



PRADHAN MANTRI  
AWAS YOJANA



# Agenda 159th SLBC Meeting, M.P.

Convenor: Central Bank of India

Venue: Conference Hall, Central  
Bank of India, 9 Arera Hills,  
BHOPAL

Date: 10th March 2016

# Index

SR.	AGENDA	PAGE
1	<b>Adoption of the Minutes of the 158<sup>th</sup> SLBC meeting held on 16.11.2015</b>	4
2	<b>Action Taken Report</b>	5-7
3	<b>Review of performance under Annual Credit Plan (ACP) 2015-16</b>	8-9
	a. ACP achievement for Quarter ended 31 <sup>st</sup> December 2015	8
	b. Agency wise ACP achievement FY 2015-16	9
	b. Comparative achievement of ACP over corresponding previous year	9
4	<b>CD Ratio performance in Madhya Pradesh</b>	10-11
	a. Comparative CD Ratio over corresponding previous year	10
	b. Credit to Deposit Ratio Agency wise	10
	c. Districts with CD Ratio below 40%	11
5	<b>Pradhan Mantri Fasal Bima Yojana</b>	12-15
6	<b>Prime Minister's Start-up India Programme</b>	16
7	<b>Pradhan Mantri Awas Yojana</b>	17
8	<b>Progress under Pradhan Mantri MUDRA Yojana</b>	18-19
9	<b>Roadmap for opening brick &amp; mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank</b>	20-22
10	<b>Rolling out DBT in Kerosene</b>	23
11	<b>Providing Solar Powered VSAT under FIF for Connectivity</b>	24
12	<b>Social Security Schemes</b>	25-27
	a. Progress under the schemes	
	b. Claim Status under these schemes	
13	<b>Performance under Housing Loan Schemes</b>	27-29
	a. Chief Minister Rural Housing Mission (CMRHM)	
	b. Urban Poor Housing Finance	
14	<b>Progress under Govt. Sponsored Schemes/Programmes in Madhya Pradesh</b>	29-34
	a. Mukhya Mantri Yuva Udyami/Swarojgar Yojana/Arthik Kalyan Yojana	29-31
	b. PMEGP	32
	c. Education Loan	33
	d. NRLM PMEGP	34
15	<b>Functioning of RSETIs and FLCs</b>	35
	a. Performance of the RSETIs during the FY 2015-16	
	b. Progress under Financial Literacy at Govt. ITIs, Pvt. ITIs, Skill Development centres	36
16	<b>NPA Management</b>	36-37
	a. NPA position: Sector wise	
	b. Recovery Mechanism and BRISC	

<b>17</b>	<b>Performance of Banks in different Sectors in Madhya Pradesh</b>	<b>38-40</b>
	<b>a.</b> Kisan Credit Card	38
	<b>b.</b> Weavers' Credit Card (WCC)	39
	<b>c.</b> Swarojgar Credit Card	39
	<b>d.</b> Financing to Minority Communities	40
	<b>e.</b> Financial Assistance: Scheduled Caste	40
<b>18</b>	<b>Other issues</b>	<b>40-41</b>
	<b>a.</b> Conversion of normal bank accounts of beneficiaries of welfare schemes under DBT into PMJDY bank accounts	40
	<b>b.</b> One Branch One Agri Clinic/Agri Business Centre	40
	<b>c.</b> Difficulties in lodgment of FIR in fraud reporting	41
	<b>d.</b> Sub Committee Meetings of SLBC	41
<b>19</b>	<b>Any other issues with permission of the chair</b>	<b>43</b>

\*\*\*\*\*

# Tables

## Table No. Contents of Table showing progress in Madhya Pradesh for 31.12.2015

<b>1</b>	Bank wise position of branches/ATMs as on 31.12.2015
<b>2</b>	Centre wise information regarding Deposits, Advances and CD Ratio
<b>3</b>	Bank wise comparative Data regarding Deposits, Advances and CD Ratio
<b>4</b>	Bank wise outstanding of Priority Sector advances
<b>5</b>	Bank wise outstanding of Non-Priority Sector advances
<b>6</b>	Position of outstanding Advances to Weaker Sections
<b>7</b>	Target and ACP FY 2015-16 achievement under Agriculture
<b>8</b>	Target and ACP FY 2015-16 achievement under Priority Sector
<b>9</b>	Target and ACP FY 2015-16 achievement under Non-Priority Sector
<b>10</b>	Bank wise position of NPA
<b>11</b>	Bank wise NPA under Priority Sector advances
<b>12</b>	Bank wise NPA under Non-Priority Sector advances
<b>13</b>	Bank wise NPA under Govt. Sponsored Schemes
<b>14</b>	Bank wise position of recovery cases filed under MP Public Money (Recovery of Dues) Act 1981/BRISC Scheme
<b>15</b>	Bank wise Progress under Mukhya Mantri Yuva Udyami Yojana FY 2015-16
<b>16</b>	Bank wise Progress under Mukhya Mantri Swarojgar Yojana FY 2015-16
<b>17</b>	Bank wise Progress under Mukhya Mantri Arthik Kalyan Yojana FY 2015-16
<b>18</b>	Bank wise Progress under PMEGP FY 2015-16
<b>19</b>	Progress under Pradhan Mantri Jan Dhan Yojana
<b>20</b>	Performance report of Business Correspondent Agents
<b>21</b>	Progress under Social Security Schemes
<b>22</b>	Progress under Pradhan Mantri MUDRA Yojana
<b>23</b>	Progress under M.P. State Rural Livelihood Mission (SRLM)
<b>24</b>	Progress under Kisan Credit Card
<b>25</b>	Loans disbursed to Minority Communities (Religion wise) during 2015-16
<b>26</b>	Loans outstanding to Minority Communities
<b>27</b>	Financial Assistance to SC/ST
<b>28</b>	Bank wise outstanding under MSME advances as on 31.12.2015
<b>29</b>	Progress under Education Loans
<b>30</b>	Data on coverage of women
<b>31</b>	Bank wise report on implementation of Official Language
<b>32</b>	Branch Expansion Plan
<b>33</b>	Bank wise data on restructured accounts

## 1. Adoption of the minutes of the 158<sup>th</sup> SLBC meeting held on 16.11.2015

The Minutes of 158th Meeting of SLBC held on 16 November 2015 were circulated to all concerned and has been uploaded on website of SLBC ([www.slbcmadhyapradesh.com](http://www.slbcmadhyapradesh.com)) and website of DIF of M.P Government ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)). The actionable points have been indicated for desired action.

**No amendment/suggestion to the circulated minutes of the said meeting has been received, so far. Therefore, the house is requested to confirm and adopt the said minutes.**

## 2. Action Taken Report on Action Points of 158<sup>th</sup> SLBC meeting held on 16<sup>th</sup> November 2015.

S N	Agenda Item/Action Points	Action Taken Report
1	<p><b>ACP Achievement:</b> Recently NABARD has come out with revised criteria in respect of agriculture loans. It was further stated that Banks will give due focus on education loan and housing sector in the remaining quarters.</p> <p>The attention of house was drawn towards the misuse of crop loan for purchasing of tractor and farm implements in State in view of crop loan portfolio size under total agriculture advance. It was apprehend that short farm crop loan is used for medium &amp; long term investment loan.</p> <p>All banks should advise their branches to promote non-loanee farmers in respective service area of the branch to have crop insurance, so that in case of natural calamity, they are eligible to cover through the crop insurance.</p>	<p>Banks have been informed suitably and advised to achieve target of 7% for small &amp; marginal farmers up to 31<sup>st</sup> March 2016 &amp; 8% by 31<sup>st</sup> March 2017, out of 18% target for agriculture loans under priority sector. Achievement under education loans is 95% and achievement under housing sector is 82% up to 31.12.2015.</p> <p>Data of 159<sup>th</sup> SLBC shows segregated figure of Farm Credit. Out of which Crop loan component is shown separately. The average crop loan size of major banks comes around 1 lac per borrower. However, component of KCC limit comprises repairs &amp; maintenance charge of implements/ancillary activities and consumption loan and they are being utilized as per farmers' choice.</p> <p>Bank's branches have accepted premium from Non-loanee farmers during Rabi Crops 2015. This will be continued. Banks have collected premium from around 42000 number of non-loanee farmers. (Source AIC, Bhopal)</p>
2	<p><b>Credit Deposit Ratio:</b> Three districts viz. Anuppur, Shahdol and Umaria are below the minimum set standard of 40%, while Tikamgarh has managed to cross the minimum ratio. It was emphasized that no district should be below minimum set ratio of 40% by year-end.</p>	<p>Performance of these districts are reviewed minutely during sub committee meeting held on January 28, 2016. LDMs were called and they have been suggested to focus on key areas of activities in their districts to cross the benchmark. Some big projects/investment is essential to increase CD ratio of these districts. GoMP is requested to explore the possibilities of new investment.</p>
3	<p><b>Natural Calamity Droughts &amp; Relief Measures:</b> The total number of affected 141 Tehsils of 22 districts are declared by the State Government . Banks were requested to convert the short term loans provided to farmers in to medium term loans on the basis of Annavari Certificate issued by the District Administration for the entire village/Patwari Halka.</p> <p>So far as banks' requirement of signed application from the affected farmers is concerned, the same may be obtained with the help of local administration.</p> <p>All farmers should be given written intimation about the insurance claims received and adjusted/credited in their accounts and also a list of beneficiaries may be posted on the front wall/notice board of the bank branch.</p> <p>The Chief Secretary directed that relief amount paid under RBC 6 (4) to the farmers should not be adjusted against their loan accounts since it is a relief amount paid by the State Government and short-term loan is being converted into medium term loan.</p>	<p>At the time of last SLBC meeting number of drought affected districts declared by the State Govt. were 22. Later on, 20 more districts are declared drought affected raising the total no. of districts 42. Banks have instructed branches to comply with the guidelines of RBI and accelerate conversion of short term loans to medium term loans. In the state, total number of accounts restructured in FY 2015-16 is 26717 of amount Rs 488.35 Crores. Bankwise progress on restructured accounts is shown in table no. 33.</p> <p>State Govt. is requested to extend help to the banks.</p> <p>Instructions have been issued to this effect.</p>

<p><b>4 Progress under Social Security Schemes:</b> There should not be any pendency in enrollment of applications by 30.11.2015. All banks were requested to comply with the same.</p>	<p>Banks have reported to SLBC that there is no pendency at their branches and all pending applications received are fed in the system.</p>
<p><b>5</b> The Chief Secretary suggested that efforts should be made to synergize the State Government schemes with MUDRA Scheme for better results.</p> <p>Applications under MUDRA canvassed by the banks directly to submit to district level task force committee for getting the benefit of capital subsidy/interest subvention etc. under employment generation schemes of State Govt namely Mukhya Mantri Swarojgar Yojana &amp; Mukhya Mantri Arthik Kalyan Yojana.</p>	<p>Govt. of India has also issued guidelines for convergence of NRLM (Non-farm sector) &amp; NULM schemes. Banks are reporting achievements under MUDRA on this line.</p> <p>So far banks have financed Rs. 3037 crores to 342873 units under MUDRA scheme upto 31<sup>st</sup> December 2015 in the State. LDMS have been suitably instructed to route applications canvassed by them/branches to task force committee for their approval.</p>
<p><b>6 Chief Minister Rural Housing Mission:</b> The achievement under this scheme, as compared to previous year was lower.</p> <p><b>Progress under Urban Poor Housing Scheme:</b> It was decided that the scheme may be replicated by all the participating banks in other towns of the state.</p>	<p>During QY ended December 2015, achievement percentage was 55.83%. 111666 units were disbursed by banks up to 31<sup>st</sup> December 2015 against the target of 200000 (For FY 2015-16) units. The achievement has been reviewed during Sub-committee meeting on housing and all banks have assured to show better performance during current financial year.</p> <p>As against 5945 cases sponsored by the concerned department 4427 cases are sanctioned and achievement level under this scheme is 74.47% .</p>
<p><b>5 Progress under Government Sponsored Schemes:</b></p> <p><b>(a) Mukhya Mantri Yuva Udhayami Yojna</b></p> <p>The Convener requested banks to reiterate this point to their field functionaries and mobilize proposals through TFC for higher success rate. Banks should also endeavor to disburse loans within 15 days of sanction.</p> <p>The Chief Secretary desired that all 600 pending cases should be got disbursed by the month end. Sufficient margin money should be kept with the Banks so that disbursements can be expedited.</p> <p><b>(b) Mukhya Mantri Swarojgar Yojna :</b></p> <p>Banks were advised to disburse all pending cases immediately. It was further advised that as per RBI guidelines, collateral security should not be demanded in case of CGTMSE cover. RRBs should also finance upto Rs. 10 lakh loans in MSE sector without collateral security as per RBI directives.</p>	<p>This is being followed.</p> <p>Achievement under MMYUY is 47.87 % of target of 1500 cases for FY 2015-16. Disbursements in 718 units are already made by the banks amounting Rs. 233 crores up to 31.12.2015. The average ticket size of loan is Rs. 42 lakhs.</p> <p>Banks have been advised suitably. Achievement under MMSY is 67.03 % as against target of 22000 cases (Industry Dept.). Disbursements in 14747 units are already made by the banks amounting Rs. 527 crores up to 31.12.2015. The average ticket size of loan is Rs. 3.76 lakhs.</p>

