



Agenda 161 SLBC Meeting, M.P.

Convenor: Central Bank of India

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

Date: 11.08.2016

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**AGENDA No. 1 ADOPTION OF THE MINUTES OF THE 159th SLBC MEETING
HELD ON 10.03.2016**

The Minutes of 159th Meeting of SLBC held on 10th March 2016 were circulated to all concerned and has been uploaded on website of SLBC (www.slbcmadhyapradesh.com) and website of DIF of M.P Government (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 have been received, so far. Therefore, the house is requested to confirm and adopt the said minutes.

**AGENDA No. 2 ACTION TAKEN REPORT ON ACTION POINTS OF 159th SLBC
MEETING HELD ON 10.03.2016**

| Sr | Agenda Item/Action Points | Action Taken Report |
|----|--|---|
| 1 | <p>ACP Achievement: The ACP achievement under Priority Sector as on 31.12.2015 was 65.25%. Achievement of the target for FY 2015-16 should be ensured.</p> <p>The achievement in Agriculture as on 31.12.2015 was only 64%, which is a matter of concern.</p> <p>There should be segregated data for agriculture crop loans and term loans. At least 32% of the agriculture credit should go to the Investment Credit category.</p> | <p>The overall ACP achievement during FY 2015-16 was 120.14%. Under Priority Sector, it was 89.64%. Low growth under agriculture sector has impacted ACP achievement of Priority Sector.</p> <p>However, ACP achievement under agriculture sector increased from 64% in December 2015 to 78.14% in March 2016.</p> <p>Out of total Rs. 67378 crores agriculture loan portfolio of major banks in the State, crop loan is Rs. 50513 crores, which is 74.96% of total agriculture loan. Investment Credit is 25.04% which needs to be improved.</p> |
| 2 | <p>Credit Deposit Ratio: The CD ratio of the State needs to be pushed up particularly State Bank of India.</p> | <p>Credit Deposit Ratio of State Bank of India has been improved from 39.21 in Dec 15 quarter to 50.93 in March 2016. CD Ratio of State is also improved from 62.43 in Dec 15 quarter to 68.60 in March 2016. SBI had some high value deposits of Rs. 44857 crores during previous quarter, which is now reduced to Rs. 24975 crores. Some big advances viz. 3375 crore to Bharat Oman Refinery at Bina is also disbursed.</p> |
| 3 | <p>Pradhan Mantri Fasal Bima Yojana: Banks should ensure that premium deducted from the farmers' account, along with particulars, is remitted to the insurance company within the specified period.</p> | <p>Banks have advised their branches to remit the premium to respective insurance companies in a time bound manner and adhere the time norms of remittance.</p> |
| 4 | <p>Social Security Schemes: In Balaghat district about 4,15,000 applications are made available by the district administration for enrolment under the social security schemes but many are pending for enrolment. Chief Secretary advised banks to expeditiously clear all the pending applications.</p> | <p>Lead District Manager, Balaghat informed that 407894 forms under social security schemes were received by branches till 30th June 2016. 314631 forms are punched into the CBS system and 93263 forms were rejected with genuine reasons. There are no pending applications for punching in the district.</p> |
| 5 | <p>MUDRA Loans: State Government may consider waiver of stamp duty for loans extended under Mudra Scheme as these are small loans provided to generate self-employment through non-farm activities.</p> <p>It was observed that a minimum of Rs. 35 lacs in MUDRA per branch needs to be sanctioned and disbursed to achieve the target. Banks were advised to ensure achievement of the target for FY 2015-16.</p> | <p>DIF has already made a reference to the Commercial Tax Department. However, no communication is received so far to SLBC.</p> <p>As against target of Rs. 4220 crores for FY 2015-16, Rs. 3478 crores were disbursed by banks and achievement percentage was 82.42% which is 48.77 lakh per bank branch in the State.</p> |
| 6 | <p>Chief Minister Rural Housing Mission: The Chief Secretary, GoMP advised that all banks should participate in the implementation of the scheme without the need to enter into separate MOUs.</p> | <p>Presently 11 PSBs, 3 RRBs & 6 DCCBs are participating in this scheme. Other Banks including private banks also should also participate in this scheme. During FY 2015-16 disbursements was made in 1.74 lakh cases as against target of 2 lakh cases and achievement index was 87%. As per information, applications are not being sent to other banks and only 15 banks are participating in this scheme.</p> |

| | | |
|----|--|---|
| | Progress under Urban Poor Housing Scheme: All banks should achieve their target set for FY 2015-16. | During FY 2015-16, 10443 cases were submitted in banks. 4607 cases were sanctioned and disbursements made in 3317 cases. Some banks viz. SBI, Indian Bank, NJGB, HDFC, IOB & Syndicate Bank have shown NIL progress. |
| 7 | <p>Progress under Government Sponsored Schemes:</p> <p>(a) Mukhya Mantri Yuva Udhyaami Yojna</p> <p>The Chief Secretary observed that a number of cases have been reported where demand for collateral security has been made by bank branches which is against the provision of the scheme.</p> <p>(b) Mukhya Mantri Swarojgar Yojna :</p> <p>Targets for FY 2015-16 should be achieved.</p> <p>(c) Prime Minister's Employment Generation Programme (PMEGP):</p> <p>Banks were requested to ensure disbursement in all sanctioned loan cases within a fortnight. The achievements of State Bank of India and Union Bank of India were found to be very less.</p> | <p>(a) No specific cases brought to our notice. However, all banks are advised to instruct their branches to strictly comply with the provisions of the scheme and wherever violation will be observed stern action will be initiated against the erring staff.</p> <p>(b) As against target of 54000 cases under this scheme, disbursements were made in 54245 cases. 100% target for FY 2015-16 was achieved by banks.</p> <p>(c) As against target of 81 crores for margin money (M.M.) utilization, 100% M.M was utilized..</p> <p>Achievement percentage of State Bank of India & Union Bank of India were 75% and 81% respectively.</p> |
| 8 | <p>Progress under National Rural Livelihood Mission (NRLM):</p> <p>Banks were requested to disburse all pending sanctioned cases at the earliest.</p> | As against target of 34122 numbers of cases, disbursements were made in 24337 cases and achievement index was 71.32%. |
| 9 | Progress of RSETIs: It was noted that settlement ratio is about 60% which needs to be improved. | Settlement ratio is increased from 60.40% in December 2015 to 63.86% in March 2016. It will also be increased in current financial year. |
| 10 | <p>NPA/BRISC: 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> | Chief Secretary has already issued directives to all Collectors to ensure possession within 30 days from the date of application. Still many cases are pending at District Collectors for taking possession. |
| 11 | Engagement of PDS salesman as Business Correspondent: There are 23000 sales persons of PDS network can be designated as Banking Correspondents. Chief Secretary advised Secretary, Social Justice Department to discuss the matter with major banks and arrive at a solution for starting it on a pilot basis in 3-4 districts. | Steps are being taken to start in Vidisha & Sagar districts on pilot basis. |
| 12 | Banks need to step up Aadhaar seeding in the accounts | Aadhaar seeding in PMJDY accounts increased from 41.58% in December 2015 to 48% in March 2016. Banks are continuously trying to cover all the accounts. |
| 13 | The Chief Secretary advised that Co-operative Banks and Regional Rural Banks should also extend loans under Stand-up India scheme. | RRB viz. Narmada Jhabua Gramin Bank financed Rs. 0.21 crore to SC, Rs. 1.14 crore to ST & Rs. 0.67 crore to women category under Stand-up India schemes as on 31.05.2016. Co-operative bank and other RRBs are also advised to extend loans under this scheme. |

AGENDA No. 3 KEY BANKING PARAMETERS OF THE STATE: AT A GLANCE

Branch Network

There were 7299 branches in the State as on 30th March 2016. MP State Agriculture Rural Development Bank (MPSRDB) is closed now. There were 268 branches of MPSRDB in M.P. Out of which 261 branches were in rural and 7 branches were in urban areas. After closure, branch network of the State reduced to 7031. As of now, 2651 (38%) branches are in Rural areas, 2263 (32%) branches are in Semi Urban & 2117 (30%) branches are urban areas. As on 30.06.2016, there were 49 Commercial Banks, 3 Regional Rural Banks, 1 State Co-operative Bank, 4522 Primary Agriculture Credit Societies (PACS) and 38 District Central Co-operative Banks (DCCBs) in the State.

