	36.73	31.66	-711	-416
6	Dindori	CBOI	1137	1200	380	375	33.40	31.24	63	-5
7	Singrauli	UBI	7333	8315	2562	2520	34.94	30.30	982	-42
8	Shahdol	CBOI	4217	4524	1150	1289	27.26	28.49	307	139
9	Umaria	SBI	2244	2291	490	578	21.83	25.23	47	88
10	Anuppur	CBOI	3207	3346	732	747	22.81	22.33	139	16

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.
- Tikamgarh, Niwari and Rewa districts has slipped into this group.
- CD ratio of Panna and Mandla districts has been fluctuating and it is slightly lower than the regulatory requirement.
- As per decision taken during the last SLBC meeting, NABCONS submitted proposal to Directorate of Institutional Finance (DIF), Government of M.P. for carry out study and suggesting ways for improvement of CD ratio of above districts.
- **DIF vide its letter dated 30.10.2019 has assigned task to NABCONS for conducting study in these districts. It has been advised to NABCONS to submit report within 3 months.**

AGENDA NO-17

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 Uniform Documents for SHG Saving Account opening and Credit linkage, was approved in the meeting of SHG Subcommittee held on 26th June, 2019. Format were also shared to all Banks. In the last SLBC meeting dated 6th July 2019, implementation of Uniform Documents was discussed and approved for implementation through administrative offices of all Banks to their Branches.

Banks are requested to use uniform applications for Self Help Groups.

- NMMU New Delhi has developed an “ONLINE SHG LOAN APPLICATION” PORTAL Through NRLM –BL Portal. It has been shared and discussed in SLBC SHG subcommittee on 13.11.2019 for implementation among all banks.
- Mission one GP one BC program, to be implemented in 8000 Gram panchayat (GP) in FY 19-20. To achieve this target, a one day workshop was conducted with RSETI Directors & IIBF representatives for training and kit distribution to BCs, placed by corporate BCs in consultation with Banks. Progress in this regard to be reviewed.
- SHG Bank linkage status, against submission, sanction and disbursement including per SHG disbursement is enclosed in table no- 31 for review.

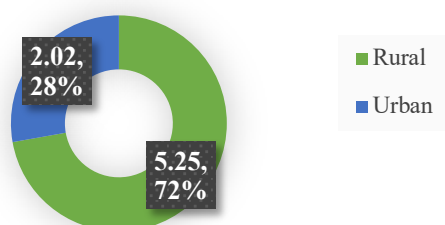
AGENDA NO-18

Housing Loans

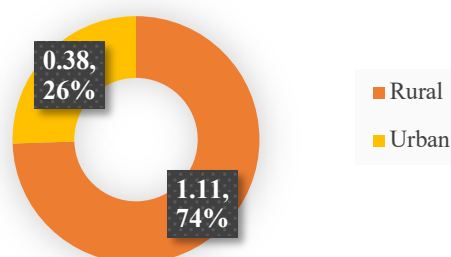
18.1 HOUSING PROFILE- MADHYA PRADESH

Madhya Pradesh is the second largest State of the country. As per Census 2011, Madhya Pradesh accommodate 5.25 crore rural population and 2.02 crore urban population which accounts for 72.21% and 27.63% of the total population (7.27 crore) of the state respectively.

No. of Population (crore) & their percentage to total population



No. of Household (crore) & their percentage to total household



18.2 INSTITUTIONAL CREDIT TO HOUSING SECTOR- STATUS IN M.P.

Institutional finance is the prime source to meet out the housing requirement. Besides institutional finance, self-financing from private sources, withdrawals from provident funds and loans from employers etc. are important sources of housing finance.

Institutional financing for housing in the state is dominated by the Commercial Banks. As on September 2019, outstanding housing loans by banks was Rs 36,065 crore, of which more than two-thirds were accounted for by public sector banks. Housing Loan portfolio (Priority & Non-priority sector) of the Banks has registered 15.76 % y-o-y growth rate of during September 30, 2019.

Total outstanding loans of commercial banks in Madhya Pradesh was Rs 16,958 crore as on September 2018, which increased to Rs 19,121 crore as on September 2019, registering 12.76% y-o-y growth.

According to the Financial Stability report of RBI, total credit to housing sector by commercial banks in India increased to Rs 12,53,190 crore in September 2019 from Rs 10,50,222 crore a year ago, showing y-o-y growth rate of 19.33%.