<p><b>(c) Prime Minister's Employment Generation Programme (PMEGP):</b></p> <p>It was observed that the average size of a proposal should be of Rs. 12 Lacs so as to be eligible for a margin money of Rs. 4 Lacs.</p>	<p>Credit absorption capacity has increased and higher value loan applications are sponsored by the implementing agencies. Out of 4064 physical target under the scheme banks have so far sanctioned 1872 units and disbursement made in 944 cases. As per margin money utilization in sanctioned cases achievement percentage is 88.01% amounting Rs. 71.55 crores out of target Rs. 81.29 crores.</p>
<p><b>6 Progress under National Rural Livelihood Mission (NRLM):</b></p> <p>The CEO of SRLM informed that proposals worth Rs. 362 crores, including last year's pending cases, are pending. He also informed that Government of India has revised the target to Rs. 300 crores.</p>	<p>Up to 31<sup>st</sup> December 2015, 24086 applications were submitted to the banks and disbursement made in 11892 cases out of 18212 sanctioned cases. 213 cases are returned by banks.</p>
<p><b>7 Education Loan :</b></p> <p>The scheme of Govt. of M.P. provides for settlement of 50% dues of education loan of a student in the event of his/her unfortunate demise in any mishap and permanent disability. This is subject to banks agreeing to waive off the remaining 50% dues in the loan account.</p> <p>All banks were advised that banks may approach their Corporate Office for permission for waiver of 50% dues in such cases. This would be a part of normal OTS scheme of the bank.</p>	<p>Consent/approval of banks not yet received. The minutes of the 158<sup>th</sup> SLBC meeting was circulated to all concerned for taking approval from their corporate office. However, Board of Central Bank of India has approved the proposal circular of State Govt.</p>
<p><b>8</b> The Commissioner-Social Justice stated that cash limit with BCs needs to be increased as the present limit of Rs.10000/- to Rs.20000/- is not sufficient for making payments. He also pointed out that when the handheld devices provided to BCs become faulty, it takes almost 3 months to get it repaired. Banks should look into these issues.</p>	<p>There is inbuilt facility to increase the limit in device. Banks are doing it on demand basis. Daily basis limit of individual BCs is Rs. 10000 that is raised up to 50000. TSPs are instructed categorically to ensure that devices are in order and make suitable arrangements. Details are annexed in table no. 20.</p>
<p><b>9 NPA/BRISC:</b> Bankers pointed out that many cases under SARFAESI Act remain pending at district administration level for taking physical possession of the assets. The State Government was requested to provide necessary co-operation and support to Banks in this respect.</p> <p>The State Government was also requested to issue necessary instructions to field machinery to take up all pending cases lodged under RRC on urgent basis.</p>	<p>Due to Droughts declared in 42 districts, this is not engaging attention of Districts Administration and things are standstill.</p> <p>DIF has issued necessary instructions to the Collectors to ensure recovery in the RRCs pending with them.</p>



### 3. Performance Review Annual Credit Plan (ACP) 2015-16

Sector wise ACP achievement for quarter ended December 31, 2015

The consolidated sector-wise achievement is given below.

(Number of accounts in actual and Amt. in Crores)

Sr.	Sub Sector	Target for the FY 2015-16		Achievement during quarter ended 31 <sup>st</sup> December 2015		Achievement % of Amt.
		No.	Amt.	No.	Amt.	
<b>PRIORITY</b>						
1	AGRICULTURE	2978374	67187	2436267	43275	64.41
2	MSE	323815	13396	257184	13326	99.48
3	EDUCATION	15000	300	25323	285	95.00
4	HOUSING	133758	4933	169721	4047	82.04
5	MEDIUM INDUSTRIES	77	320	545	738	230.63
6	OTHERS	163665	3793	117108	2013	53.07
7	<b>TOTAL PRIORITY</b>	<b>3614689</b>	<b>89929</b>	<b>3006148</b>	<b>63684</b>	<b>70.82</b>
<b>NON-PRIORITY</b>						
8	HEAVY INDUSTRIES	6	230	188	6511	2830.87
9	EDUCATION	301	84	639	33	39.29
10	HOUSING	253	110	3379	783	711.82
11	OTHERS	101699	3494	199486	12248	350.54
12	<b>TOTAL NON PRIORITY</b>	<b>102259</b>	<b>3918</b>	<b>203692</b>	<b>19575</b>	<b>3932.52</b>
13	<b>GRAND TOTAL</b>	<b>3716948</b>	<b>93847</b>	<b>3209840</b>	<b>83259</b>	<b>88.72</b>

Bank wise ACP performance is given in Table no. 7, 8 & 9

#### OBSERVATIONS:

Banks in Madhya Pradesh have achieved 88.72 per cent of the annual credit plan (Priority + Non Priority Sectors) at the end of December 31, 2015. Out of the target of Rs. 89929 crores to priority sector, the banks have made overall disbursement of Rs 63684 crore and achieved 70.82% of target allotted to them.

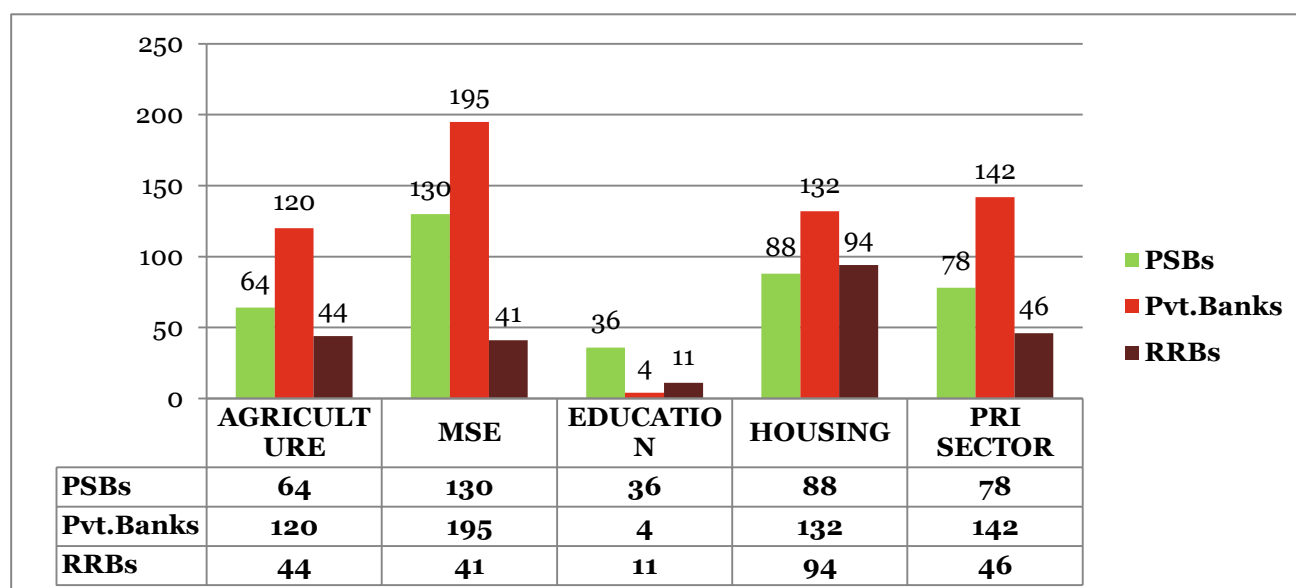
The credit flow to MSEs (micro and small enterprises) in quarter ended 31 December 2015 was Rs. 13326 crore against the target of Rs 13396 crore, representing 95 per cent achievement. Disbursement under education loan (Priority + Non Priority Sectors) was Rs. 318 crores against the target of Rs. 384 crores and achievement percentage was 82.81%.

High percentage growth under Heavy industries and Housing (Non-priority sector) reflects due to conducive environment and investment policies of Government of Madhya Pradesh.

- Due to finance under MUDRA schemes, advance under MSE has increased substantially raising the achievement percent 99.48.
- PSBs & Private banks namely Bank of India, PNB, IDBI, Axis bank, ICICI etc. contributed higher achievement under medium industries.
- Other than micro, small and medium industries (>10 crores) shown under heavy industries.
- Education loans more than 10 lakhs come under non-priority sector.
- Housing finance more than 20 lakhs in urban and other centres comes under non-priority sectors.

## AGENCY WISE COMPARISON IN ACHIEVEMENT OF ACP

Data in percentage term



While PSBs disbursed Rs. 25344 crores under priority sector loans, Private banks disbursed only Rs. 8012 crores. Similarly, under MSE, while PSBs disbursed Rs. 7877 crores. Private sector banks disbursed only Rs. 3810 crores at the end of December 2015.

## COMPARATIVE ACP PERFORMANCE WITH CORRESPONDING PREVIOUS YEAR

(Target/Achievement amt. in Crores)

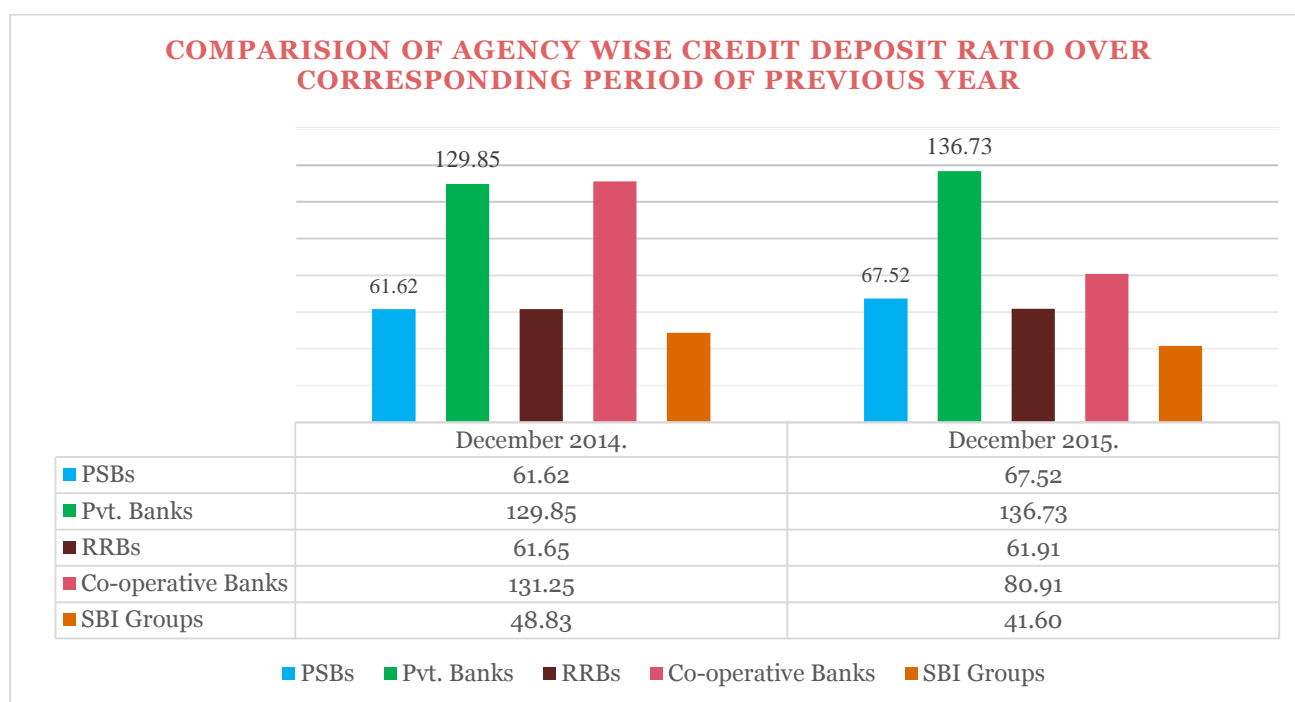
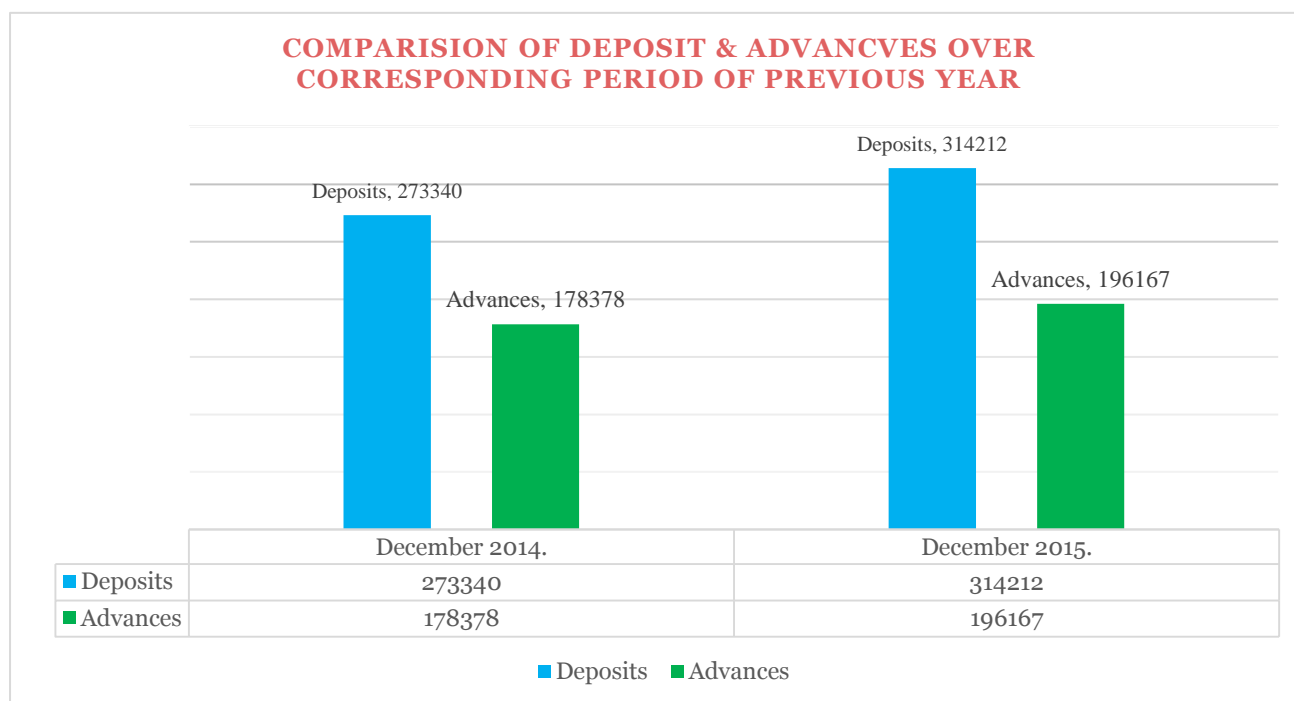
Sr.	Sector	Target	Achievement	% Achi.	Target	Achievement	% Achi.
		31-Dec-2014			31-Dec-2015		
1	AGRICULTURE	53391	34623	65	67187	43275	64
2	MSE	10197	9759	96	13396	13326	99
3	EDUCATION	1022	563	55	300	285	95
4	HOUSING	3557	4622	130	4933	4047	82
5	MEDIUM INDUSTRIES	0	0	0	320	738	231
6	OTHERS	2780	5239	188	3793	2013	53
7	<b>TOTAL PRIORITY</b>	<b>70947</b>	<b>54806</b>	<b>77</b>	<b>89929</b>	<b>63684</b>	<b>71</b>
8	HEAVY INDUSTRIES	260	1807	695	230	6511	2831
9	MEDIUM INDUSTRIES	284	561	198	0	0	0
10	EDUCATION	81	31	38	84	33	39
11	HOUSING	100	962	962	110	783	712
12	OTHERS	3271	11884	363	3494	12248	351
13	<b>TOTAL NON PRIORITY</b>	<b>3996</b>	<b>15245</b>	<b>382</b>	<b>3918</b>	<b>19575</b>	<b>500</b>
14	<b>GRAND TOTAL</b>	<b>74943</b>	<b>70051</b>	<b>93</b>	<b>93847</b>	<b>83259</b>	<b>89</b>