KEY BANKING PARAMETERS OF THE STATE OUTSTANDING AS ON 30.06.2016

Amount in crores

| Sr. | Parameters | March 2016 | June-2016 | Growth over previous quarter |
|-----|--|------------|-----------|------------------------------|
| 1 | Total number of Branches | 7129 | 7031 | -98 |
| 2 | Total number of ATMs | 8929 | 10230 | 1301 |
| 3 | Credit Deposit Ratio | 68.60% | 72.10% | 0.03 |
| 4 | Total Deposits | 303070 | 289797 | -13273 |
| 5 | Total Advances | 207899 | 208934 | 1035 |
| 6 | Priority Sector Advances | 121211 | 139800 | 18589 |
| 7 | % of Priority Sector advances to Total advances | 58.30 | 66.91 | 8.61 |
| 8 | Agriculture advances | 67379 | 66427 | -952 |
| 9 | Crop Loans out of total agriculture | 50513 | 48128 | -2385 |
| 10 | % of Agriculture advances to Total advances | 32.41 | 31.79 | -0.62 |
| 11 | MSME | 30082 | 44339 | 14257 |
| 12 | % of MSME advances to Total advances | 14.47 | 21.22 | 6.75 |
| 13 | Export Credit | 673 | 570 | -103 |
| 14 | Education | 1741 | 1814 | 73 |
| 15 | Housing | 17189 | 18031 | 842 |
| 16 | Social Infrastructure | 243 | 132 | -111 |
| 17 | Renewable Energy | 72 | 57 | -15 |
| 18 | Others | 3831 | 8430 | 4599 |
| 19 | Advances to small & marginal farmers | 25379 | 21386 | -3993 |
| 20 | % of advances to small & marginal farmers to total agriculture | 37.67 | 32.19 | -5.47 |
| 21 | Total NPA | 12712 | 10957 | -1755 |
| 22 | % of NPA to total advances | 6.11 | 5.24 | -0.87 |
| 23 | Advances to Weaker Sections | 37995 | 42962 | 4967 |
| 24 | % of advances to Weaker Sections to total Advances | 18.28 | 20.56 | 2.29 |

AGENDA No. 4 REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) 2016-17

Sector wise ACP achievement for 30th June 2016

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

| Sr. | Sub Sector | Target for the FY 2016-17 | | Achievement during the quarter ended 30 th June 2016 | | Achievement % of Amt. |
|-------------|-------------------------------|---------------------------|---------------|---|--------------|-----------------------|
| | | No. | Amt. | No. | Amt. | |
| 1 | Agriculture | 2613627 | 80989 | 2322351 | 19412 | 23.97 |
| 1[a] | Farm Credit | 2480508 | 75927 | 2282065 | 18146 | 23.90 |
| 1[b] | Out of Farm Credit Crop Loans | 2137653 | 58521 | 2131621 | 15303 | 26.15 |
| 1[c] | Agri Infrastructure | 83990 | 3184 | 14402 | 362 | 11.36 |
| 1[d] | Ancillary Activities | 49129 | 1877 | 25884 | 904 | 48.16 |
| 2 | MSME | 382924 | 16123 | 100671 | 7319 | 45.39 |
| 3 | Export Credit | 1311 | 425 | 7 | 6 | 1.46 |
| 4 | Education | 38937 | 1435 | 5241 | 93 | 6.51 |
| 5 | Housing | 162521 | 5948 | 88155 | 1028 | 17.28 |
| 6 | Social Infrastructure | 220178 | 3914 | 66 | 11 | 0.27 |
| 7 | Renewable Energy | 5277 | 271 | 19 | 0 | 0.08 |
| 8 | Others | 0 | 0 | 118961 | 735 | 0.00 |
| | Total Priority Sector | 3424775 | 109104 | 2635471 | 28605 | 26.22 |

Bank wise ACP achievement is shown in Table no. 9, 10, 11 & 12.

OBSERVATIONS:

Banks in Madhya Pradesh have achieved 26.22 percent of the target of priority sector during the first quarter of current financial year. The banks have made overall disbursement of Rs 34574 crores including disbursement of Rs. 5969 crores under non-priority sector and achieved 30.77% of the of total credit plan.

The credit flow to MSEs (Priority Sector)) in quarter, ended 30 June 2016 was Rs. 7319 crores against the target of Rs 16123 crores representing 48.16 per cent achievement. Disbursement under education loan (Priority Sectors) was Rs. 93 crores against the target of Rs. 1435 crores and achievement percentage was 6.51%. Housing Sector is also indicating disbursement of Rs. 1028 crores and achieved 17.28% of the target.

- Due to finance under MUDRA schemes, advance under MSE has increased substantially raising the achievement percent 45.39 in the first quarter itself. Rs. 1161 crores were disbursed to 106521 beneficiaries under MUDRA Yojana during FY 2016-17.
- Most of the PSBs contributed to higher achievement under MSME.

AGENCY WISE ACP PERFORMANCE UNDER PRIORITY SECTOR AS ON 30.06.2016

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

| Banks | TOTAL PRIORITY SECTOR | | | | |
|------------------------------|-----------------------|---------------|----------------|--------------|---------------|
| | TARGET | | ACHIVEMENT | | Achievement % |
| | Number | Amount | Number | Amount | |
| PSBs | 2079866 | 67771 | 736711 | 16885 | 24.91 |
| Pvt. Banks | 182144 | 6823 | 177594 | 3568 | 52.29 |
| RRBs | 414002 | 11739 | 258971 | 2478 | 21.11 |
| DCCBs | 748763 | 22772 | 1462195 | 5674 | 24.92 |
| Total Priority Sector | 3424775 | 109104 | 2635471 | 28605 | 26.22 |

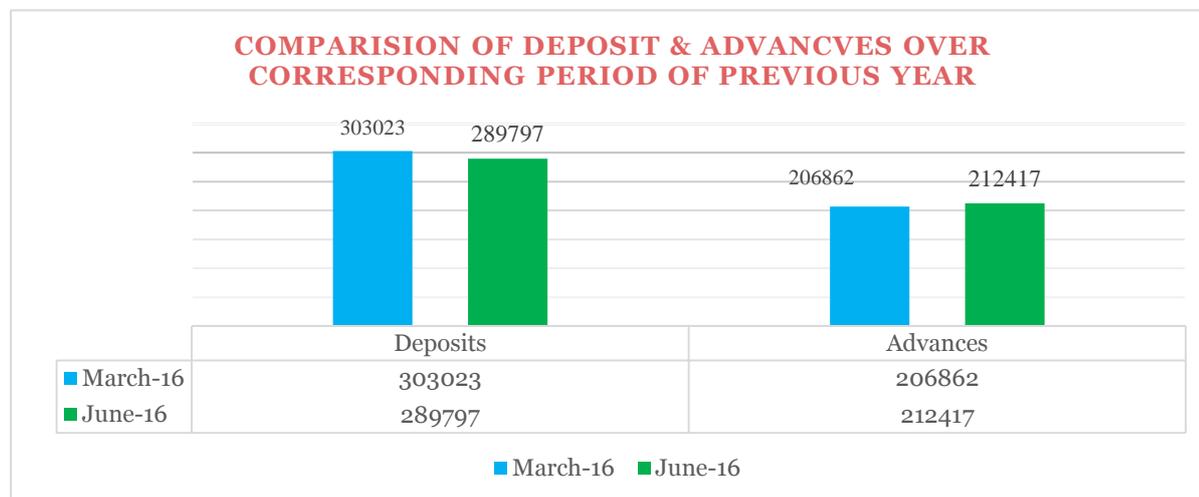
OBSERVATIONS:

- Private Banks disbursed Rs. 1594 crores under agriculture during the first quarter and achieved 47.12% of the target. While Public Sector Banks disbursed Rs. 10118 crores under agriculture and achieved 21.94% of the target under agriculture. RRBs disbursed Rs. 2070 crores and DCCBs disbursed Rs. 5630 crores under agriculture during the first quarter of current financial year.
- Under MSME Rs. 5407 crores disbursed by PSBs and achievement percent was 45.25%. Private Banks disbursed Rs. 1781 crores and achievement was 78.05%. RRBs and DCCBs disbursed Rs. 119 & 12 crores respectively under MSME.

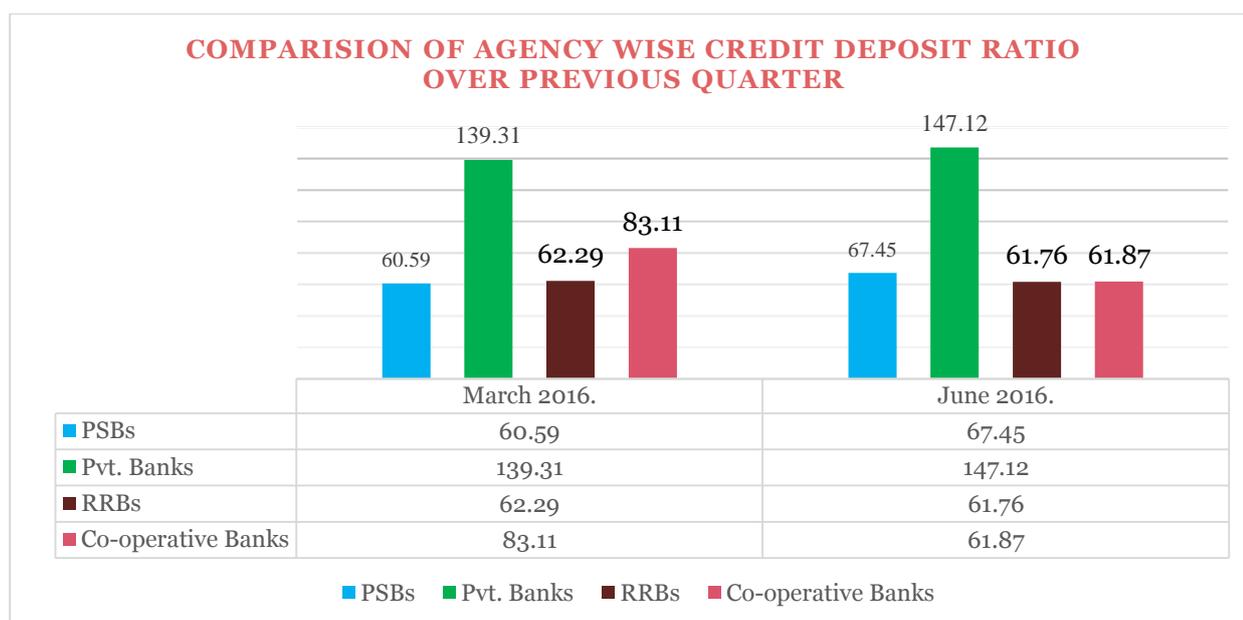
In view of classification of agriculture under the three broad heads of " Farm Credit, **Agriculture Infrastructure & Agriculture Ancillary Activities** and inclusion of **export credit**, banks need to explore the possibilities for accelerating the pace of Capital Formation in agriculture and allied activities. Being the second largest State in the country in terms of area, the state is blessed with excellent physical infrastructure in the form of land, electricity, irrigation facilities, roads, mineral etc. There are opportunities in farm mechanization, land development, agro & food processing industries, water resources, plantation & horticulture, fishery etc. in the State. It is expected that by utilizing various channels available for agriculture, ACP achievement for the next quarter of current financial year will be better than previous quarter.