18.3 HOUSING LOAN ACCOUNTS AND OUTSTANDING AS ON 30.09.2019

Amount in Crore

Particular	Sep-2018	Sep-2019	% Increase
Number of Housing Loan Accounts	9,50,463	9,53,470	0.32
Outstanding Housing Loans (in Crore)	31,156	36,065	15.76
Average Outstanding Housing Loan per account (in lakh)	3.28	3.78	15.24
NPA under Housing Loan Accounts (Number)	1,25,451	2,61,136	108.16
NPA under Housing Loan Accounts (Amount in crore)	1,375	2,369	72.29
NPA % to total exposure outstanding amount	4.41	6.57	48.84

Sharp increase in number of NPA accounts is due to alarming level of delinquency under Chief Minister Rural Housing Mission Scheme.

18.4 TOP 10 BANKS IN HOUSING FINANCE IN M.P. AS ON SEP-2019

Amount in Crore

Sr.	Bank	No	O/s Amt.	Average size of loan (In lakh)
1	State Bank of India	21,7393	12,049	5.54
2	Bank of India	75,295	4,023	5.34
3	Bank of Baroda	45,106	3,155	6.99
4	Punjab National Bank	46,822	1,816	3.88
5	Central Bank of India	1,00,228	1,747	1.74
6	MPGB	2,14,734	1,417	0.66
7	ICICI Bank	10,754	1,357	12.62
8	Union Bank of India	38,060	1,332	3.50
9	HDFC Bank	14,030	1,286	9.16
10	Canara Bank	11,644	1,207	10.37

18.5 MISCELLANEOUS ISSUES

In the Consultation and Ideation meet held in Bhopal, the following issues with respect to Housing finance were discussed.

a) Ranking of builders by RERA

Real Estate Regulatory Authority (RERA) monitors the real estate sector and adjudicate disputes related to real-estate projects. The main aim of RERA is to provide relief to buyers from the malpractices of unfair builders and protect the interests of the home buyers. If RERA ranks builders based on their strength and performance, it would be helpful for home buyers as well as the banks to invest or finance in the right project.

b) Payment of stamp duty on multiple occasion

It is observed that borrower has to pay stamp duty on multiple occasions, viz. at the time of registration of property and during each occasion of charge creation of the property. This puts extra burden on the borrower. This may be rationalized.

c) Miscellaneous

- i. There should have a policy/guideline to takeover of housing loan account from the bank in a time bound manner.
- ii. Credit guarantee scheme may be introduced for affordable housing loans.
- iii. CLSS subsidy should be credited within prescribed time frame by the nodal agencies.
- iv. The registries may be digitalized and should be linked with Aadhaar number.
- v. A dedicated portal may be developed to apply for the housing loans.

AGENDA NO-19

CM Helpline Complaints

Bank wise pendency as on October 21, 2019 is as under:

Number of complaints

Bank Name	L-1	L-2	L-3	L-4	Total
State Bank of India	2983	368	500	4110	7961
Central Bank of India	751	75	170	1539	2535
Bank of India	657	74	76	990	1797
Madhyanchal Gramin Bank	476	109	78	689	1352
Punjab National Bank	395	46	94	646	1181
Union Bank of India	395	116	66	401	978
Madhya Pradesh Gramin Bank	411	10	49	415	885
Allahabad Bank	325	50	58	435	868
ICICI Bank	129	8	10	308	455
Bank of Maharashtra	159	15	27	220	421
Bank of Baroda	110	4	29	209	352
Uco Bank	123	18	22	182	345
HDFC Bank	90	15	19	201	325
Canara Bank	50	4	15	251	320
Axis Bank	53	2	14	168	237
IDFC Bank	51	7	16	110	184
DCCB	70	7	14	93	184
Syndicate Bank	42	10	9	99	160
Oriental Bank of Commerce	12	2	8	112	134
Corporation Bank	49	6	8	46	109
Indian Bank	22	5	8	59	94
IDBI Bank	27	3	6	55	91
Indian Overseas Bank	16	5	5	55	81
Kotak Mahindra Bank	18	4	4	50	76
Indusind Bank	12	0	1	41	54
Andhra Bank	11	2	1	23	37
Punjab & Sind Bank	3	1	2	26	32
Development Credit Bank	2	0	2	23	27
Equitas Small Finance Bank	4	0	0	18	22
United Bank of India	2	3	0	14	19
Bandhan Bank	4	1	2	11	18
Citi Union Bank	3	1	1	7	12
AU Small Finance Bank	0	0	0	11	11
Shivalik Mercantile Bank	2	0	0	9	11
Yes Bank	0	0	0	8	8
Karnatak Bank Ltd	3	0	0	4	7
Dhanlaxmi Bank	1	0	1	5	7
Federal Bank	1	0	0	6	7