Due to new classification of Priority Sector, medium enterprises have been shown under priority sector during this quarter. It is expected that banks will be able to achieve target of Annual Credit Plan for FY 2015-16 by sanctioning/disbursing all the viable proposals in their hand.

## 4. Credit Deposit Ratio

The Credit Deposit Ratio as of December 2015 was 62.43% vis-à-vis 65.26% as of December 2014 showing a decline over corresponding previous year. Banks total deposits grew by Rs. 40872 crores and credit grew Rs. 17789 crores during corresponding previous year.

Amount in Crores



CD ratio of the Public sector banks as on 31<sup>st</sup> December 2015 was 67.52%. Private Banks accounted for the largest share in the CD ratio percentage followed by Co-operative banks at 136.73 per cent and 80.91 per cent, respectively, as on December 31, 2015. **CD ratio of State Bank of India and Co-operative banks has reduced drastically due to which overall CD ratio has come down 62.43 %. Co-operative bank and SBI need to explain the reasons for their falling CD ratio and their action plan to improve in the coming quarter.** Banks are requested to improve their CD Ratio by accelerating lending to various sectors, having good potential for credit deployment in the State and contribute towards overall economic development. State Government is also requested to explore the possibilities and invite the entrepreneurs/start-up to open new industries in the low CD ratio districts viz. Annuppur, Shahdol, Dindori, Umatria & Tikamgarh to achieve the benchmark.

### **Districts with Low CD Ratio**

Sr. No.	Name of the District	Lead Bank	2012-13	2013-14	2014-15	2015-16
1.	Umariya	State Bank of India	23	25	25.44	24.88
2.	Anuppur	Central Bank of India	26	24	23.62	24.03
3.	Shahdol	Central Bank of India	32	33	32.21	31.08
4.	Dindori	Central Bank of India	33	30	29.56	36.67
5.	Tikamgarh	State Bank of India	35	32	40.01	40.13

Annuppur, Shahdol are having large forest and coal mines area. Banks should concentrate on lending as per the Potential Linked Plan (PLP) developed by the NABARD. They should also focus on SHG lending promoted by NGOs and State Rural Livelihood Mission. KCC to small and marginal farmers, tenant farmers/Oral Lessee and land given by the forest department on lease to Vanwasi etc.

## 5. Pradhan Mantri Fasal Bima Yojana

The “Pradhan Mantri Fasal Bima Yojana” is circulated by the Ministry of Agriculture & Farmers Welfare vide memo dated 23rd February, 2016. It is designed to mitigate risks associated with contemporary Indian farming. The scheme will start from Kharif 2016 season with effect from 1st April, 2016.

Under the new scheme, farmers will have to pay a uniform premium of 2 per cent of Sum Insured or Actuarial rate whichever is lower for all kharif crops and 1.5 per cent for all rabi crops. For annual commercial and horticultural crops, farmers will have to pay a premium of 5 per cent of Sum Insured or Actuarial rate whichever is lower.

### Eligibility Criteria:

- Notified Insurance Unit (notified crop and place) would be eligible for “ON ACCOUNT” payment only if the expected Yield of the affected crop during the season is less than 50% of Normal average yield.
- The provision is invoked by the state government through damage notification based on the proxy Indicators i.e. electronic & print media report.
- The provision could be invoked for a specific crop or group of crops in Notified Insurance Unit, depending on compliance with the criteria and crop loss survey to be carried based on notified insurance unit only.
- Insurance company may decide the quantum of likely losses and the amount of ‘on-account’ payment based on the joint survey of Insurance Company and state government officials.
- Only those farmers would be eligible for compensation under this cover who have paid the premium / the premium has been debited from their account before the damage notification by the state government invoking this provision for compensation.
- Maximum amount payable would 25% of the likely claims, subject to adjustment against final claims.
- If adversity occurs within 15 days of normal harvest time this provision will not be invoked.

### Coverage of Crops

- Food crops (Cereals, Millets & Pulses),
- Oilseeds
- Annual Commercial / Horticultural crops

### Coverage of Risks & Exclusions

Following stages of the crop and risks leading to crop loss are covered under the scheme.

- **Prevented Sowing/Planting Risk:** Insured area is prevented from sowing/ planting due to deficit rainfall or adverse seasonal conditions
- **Standing Crop** (Sowing to Harvesting): Comprehensive risk insurance is provided to cover yield losses due to non- preventable risk, viz.: Drought, Dry spells, Flood, Inundation, Pests & Diseases, Landslides, Natural Fire & Lightening, Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
- **Post-Harvest Losses:** coverage is available only up to a maximum period of two weeks from harvesting for those crops which are allowed to dry in cut & spread condition in the field after harvesting against specific perils of cyclone & cyclonic rains and unseasonal rains.
- **Localized Calamities:** Loss / damage resulting from occurrence of identified localized risks of hailstorm, landslide, and Inundation affecting isolated farms in the notified area.

### Sum Insured /Coverage Limit

- Sum Insured per hectare for both loanee & non-loanee farmer will be same and equal to scale of finance decided by the District Level Technical Committee, and is pre-declared by SLCCCI (State level co-ordination committee on crop insurance) and crop cutting and notified. Sum Insured for

individual farmer is equal to the Sum Insured multiple by acreage of the notified crop. 'Area under cultivation' shall always be expressed in 'hectare'.

- Sum insured for irrigated & un-irrigated areas will be separate.

### **Premium Rates & Premium Subsidy**

- Three levels of Indemnity, viz., 70%, 80% and 90% corresponding to high, moderate and low risk level of the areas shall be available for all crops. SLCCCI based on inputs of Insurance Companies shall approve indemnity levels for notified crops and areas at sub-district or district level.
- The Average Yield of a notified crop in insurance unit (IU) will be moving average yield of last seven years excluding upto two declared calamities years). The Threshold yield of the notified crops is equal to Average Yield multiply by Indemnity level..SI and Premium Rates will be notified according to the envisaged criteria.

Under this scheme, the use of technology will be encouraged to a great extent. Smart phones will be used to capture and upload data of crop cutting to reduce the delays in claim payment to farmers. Remote sensing will be used to reduce the number of crop cutting experiments.

However, to make this scheme more attractive to farmers suggestions are as under:

- ✓ Coverage of crop loan to the extent of scale of finance fixed for the districts be widened to the extent of loan given by bank for crops under KCC. This should cover consumption loan, repairs and maintenance, as these are the parts of KCC loan.
- ✓ Insurance should cover entire area and all crops shown in farmers' revenue record instead of restricting to notified crops and area only.
- ✓ Submission of declaration by farmers should not be insisted upon. The certificate of banks be considered for coverage as insurance of crop loan be made mandatory. Every time banks are not able to get declaration from farmers in time and they are denied from insurance coverage.
- ✓ Settled claim amount of farmers need to be remitted by insurance company to the account of farmers instead of routing from the nodal branch.
- ✓ Historical data of yield of the crops for 10 years need not be considered for the coverage of new crop.

## **Comparison between Pradhan Mantri Fasal Bima Yojana & National Agriculture Insurance Scheme (NAIS)**

<b>Sr.</b>	<b>Pradhan Mantri Fasal Bima Yojana</b>	<b>National Agriculture Insurance Scheme</b>
<b>1</b>	Objective	Same
	a) Compensation to farmers suffering crop loss/damage arising out of unforeseen events b) To stabilize the income of farmers to ensure their continuance in farming c) To encourage farmers to adopt innovative and modern agricultural practices d) To ensure flow of credit to the agriculture sector; which will attribute to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.	
<b>2</b>	Coverage	Same
	All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest on the insured crops. The non-loanee	

farmers are required to submit necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land possession Certificate (LPC) etc. and/or applicable contract /agreement details (in case of sharecroppers /tenant farmers.