AGENDA No. 5 CREDIT DEPOSIT RATIO AS ON 30.06.2016

The Credit Deposit Ratio as of June 2016 was increased from 68.60% in previous quarter (March 16) to **73.29% in June 2016**, showing a growth over previous quarter. Banks total advances grew by Rs. 5556 crores and deposits fell by Rs. 13273 crores over previous quarter.



Amount in Crores



Observations:

- CD Ratio increased from previous quarter mainly due to fall in deposits of State Bank of India. Deposits of SBI is reduced by Rs. 16993 crores from previous quarter. There was a bulk deposit of some corporates with SBI in previous quarter.
- Corporation Bank disbursed Rs. 1900 crores to M.P. Steel.
- Some banks viz. Bank of India, State Bank of India etc. also contributed more under advances. Some big advances viz. 3375 crore to Bharat Oman Refinery at Bina is also disbursed by State Bank of India.
- An Expert Group was constituted by Government of India under Chairmanship of Shri Y.S.P. Thorat, M.D., NABARD to go into the nature and magnitude of the problem of low credit deposit (CD) ratio across States and to suggest steps to overcome the problem. The Expert Group examined the problems and causes of low CD ratio and submitted its report to Government of India. The recommendations of the Group have since been examined and accepted by the Government of India with certain modifications. Accordingly, it was decided that the CD Ratio of the state should be monitored on the basis of **“Credit as per place of utilization”**.
- Rs. 3483 crores credits are utilizing in the State by Union Bank of India, which are financed from outside the State. Including Rs. 3483 crores, CD Ratio of Union Bank raised 56.47% against 38.91%. Similarly, CD ratio of the State stands at 73.29% against 72.10%.

Districts with Low CD Ratio

| Sr. No. | Name of the District | Lead Bank | 2012-13 | 2013-14 | 2014-15 | 2016-17 |
|----------------|-----------------------------|-----------------------|----------------|----------------|----------------|----------------|
| 1 | Umaria | State Bank of India | 23 | 25 | 25.44 | 33.63 |
| 2 | Anuppur | Central Bank of India | 26 | 24 | 23.62 | 246.13 |
| 3 | Shahdol | Central Bank of India | 32 | 33 | 32.21 | 28.17 |
| 4 | Dindori | Central Bank of India | 33 | 30 | 32.51 | 40.56 |

- During FY 2016-17, Anuppur recorded the CD Ratio to 246.13%, due to corporate finance of Rs. 5288 crore to M/s Mosar Baer in the district. Excluding finance to Mosar Baer the CD ratio of the district is 21.49%. (Total deposits Rs. 2354 crore & total advances excluding Mosar Baer co. Rs. 506 crore.)
- Shahdol has come out with the benchmark with slight margin during this quarter. Shahdol & Anuppur are having large forest and coalmines area. To improve the low C D Ratio in the state the business community of the state has also take serious initiatives.
- Low CD ratio in above districts is a cause of concern and steps need to be taken to improve the same.

AGENDA No. 6 PRADHAN MANTRI FASAL BIMA YOJANA & UNIFIED PACKAGE INSURANCE SCHEME (UPIS)

- Government of India has recently approved Pradhan Mantri Fasal Bima Yojana (PMFBY), which would replace the existing schemes of National Agricultural Insurance Scheme (NAIS) & Modified National Agricultural Insurance Scheme (MNAIS) from Kharif 2016. PMFBY would be available to the farmers at very low rates of premium, which would be maximum upto 1.5% for Rabi and upto 2% for Kharif for Food crops, Pulses and Oilseeds and upto 5% for Annual Horticulture/ Commercial Crops. This scheme would provide insurance cover for all stages of the crop cycle including post-harvest risks in specified instances.
- The scheme is compulsory for loanee farmers availing Seasonal Agricultural Operations (SAO) Loans /Kisan Credit Cards (KCC) holders, for the notified Crops in notified areas. This scheme is voluntary for non-loanee farmers, but there is a prerequisite in the scheme that they should have an account (Savings) to be eligible for coverage.
- Government of Madhya Pradesh vide their letter no. B-8-5/2016/14-2 dated 11.03.2016 formed a District Level Implementation Committee under the Chairmanship of District Collector for monitoring & implementation of the scheme.
- DIF, GoMP vide their letter dated 06.08.2016 informed that in view of RBI circular no RBI/2004-05/293 RPCD.LBS.(SSA).BC.No.62/08.01.00/2004-05 dated 08.12.2004 on Service Area Approach, Non-loanee farmers can approach any bank branch for coverage under Pradhan Mantri Fasal Bima Yojana.

Unified Package Insurance Scheme (UPIS)

The UPIS will be implemented in 45 selected districts in the country on pilot basis from Kharif 2016. In the State, it is implemented in 3 districts namely Hoshangabad, Ratlam & Chhindwara. A farmer (both Loanee & Non-Loanee) can access to Banks whereas non-loanee farmer shall be covered through banks and/or insurance intermediaries. The cover will be for one full year except for section 1 (which will be bi-annual separately for Kharif and Rabi seasons) renewable from year to year.

KISAN CREDIT CARDS

Highlights

During the first quarter of current financial year, banks in the State disbursed Rs. 10100 crores under Kisan Credit Card to 198403 farmers. Total card as on 30th June 2016 was reported 74.96 lakhs amounting rupees 46191 crores. As per available data, there are 10403667 farmers in the State. Total KCC cards issued represents 73.74% of total farmers in the State. Around 26% farmers need to be covered under this scheme. However, it is observed that such left over farmers belong to oral lessees, tenant farmers and sharecroppers. KCC. Bank wise status is shown below:

Amount in Rs. crores

| SR | BANKS | NO. OF CARD ISSUED DURING 01.04.16 to 30.06.16 | AMOUNT DISB. | TOTAL NO. OF CARD AS ON DATE | OUTSTANDING |
|----|----------------------------|--|--------------|------------------------------|--------------|
| 1 | Allahabad Bank | 2674 | 34 | 60428 | 978 |
| 2 | Andhra Bank | 317 | 6 | 1149 | 21 |
| 3 | Bank of Baroda | 1159 | 14 | 32628 | 465 |
| 4 | Bank of India | 2856 | 39 | 334159 | 6445 |
| 5 | Bank of Maharashtra | 17783 | 202 | 46270 | 654 |
| 6 | Bhartiya Mahila Bank | 0 | 0 | 1 | 0 |
| 7 | Canara Bank | 680 | 180 | 14522 | 282 |
| 8 | Central Bank of India | 3997 | 61 | 46270 | 654 |
| 9 | Corporation Bank | 774 | 24 | 774 | 24 |
| 10 | Dena Bank | 1477 | 49 | 8191 | 167 |
| 11 | IDBI | 2412 | 121 | 12254 | 255 |
| 12 | Indian Bank | 186 | 3 | 1798 | 28 |
| 13 | Indian Overseas Bank | 28 | 0 | 1759 | 29 |
| 14 | Oriental Bank Of Commerce | 57 | 2 | 7877 | 188 |
| 15 | Punjab & Sindh Bank | 148 | 3 | 4184 | 82 |
| 16 | Punjab National Bank | 8296 | 135 | 129161 | 1642 |
| 17 | Syndicate Bank | 1452 | 21 | 6045 | 87 |
| 18 | UCO Bank | 1137 | 30 | 94222 | 1032 |
| 19 | Union Bank of India | 4020 | 76 | 97284 | 1818 |
| 20 | United Bank of India | 0 | 0 | 20 | 1 |
| 21 | Vijaya Bank | 227 | 5 | 4415 | 87 |
| | SUB-TOTAL PSBs | 49680 | 1005 | 903411 | 14938 |
| 22 | S.B.Hyderabad | 0 | 0 | 0 | 0 |
| 23 | S.B.Mysore | 0 | 0 | 0 | 0 |
| 24 | S.B.Patiala | 0 | 0 | 0 | 0 |
| 25 | S.B.Travancore | 0 | 0 | 0 | 0 |
| 26 | S.B.B.Jaipur | 18 | 0 | 212 | 2 |
| 27 | State Bank of India | 71884 | 1086 | 550218 | 9762 |
| | SUB TOTAL SBI GROUP | 71902 | 1086 | 550430 | 9763 |
| 28 | Axis Bank | 474 | 20 | 3569 | 167 |
| 29 | City Union Bank | 0 | 0 | 0 | 0 |
| 30 | DCB | 0 | 0 | 0 | 0 |
| 31 | Dhanlaxmi Bank | 0 | 0 | 0 | 0 |
| 32 | Federal Bank | 7 | 0 | 119 | 9 |
| 33 | HDFC | 9740 | 334 | 115746 | 2400 |
| 34 | ICICI | 34887 | 539 | 122913 | 2299 |
| 35 | Indusind Bank | 0 | 0 | 0 | 0 |
| 36 | Bandhan Bank | 0 | 0 | 0 | 0 |
| 37 | J&K Bank Ltd. | 0 | 0 | 0 | 0 |
| 38 | Karnataka Bank Ltd. | 0 | 0 | 0 | 0 |
| 39 | Karur Vysya Bank | 0 | 0 | 0 | 0 |
| 40 | Kotak Mahindra | 0 | 0 | 0 | 0 |
| 41 | Laxmi Vilas Bank | 0 | 0 | 0 | 0 |