Ratnakar Bank	2	0	0	3	5
Laxmi Vilas Bank	4	0	0	1	5
India Post Payment Bank	3	0	0	1	4
Karur Vyas Bank	2	0	0	2	4
Jana Small Finance Bank	2	0	0	2	4
Utkarsh Small Finance Bank	0	0	1	2	3
Finacre Small Finance Bank	2	0	0	1	3
J&k Bank	1	0	0	1	2
South indian Bank	0	0	0	2	2
Ujjivan Small Finance Bank	0	0	0	1	1
Catholic Syrian Bank	0	0	0	1	1
Tamilnadu Mercantile Bank	1	0	0	0	1
Suryoday Bank	0	0	1	0	1
Grand Total	7479	971	1317	11666	21433

Complaints transferred to CPGRAMS

In accordance to the letter dated 04.08.2018 of Directorate of Institutional Finance, GoMP, certain nature of the complaints like Passbook, Chequebook related complaints etc. can be transferred by banks to CPGRAMS portal of Government of India. However, it has been observed that such complaints resend to banks by CM Helpline department.

Banks are requested to address above complaints at the earliest.

AGENDA NO-20

Integration of Banks with Cyber Treasury

Cyber Treasury is a facility to a user to make, online payment to the state government and also receive refunds/payment from Government. Government of Madhya Pradesh brings to its registered payees the facility to make online payment to the state, through the internet, using net banking facility. This paves the way towards making "anyone, anywhere, anytime", Tax/Fee Payments etc. and cashless payment and settlement system.

As per Finance Department, Government of Madhya Pradesh letter No- F-11-7/नियम /2016 dated 04.07.2016, amount more than Rs 10,000/- payable to the State Government should necessarily to be deposited through Cyber Treasury. Amount can be deposited through Net banking NEFT, RTGS.

It is informed by Commissioner Treasury and Accounts that they are upgrading the software on portal from C-SFMS to IFMS. This is being done to provide value added facilities and also further smoothen processes in Treasury. The agency banks have to integrate with IFMIS for which modifications are to be done by Banks. This was communicated to Banks way back on May 2018, however the progress is abysmal.

This agenda placed for discussion to take timelines for completion of integration by Banks.

AGENDA NO-21

Discussion points of Sub-committee Meetings

Subcommittee on Improving CD Ratio

Meeting held on 11.09.2019

Convenor- Union Bank of India

Discussion Points

1. Provide all necessary infrastructures to LDMs as per RBI "Revamped Lead Bank Scheme".
2. Providing training to newly joined LDMs
3. Taking benefit of different subsidy scheme sponsored by NABARD.
4. Increasing CD ratio by way of SHG linkage and organizing campaigns in districts

Subcommittee on MSME

Meeting held on 20.09.2019

Convenor- Punjab National Bank

Discussion Points

1. Bank wise pendency of PMEGP cases and expected date of disposal
2. The targets for PMEGP be also allotted to the Private Banks like ICICI, HDFC, IDBI, Axis and Yes Bank as they are also scheduled commercial Banks regulated by RBI.
3. Mukhyamantri Yuwa Udyami/ Swarojgar /Arthik kalyan Yojna already sanctioned cases should be disbursed by 30.09.2019 and achieve target of sanction/disbursement by 31/10/2019.
4. Private Banks to contribute in the social welfare by actively doing more cases under various govt. sponsored schemes

Subcommittee on Agriculture & Allied Activities

Meeting held on 14.10.2019

Convenor- State Bank of India

Discussion Points

1. Submission of ATR within 1 Month
2. Reconciliation of PMFBY Kharif 2018 Premium
3. Finance to be extended for Fisheries, Horticulture and Animal Husbandry
4. Dairy and Fishery loan in the form of Crop Loan i.e CKCC.
5. Finance under DEDS Scheme
6. Achivement of Agri Target by PUS is very less under ACP as compared to Private Banks
7. Finance to FPO without collateral.
8. Banks are not receiving required information in time from Insurance Companies which is delaying the reconciliation process

9. There are certain issues in PMFBY Portal created for crop ins. and matter already taken up with GOI.
10. Provision to restructuring of Short Term Loans of RRBs and Co-operative Banks to convert into Medium Term Loans which are affected by the natural calamity. There is a refinance scheme is also available from NABARD to RRBs and Co-operative Banks for the restructured accounts.