<b>3</b>	Compulsory Component	All loanee farmers for notified crop .It is optional for Non loanee farmers.	Same
<b>4</b>	Coverage of crops	1) Food crops (Cereals, Millet & Pulses) 2) Oilseeds 3) Annual Commercial/Horticulture crops.	Same except annual commercial crops
<b>5</b>	Coverage of Risks & Exclusions	a)PREVENTED SOWING/PLANTING RISK: Insured area is prevented from sowing/planting due to deficit rainfall or adverse seasonal conditions. b)STANDING CROP(Sowing to Harvesting): Comprehensive risk insurance is provided to cover yield losses due to non -preventable risk ,viz: Drought ,Dry spells ,Flood, Inundation ,Pests & Diseases ;Landslides, Natural Fire & lightening, Storm ,Hailstorms Cyclone,Typhoon, Tempest,Hurricane,Tornado etc. c) Post-Harvest Losses: coverage is available only up to a maximum period of two weeks from harvesting for those crops which are allowed to dry in cut & spread condition in the field after harvesting against specific perils of cyclone & cyclonic rains and unseasonal rains. d) Localized Calamities: Loss /damage resulting from occurrence of identified localized risks of hailstorm, landslide, and inundation affecting isolated farms in the notified area.	Not available
<b>6</b>	Indemnity Level	70% 80% & 90% corresponding to High Moderate & low risk	60% & 90%
<b>7</b>	Sum insured	Sum insured for individual farmer is equal to the sum insured multiple by acreage of the notified crop.	Same
<b>8</b>	Premium	For Rabi, Kharif & commercial crop uniform @1.5%, 2% & 5% respectively.	Variable ranging from 1.5% to 2.5% for Rabi, 3% and above for Kharif & for commercial crop as high as 8% and more.
<b>9</b>	Additional premium	To be borne by GoI & State Govt.	Same
<b>10</b>	Compulsory coverage	To the extent of scale of finance	To the extent of scale of finance. However on payment of higher insurance premium to the extent of 150% of average yield.
<b>11</b>	Assessment of loss	Crop cutting experiments. Digitizing CCE process including Geo-coding and date/time-	Manual crop cutting

		stamping is must for all. (Threshold Yield-Actual Yield)/Threshold Yield×Sum Insured	experiment Same
<b>12</b>	Commutation of loss assessment		
<b>13</b>	On account payment <sup>5</sup> of claims due to mid-season adversity	It is proposed to provide immediate relief to insured farmers in case of adverse seasonal conditions during the crop season viz. floods. Prolonged dry spells, severe drought etc., wherein expected yield during the season is likely to be less than 50% of normal average yield. Maximum amount payable would 25% of the likely claims subject to adjustment against final claims.	Not available
<b>14</b>	Post-harvest losses	Available to all crop damaged by specific perils, which are left in the field after harvesting in “cut & spread condition” for drying up to a period of 14 days from harvest.	Not available
<b>15</b>	Localized risks	Maximum liability is limited to proportionate sum insured of damaged crops’ area. This would be based on the proportion of cost of inputs incurred during sowing period to the sum insured.	Not available
<b>16</b>	Cut-off date for receipt of proposals of farmers/debit of premium from farmers account (loanee & non-loanee farmers)	31 <sup>st</sup> July (Kharif) & 31 <sup>st</sup> December (Rabi)	same
<b>17</b>	Cut-off date for receipt of declarations/proposal of loanee farmers covered on compulsory basis and non-loanee farmers covered on voluntary basis from bank branches to respective nodal offices	Within 15 working days for loanee farmers and 7 working days for non-loanee farmers after cut-off date	Within a month
<b>18</b>	Cut-off date for receipt of declarations/proposal of loanee farmers covered on compulsory basis and non-loanee farmers covered on voluntary basis from respective nodal bank office to insurance company	Within 7 working days from receipt of declarations by the respective nodal bank office.	Within a month
<b>19</b>	Time frame for loss assessment and submission of report	Eligibility of on-account payment order with details of damaged insurance units to be issued by the state government within 7 days from the occurrence of adverse seasonal event.  Loss assessment report at affected insurance unit level to be completed by the committee within 15 days from occurrence of adverse seasonal event.	No time line



## 6. Startup/Standup India Programme

In order to boost entrepreneurship at the grassroots level, The Prime Minister launched the 'Startup India' Programme. The salient features of the action plan are as under:

### Highlights of the Plan

1. Self-certification through mobile app
  2. Income tax exemption to startups for the first three years
  3. Encouraging Tribal/Dalit/Woman entrepreneurs
  4. Startup India Hub – A single point of contact for the entire startup ecosystem
  5. Rolling out of a Mobile App & Portal – Starting a Startup in 1 day on a Mobile App
  6. Fast track mechanism of Startup patent applications
  7. Credit Guarantee Fund for Startups etc. to be created by Govt. of India of Rs. 10000 crores.
- The Reserve Bank of India has also issued a letter to all banks in this respect, which is as under:



FIDD.MSME & NFS.No. /06.02.31/2015-16 October 19, 2015

The Chairman/Managing Director/Chief Executive Officer  
All Public Sector Banks

Dear Sir / Madam

Hon'ble Prime Minister address to Nation on Independence Day regarding Start-up India Programme

As you are aware, in his Independence Day address to the nation, the Prime Minister of India had launched 'Start up India' Programme which envisages as under:

*"There are 1.25 lakh branches of banks in the country and every branch must resolve and in the days to come resolve once again to disburse loans for start-ups to the tribals in the locality where there is any tribal habitation, and where there is no tribal habitation, the branch can provide the loans to a dalit or a tribal, give financial support to them and thus 1.25 lakhs dalit entrepreneurs to come up. Let there be tribal entrepreneurs in the tribal settlement of this country. We can do this, we can give them new dimensions to start up and secondly these 1.25 lakh branches can formulate a special scheme for women entrepreneurs.*

2. In this connection, we advise that the above programme to disburse loans for start-ups to the tribal / dalit / women entrepreneurs through bank branches is in alignment with and complementary to our existing instructions to increase credit flow to the Micro sector and our PSL guidelines. Banks are, therefore, advised to take appropriate action to implement the directions of the Hon'ble Prime Minister for extending credit to tribal / dalit / women entrepreneurs through each of their branches.

3. Please acknowledge receipt and furnish 'Action Taken Report' by November 30, 2015.

Yours faithfully

*sd/-*  
(Madhavi Sharma)  
Chief General Manager

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वीं मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई-400001  
Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building Shahid Bhagat Singh Marg,  
P.B.No.10014, Mumbai-1

टेली टैल: 022-22601000 फ़ैक्स: 91-22-22621011/22610943/22610948 ई-मेल : [cgmincidd@rbi.org.in](mailto:cgmincidd@rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाएँ।

"चेतावनी: बैंक रिज़र्व बैंक द्वारा-आक, एसएमएस या फोन कॉल के जरिये किसी भी भी व्यक्तिगत जानकारी जैसे बैंक के खाते का नंबर, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"  
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

## 7. Pradhan Mantri Awas Yojana (PMAY)

Pradhan Mantri Awas Yojana (Housing for all) mission for urban area will be implemented during 2015 to 2022 and this mission will provide central assistance to implementing agencies through States and Union Territories for providing houses to all eligible beneficiaries by 2002. A workshop on PMAY was organized on February 05, 2016 at Bhopal by NHB with the coordination of SLBC and Urban Development department, GoMP to sensitize the bankers to lend under the scheme and provide benefits to the target groups.

### Highlights of the Scheme

- Credit linked subsidy (CLSS) will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction or modification of house.
- Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.
- LIG households are defined as households having an annual income up to Rs. 300000/- to 600000/-b and EWS households are defined as households having an annual income up to Rs. 300000.
- The credit linked subsidy will be available only for loan amounts upto Rs 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).
- Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be upto 30 square metres and 60 square metres for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.
- **Housing and Urban Development Corporation (HUDCO) and National Housing Bank (NHB)** have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions and for monitoring the progress of this component.

### Benefit analysis of Rs. 6,00,000 loan amount for outright purchase of a house.

Single Installment Rs. 6.00 lakhs @ 10%		
EMI Schedule with Principal & Interest Break-up:		
Total Loan amount	6,00,000	Rs.
Rate of Interest	10	%
Total loan period	15	years
Number of EMIs	180	numbers

Total EMI before Subsidy	1160574
Total EMI after Subsidy	734668
Net Benefit	425905
Subsidy Amount	220187

## 8. Pradhan Mantri Mudra Yojana (PMMY)

- **Prime Minister's Mudra Yojana (PMMY)** was launched with an objective to lend to small businesses in **NON-FARM Sector viz.** shopkeepers, fruits/vegetable sellers, hair cutting saloon, beauty parlours, transporters, truck operators, hawkers, co-operatives or body of individuals, food service units, repair shops, machine operators, small industries, artisans, food processors, self-help groups, professionals and service providers etc. in rural, semi-urban and urban areas.
- Under the scheme no collateral or third party guarantee is to be obtained to secure the loan. CGTMSE guarantee cover is also **NOT** to be obtained.
- Portfolio guarantee available to Banks up to 50% of Loan outstanding under the scheme.
- Three products available under the PMMY are **Shishu, Kishor and Tarun** with the first covering loans up to Rs 50,000 while the second and third covering loans between Rs 50,001 to Rs 5 lakh, and above Rs 5 lakh to Rs 10 lakh respectively.
- No Margin requirement for loans under SISHU category.
- MUDRA has formulated a MUDRA Card Scheme for meeting the working capital needs of micro enterprises. The scheme provides for working capital limit of 20% of total limits or more in the form of CC/OD. The ceiling on limit for withdrawal by Mudra card is kept at Rs 20000/.

### FEATURES OF MUDRA CARD

- MUDRA CARD will be cobranded with MUDRA Ltd and Aadhar based.
- MUDRA CARD will be issued on standalone basis for the borrowers.
- It will work as debit card on RuPay platform.
- The MUDRA CARD will work on all ATMs/POS machines.
- Maximum limit will be Rs 20000/- ( Rupees Twenty thousand only)
- It will be mapped to Cash credit / Overdraft accounts under Mudra Loans sanctioned to beneficiary.

### Bank wise Target vis-à-vis achievement

(Amount in Rs. Crore)

Sr.	Bank	Target	Disbursement	Achievement %
1	Allahabad Bank	128.14	103.42	80.71
2	Andhra Bank	33.20	29.43	88.64
3	Bank of Baroda	184.59	89.08	48.26
4	Bank of India	364.85	260.59	71.42
5	Bank of Maharashtra	103.96	86.79	83.48
6	Canara Bank	192.26	199.53	103.78
7	Central Bank of India	206.45	200.18	96.96
8	Corporation Bank	15.00	70.07	467.13
9	Dena Bank	30.00	18.98	63.27
10	IDBI Bank Ltd.	34.17	58.44	171.03
11	Indian Bank	7.14	20.66	289.36
12	Indian Overseas Bank	25.00	10.58	42.32
13	Oriental Bank of Comm.	46.15	35.46	76.84
14	Punjab and Sindh Bank	24.00	12.72	53.00
15	Punjab National Bank	298.35	170.28	57.07
16	Syndicate Bank	26.04	44.11	169.39
17	UCO Bank	265.00	65.27	24.63
18	Union Bank of India	166.30	85.14	51.20
19	United Bank of India	10.33	0.64	6.20
20	Vijaya Bank	85.00	47.96	56.42
21	Bharatiya Mahila Bank	0.60	0.16	26.67

22	S.B. of Hyderabad	3.00	0.40	13.33
23	S.B. of Mysore	1.80	0.05	2.78
24	S.B. of Patiala	10.31	10.01	97.09
25	S.B. of Travancore	3.50	0.03	0.86
26	S.B.B. of Jaipur	8.50	8.66	101.88
27	State Bank of India	952.82	698.28	73.29
	<b>PSBs TOTAL</b>	<b>3226.46</b>	<b>2326.92</b>	<b>72.12</b>
Sr. No.	<b>Bank</b>	<b>Target</b>	<b>Disbursement</b>	<b>Achi %</b>
1	Axis Bank	117.25	149.10	127.16
2	City Union Bank	0.00	0.00	0.00
3	Dhan Lakshmi Bank	0.58	0.00	0.00
4	HDFC Bank	261.00	240.04	91.97
5	ICICI Bank	89.29	6.95	7.78
6	Indusind Bank Limited	0.00	0.00	0.00
7	Ing Vysya Bank		0.00	0.00
8	Karnataka Bank Limited	6.80	0.00	0.00
9	Kotak Mahindra Bank	0.00	0.00	0.00
10	Lakshmi Vilas Bank	0.62	0.00	0.00
11	The Federal Bank Ltd.	15.00	0.11	0.73
12	The Jammu and Kashmir Bank	0.25	0.00	0.00
13	Ratnakar Bank Ltd.	42.73		0.00
14	The Karur Vysya Bank Ltd.	0.00	0.00	0.00
15	R B L Bank	0.00	0.74	0.00
16	Yes Bank	0.00	0.00	0.00
17	The South indian Bank	0.70	0.00	0.00
18	Standard Chartered Bank	0.00	0.00	0.00
19	Citi Bank	0.00	0.00	0.00
20	DCB	0.00	0.00	0.00
	<b>Pvt. Banks Total</b>	<b>534.22</b>	<b>396.94</b>	<b>74.30</b>
21	MGB	306.00	89.18	29.14
22	CMPGB	282.10	65.13	23.09
23	NJGB	189.00	158.89	84.07
	<b>RRBs Total</b>	<b>777.10</b>	<b>313.20</b>	<b>40.30</b>

## 9. Roadmap for opening brick & mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank

Reserve Bank of India vide their letter no. RBI/2015-16/277/FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated 31<sup>st</sup> December 2015, instructed all SLBC convenor banks to prepare a road map for opening brick & mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank. Accordingly, SLBC M.P vide their letter no. ZO:SLBC:2015-16:637 dated 02.01.2016 & ZO:SLBC:2015-16:668 dated 12.01.2016 advised all the Lead District Managers & their State Heads to submit such list of villages. As per report received from LDMs, 47 such villages are identified. Districts wise status is given below:

Sr. No.	Name of the District	Name of Villages with Population >5000 already having a bank branch of Scheduled Commercial Bank	No. of Villages with Population >5000 without a Bank branch of a scheduled commercial bank
1	AGAR	3	0
2	ALIRAJPUR	5	0
3	ANNUPPUR	0	0
4	ASHOKNAGAR	2	0
5	BALAGHAT	7	2
6	BARWANI	12	10
7	BETUL	4	0
8	BHIND	15	6
9	BHOPAL	4	1
10	BURHANPUR	17	0
11	CHHATARPUR	18	0
12	CHHINDWARA	11	2
13	DAMOH	10	0
14	DATIA	4	0
15	DEWAS	14	1
16	DHAR	24	4
17	DINDORI	1	0
18	KHANDWA	12	1
19	GUNA	8	0
20	GWALIOR	12	0
21	HARDA	3	0
22	HOSHANGABAD	5	3
23	INDORE	24	0
24	JABALPUR	4	0
25	JHABUA	8	0
26	KATNI	12	0
27	KHARGONE	28	0
28	MANDLA	1	0
29	Mandsaur	10	2
30	MORENA	58	0
31	NARSINGHPUR	4	0
32	NEEMUCH	10	0
33	PANNA	8	4
34	RAISEN	6	0
35	RAJGARH	7	0
36	RATLAM	6	0
37	REWA	28	0

38	SAGAR	19	0
39	SATNA	24	4
40	SEHORE	11	1
41	SEONI	3	0
42	SHAHDOL	2	0
43	SHAJAPUR	17	0
44	SHEOPUR	9	0
45	SHIVPURI	13	0
46	SIDHI	8	0
47	SINGRAULI	12	0
48	TIKAMGARH	13	6
49	UJJAIN	14	0
50	UMARIA	3	0
51	VIDISHA	6	0
	<b>TOTAL</b>	<b>559</b>	<b>47</b>

47 such villages were allotted to different scheduled commercial banks including RRBs and list was submitted to RBI, Bhopal as under:

S.No.	Name of District	Name of Scheduled Commercial Bank selected to open brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank	Name of the villages allotted	Road Map-No. of Brick & Mortar branches to be opened		
				Jan-2016 to March-2016	April 2016 to March - 2017	Total
				Branches	Branches	Branches
1	BHIND	(1) Bank of Maharashtra	Jawasa	-	1	1
		(2) Corporation Bank	Manhad	-	1	1
		(3) Dena Bank	Goara	-	1	1
		(4) HDFC Bank	Rahawali Ubari	-	1	1
		(5) Syndicate Bank	Sherpur	-	1	1
		(6) Vijaya Bank	Sukand	-	1	1
2	BALAGHAT	(1) Bandhan Bank	Bisoni	-	1	1
		(2) IDFC Bank	Temni	-	1	1
3	BARWANI	(1) YES Bank	Khurmabad	-	1	1
		(2) Ratnakar Bank	Dugani	-	1	1
		(3) Federal Bank	Solwan	-	1	1
		(4) NJGB	Danodroud	-	1	1
		(5) State Bank of Hyderabad	Jalkheda	-	1	1
		(6) Indusind Bank	Jhopali	-	1	1
		(7) Jammu & Kashmir Bank Ltd.	Jamati	-	1	1
		(8) State Bank of Patiala	Vilva	-	1	1
		(9) State Bank of Travancore	Khokri	-	1	1
		(10) State Bank of Mysore	Chiklay	-	1	1
4	BHOPAL	(1) Kotak Mahindra Bank	Ratanpur	-	1	1

5	CHHINDWARA	(1) Indian Over Seas Bank	Berdi	-	1	1
		(2) U C O Bank	Ekalbihari	-	1	1
6	DEWAS	(1) Citi Union Bank	Bawdikhedda	-	1	1
7	DHAR	(1) Oriental Bank of Commerce	Awaldand	-	1	1
		(2) Punjab & Sind Bank	Sejwaya	-	1	1
		(3) State Bank of Bikaner & Jaipur	Timayachi	-	1	1
		(4) Axis Bank	Gumanpura	-	1	1
8	KHANDWA	(1) Central Bank of India	Khirala	-	1	1
9	HOSHANGABAD	(1) Andhra Bank	Bijanwada	-	1	1
		(2) Indian Bank	Raipur	-	1	1
		(3) State Bank of India	Sangakheda kalan	-	1	1
10	MANDSAUR	(1) Punjab National Bank	Khilchipura	-	1	1
		(2) Bank of India	Multanpura	-	1	1
11	PANNA	(1) MGB	Itwan Kalan	-	1	1
		(2) State Bank of India	Khora	-	1	1
		(3) Bank of India	Nayagaon	-	1	1
		(4) Karnataka Bank	Jaswant Pura	-	1	1
12	SATNA	(1) Bank of Baroda	Aber	-	1	1
		(2) Union Bank of India	Gantha	-	1	1
		(3) ICICI Bank	Bhishampur	-	1	1
		(4) Canara Bank	Kharam Seda	-	1	1
13	SEHORE	(1) CMPGB	Bhonra	-	1	1
14	TIKAMGARH	(1) IDBI Bank	Astaun Khas	-	1	1
		(2) South Indian Bank	Bachhoda Khas	-	1	1
		(3) Bandhan Bank	Chhandawani Khas	-	1	1
		(4) I D F C Bank	Muhara Khas	-	1	1
		(5) Allahabad Bank	Satguwan Khas	-	1	1
		(6) United Bank of India	Biawarkhas	-	1	1
<b>TOTAL</b>					<b>47</b>	<b>47</b>

**Note: The aforesaid Banks are requested to open the Branches in said villages as per road map of Reserve Bank of India and report the date of opening of branch in allotted village to SLBC.**

## 10. Rolling out DBT in Kerosene

Department of Financial Services, Ministry of Finance, GoI issued a letter no. F.No.6/38/2012-FI (C-70706) dated 28<sup>th</sup> January 2016 to the SLBC convenors of 9 States regarding implementation of DBT in Kerosene. In M.P, four Districts **Hoshangabad, Harda, Khandwa and Burhanpur** are identified for this purpose, where DBT in Kerosene will be rolled out from 1<sup>st</sup> April 2016. SLBC vide letter no. ZO:SLBC:2015-16:707 dated 30.01.2016 issued a suitable instruction to respective LDMs and their State Heads of these districts to take all necessary steps to ensure eligible beneficiaries, particularly in rural areas, are able to access their full entitlement.

F. No. 6/38/2012-FI (C- 70706)  
Government of India  
Ministry of Finance  
Department of Financial Services

\*\*\*\*\*

Jeevandeep Building, 3<sup>rd</sup> Floor, Sansad Marg,  
New Delhi, Dated the 28<sup>th</sup> January, 2016

To

1. Chairman/ CMDs/ MD& CEOs of all Public Sector Banks
2. SLBC Convenors for the State of Chhattisgarh, Haryana, Himachal Pradesh, Jharkhand, MP, Maharashtra, Punjab, Rajasthan and Gujarat

**Subject: Implementation of DBT in Kerosene- reg.**

Madam/ Sir,

Please find enclosed a D.O. letter 23014/01/2015-LPG (Pt.) dated 15.01.2016 from Ministry of Petroleum & Natural Gas, Govt. of India on the subject mentioned above regarding decision of the Government to implement DBT in Kerosene in 33 districts from 9 States with effect from 1<sup>st</sup> April, 2016 .

2. It is requested to issue necessary directions to the field functionaries of banks to assist the State Government and District Collectors (in the identified 33 districts as per list enclosed) for seeding the bank accounts in the database of kerosene beneficiaries, so that the DBT could be implemented smoothly w.e.f. 1<sup>st</sup> April 2016 without fail
3. Detailed process flow for implementation of the scheme has been sought from the Ministry of Petroleum & Natural gas and would be intimated in due course.
4. Action taken in this regard may be furnished to this Department at [missionfi@nis.in](mailto:missionfi@nis.in) with a copy to [fi-dfs@nic.in](mailto:fi-dfs@nic.in) and [pande.alok@nic.in](mailto:pande.alok@nic.in).

Yours faithfully,

  
(Dr. Alok Pande)  
Director  
Tel: 23365809

Encl: as above

**Copy to:**

Shri Ashutosh Jindal, Joint Secretary, MoPNG- With reference to D.O. No. 23014/01/2015-LPG (Pt.) dated 15.01.2016



## 11. Solar Power V-SAT connectivity to Kiosk/Fixed CSPs in the Sub- Service Areas (SSAs)

NABARD vide their letter no. 231/DFIBT-32/2015 dated 29 October 2015 communicating support for Solar Powered V-SAT connectivity to Kiosk/Fixed CSP under Financial Inclusion Fund (FIF). There are 1048 SSAs in the State, where banks have reported poor/no connectivity. Bank wise status is given below:

Sr. No.	Name of the Bank	No. of SSAs with connectivity problems
1	Allahabad Bank	25
2	Bank of Baroda	18
3	Bank of India	79
4	Central Bank of India	268
5	CMPGB	320
6	ICICI Bank	10
7	NJGB	112
8	Punjab & Sindh Bank	5
9	Punjab National Bank	125
10	State Bank of India	41
11	UCO Bank	4
12	Union Bank of India	35
13	Syndicate Bank	6
	<b>TOTAL</b>	<b>1048</b>

In continuation of above circular, NABARD has now issued circular 27/DFIBT-04/2016 dated February 5, 2016 extending support for setting up of V-SAT under OPEX model as well. The support will be available to any bank for establishing connectivity in the allocated SSA subject to a maximum grant of Rs. 4 lakhs per SSA for solar powered V-SAT and Rs. 3 lakhs per SSA for V-SAT connectivity without solar panel. The yearly eligibility for OPEX model will be Rs. 80000/- and Rs. 60000/- respectively for 5 years.

Banks are requested to submit their proposal to Regional Office, NABARD, Bhopal individually to seek their approval for reimbursement of expenses.

**House is requested to approve the proposals of the banks so as to get approval of NABARD for installing solar powered V-SAT in poor/no connectivity SSAs from FIF to provide banking facility to such remote locations.**

## 12. Progress under Social Security Schemes:

In 2<sup>nd</sup> Phase of PMJDY, Govt. of India launched 3 Social Security Schemes on 9<sup>th</sup> May 2015.

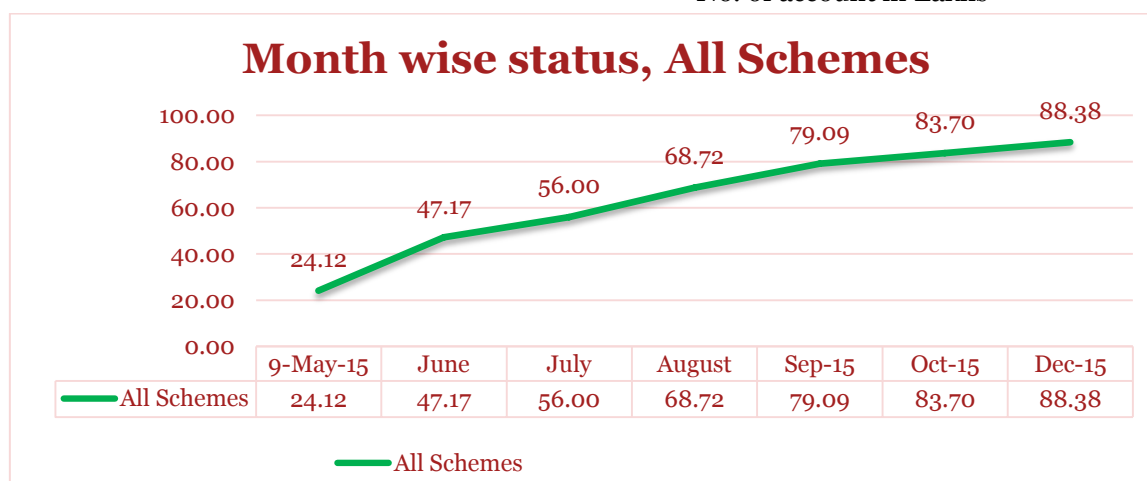
- ✓ **Pradhan Mantri Surakshya Bima Yojana:** To provide personal accident insurance coverage of Rs.2 Lakh with a very nominal premium of Rs.12/-p.a
- ✓ **Pradhan Mantri Jeevan Jyoti Bima Yojana:** To provide insurance coverage of Rs.2 Lakh on payment of very nominal premium of Rs.330/-p.a
- ✓ **Atal Pension Yojana:** Pension of Rs.1000/- to 5000/- to persons in unorganized sector.

As per Banks' report to SLBC, till December 31, 2015, around 88.38 lakh people have been covered across the state under these three schemes. Meanwhile, banks in the state need to sensitize their branches to show more progress in the current month. Further, need is required to disseminate the benefits of these schemes amongst the general public and to create awareness amongst the customers with regard to the importance of savings and transactions in their accounts. To boost the progress in the enrollment of the social security schemes on a comprehensive scale, a further campaign is required. Banks need to speed up the registrations and bridge the gap between people having bank accounts and people insured under the schemes.