| | | | | | |
|----|-----------------------------|---------------|--------------|----------------|--------------|
| 42 | South India Bank | 0 | 0 | 0 | 0 |
| 43 | Ratnakar Bank Ltd. | 0 | 0 | 0 | 0 |
| 44 | Yes Bank | 0 | 0 | 0 | 0 |
| | SUB TOTAL PVT. BANKS | 45108 | 893 | 242347 | 4875 |
| 45 | CMPGB | 2437 | 45 | 125198 | 1914 |
| 46 | MGB | 7241 | 429 | 208440 | 1451 |
| 47 | NJGB | 3770 | 1014 | 185703 | 2765 |
| | SUB TOTAL RRBs | 13448 | 1487 | 519341 | 6130 |
| 48 | DCCBs | 18265 | 5629 | 5280799 | 10484 |
| | SUB TOTAL DCCBs | 18265 | 5629 | 5280799 | 10484 |
| | GRAND TOTAL | 198403 | 10100 | 7496328 | 46191 |

ISSUANCE OF RuPay KCC IN REGIONAL RURAL BANKS

NABARD vide their letter no. VB.MP.RO.DFIBT/1438/SLIC/2016-17 dated 21st July 2016 informed that they are forming a "State Level Implementation Committee (SLIC)" to monitor the progress and implementing issues in issuance of RuPay KCC Card in RRBs. As of now, there is no ATMs in Regional Rural Banks in the State. Under above objective, micro ATM to be deployed in the RRBs.

AGENDA No. 7 LEVY OF STAMP DUTY ON AGRICULTURAL LOANS

- We have been informed by Indian Banks Association vide their letter no. SB/SLBC/AGRI/464 dated 07th June 2016 that during the meeting of the Standing Committee on Agriculture and Allied Activities, the Committee discussed the issue on Levy of Stamp Duty on agriculture loans by banks. It was informed in the meeting that different States have prescribed different stamp duty for agriculture advances. **Members felt that this need to be addressed and stamp duty on mortgage of land for agriculture advances be completely waived or the exempted limit may be raised to at least Rs. 20 Lakh by all States.** It was also mentioned that in the State of Karnataka, stamp duty for agriculture loans is presently waived for loans agreements and mortgage/charge creation.

In the State of Madhya Pradesh stamp duty is waived for agricultural sector as under:

- On instruments executed by agriculturists in favour of banks for securing loans under the Kisan Credit Scheme.
- On instrument of hypothecation executed in favour of banks for securing loans upto Ten Lakh Rupees for agricultural purposes by any Bhumiswami or a Pattadhari holding land under Revenue book Circular-IV-3-10. Also no stamp duty shall be chargeable for this purpose up to any limit in case of a person belonging to Scheduled Castes and Scheduled Tribes.
- On instruments executed by Self Help Groups in favour of banks for securing loans for economic development of group members to the limit of 10 lakh rupees under the NABARD sponsored schemes.
- Govt. of Madhya Pradesh is requested to ponder on the above request raised by IBA.

AGENDA No. 8 PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

Banks in the State in co-ordination with District Administration had done commendable work under major financial inclusion programme i.e. Pradhan Mantri Jan-Dhan Yojana. Target prescribed under the scheme to cover all households with atleast one bank account had been achieved in the state 2 months ahead of deadline. Credit goes to PSU banks for the same and private sector banks were 'found wanting' in this regard. SLBC Convenor Bank & other major banks in the State were felicitated by Hon'ble Chief Minister of the State.

- There are 11864 Sub Service Areas (SSA) and 10347 Business Correspondents. 1517 SSAs are covered through branch.
- Progress of the banks is monitored by SLBC through regular Core committee meeting on every Monday.

STATUS OF M.P. UNDER PMJDY as on 19.07.2016

Number in crores

| Bank | No. of PMJDY Accounts | Balance in the Accounts (Cr.) | % of Aadhaar Seeding | % of Zero Balance Accounts | No. of RuPay Card Issued | % of RuPay Card Activation |
|--------------|-----------------------|-------------------------------|----------------------|----------------------------|--------------------------|----------------------------|
| PSBs | 1.59 | 1243 | 52.38 | 28.44 | 1.26 | 63.87 |
| Pvt. Banks | 0.03 | 19.92 | 49.64 | 41.03 | 0.03 | 87.37 |
| RRBs | 0.29 | 457 | 40.52 | 11.08 | 0.25 | 16.95 |
| Total | 1.91 | 1719.92 | 50.53 | 27.21 | 1.54 | 57.13 |

Constraints

- It is believed that many accounts were opened to avail of the overdraft facility and insurance benefits. As a consequence, multiple accounts with zero balances are also opened by many customers, which is a cause of concern.
- Linking the unique identification (Aadhaar) number to PMJDY is major challenge. UIDAI data shows that around 90% Aadhaar is issued in the State but it has been reported that many people are not aware of it.
- A large number of accounts are dormant. Majority of account holders do not use the bank account. Such accounts could be very vulnerable to fraud practices. Banks need to clearly guard against misuse of these accounts from money muling.

Suggestions for overcoming above constraints

- Activating the PMJDY accounts by progressive use of all Direct Benefit Transfers (DBT).
- To bring more government benefits into the fold.
- Increasing financial literacy. Without financial literacy, objectives of financial inclusion cannot be achieved.
- Involving Gram Level Samiti/Aanganwadi Workers/NAREGA supervisors etc. in financial literacy campaign.
- Joint camps with the District Administration for Aadhaar seeding, RuPay card activation etc.
- Improving the level of services provided to these customers.
- De-duplication work is required to close duplicate accounts.
- Other benefits may be linked with PMJDY accounts for accessing the accounts.

State Level Financial Inclusion Committee

On the direction of Department of Financial Services (DFS), Government of India (GoI), Government of Madhya Pradesh has constituted a 'Financial Inclusion Committee for Madhya Pradesh for monitoring of the financial inclusion activities undertaken by the Central Government and State Government together with the Banks. The committee is headed by Additional Chief Secretary-Finance, M.P. State and Secretary (FS), DFS, MoF, GoI and Convenor-SLBC are also Member of the committee. First meeting of the committee was held on 02nd May, 2016 at Bhopal. Minutes of the meeting is uploaded on the websites of DIF, GoMP & SLBC M.P. The gist of the meeting is as under:

- It was advised by the ACS to approach "Gramin Van Samiti" for financial literacy.
- Duplicate accounts opened under PMJDY should be removed
- During weekly Haat at villages, BCAs of the area should sit in the haat, so that the public visiting to Haat may withdraw their money.
- Director, Postal Services to examine the viability for engaging Gram Dak Sevak as business correspondents. There are around 8000 Gramin Dak Sevaks in the State.

Second meeting of SLFIC is scheduled to be held on 11th August 2016.

Solar Powered V-SAT in the Sub Service Areas having Connectivity Problem

- Initially, 12 banks had informed to SLBC that they have connectivity problem in their 1030 sub service area. SLBC vide their letter no. ZO: FI: 2016-17:785-dated 11.03.2016 advised all concerned banks to submit their proposal to NABARD, Bhopal for Solar Powered V-SATs. As on date, only four banks namely Central Bank of India, State Bank of India, Syndicate Bank and Union Bank of India submitted their proposal to NABARD. NABARD has accorded in-principal approval to these banks for procurement of Solar Powered VSAT in their 268, 41, 6 and 35 sub service areas respectively. The matter was discussed during the "1st State Level Financial Inclusion Committee" (SLFIC) meeting held on 2 June 2016. The Committee, SLFIC decided that the remaining banks should submit their proposal if any to NABARD immediately to ensure uninterrupted banking services in respective SSAs.

AGENDA No. 9 SOCIAL SECURITY SCHEMES

STATUS OF M.P. UNDER SOCIAL SECURITY SCHEMES AFTER RENEUAL AS ON 19.07.2016

Number in actual

| BANK | As on 31.03.2016 | As on 19.07.2016 | | | | Growth over 31.03.2016 |
|--------------|---------------------|------------------|----------------|---------------|----------------|------------------------------|
| | | PMJJBY | PMSBY | APY | TOTAL | |
| PSBs | 6848152 | 1432288 | 5301432 | 91900 | 6825620 | -22532 |
| Pvt. Banks | 247990 | 46513 | 190487 | 7501 | 244501 | -3489 |
| RRBs | 1438743 | 506492 | 792631 | 59692 | 1358815 | -79928 |
| DCCBs | 705967 | 104373 | 599918 | 1676 | 705967 | 0 |
| Total | 9240852 | 2089666 | 6884468 | 160769 | 9134903 | -105949 |

The progress in enrollment under PMJJBY and PMSBY is reduced from 31.03.2016 due to insufficient balance in the accounts for renewal. However, the progress in enrollment under Atal Pension Yojana (APY) has not gathered much pace. To popularize the scheme amongst the public, several modifications have been done in the scheme. GoMP and Banks have been requested to spread awareness amongst the public so that a large mass may take benefit of the schemes. 2694 Claims under PMJJBY and 634 claims under PMSBY are settled upto 30.06.2016.