Subcommittee on Recovery

Meeting held on 16.10.2019

Convenor- State Bank of India

Discussion Points

1. RRC to be filled in eligible accounts only.
2. Accounts closed under Fasal Rin Mafi Yojna should also be closed from RRC Portal.
3. Workshop on RRC should be conducted
4. Selection of 5 NPA borrower and report to DIF/SBI where diversion of fund noticed so that FIR can be lodged to recover the bank amount.
5. Loan amount more than Rs.20.00 Lakh which wrongly feeded in portal

Subcommittee on Education Loans

Meeting held on 07.11.2019

Convenor- Canara Bank

Subcommittee on Housing loans

Meeting held on 08.11.2019

Convenor- Central Bank of India

Subcommittee on SHGs & JLGs

Meeting held on 13.11.2019

Convenor- Allahabad Bank

AGENDA NO-22

VIP references for opening of new Bank Branches

SLBC has been receiving VIP references for opening of new Bank Branches in some villages through Department of Financial Services, Government of India, Directorate of Institutional Finance, Government of Madhya Pradesh time to time. These requests are escalated to the respective Lead District Managers to undertake a survey to find out the feasibility of opening new Bank Branches in the specified areas and submit report/recommendation. The status of such references received in the recent past is as follows:

Sr.	District	Village	Sr.	District	Village
1	Sheopur	Manpur	12	Guna	Markimahu
2	Sagar	Bilahara (Raja)	13	Guna	Umari
3	Mandla	Niwas	14	Guna	Bhadaura
4	Mandla	Pipariya Niwas	15	Guna	Vishanwada
5	Mandla	Bisoura Niwas	16	Shivpuri	Khod
6	Dindori	Bichiya (Shahpura)	17	Shivpuri	Bamourikala
7	Morena	Khadiyahan	18	Ashoknagar	Pranpur
8	Chhindwara	Mohgaon	19	Ashoknagar	Bahadurpur
9	Ratlam	Sarsi	20	Ashoknagar	Nai Sarai
10	Ratlam	Barkheda Kala	21	Ashoknagar	Piprai
11	Guna	Muradpur	22	Ashoknagar	Athaikheda

In some villages, LDMs conducted survey and informed that such villages are already getting banking services either through Bank Branch or Business Correspondents and recommended that opening of new bank branch in such villages may not be a viable proposition for the banks. However, it may be considered in future.

The Banks who wish to open new bank Branch may consider above villages.

Further, RBI vide its circular on Rationalisation of Branch Authorisation Policy- Revision of Guidelines, in place of branch, a banking outlet (which includes a branch as well as BC outlet, amongst others) has been defined as under:

Banking Outlet - A 'Banking Outlet' for a DSCB (Domestic Scheduled Commercial Bank), a Payment Bank or a SFB (Small Finance Bank) is a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent where services of acceptance of deposits, encashment of cheques / cash withdrawal or lending of money are provided for a minimum of 4 hours per day for at least five days a week.

Part time Banking Outlets - Any fixed point service delivery unit of the bank which does not comply with the prescription regarding minimum working hours/days will be considered as a 'Part-time Banking Outlet'.

AGENDA NO-23

Exception handling mechanism- use of Aadhaar in benefit schemes and provision of iris scanner at BC locations/branches for Aadhaar authentication

Few months ago an issue had been raised in the State Assembly that some beneficiaries are facing difficulties in withdrawal of money/DBT benefits due to non-matching of biometric fingerprints.

In this connection, Cabinet Secretariat (DBT Mission), Government of India vide its Office Memorandum dated 19.12.2017 (copy enclosed at Annexure-) has advised to **Banks to make provision of IRIS scanners along with finger-print scanners at BC point and Branches to deal with the cases where Aadhaar authentication is not successful.**

Above referred Circular of DBT Mission also stipulates that in all cases where online authentication is not feasible, the benefit/service may be provided on the basis of possession of Aadhaar, after duly recording the transaction in register, to be reviewed and audited periodically.

Banks are requested to ensure compliance of the above provisions of Exception Handling Mechanism of Aadhaar and its authentication in the respective bank, so that bona fide beneficiaries are not deprived of their due benefits/services for want of Aadhaar.

Agenda is put-up for discussion.

Any other issue with the permission of the Chair

ANNEXURE-I



Indian Banks' Association

Corporate & International Banking

CI-I/EASE/BCC
September 17, 2019

Chief Executives of Public Sector Member Banks

Dear Sir / Madam,

EASE Reforms on Banking for Customer Convenience – AP VII – Implementation of Uniform Banking Hours in Public Sector Banks on pan India basis

Please refer to our letter CI-I/EASE/BCC dated August 6, 2019 regarding arrangements for Uniform Banking Hours for PSBs on pan India basis.