**State Level Bankers' Committee, M.P. vigorously follows the progress of the banks through regular core committee meeting on Monday every week.**

**APY**, the pension scheme focuses on the unorganized sector and provide subscribers a fixed minimum pension of Rs.1,000, Rs.2,000, Rs.3,000, Rs.4,000 or Rs.5,000 per month starting at the age of 60 years, depending on the contribution option exercised on entering an age between 18 to 40 years. The period of contribution by any subscriber under APY would be 20 years or more. The fixed minimum pension would be guaranteed by the government. As per revised guidelines, subscribers can now make contributions on a monthly, quarterly or a half-yearly basis as against the earlier stipulation of mandatory monthly contributions. The modified scheme also permits for premature exit from the scheme before attaining 60 years in exceptional circumstances, i.e., in the event of the death of beneficiary or terminal disease. Subscribers can exit voluntarily but they will be refunded only their share of contributions and the interest earned on those contributions. They will not get the government's contribution or the interest accruing on that amount. Earlier, premature exit was only allowed in extreme circumstances like death or terminal diseases. **Govt. of India has extended the date up to 31<sup>st</sup> March 2016 for getting the Government's contribution.**

Month wise status & trend of number of accounts in all three schemes, as on 31.12.2015.  
No. of account in Lakhs



### Insurance Claim Status as on 31.12.2015 under PMJJBY & PMSBY

Scheme	Paid	Pending with Insurer	Rejected	Under Process	Total
PMJJBY	717	232	11	50	1010
PMSBY	139	76	41	17	273

### Bank wise Progress in the State as 31.12.2015 under PMSBY, PMJJBY & APY

SR	BANK	PMJJBY	PMSBY	APY	TOTAL
1	Allahabad Bank	56067	232474	6450	294991
2	Andhra Bank	6552	31063	1049	38664
3	Bank of Baroda	66715	152723	3180	222618
4	Bank of India	180869	626820	9398	817087
5	Bank of Maharashtra	106448	254830	2536	363814
6	Canara Bank	41364	92091	1333	134788
7	Central Bank of India	270430	767935	6672	1045037
8	Corporation Bank	13911	35083	165	49159
9	Dena Bank	19692	69061	1025	89778
10	IDBI Bank Ltd.	21599	50073	1611	73283
11	Indian Bank	6058	14656	876	21590
12	Indian Overseas Bank	10503	35622	0	46125
13	O.Bank of Commerce	20858	116397	480	137735
14	Punjab & Sind Bank	7581	21844	408	29833
15	Punjab National Bank	61758	414601	8742	485101
16	Syndicate Bank	20851	53615	461	74927
17	Uco Bank	49227	134263	1356	184846
18	Union Bank of India	116521	368106	2953	487580
19	United Bank of India	4451	12079	0	16530
20	Vijaya Bank	11463	52634	935	65032
21	S.B. of Hyderabad	490	3048	48	3586
22	S.B. of Mysore	51	145	0	196
23	S.B. of Patiala	1509	5805	18	7332
24	S.B. of Travancore	146	300	6	452
25	S.B.B. of Jaipur	1197	4722	159	6078
26	State Bank of India	332799	1663601	23253	2019653
	<b>SUB TOTAL (PSB)</b>	<b>1429110</b>	<b>5213591</b>	<b>73114</b>	<b>6715815</b>
27	HDFC Bank	30085	62354	729	93168
28	ICICI Bank	6408	98851	1269	106528
29	AXIS Bank	6644	20421	689	27754
30	INDUSIND BANK	291	6638	7	6936
31	KOTAK MAHINDRA	1301	1901	0	3202
32	KARNATAKA BANK	119	223	0	342

33	RBL BANK	199	452	5	656
34	FEDERAL BANK	1188	766	24	1978
35	YES BANK	332	460	0	792
	<b>SUB TOTAL (PVT BANKS)</b>	<b>46567</b>	<b>192066</b>	<b>2723</b>	<b>241356</b>
36	MGB	41611	433718	10192	485521
37	CMPGB	84103	321082	6065	411250
38	NJGB	80040	418858	20367	519265
	<b>SUB TOTAL (RRB)</b>	<b>205754</b>	<b>1173658</b>	<b>36624</b>	<b>1416036</b>
39	APEX BANK	133365	331858	0	465223
	<b>GRAND TOTAL</b>	<b>1814796</b>	<b>6911173</b>	<b>112461</b>	<b>8838430</b>

### 13. Housing Loans

#### Chief Minister Rural Housing Mission (CMRHM)

	Progress for Financial Year 2015-16	No. of Cases
1	TARGET FOR FY 2015-16	200000
2	Number of cases submitted in the bank up to 31/12/2015	270800
3	Number of sanctioned cases	160051
4	Total number of disbursement	111666
5	Achievement percentage over submission of cases	55.83

#### Bank wise progress under CMRHM FY 2015-16 as on 31.12.2015

SR	BANK	Target FY 2015-16	No. of Cases submitted	No. of Cases Sanctioned	No. of Cases Disbursed	Achievement %
1	STATE BANK OF INDIA	41604	49390	32967	19111	45.94
2	CENTRAL BANK OF INDIA	22450	33746	24431	12902	57.47
3	BANK OF INDIA	17351	23748	15248	12693	73.15
4	UNION BANK OF INDIA	10137	14928	6293	4756	46.92
5	BANK OF BARODA	6095	8157	5257	3645	59.80
6	SYNDICATE BANK	1679	2597	1807	1210	72.07
7	BANK OF MAHARASHTRA	5970	9102	4213	3364	56.35
8	ORIENTAL BANK OF COMMERCE	1182	3182	1094	719	60.83
9	PUNJAB NATIONAL BANK	9391	12315	9254	7191	76.57
10	ALLAHABAD BANK	7090	9203	6405	4137	58.35
11	INDIAN OVERSEAS BANK	808	1102	913	755	93.44

12	CMPGB	25187	36002	19302	13663	54.25
13	MADHYANCHAL GRAMIN BANK	24316	28219	12596	9644	39.66
14	NJGB	19590	31246	15322	13811	70.50
	<b>DCCBs</b>					
15	INDORE	746	707	582	567	76.01
16	VIDISHA	1180	1456	281	281	23.77
17	SEHORE	1182	1720	810	530	44.84
18	RATLAM	1057	1495	1367	1114	105.39
19	MANDSAUR	1990	1693	1495	1460	73.37
20	BETUL	995	792	414	113	11.36
	<b>TOTAL</b>	<b>200000</b>	<b>270800</b>	<b>160051</b>	<b>111666</b>	<b>55.83</b>

## Urban Poor Housing Scheme

To provide pucca shelter to urban underprivileged and poor people, State Govt. had proposed this scheme in the 157<sup>th</sup> SLBC meeting and approved after discussion. The cases of centrally sponsored schemes viz, Rajeev Awas Yojana (RAY) and Integrated Housing and Slum Development Programme (IHSDP) are included under this scheme.

It is implemented by Bhopal Municipal Corporation & Bhopal Development Authority. Progress under this scheme (only in Bhopal) for FY 2015-16 is as follows:

### **BANK WISE PROGRESS UNDER URBAN POOR HOUSING SCHEME FY 2015-16**

Sr.	Bank	No. of cases submitted to Banks	No. of Accounts Sanctioned as on 31.01.2016	Achievement %
1	ALLAHABAD BANK	851	542	63.69
2	ANDHRA	257	158	61.48
3	BANK OF BARODA	53	53	100.00
4	BANK OF INDIA	349	255	73.07
5	BANK OF MAHARASHTRA	165	165	100.00
6	CANARA BANK	172	140	81.40
7	CENTRAL BANK OF INDIA	381	365	95.80
8	CMPGB	133	85	63.91
9	CORPORTION BANK	91	91	100.00
10	DENA BANK	620	483	77.90
11	INDIAN OVERSEAS BANK	631	501	79.40
12	MAHENDRA HOUSING FIN	436	67	15.37
13	NBFCs	16	16	100.00
14	ORIENTAL BANK OF COMMERCE	428	314	73.36
15	PUNJAB AND SINDH	139	129	92.81
16	PUNJAB NATIONAL BANK	218	206	94.50
17	SYNDICATE BANK	22	22	100.00
18	UCO BANK	396	364	91.92
19	UNION BANK	527	422	80.08

20	VIJAYA BANK	60	49	81.67
	<b>TOTAL</b>	<b>5945</b>	<b>4427</b>	<b>74.47</b>

## 14. Progress under Govt. Sponsored Schemes

Following figure shows the progress under four flagship Government sponsored schemes namely, **Mukhya Mantri Udhayami Yojna, Mukhya Mantri Swarojgar Yojna & Mukhya Mantri Arthik Kalyan Yojna and PMEGP** during FY 2015-16.

**Figure in amount Rs. in Crore**

SCHEME	TARGET	Application Received		Sanctioned		Disbursed		Disbursement % over Target (No.)
	No.	No.	Amt	No.	Amt	No.	Amt	
<b>MMYUY</b>	1500	2064	941	1387	583	718	233	47.87
<b>MMSY</b>	22000	40943	1593	23126	871	14747	527	67.03
<b>MMAKY</b>	16200	9748	19	7880	16	5996	12	37.01

**Bank wise progress under Mukhya Mantri Yuva Udyami Yojana is given below:**

**Amount Rs. in Lakh**

SN	Banks	Target allocated for the FY 2015-16	Application received during FY		Sanctioned during FY		Disbursed during FY		% Achievement Disbursement against Sanction
		No.	No.	Amount	No.	Amount	No.	Amount	
A	B	C	D	E	F	G	H	I	J
1	Allahabad Bank	80	70	3483	48	1750	19	699	24
2	Andhra Bank	10	13	835	9	451	1	6	10
3	Axis Bank	5	19	1466	9	482	1	12	20
4	Bank of Baroda	80	114	4097	59	2493	19	408	24
5	Bank of India	140	248	11656	211	10443	126	5105	90
6	Bank of Maharashtra	45	127	8207	79	4204	48	1431	107
7	Canara Bank	45	102	5443	69	3603	19	830	42
8	Central Bank of India	200	343	14956	263	8694	145	5105	73
9	CMPGB	20	19	353	0	0	0	0	0
10	Corporation Bank	15	19	1392	11	609	2	35	13
11	Dena Bank	30	19	1274	9	455	1	7	3
12	Dist Central Co-op Bank	5	13	803	10	513	0	0	0
15	HDFC Bank Ltd.	10	13	723	0	0	0	0	0
17	ICICI BANK	10	7	178	0	0	0	0	0
18	IDBI Bank Ltd.	15	43	2195	7	318	1	7	7
19	Indian Bank	10	6	398	0	0	0	0	0
20	Indian Overseas Bank	15	25	1131	17	748	4	35	27
21	Indusind Bank		0	0	0	0	0	0	0
23	Karnataka Bank Ltd.	1	0	0	0	0	0	0	0

27	Madhyanchal Gramin Bank	0	0	0	0	0	0	0	0
28	Narmada Jhabua Gramin Bank	12	6	109	4	79	1	12	8
29	Oriental Bank of Commerce	25	32	1286	13	587	10	414	40
30	Punjab & Sindh Bank	16	6	265	0	0	0	0	0
31	Punjab National Bank	120	127	4974	126	4885	87	2294	73
32	Ratnakar Bank Ltd.	0	0	0	0	0	0	0	0
35	State Bank of Bikaner & Jaipur	10	13	870	0	0	0	0	0
36	State Bank of Hyderabad	5	0	0	0	0	0	0	0
37	State Bank of India	370	477	18689	261	11750	135	2932	36
38	State Bank of Mysore	2	0	0	0	0	0	0	0
39	State Bank of Patiala	5	0	0	0	0	0	0	0
40	State Bank of Travancore	2	0	0	0	0	0	0	0
41	Syndicate Bank	30	19	848	13	589	2	55	7
43	The Jammu & Kashmir Bank	0	0	0	0	0	0	0	0
44	The South Indian Bank Ltd.	0	0	0	0	0	0	0	0
45	UCO Bank	50	70	2473	63	1996	48	1299	96
46	Union Bank of India	95	95	4958	93	3030	39	2270	41
47	United Bank of India	2	0	0	0	0	0	0	0
48	Vijaya Bank	20	19	1052	13	589	10	418	50
<b>Grand Total</b>		<b>1500</b>	<b>2064</b>	<b>94115</b>	<b>1387</b>	<b>58267</b>	<b>718</b>	<b>23373</b>	<b>48</b>

**Bank wise progress under Mukhya Mantri Swarojgar Yojana is given below:**

**Amount Rs. in Lakh**

SN	Banks	Target allocated for the FY 2015-16	Application received during FY		Sanctioned during FY		Disbursed during FY		% Achievement Disbursement against Sanction
		No.	No.	Amount	No.	Amount	No.	Amount	
A	B	C	D	E	F	G	H	I	J
1	Allahabad Bank	1000	2139	7457	942	2753	427	872	43
2	Andhra Bank	100	171	768	169	754	63	194	63
3	Axis Bank	160	169	858	134	625	13	78	8
4	Bank of Baroda	950	1874	9539	1028	4456	679	3250	71
5	Bank of India	1850	4108	19162	2115	9598	1667	7302	90
6	Bank of Maharashtra	700	1578	7128	745	3750	377	1193	54
7	Canara Bank	600	903	3766	624	3053	603	2987	101
8	Central Bank of India	2500	6135	23298	3610	16050	2419	8461	97
9	CMPGB	1100	1540	4069	1074	2672	388	1272	35
10	Corporation Bank	225	364	1709	202	1012	38	104	17
11	Dena Bank	320	502	2362	270	961	51	164	16
12	Dist Central Co-op Bank	200	330	1429	202	675	154	515	77
15	HDFC Bank Ltd.	155	175	312	62	168	48	149	31
17	ICICI BANK	175	215	312	57	135	13	48	7
18	IDBI Bank Ltd.	185	215	665	72	168	48	133	26