Certain modifications have been done under the schemes as under:

Amendments in rules for implementation of PMJJBY with effect from 01st June, 2016

Department of Financial Services (DFS), Ministry of Finance has announced amendments in implementation of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). The amendments are as below:

As per the earlier rules, insurance cover under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) starts from the day of debit of premium. However, now as per the recent directives, claims for deaths which occur during the first 45 days from the date of enrolment will not be paid, effectively meaning that the risk cover will commence only after the completion of 45 days from the date of enrolment into the scheme by the member. However, deaths due to accidents will be exempt from 45 days' clause. This shall come into force from 1st June 2016.

Accordingly, the consent cum enrollment form has been revised in order to incorporate the amendments, which would be applicable for all new enrollments w.e.f. 1st June 2016.

Amendments in rules for implementation of PMSBY with effect from 01st June, 2016

Department of Financial Services (DFS), Ministry of Finance has recently announced amendments in implementation of Pradhan Mantri Suraksha Bima Yojana (PMSBY). The amendments are as below:

As per the earlier rules, insurance cover under Pradhan Mantri Suraksha Bima Yojana (PMSBY) starts from 1st of the month following the auto debit of the premium, in cases where auto debit takes place after 1st of the month. However, now as per the recent directives, insurance cover under PMSBY will become effective from the date of auto debit of premium. This shall come into force from 1st June 2016.

Amendments in rules for implementation of Atal Pension Yojana

Atal Pension Yojana (APY) amended to give an option to the spouse to continue to contribute for balance period on premature death of the subscriber; After the death of both the subscriber and the spouse, the nominee of the subscriber shall be entitled to receive the pension wealth, as accumulated till age of 60 years of the subscriber.

AGENDA No. 10 ROADMAP FOR OPENING OF BRICK & MORTAR BRANCHES IN VILLAGES WITH POPULATION MORE THAN 5000 WITHOUT A BANK BRANCH OF SCHEDULED COMMERCIAL BANK

RBI vide circular No. FIDD.CO.LBS.BC.No. 82 / 02.01.001 / 2016-17 dated 30th December, 2015 has advised to prepare a roadmap by identifying villages with population above 5000 without a bank branch of a Scheduled Commercial Bank (SCB) in the State. In view of the above, SLBC in consultation with LDMs has identified 47 such villages with population more than 5000 without a bank branch of a Scheduled Commercial Bank in the State and the same have been allotted among Scheduled Commercial Banks (including Regional Rural Banks) for opening of a brick and mortar branch.

- No bank branch was opened in 47 identified villages till 30th June 2016.
- Two villages namely “Khora & Sangakheda kalan” in Panna and Hoshangabad districts respectively were allotted to State Bank of India. SBI vide their letter no.RRB&LB/79 dated 12.07.2016 informed that opening of branch in Khora village is not feasible. Further, bank has informed in the core committee meeting of PMJDY that in Sangakheda village also, it is not feasible to open the branch.
- Indian Overseas Bank vide their mail dated 13.07.2016 has shown their inability to open the branch in “Berdi” village of Chhindwara district.
- Earliar, LDM, Bhopal was identified Ratanpur village in Bhopal district without a bank branch. He revisited the villages and informed vide email dated 27.06.2016 that there is only one village namely “Kanhasaiya” in Bhopal district without a brick & mortar branch. As such, the house allotted village “Kanhasaiya” in place of Ratanpur to Kotak Mahindra Bank in Bhopal district for opening of brick & mortar branch.
- Many banks viz, Bank of India, Central Bank of India, Union Bank of India, Canara Bank, Allhabad bank, PNB, Bank of Baroda etc. informed in the weekly core committee meeting of PMJDY to open the branch between the period Oct to December 2016.
- Member Banks are requested to take necessary steps to open branch at the allotted centres within stipulated period i.e. 31st March, 2017. Further, Member Banks may also ensure to submit the quarterly progress reports starting from the quarter ending March 2016 for onward submission to RBI. Member Banks are also requested to inform the respective Lead District Managers/SLBC as and when the Branches are opened in the allotted centres.

Bank wise allocation is given in table no. 25

AGENDA No. 11 FINANCIAL LITERACY

- As per directives of DFS, MOF, Govt. of India, one-day workshop for FLC Councilors of M.P is organized at “Central Bank of India Officers Training College, Bhopal” on 02nd April 2016. 48 FLC councilors of the State are participated in the workshop. Representatives from RBI, Bhopal also invited in this workshop.
- A major thrust has been given to the development of rural sector. The FLC Councilors and R-SETI Directors have to play a vital role in the development of rural sector by spreading financial literacy and training people in self-employment. It is therefore suggested that whenever district level meetings are held, the FLCC in-charges should also be invited so that during their field movement, they can percolate information to the people.
- In view of the initiative of DFS to impart financial literacy at Government ITIs, Private ITIs, Vocational Training Centres & Skill Development Centres. Banks as on 31.05.2016 covered 115 Govt. ITI against 123, 318 Pvt. ITI against 359, 36 Vocational training centres against 38 & 427 Skill development centres against 457.
- NABARD provides grant to RRBs & Co-operative Banks for setting up FLCC at district level. Regional Rural Banks & Co-operative Banks are requested to inform the progress of such centres to SLBC on monthly basis.
- Spread of financial literacy awareness among school students. A communication has already been sent to Govt. of M.P. to incorporate some chapters on financial literacy in the school textbooks. Progress on this front is not known. Each bank branch should visit at least one school for financial literacy programme. Through this programme we can create mass awareness.

AGENDA No. 12 RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI)

Performance of RSETIs as on 30.06.2016

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."

From the data on progress of RSETIs up to 30th June 2016, it has been observed that:

- RSETIs working in the State, have trained over 129803 numbers of candidates since its inception, out of which 82941 candidates are settled and settlement ratio is 63.89%.
- There was a target of 1248 number of programmes for financial year 2016-17, out of which 301 training programs were conducted till 30th June 2016 .
- During first quarter of current financial year, 8011 candidates have been trained at these centers as against target of 35500 candidates, out of which 515 candidates are settled.
- Out of total 8011 trainees for FY 2016-17, 3965 were from SC/ST category, 2952 from OBC, 247 from minority and 869 were from other categories and percentage was 44.59%, 38.55%, 4.60% & 12.26% respectively.

Progress in construction of RSETI Premises

| | |
|----------------------------------|----|
| No. of RSETIs Completed | 25 |
| No. of RSETIs under construction | 17 |
| No. of RSETIs yet to be started | 9 |

District wise details are as under:

| Particulars | Name of the Districts |
|--------------------------------|--|
| Completed | Balaghat, Betul, Chhindwara, Dindori, Gwalior, Mandla, Morena, Narsingpur, Raisen, Ratlam, Shahdol, Hoshangabad, Jabalpur, Seoni, Ashok Nagar, Barwani, Burhanpur, Sewas, Dhar, Jhabua, Katni, Khandwa, Khargon, Sheopur, Ujjain |
| Under Construction | Anuppur, Sagar, Mandsaur, Alirajpur, Chhatarpur, Damoh, Datia, Guna, Harda, Indore, Panna, Rahgarh, Satna, Shajapur, Sidhi, Singrauli, Tikamgarh |
| Works yet to be started | Agarmalwa, Bhind, Bhopal, Neemuch, Rewa, Sehore, Shivpuri, Umaria, Vidisha |

Closure of RSETI at Bhopal by Bank of India

- It is informed by Bank of India vide letter no. BU-FI/GM-SPV/23 dated 15.06.2016 that they want to close down their RSETI at Bhopal and return the allotted land to the State Government. It is further informed that their Bank had opened RSETI at Bhopal on 07.10.2005 which is the Lead District of Bank of India. The functioning of RSETI since inception is satisfactory except shifting to its own premises. The Bank was continuously following up with MP Government officials for the allotment of adequate land for RSETI at Bhopal and with MoRD officials for the provision of grant fund of Rupees One crore for the construction of own building to our RSETI. However, the matter was somehow delayed and the land of 0.20 ha (8000 sq ft) has been allotted on 29th April,2015 by M.P.Government to the RSETI of Bank of India.
- With regard to Central Government grant fund for building construction, the same is not favorably considered as Bhopal district is having a well-run RUDSETI operated jointly by Canara Bank and Syndicate Bank since 19.09.2002 (much ahead of BOI RSETI opening) to which one crore rupees grant has already been provided. In the absence of any assistance from MoRD it will be too much burden on the Bank for constructing its own building at the present cost estimate of minimum Rs 1.50 crore to Rs 2.00 crore. The matter has been discussed in their last Governing Council meeting (Trust meeting) dated 10th May , 2016 in which Shri J.N.Janardhana,National Director , NACER,Bangalore is one of the members. After weighing the pros and cons, it has been suggested to close down their RSETI at Bhopal and return the allotted land to the State Government. Accordingly, their Bank's Board had approved the same.