2) In this regard, we have received queries from some banks. The point wise clarifications provided in this regard are given below for your information and necessary action:

Sr. No.	Query	Reply
1	Can different districts of the State have different timings?	Yes. However, the same should be notified and publicised properly for public convenience by banks.
2	Can there be different timings for banks located in residential and commercial places in the same district?	Yes. As stated above.
3	Will the decisions taken by the State Level Bankers' Committee apply to all other banks i.e. Private Sector Banks, Regional Rural Banks and Co-operative Banks as well?	No. The decision taken is binding on Public Sector Banks only. However, other banks may be advised by SLBC to follow the norms to have uniformity in timings.

...

Sr. No.	Query	Reply
4	Can Branches having mandi operations have different timings?	Yes. The branches having mandi operations or any specific area branches requiring special timings may be notified as per public convenience, but the same must be decided at SLBC level only.

Yours faithfully,


B Raj Kumar
Dy. Chief Executive



ANNEXURE-II

कार्यालय आयुक्त भू-अभिलेख एवं बन्दोबस्त, मध्यप्रदेश

क्रमांक-537 II / 11 भू-6/2019

ग्वालियर, दिनांक-21 / 6 / 2019

प्रति,

कलेक्टर,
जिला- समस्त
मध्यप्रदेश।

विषय- भूमि बंधक दर्ज करने एवं विमुक्त करने बाबत।

मध्यप्रदेश भू-राजस्व संहिता, 1959 की धारा 109(2) के अंतर्गत कृषि भूमि पर बंधक दर्ज किये जाने का प्रावधान है। इस हेतु भू-लेख पोर्टल <https://mpbhulekh.gov.in> पर "भूमि बंधक" मॉड्यूल उपलब्ध है। इस मॉड्यूल में बैंक शाखाओं को कृषि भूमि के बंधक दर्ज करने हेतु आवेदन राजस्व न्यायालय में भेजने की सुविधा ऑनलाइन उपलब्ध करायी गयी है। बैंक शाखा द्वारा बंधक दर्ज किये जाने हेतु आवेदन किये जाने पर यह आवेदन संबंधित पटवारी हल्का यूजर के पास पहुँचेगा। पटवारी द्वारा अग्रेषित किये जाने पर आवेदन संबंधित तहसीलदार यूजर के पास पहुँचेगा।

2/ मध्यप्रदेश लोकसेवाओं के प्रदान की गारंटी अधिनियम, 2010 की धारा 3 के तहत यह सेवाएँ 4.17 भूमि बंधक दर्ज करना एवं 4.18 भूमि बंधक निर्मुक्ति दर्ज करना के रूप में पंजीबद्ध है। उक्त सेवाओं में सेवा प्रदान करने की निश्चित समय सीमा 03 कार्य दिवस निर्धारित की गई है। अतः इस समय सीमा को पटवारी हल्का द्वारा बंधक अग्रेषित करने हेतु 01 कार्य दिवस तथा तहसीलदार द्वारा आवेदन के निराकरण हेतु 02 कार्य दिवस में विभक्त किया जाता है।

3/ उक्त समय सीमा अनुसार सभी संबंधित अधिकारियों से कार्य सम्पादित कराया जाने और समय सीमा में निराकरण न होने पर म.प्र. लोक सेवाओं के प्रदान की गारंटी अधिनियम, 2010 के अनुसार कार्यवाही की जावे।

संलग्न- 1. यूजर मैन्युअल की प्रति।

2. म.प्र. राजपत्र (असाधारण), दिनांक 02/09/2018।


आयुक्त

भू-अभिलेख एवं बन्दोबस्त
मध्यप्रदेश, ग्वालियर

पृ. क्रमांक 378/11/35/2019

ग्वालियर, दिनांक- 21/6/2019

प्रतिलिपि-

1. प्रमुख सचिव, मध्यप्रदेश शासन, मंत्रालय भोपाल की ओर कृपया सूचनार्थ।
2. प्रमुख राजस्व आयुक्त, मध्यप्रदेश, भोपाल की ओर सूचनार्थ।
3. सम्भागीय आयुक्त (समस्त) मध्यप्रदेश की ओर सूचनार्थ।
4. लोक सेवा प्रबंधन विभाग, मध्यप्रदेश की ओर सूचनार्थ।
5. मेसर्स भोपाल ई-गवर्नेन्स लिमिटेड, सी-10, चतुर्थ तल, प्लेटिनम प्लाजा, माता मन्दिर, न्यूमार्केट, भोपाल - 462003 की ओर आवश्यक कार्यवाही हेतु।
6. SMSLBC, Bhopal.


आयुक्त

भू-अभिलेख एवं बन्दोबस्त
मध्यप्रदेश, ग्वालियर