19	Indian Bank	190	371	807	273	621	179	308	94
20	Indian Overseas Bank	270	433	1980	339	1457	303	1284	112
23	Karnataka Bank Ltd.	10	42	82	4	12	3	7	30
27	Madhyanchal Gramin Bank	950	1120	3002	874	1860	412	421	43
28	Narmada Jhabua Gramin Bank	1200	1495	5114	739	1071	375	711	31
29	Oriental Bank of Commerce	350	575	2615	393	1949	226	967	65
30	Punjab & Sindh Bank	172	216	968	187	872	114	411	66
31	Punjab National Bank	1300	2360	9178	1415	5876	1285	5104	99
35	State Bank of Bikaner & Jaipur	53	181	523	48	92	35	65	66
36	State Bank of Hyderabad	21	45	276	17	76	13	62	62
37	State Bank of India	4600	9423	35720	4860	18422	3062	11565	67
38	State Bank of Mysore	13	32	52	4	10	2	3	15
39	State Bank of Patiala	39	50	230	34	156	25	106	64
40	State Bank of Travancore	12	24	46	4	10	2	5	17
41	Syndicate Bank	366	471	1796	354	1379	215	907	59
42	Tamil markentil bank		0	0	0	0	0	0	0
43	The Jammu & Kashmir Bank		0	0	0	0	0	0	0
45	UCO Bank	673	875	3933	645	3089	568	2780	84
46	Union Bank of India	1250	2406	8357	1348	2050	826	917	66
47	United Bank of India	60	84	198	42	78	26	43	43
48	Vijaya Bank	251	322	1568	240	1250	88	319	35
<b>Grand Total</b>		<b>22000</b>	<b>40943</b>	<b>159279</b>	<b>23126</b>	<b>87160</b>	<b>14747</b>	<b>52707</b>	<b>67</b>

**Bank wise progress under Mukhya Mantri Arthik Kalyan Yojana is given below:**

**Amount Rs. in Lakh**

SN	Banks	Target allocated for the FY 2015-16	Application received during FY		Sanctioned during FY		Disbursed during FY		% Achievement Disbursement against Sanction
		No.	No.	Amount	No.	Amount	No.	Amount	
A	B	C	D	E	F	G	H	I	J
1	Allahabad Bank		381	76	261	52	191	38	73
2	Andhra Bank		86	17	21	4	15	3	71
4	Bank of Baroda		375	75	277	55	202	40	73
5	Bank of India		1204	241	1115	223	1024	205	92
6	Bank of Maharashtra		220	44	130	26	95	19	73
7	Canara Bank		303	61	262	52	191	38	73
8	Central Bank of India		880	176	740	148	567	113	77
9	CMPGB		378	76	346	69	253	51	73
11	Dena Bank		136	27	118	24	86	17	73
12	Dist Central Co-op Bank		56	11	28	6	20	4	71
19	Indian Bank		75	15	28	6	20	4	71
20	Indian Overseas Bank		181	36	83	17	61	12	73
27	Madhyanchal Gramin Bank		468	94	312	62	228	46	73
28	Narmada Jhabua Gramin Bank		617	123	488	98	356	71	73



29	Oriental Bank of Commerce		189	38	173	35	126	25	73
30	Punjab & Sindh Bank		108	22	104	21	76	15	73
31	Punjab National Bank		459	92	397	79	298	60	75
35	State Bank of Bikaner & Jaipur		33	7	14	3	10	2	71
36	State Bank of Hyderabad		19	4	7	1	5	1	71
37	State Bank of India		2254	451	1845	369	1347	269	73
38	State Bank of Mysore		19	4	17	3	12	2	71
39	State Bank of Patiala		33	7	29	6	21	4	72
40	State Bank of Travancore		17	3	7	1	5	1	71
41	Syndicate Bank		189	38	118	24	86	17	73
45	UCO Bank		428	86	422	84	308	62	73
46	Union Bank of India		498	100	435	87	318	64	73
47	United Bank of India		36	7	27	5	20	4	74
48	Vijaya Bank		106	21	76	15	55	11	72
<b>Grand Total</b>		<b>16200</b>	<b>9748</b>	<b>1950</b>	<b>7880</b>	<b>1576</b>	<b>5996</b>	<b>1199</b>	<b>76</b>

## **Progress under Prime Minister Employment Generation Scheme (PMEGP)**

(Amt Rs. In Lakh)

Position as on 31.12.2015								
AGENCY	Target allocated for the FY 2015-16		Application received in		Sanctioned		Disbursed	
	P	MM	P	MM	P	MM	P	MM
<b>KVIC</b>	<b>1219</b>	<b>2439</b>	<b>747</b>	<b>3436</b>	<b>353</b>	<b>1620</b>	<b>235</b>	<b>1176</b>
<b>KVIB</b>	<b>1219</b>	<b>2439</b>	<b>1322</b>	<b>5274</b>	<b>607</b>	<b>1856</b>	<b>201</b>	<b>703</b>
<b>DIC</b>	<b>1626</b>	<b>3251</b>	<b>1837</b>	<b>7336</b>	<b>912</b>	<b>3679</b>	<b>508</b>	<b>1918</b>
<b>TOTAL</b>	<b>4064</b>	<b>8129</b>	<b>3906</b>	<b>16046</b>	<b>1872</b>	<b>7155</b>	<b>944</b>	<b>3797</b>

P: Physical

MM: Margin Money

## **Education Loan**

The Sub-Committee meeting of SLBC on Education loan was held on 02/02/2016.

### **Decisions taken by the Sub-committee were as follows:**

1. During review of the progress made by the different Banks in sanctioning and disbursement of the Education loans in the financial year 2015-16. Performance of different banks were reviewed and expressed his dissatisfaction over performance of private banks under education loans portfolio.
2. During discussion, it was suggested that all banks should be very sensitive in sanctioning loans to students belonging to economically weaker sections.
3. While reviewing present position of interest subsidy claim for all banks of Madhya Pradesh under the Regular CSIS scheme, it was advised all the banks to ensure that the claims of all the eligible students are punched in the system. Convener bank was requested to collect settled claims details of different banks in MP under NEW CSIS scheme.
4. During the discussion on Credit Guarantee cover scheme on education loan introduced by MoHRD, GOI w.e.f 16.09.2015 for skill development (Vocational Education loan) loans upto Rs 1.50 lacs and Education loan upto Rs 7.50 lacs under IBA's model, chairman advise all Banks to note guidelines of guarantee schemes and initiate requisite steps for increasing credit exposure under education loan and skill loans portfolio as guarantee cover would be available.
5. While discussing MoHRD, GOI permission to member Banks to submit any pending claims with effect from 01.04.2009 till FY2014-15, in respect of eligible students belonging to SC&ST category. It was requested that all banks to review their portfolio under SC&ST category and submit the claims in portal before the cutoff date given i.e. on or before 15.03.2016.
6. During discussion on Padho Pardesh (Minority Community) and Dr. Ambedkar Central Sector scheme(OBC& EBC) of interest subsidy on Education loans for overseas studies, forum suggested to all Bankss to claim all eligible claims without fail.
7. While reviewing performance of different banks claim under new scheme of the State Govt. to settle the dues on the death/permanent disability of students and classified as NPA, the sub-committee suggested that all Banks to popularize the schemes among general public to get the benefit of the scheme.
8. During discussion on redressal of complains pending with the banks and the proposals pending in HELAMS, banks who have not taken any initiative to clear pendency and advised to take all possible steps to clear the pending cases expeditiously.

## **Progress under National Rural Livelihood Mission (NRLM)**

During quarter ended 31<sup>st</sup> December 2015, 24086 no. of applications were submitted to banks, out of which 15103 no. of cases have been sanctioned.

<b>Particulars</b>	<b>No. of Accounts</b>	<b>Amount in lakhs</b>
Application submitted to Banks from 01.04.2015	24086	35270
Sanctioned	18212	23607
Disbursement	11892	13513
Achievement %	49.37	38.31

MoRD, Govt. of India has now established an on-line portal to feed and maintain the data of SHGs and their bank linkages. Now, all the concerning banks under CBS platform and MPSRLM are sharing the SHG bank linkage data with NRLM through a designated National Resource Organization (NRO) of Government of India on [www.nrlmbl.aajeevika.com](http://www.nrlmbl.aajeevika.com) in portal.

Under it the banks data sharing, bank credit linkage reports, NPA/Irregular/Delinquencies data, interest subvention etc. are being entered in the portal and upto date data is available at the portal.

## 15. Rural Self Employment Training Institutes (RSETIs)

The 51 Rural Self Employment Training Institutes in the State, an initiative of Ministry of Rural Development (MoRD) are imparting training and skill up gradation to rural youth geared towards entrepreneurship development. RSETIs are managed by banks with active co-operation from the Government of India and State Governments. The bank's branches in the districts are required to provide need based credit support to the candidates trained at RSETI centers for establishing their enterprises.

RSETIs working in the State, have trained over 122032 candidates since its inception, out of which 73719 candidates are settled and settlement ratio is 60.40%. During current financial year (2015-16), 24489 candidates have been trained at these centers as against target of 37085 candidates, out of which 6540 candidates are settled.

### Performance of RSETIs FY 2015-16

No. of RSETI	Targets F Y 2015-16		Achievement as on August 2015		No. of candidates settled FY 2015-16	Achievement since inception		
	No. of pro.	No of candidates	No. of pro. Conducted	No. of candidates trained		No. of pro.	No. of candidates trained	No. of candidates settled
51	1272	37086	911	24489	6540	4378	122032	73719

### Building Position of RSETIs

Constructed & Shifted to new premises.	Construction yet to start	Under construction	
1. Ashok Nagar	1. RSETI Bhopal (BOI)	1. Alirajpur	16. Betul
2. Dewas	2. RUDSETI Bhopal	2. Barwani	17. Dindori
3. Dhar	3. Harda. (SBI)	3. Burhanpur	18. Gwalior
4. Hoshangabad	4. Neemuch (SBI)	4. Khandwa	19. Morena
5. Jhabua	5. Sehore. (BOI)	5. Khargone.	20. Anuppur
6. Raisen	6. Vidisha (SBI)	6. Mandsaur	21. Chhatarpur
7. Ratlam	7. Bhind. (CBI)	7. Rajgarh	22. Damoh
8. Ujjain	8. Umaria (SBI)	8. Shajapur	23. Datia
9. Narsinghpur		9. Guna	24. Panna
10. Sheopur		10. Indore	25. Rewa
11. Katni.		11. Balaghat	26. Satna.
12. Chhindwara		12. Jabalpur	27. Shivpuri
13. Shahdol		13. Mandla.	28. Sidhi
		14. Sagar	29. Singrauli
		15. Seoni	30. Tikamgarh

## Financial Literacy

Government of India has given emphasis on bringing Financial Literacy amongst various age groups of citizens of the Country. Knowing well that the 70% of the population do not contribute actively in country's economy being Financially illiterate and also being aware of the established fact that the Financial Literacy comes before Financial Inclusion, the Government of India, through various organization like RBI, SEBI, IRDA, PFRDA etc. is driving intense campaign for bringing Financial Literacy in excluded class of the society.

However carrying out Financial Literacy campaign amongst various segment of the society will be an unending process until we bring awareness on Financial Literacy at the beginning of life span of every Indian citizen. Therefore, as a long term measure it is necessary to impart Financial Education to the children for transforming them into future economic citizen of India

The first and second phase of Financial Literacy programme is concluded. Banks imparted financial literacy in all 5100 mapped schools. Around 8 Lakh students imparted Financial Literacy training by the Banks in these schools to students of Class VIII to XII.