AGENDA No. 13 STATUS OF CLAIM PENDING WITH DRDA/NRLM FOR SETTLEMENT

Claim of Expenses incurred on imparting training to BPL candidates

- Rs. 32 lakh claim for reimbursement of training expenses of BPL candidates incurred by RSETIs of Central Bank of India is pending with SRLM of the State for settlement since long. Even some of the claims for settlement are pending since last 2 to 3 years at centres. Details are as under:

| SR NO | CLAIM DATE | LETTER No. | CENTER | PERIOD | CLAIM AMOUNT Rs. in lakhs |
|--------------|------------|------------|----------|--------------------------|---------------------------|
| 1 | 23.02.2016 | 1130 | BALAGHAT | 01/04/2015 TO 30/09/2015 | 8.08 |
| 2 | 23.02.2016 | 1130 | BALAGHAT | 01/10/2015 TO 31/12/2015 | 3.18 |
| 3 | 17.12.2014 | 2242 | BETUL | 01/04/2014 TO 30/09/2014 | 1.57 |
| 4 | 23.09.2015 | 717 | BETUL | 01/10/2014 TO 31/03/2015 | 3.15 |
| 5 | 23.09.2015 | 717 | BETUL | 01/04/2015 TO 30/06/2015 | 0.68 |
| 6 | 27.01.2016 | 1067 | BETUL | 01/07/2015 TO 30/09/2015 | 1.52 |
| 7 | 17.03.2016 | 1228 | BETUL | 01/10/2015 TO 31/12/2015 | 0.23 |
| 8 | 28.07.2015 | 385 | MANDLA | 01/04/2014 TO 30/09/2014 | 1.09 |
| 9 | 17.12.2014 | 2248 | MANDSAUR | 01/04/2014 TO 30/09/2014 | 3.54 |
| 10 | 11.05.2015 | 125 | MANDSAUR | 01/10/2014 TO 31/03/2015 | 8.97 |
| TOTAL | | | | | 32.00 |

- State Bank of India also informed that Rs. 2.55 crores Claims are pending for reimbursement. Some of the claims are even 5 years old. Details are as under:

(Rs. In Lacs)

| Sr. No | Name of SBI-RSETI | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015—16 | Total (1+2+3+4+5+6) |
|--------|-------------------|-------------|--------------|--------------|--------------|--------------|---------------|---------------------|
| 1 | ASHOK NAGAR | 0 | 2.86 | 3.57 | 7.45 | 11.75 | 7.25 | 32.88 |
| 2 | NOWGAONG | 0 | 0 | 0 | 0 | 0 | 9.84 | 9.84 |
| 3 | DAMOH | 1.92 | 8.72 | 17.90 | 7 | 15.19 | 15.69 | 66.42 |
| 4 | GUNA | 0 | 0 | 0 | 0 | 5.12 | 7.97 | 13.09 |
| 5 | HARDA | 0 | 0 | 0 | 0 | 0 | 3.86 | 3.86 |
| 6 | KATNI | 0 | 0 | 0 | 0 | 0 | 11.38 | 11.38 |
| 7 | NEEMUCH | 0 | 0 | 0 | 0 | 6.29 | 6.89 | 13.18 |
| 8 | PANNA | 0 | 0 | 0 | 0 | 3.04 | 10.91 | 13.95 |
| 9 | SHEOPUR | 0 | 0 | 0 | 0 | 0 | 3.79 | 3.79 |
| 10 | SHIVPURI | 0 | 0 | 0 | 0 | 0.28 | 7.08 | 7.36 |
| 11 | TIKAMGARH | 0 | 0 | 0 | 0 | 0 | 11.08 | 11.08 |
| 12 | UMARIA | 0 | 0 | 1.87 | 10.35 | 8.12 | 14.48 | 34.82 |
| 13 | VIDISHA | 0.51 | 1.68 | 10.53 | 6.01 | 5.15 | 9.33 | 33.21 |
| | TOTAL | 2.43 | 13.26 | 33.87 | 30.81 | 54.94 | 119.55 | 254.86 |

AGENDA No. 14 AMENDMENTS UNDER GOVERNMENT SPONSORED SCHEMES

Following amendments have been made by the State Govt. under Mukhya Mantri Employment Generation Schemes

मध्यप्रदेश शासन
सूक्ष्म, लघु और मध्यम उद्यम विभाग,
// आदेश //

भोपाल, दिनांक 09/06/2016

क्रमांक: एफ 2-2/2016/अ-तेहत्तर : राज्य शासन एतद द्वारा वाणिज्य, उद्योग और रोजगार विभाग के परिपत्र क्रमांक एफ- 2-6/2014/अ-ग्यारह, दिनांक 21.07.2014 से जारी योजनाओं में निम्नानुसार संशोधन करता है :-

(अ) मुख्यमंत्री युवा उद्यमी योजना के अन्तर्गत बिन्दु 1.1(iii) वित्तीय सहायता के अन्तर्गत निम्नानुसार नवीन कंडिका जोड़ी जावे:-

"(ख 1) ब्याज अनुदान-महिला उद्यमी हेतु पूंजी लागत पर 6 प्रतिशत की दर से अधिकतम 7 वर्ष तक ।"

(ब) मुख्यमंत्री स्वरोजगार योजना के अन्तर्गत परिपत्र के बिन्दु 1.2 (iii)

(क) मार्जिन मनी सहायता अन्तर्गत कंडिका (ब) को विस्तृत कर निम्नानुसार पैरा जोडा जावे :-

"परियोजना के पूंजीगत लागत पर 30 प्रतिशत (अधिकतम रुपये 3.00 लाख) विमुक्त घुम्मक्कड़ एवं अर्द्धघुम्मक्कड़ जनजाति को स्वप्रमाणीकरण के आधार पर पात्रता होगी। (विमुक्त घुम्मक्कड़ एवं अर्द्धघुम्मक्कड़ जनजातियों का अर्थ अनुसूचित जनजाति कल्याण विभाग द्वारा पत्र क्रमांक 6209-25 (सामा.)- आईके-63 दिनांक 21.09.63 में अधिसूचित अनुसार होगा) "

(स) भोपाल गैस पीडित परिवार के सदस्यों को योजना की अन्य पात्रतायें पूर्ण करने पर परियोजना के पूंजीगत लागत पर उपरोक्त के अतिरिक्त 20 प्रतिशत (अधिकतम रुपये 1.00 लाख) की पात्रता होगी ।

2. संबंधित विभागों द्वारा विभागीय बजट में उपरोक्त संशोधनों के आधार पर योजनाओं के क्रियान्वयन हेतु अतिरिक्त प्रावधान किये जावे ।

3. भोपाल गैस त्रासदी राहत एवं पुनर्वास विभाग द्वारा यह व्यवस्था सुनिश्चित की जावे कि वह अतिरिक्त मार्जिनमनी हितग्राही को पृथक से सीधे प्रदान करे।

(SES)

मध्यप्रदेश के राज्यपाल के नाम से
तथा आदेशानुसार
(छी.एल. कान्ता राव)
प्रमुख सचिव,
मध्यप्रदेश शासन,
सूक्ष्म, लघु और मध्यम उद्यम विभाग
भोपाल दिनांक 09/06/2016

क्रमांक: एफ 2-2/2016/अ-तेहत्तर

AD/ 13/6 14-6

Other amendments under Mukhya Mantri Employment Generation Schemes

The Govt. of Madhya Pradesh vide their letter no. F2-3/2016A-73/271-276 dated 07.06.2016 has amended the core employment schemes i.e. Mukhya Mantri Yuva Udyami Yojana ,Mukhya Mantri Swarojgar Yojana & Mukhya Mantri Arthik Kalyan Yojana as under:

- Finance of Car/Taxi is prohibited under Mukhya Mantri Yuva Udyami Yojana & Mukhya Mantri Swarojgar Yojana. However, banks can finance the cases of Auto Rikshaw, Minibus, Bus etc.
- Only the cases of service and industry can be sanctioned under Mukhya Mantri Swarojgar Yojana. Trading cases can be sanctioned under MUDRA Yojana and Industry department will also provide lead to banks for Mudra schemes. Such sanctioned can be counted as the achievement of the banks.

AGENDA No. 15 OTHER ISSUES UNDER GOVERNMENT SPONSORED SCHEMES

CBS Product Code for State Govt. Sponsored Schemes

The Principal Secretary, MSME, Govt. of M.P. vide their letter no. 2016/1603 dated 28.05.2016 informed to SLBC that some banks have no product code in their CBS system for State Govt. Sponsored schemes viz. Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana & Mukhya Mantri Arthik Kalyan Yojana. Resulting, real time progress is not reported by banks. All concerned banks in the State are requested to create separate product code for aforesaid schemes in their CBS system for proper monitoring of these Schemes.

Real time information of the progress of State Govt. Sponsored Schemes

The Principal Secretary, MSME, Govt. of M.P. vide their letter no. 2016/1601 dated 20.05.2016 advised the banks to provide monthly progress of the Govt. sponsored schemes viz. Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana & Mukhya Mantri Arthik Kalyan Yojana to MSME Department, GoMP, as these schemes are monitored by Hon'ble Chief Minister of the State himself.

CGTMSE Coverage of loans financed under Mukhya Mantri Yuva Udyami Yojana (MMYUY), Mukhya Mantri Swarojgar Yojana (MMSY)

The Principal Secretary, MSME, Govt. of M.P. vide their letter no. 2016/3251 dated 30.04.2016 informed that banks should inform the status of CGTMSE covered loans financed under MMYUY & MMSY to SLBC so that progress of CGTMSE coverage under these schemes can be monitored.

Action points:

- All banks to introduce product code for the schemes of Madhya Pradesh Government under MSME.
- GoMP to provide formats for MIS for the schemes.

AGENDA No. 16
**PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES AS
ON 30th June 2016**

Review of progress under Mukhya Mantri Yuva Udyami Yojana (MMYUY), Mukhya Mantri Swarojgar Yojana (MMSY) & Mukhya Mantri Arthik Kalyan Yojana (MMAKY) for the year ended March 2016.

Project Cost Rs. in crores

| Name of the Scheme | Department | TARGET (2016-17) | | ACHIEVEMENT FY 2016-17 | | | | Achievement % (Physical Disbursement) |
|--------------------|------------------------|------------------|--------------|------------------------|---------------|-------------|--------------|---------------------------------------|
| | | Physical | Project Cost | SANCTIONED | | DISBURSED | | |
| | | | | Physical | Project Cost | Physical | Project Cost | |
| MMYUY | DIC & SC/ST Welfare | 2000 | 623 | 182 | 82.42 | 76 | 22.40 | 3.80 |
| MMSY | DIC | 25000 | 1250 | 1804 | 84.10 | 524 | 17.44 | 2.10 |
| | Panchayat & Rural Dev. | 7000 | 70 | 279 | 3.09 | 51 | 0.53 | 0.73 |
| | Village Industries | 7000 | 263 | 1589 | 65.62 | 828 | 32.76 | 11.83 |
| | Backward & Minority | 2000 | 29 | 491 | 20.32 | 178 | 7.12 | 8.90 |
| | Urban Dev. | 12000 | 120 | 590 | 6.22 | 196 | 2.70 | 1.63 |
| | SC Welfare Dept. | 7000 | 245 | 489 | 13.15 | 224 | 5.75 | 3.20 |
| | ST Welfare Dept. | 8000 | 200 | 658 | 27.82 | 317 | 3.50 | 3.96 |
| | TOTAL | 68000 | 2177 | 5900 | 220.32 | 2318 | 69.80 | 3.41 |
| MMAKY | Panchayat & Rural Dev. | 7000 | 35 | 397 | 0.81 | 124 | 0.25 | 1.77 |
| | Village Industries | 3000 | 3.9 | 78 | 0.16 | 75 | 0.15 | 2.50 |
| | Backward & Minority | 1000 | 1.5 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| | Urban Development | 10000 | 40 | 334 | 0.66 | 118 | 0.24 | 1.18 |
| | SC Welfare Dept. | 4000 | 8 | 202 | 0.40 | 161 | 0.30 | 4.03 |
| | ST Welfare Dept. | 5000 | 25 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| | TOTAL | 30000 | 113.4 | 1011 | 2.03 | 478 | 0.94 | 1.59 |

Review of progress under Prime Minister Employment Generation Programme (PMEGP) for the quarter ended June 2016

Three departments of the State Government namely KVIC, KVIB & DIC implement PMEGP in the State. Progress as of 30.06.2016 is as under:

| Name of the Agency | M.M---Margin Money in Rs. crores | | | Emp: Employment | |
|--------------------|----------------------------------|----------------|--------------|-----------------------|----------------|
| | Target FY 2016-17 | | | Margin Money Utilized | |
| | No. of Project | M.M. | Emp. | No. of Project | M.M. |
| KVIC | 1279 | 2558.2 | 10234 | 74 | 370.4 |
| KVIB | 1279 | 2558.2 | 10233 | 92 | 349.05 |
| DIC | 1706 | 3410.92 | 13645 | 223 | 1030.21 |
| Total | 4264 | 8527.32 | 34112 | 389 | 1749.66 |

In terms of margin money utilization, achievement percentage was 20.51.

Review of progress under Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM) for the quarter ended June 2016

| Name of the Programme | Amt. Rs. in. crores | | | | | |
|-----------------------|---------------------|--------------|------------|-------------|------------|-------------|
| | TARGET (2016-17) | | SANCTIONED | | DISBURSED | |
| | Physical | Amount | Physical | Amount | Physical | Amount |
| Individual | 16000 | 96 | 617 | 5.17 | 295 | 2.28 |
| Group | 200 | 10 | 3 | 0.07 | 1 | 0.01 |
| Bank Linkage | 3500 | 17.5 | 26 | 0.19 | 18 | 0.16 |
| TOTAL | 19700 | 123.5 | 646 | 5.43 | 314 | 2.45 |

Review of progress under National Rural Livelihood Mission (NRLM) for the quarter ended June 2016

Amount in Rs. crores

| Target 2016-17 | | Submitted cases from April 2016. | | Sanctioned during the current year | | Total sanction (Previous year+current tear) | | Returned by bank | | Disbursement including the cases of previous year | | Achievement % |
|----------------|--------|----------------------------------|--------|------------------------------------|-------|---|-------|------------------|------|---|-------|---------------|
| NO. | AMT. | NO. | AMT. | NO. | AMT. | NO. | AMT. | NO. | AMT. | NO. | AMT. | |
| 22825 | 263.52 | 9434 | 124.17 | 4373 | 52.76 | 7386 | 91.54 | 58 | 0.54 | 3540 | 39.57 | 15.50 |

Review of progress under Chief Minister Rural Housing Mission (CMRHM) for the Quarter ended June 2016

- As against the target of 75000 cases for financial year 2016-17 for the State, disbursements were made in 16085 cases and achievement index was 21.45%.

Bank wise progress as on 30.06.2016

| S. No. | Bank | Target FY 2016-17 | No. of cases available with the bank | No. of cases sanctioned by the bank | No. of cases disbursed by the bank | Achievement against target of first quarter |
|---------------------------|----------------------------|-------------------|--------------------------------------|-------------------------------------|------------------------------------|---|
| Nationalized Banks | | | | | | |
| 1 | State Bank of India | 15398 | 14703 | 6266 | 5354 | 34.77 |
| 2 | Central Bank of India | 8532 | 14582 | 5428 | 1506 | 17.65 |
| 3 | Bank of India | 5988 | 10573 | 2258 | 753 | 12.58 |
| 4 | Union Bank of India | 4083 | 6028 | 1879 | 889 | 21.77 |
| 5 | Bank of Baroda | 2433 | 2124 | 862 | 656 | 26.96 |
| 6 | Syndicate Bank | 704 | 827 | 274 | 214 | 30.40 |
| 7 | Bank of Maharashtra | 2203 | 3338 | 426 | 147 | 6.67 |
| 8 | Oriental Bank of Commerce | 554 | 2019 | 109 | 87 | 15.70 |
| 9 | Punjab National Bank | 3736 | 2152 | 840 | 594 | 15.90 |
| 10 | Allahabad Bank | 2745 | 2391 | 1622 | 1496 | 54.50 |
| 11 | Indian Overseas Bank | 456 | 241 | 128 | 104 | 22.81 |
| Gramin Banks | | | | | | |
| 12 | Narmada Jhabua Gramin Bank | 7498 | 11477 | 1525 | 1255 | 16.74 |
| 13 | CMPGB | 9159 | 14317 | 2484 | 1319 | 14.40 |
| 14 | Madhyanchal Gramin Bank | 9072 | 8953 | 2633 | 1537 | 16.94 |
| DCCBs | | | | | | |
| 15 | Ratlam | 400 | 200 | 93 | 30 | 7.50 |
| 16 | Vidisha | 455 | 274 | 70 | 0 | 0.00 |
| 17 | Mandsaur | 700 | 222 | 163 | 100 | 14.29 |
| 18 | Indore | 200 | 201 | 29 | 12 | 6.00 |
| 19 | Sehore | 409 | 656 | 298 | 32 | 7.82 |
| 20 | Betul | 275 | 98 | 214 | 0 | 0.00 |
| | Total | 75000 | 95376 | 27601 | 16085 | 21.45 |

Review of progress under Urban Housing Finance Schemes (BSUP & IHSUP) as on 31.07.2016

| | |
|---------------------------------|-------|
| No. of submitted cases to banks | 10362 |
| Sanctioned | 4625 |
| Disbursed | 3429 |

Review of progress under Pradhan Mantri MUDRA Yojana (PMMY) for the year ended 30th June 2016