Now first phase of Financial Literacy programmes are imparted to students of Government ITIs, Private ITIs, Vocational Training Centres & Skill Development Centres, and the progress is as under:

Sr.	Particulars	Mapped (No.)	Covered (No.)
1	Government ITIs	123	95
2	Private ITIs	359	180
3	Vocational Training Centres	37	21
4	Skill Development Centres	457	211

## 16. Non-Performing Assets (NPA) of Banks

Status of major banks under Non-performing assets is as under:

Amt. in Crores

Sl.No.	BANKS	Total NPA	Total Advances	NPA%
1	ALLAHABAD BANK	41025	548759	7.48
2	ANDHRA BANK	1850	44969	4.11
3	APEX BANK	14376	1359732	1.06
4	AXIS BANK	2712	531808	0.51
5	BANK OF BARODA	63503	994664	6.38
6	BANK OF INDIA	71964	1497213	4.81
7	CANARA BANK	16834	384594	4.38
8	CENTRAL BANK OF INDIA	89776	1163396	7.72
9	CMPGB	47884	362920	13.19
10	CORP. BANK	5545	298641	1.86
11	DENA BANK	11048	122008	9.06
12	HDFC	19909	1054399	1.89
13	ICICI BANK LTD	10106	922484	1.10
14	IDBI BANK LTD	48336	313515	15.42
15	INDIAN BANK	3938	76198	5.17

16	INDIAN OVERSEAS BANK	17541	88813	19.75
17	MGB	52459	240079	21.85
18	NJGB	13608	399044	3.41
19	ORIENTAL BANK OF COMM	34238	198394	17.26
20	PUNJAB & SIND BANK	3865	57789	6.69
21	PUNJAB NATIONAL BANK	84530	1155464	7.32
22	STATE BANK OF INDIA	136460	4929293	2.77
23	UCO BANK	35987	473479	7.60
24	UNION BANK OF INDIA	59545	764000	7.79
25	VIJAYA BANK	2398	64824	3.70
	<b>TOTAL</b>	<b>889436</b>	<b>18046479</b>	<b>4.93</b>

### **Delay in providing support by District administration for Physical Possessions of the properties under section 14 of SARFAESI Act.**

Many cases remain pending at Dist. administration level for taking possession of the property under section 14 of SARFAESI Act. Due to inordinate delay in the cases, physical possession of the assets could not been taken by the Bank. For instance, in Sagar, Betul, Gwalior and Indore districts, cases of Central Bank of India are pending.

In this connection, the Chief Secretary has already issued instructions to all Collectors to ensure physical possession of the property within time.

### **Summary showing status of RRCs for the period of 01/04/2015 - 02/03/2016**

	<b>Particulars</b>	<b>No.</b>	<b>Amount</b>
1	Submitted By Bank(s)	63290	209339
2	Forwarded By Their Nodal Dist. Branch(s)	31026	67236
3	Allotted by District Administration to Revenue Officers	17159	31753
4	Rejected/ Returned By Dist. Admn.	67	186
5	Demand Notices Issued by Revenue Officers	26124	37899
6	Recovery Received Against Demand Notices	834	696
7	Disposed Off RRC(s) By Dist. Admn.	96	124
8	RRC(s) Pending for Disposal	26028	37203

## 17. Performance of Banks in different sectors in Madhya Pradesh

### Kisan Credit Card

Status of major banks under Kisan Credit Card is as under:

Sl.No.	BANKS	CARD ISSUED DURING FY 2015-16 (No.)	TOTAL NO. OF CARD AS ON DATE
1	ALLAHABAD BANK	11037	69564
2	APEX	84886	5236715
3	AXIS BANK	943	2654
4	BANK OF BARODA	4221	31625
5	BANK OF INDIA	167753	329063
6	CANARA BANK	5683	18164
7	CENTRAL BANK OF INDIA	27272	220403
8	CMPGB	8757	124706
9	CORP. BANK	1864	5437
10	DENA BANK	1028	8047
11	HDFC	41034	98983
12	ICICI BANK	17484	17932
13	IDBI BANK LTD	3843	7559
14	INDIAN BANK	984	2143
15	INDIAN OVERSEAS BANK	121	1685
16	MGB	22733	201477
17	NJGB	16630	178474
18	OBC	608	10157
19	PUNJAB & SIND BANK	543	4029
20	PUNJAB NATIONAL BANK	23929	125661
21	SBI	10668	580202
22	UCO BANK	4706	34890
23	UNION BANK OF INDIA	14626	95312
24	VIJAYA BANK	1450	3984
	<b>TOTAL</b>	<b>445531</b>	<b>7188463</b>

*As per revised priority sector guideline of Reserve bank of India w.e.f. 23.04.2015, pertaining to agriculture advances; RBI has now clarified that:-*

The target for direct lending to agriculture under priority sector norms has aimed to increase the flow of credit directly to farmers. Direct lending to small and marginal farmers which was around 6 percent has been increased to 7 percent for FY2015-16 and 8 percent for FY 2016-17. Further, variety of corporate loans have been precluded from getting direct lending status. This should ensure overall direct lending to agriculture including medium and large farmers will increase.

## **Progress under Weaver's Credit Card (WCC) FY 2015-16**

As on 31.12.2015

Number in actual & amount in Lakhs

<b>Sr.</b>	<b>Particulars</b>	<b>Number</b>	<b>Amount</b>
<b>1</b>	<b>Target FY 2015-16</b>	<b>20000</b>	<b>5000</b>
<b>2</b>	<b>No. of cases submitted to Banks</b>	<b>40363</b>	<b>13520</b>
<b>3</b>	<b>Pending cases for disbursement of last year</b>	<b>76</b>	<b>19</b>
<b>4</b>	<b>Sanctioned during current FY 2015-16</b>	<b>612</b>	<b>157</b>
<b>5</b>	<b>Disbursed during current FY</b>	<b>254</b>	<b>70</b>
<b>6</b>	<b>Returned by Banks</b>	<b>3648</b>	<b>912</b>

Sanction cases are very low as compared to the submission of cases. On analysis, reasons observed are as under:

1. The maximum loan amount in the scheme is Rs. 25000/-
2. Beneficiaries prefer MUDRA loans instead of weavers' credit card. The scheme provides for working capital limit of 20% of total limits or more in the form of CC/OD. The ceiling on limit for withdrawal by Mudra card is kept at Rs 20000/.

### **FEATURES OF MUDRA CARD**

- MUDRA CARD will be cobranded with MUDRA Ltd and Aadhar based.
  - MUDRA CARD will be issued on standalone basis for the borrowers.
  - It will work as debit card on RuPay platform.
  - The MUDRA CARD will work on all ATMs/POS machines.
  - Maximum limit will be Rs 20000/- ( Rupees Twenty thousand only)
  - It will be mapped to Cash credit / Overdraft accounts under Mudra Loans sanctioned to beneficiary.
3. Maximum Number of applicants (to whom cases are submitted) are not weavers.
  - 4. Banks & State Handloom Dept. need to work together to dispose of all old pending cases.**

## **Progress under Swarojgar Credit Card (SCC) FY 2015-16**

Swarojgar Credit Card (SCC) Scheme was introduced in December 2003 for providing adequate, timely and uninterrupted credit, i.e., working capital including consumption needs and/or capital requirements to the small artisans, handloom weavers and other self-employed persons including micro-entrepreneurs, SHGs, etc., from the banking system in a flexible, hassle free and cost effective manner. The implementing agency of the scheme is NABARD.

<b>Sr.</b>	<b>Particulars</b>	<b>Amt. in Lacs</b>
		<b>Total</b>
<b>1</b>	<b>Annual Target (Number)</b>	<b>14260</b>
<b>2</b>	<b>SCCs issued</b>	<b>4494</b>
<b>3</b>	<b>Amount</b>	<b>3166</b>
<b>4</b>	<b>Amt. Disbursed</b>	<b>2775</b>



## **Financial assistance to Minority Communities FY 2015-16**

Figure as on 31.12.2015

Amount in lakhs

Community	Disbursement During 2015-16		Outstanding Balance as on 31.12.2015	
	No.	Amount	No.	Amount
Muslim	28173	60774	250541	362541
Sikh	4301	37657	52809	318179
Christian	2775	4521	28101	36179
Parisian	207	742	483	1499
Buddhist	709	837	7883	15934
Jain	3780	19260	90907	213409
<b>Total</b>	<b>39945</b>	<b>123791</b>	<b>430724</b>	<b>947741</b>

## **Financial assistance to Scheduled Caste FY 2015-16**

Amount in lakhs

Items	Scheduled Caste	
	No. of accounts	Amount
Application Received	35751	38748
Application Sanctioned	27119	35963
Application Disbursed	26646	30719
<b>Total Bal. O/S as on 31.12.2015</b>	<b>544648</b>	<b>656622</b>

### 18. Other issues

#### **Conversion of normal bank accounts of beneficiaries of welfare schemes under DBT into PMJDY bank accounts**

Govt. of India, DBT Mission vide their letter no. I-11011/147/2015-DBT dated 30<sup>th</sup> December 2015 informed that under Direct Benefit Transfer(DBT) in social welfare schemes, the benefits are transferred to bank accounts of the beneficiaries which may not be PMJDY accounts. There is a general consensus that for maintaining uniformity, the benefits available to the bank account holders under PMJDY should also be given to the beneficiaries of welfare scheme having normal bank account.

Department of Rural Development made a reference to Department Of Financial Services on conversion of normal bank accounts of beneficiaries of MGNREGS into PMJDY accounts. Department of Financial Services vide O.M NO.6/41/2012-FI (VOL.VI) (C-80077217) dated 26.11.2015 clarified that the certain facilities available to the accounts opened under PMJDY would also be applicable to existing accounts under DBT subject to submission of an application by the account holder to the concerned bank branch. Further, in pursuance of decision taken in COS meeting dated 9.12.2015, DFS has agreed to prescribe a standard format in which the application for conversion of DBT normal bank accounts to PMJDY account can be made to the banks.

#### **One Branch One Agri Clinic/Agri Business Centre**

Central sector scheme of agri clinic and % agri business centers (AC & ABC) is being implemented by Ministry of Agriculture and farmers welfare, Govt. of India since 20012. It has provision for training, refresher programmes, loans and subsidies for qualified agriculture professionals.

It is informed that 1364 qualified agricultural professionals have been trained in the state out of which 545 agri ventures have been setup. However only 40 agri-entrepreneurs (3%) received loan and subsidy has

been disbursed to 25 agri-entrepreneurs 92%) [www.agriclinics.net](http://www.agriclinics.net)). Govt. of India is according due priority to the scheme. During the Bankers' review meeting dated 26.08.2015 held at New Delhi with the objective of attracting more eligible candidates it was desired to adopt "One branch one Agri clinics".

## **Difficulties in lodgment of FIR in fraud reporting**

Instances are reported by the branches of Central Bank of India that they are facing difficulties in lodging FIR at Police Stations in respect of fraud related issues. For instance, cases remain pending for lodgment of FIR with M.P. Nagar Bhopal, Vidisha, Udaipura & Samnapur Police Stations.

## **SUB-COMMITTEE MEETINGS OF THE SLBC**

### **1. *Sub-Committee on Agriculture & Allied Activities***

**Convenor Bank:** State Bank of India

**Meeting date:** 09.02.2016

**Chaired by:** Agriculture Production Commissioner, Govt. of MP

**Discussion Points:**

- ✓ Increase in Investment Credit in Agriculture
- ✓ Relief to farmers affected by Natural Calamity through restructuring.
- ✓ Insurance Coverage to all Loanee farmers
- ✓ SMS Facility to farmers regarding settled Insurance claim amount.

### **2. *Sub-Committee on Improving Recovery System***

**Convenor Bank:** State Bank of India

**Meeting date:** 29.01.2016

**Chaired by:** Joint Director, DIF, Govt. of MP

**Discussion Points:**

- ✓ Physical possession order by the District Magistrate in Charged Securities possessed by the Banks under SARFAESI.
- ✓ Strengthening of BRISC mechanism.

### **3. *Sub-Committee on Housing***

**Convenor Bank:** Central Bank of India

**Meeting date:** 06.02.2016

**Chaired by:** CEO, MPRRDA, Govt. of MP

**Discussion Points:**

- ✓ Achieving of Target under CMRHM by Banks
- ✓ Arranging recovery Camps in the Month of March 2016.
- ✓ Disbursement of sanctioned cases under Urban Housing Scheme.

### **4. *Sub-Committee on Schedule Tribe***

**Convenor Bank:** Central Bank of India

**Meeting date:** 09.02.2016

**Chaired by:** Commissioner, Scheduled Tribes Development Dept. Govt. of MP

**Discussion Points:**

- ✓ Increasing advance portfolio of Banks to ST community in proportion to their percentage of population in Districts.
- ✓ Credit Linkage of trained youths of ST community.

### **5. *Sub-Committee on CD Ratio***

Convenor Bank: Union Bank of India

Meeting date: 28.01.2016

**Chaired by:** Joint Director, DIF, Govt. of MP

**Discussion Points:**

- ✓ Action plan to increase CD ratio in low CD Ratio Districts.
- ✓ Information to be collected on large projects in the Districts financed outside the District/State.
- ✓ Providing KCC to leftover farmers.
- ✓ MUDRA loan to all small business enterprises.

6. **Sub-Committee on Industries**

Convenor Bank: Punjab National Bank

Meeting date: 28.01.2016

7. **Sub-Committee on Education Loan**

Convenor Bank: Canara Bank

Meeting date: 02.02.2016

**Chaired by:** Joint Director, DIF, GoMP

**Discussion Points:** Claims of all eligible students are to be punched in the system.

8. **Sub-Committee on MSME & R-Seti**

Convenor Bank: Bank of India

Meeting date: 15.02.2016

9. **Sub-Committee on SHG/Joint Liabilities Group**

Convenor Bank: Allahabad Bank

Meeting date: 16.02.2016

---

## 1. Any other issues with permission of the Chair