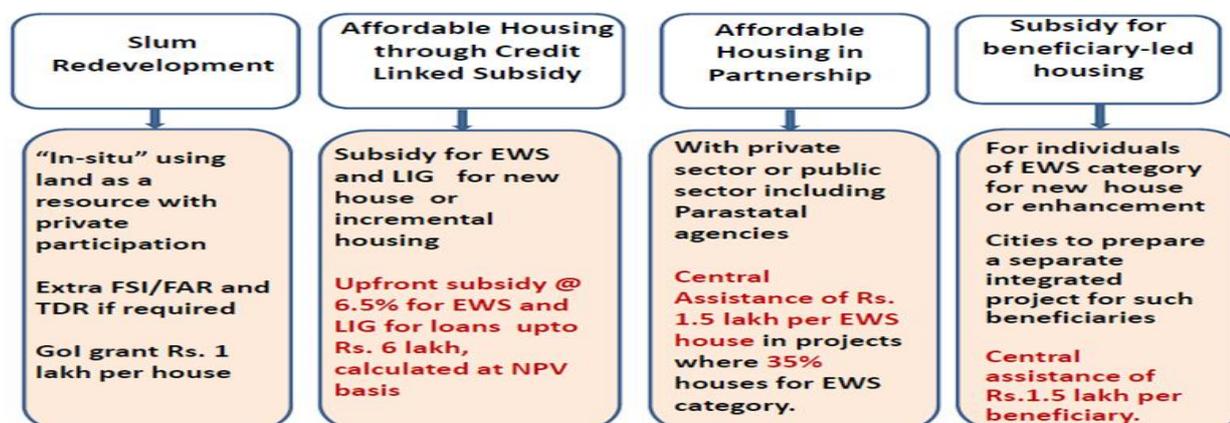
Amount in Rs. crores

| Name of the Bank | TARGET (Amt.) FY 16-17 | As on 31.03.16 | SHISHU | | KISHORE | | TARUN | | TOTAL | | Achievement % |
|------------------|------------------------|----------------|--------------|------------|--------------|------------|-------------|------------|---------------|-------------|---------------|
| | | | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | |
| PSBs | 4215 | 2746 | 23635 | 79 | 15346 | 363 | 4247 | 352 | 43228 | 795 | 18.85 |
| Pvt. Banks | 740 | 479 | 51120 | 109 | 1722 | 73 | 535 | 25 | 53377 | 207 | 27.95 |
| RRBs | 682 | 356 | 10289 | 32 | 3654 | 62 | 203 | 15 | 14146 | 108 | 15.88 |
| Total | 5637 | 3581 | 85044 | 220 | 20722 | 498 | 4985 | 391 | 110751 | 1110 | 19.69 |

AGENDA No. 17 PRADHAN MANTRI AWAS YOJANA (PMAY)

Housing for All-2022 --Credit Linked Subsidy Scheme (CLSS)

Verticals



- Housing for All (Urban) by 2022 approved by Cabinet on 17th June 2015.
- The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement **Credit Linked Subsidy** component.
- **Credit Linked Subsidy** component is a Central Sector Scheme to be implemented through Banks/HFCs, etc.

Credit Linked Subsidy Comprises of

- Interest subsidy @ 6.5% for housing loans availed by EWS /LIG borrower up-to Rs. 6.00 Lakh for a period of 15 years.
- Subsidy to be paid upfront on NPV basis calculated at discount rate of 9%. E.g. For a loan of up-to Rs 6 Lakh subsidy of Rs 2.2 Lakh is available and will be paid upfront by the Nodal agencies to the account of PLI.
- **The Credit Linked Subsidy component of the mission will be implemented in all statutory cities/towns across the country right from the launch of the mission.**
- Beneficiary family should not own a pucca house anywhere in India.

EWS and LIG Borrowers

- EWS borrowers are household who have an Annual Income of up to **Rs 3,00,000 (Rupees Three Lakh)**.
- LIG borrowers are household who have an Annual Income of between **Rs 3,00,001 (Rupees Three Lakh One) up to Rs 6,00,000 (Rupees Six Lakh)**.

EWS and LIG Dwelling Unit

- EWS Dwelling Unit should have area of 30 Square Meter.
- LIG Dwelling Unit should have area of 60 Square Meter.
- The beneficiary, at his/her discretion, **can build a house of larger area but interest subvention would be limited to first Rs. 6.00 Lakh only** (as per Point 5.3 of PMAY Guidelines on Page No. 7). In case Loan amount is more than Rs. 6.00 Lakh, than interest on amount over and above Rs. 6.00 Lakh shall be calculated at nonsubsidized rates.
- Preference under the Scheme, subject to beneficiaries being from EWS/LIG segments, should be given to Manual Scavengers, Women (with overriding preference to widows), persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, Minorities, Persons with disabilities and Transgender.

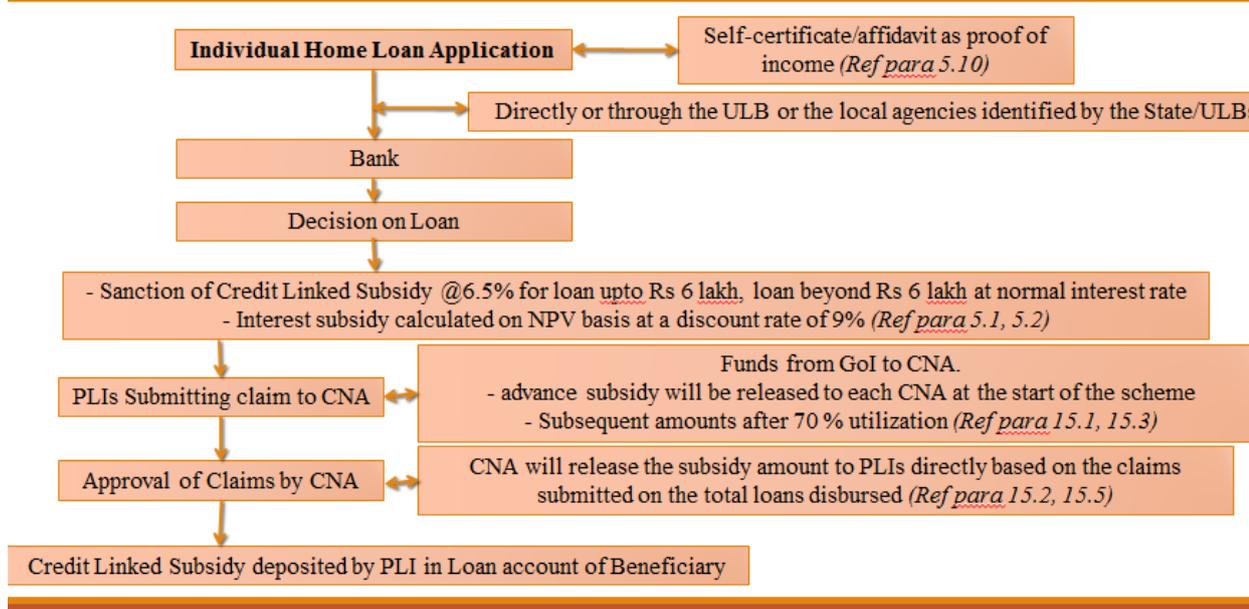
Purpose and Restrictions of Housing Loan

- Housing Loan can be availed under Credit Linked Subsidy Scheme for acquisition, construction of new house or addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing.

Beneficiary can Apply for a Housing Loan

- Either directly or
- through the ULBs/Local Agencies identified by the State/ULBs for facilitating the applications from intended beneficiaries.
- PLI will be given lump sum amount of **Rs. 1,000** per sanctioned application in lieu of processing fees. PLIs will not charge any amount as processing fee.
- If required, SLNA/NGO/ULBs will facilitate beneficiaries in documentation and getting approval of Home Loan to avail subsidy.

CLSS – Process to Avail Loan...



Nodal Agencies and Framework

- HUDCO and NHB to act as Central Nodal Agencies (CNAs).
 - Primary Lending Institutions (PLIs - SCBs, HFCs, RRBs, State Co- operative Banks and UCBs and any other Institution, as may be identified by the Ministry) can register with one CNA only.
 - An MoU has to be executed with any one of the CNAs.
 - Central Nodal Agencies (CNAs) to channelize subsidy to the lending institutions.
 - Rs. 250/- per sanctioned application will be paid to ULBs or NGOs through State Governments for facilitating applications.
 - PLIs would consolidate data on loans sanctioned and approach the CNAs (with whom they have signed MoU) for disbursement of Credit Linked Subsidy.
 - Advance subsidy released to each CNA.
 - Subsequent release of subsidy to CNAs will be after 70% utilization of earlier subsidy.
 - CNA will release subsidy based on claims submitted by PLIs on total loans disbursed.
 - Subsidy will be released by the CNA in maximum of four instalments.
 - Subsidy will be credited upfront to the borrowers account after deducting from the principal loan amount of the borrower.
 - Borrower will pay EMI as per lending rates on remainder of principal loan amount.
- (0.1% of total funds disbursed by CNA to the PLIs will be paid to the CNA for their administrative expenses.)*

Procedure to be followed by PLI

- Loan applications will be appraised by PLIs as per their due diligence process for sanctioning loans.
- Individual loan applicant to submit self-certificate/affidavit as proof of income for the purpose of the subsidy.
- PLIs to simplify the forms and procedures for the EWS / LIG segment of borrower.

Allotment of target in 51 Districts of the State

The Urban Administration & development department, GoMP vide their letter no. E.C./07/2016/7209 dated 01.06.2016 has informed that they have identified 133713 beneficiaries at 51 Cities across the State to cover them under this scheme. City wise details are as under:

| Sr No | District Name | No of Beneficiaries | Sr No | District Name | No of Beneficiaries |
|-------|---------------|---------------------|-------|---------------|---------------------|
| 1 | BHOPAL | 13383 | 26 | SEONI | 1247 |
| 2 | BALAGHAT | 825 | 27 | ANUPPUR | 604 |
| 3 | BETUL | 1382 | 28 | JABALPUR | 10739 |
| 4 | DINDORI | 338 | 29 | SINGRAULI | 1337 |
| 5 | GWALIOR | 8110 | 30 | ALIRAJPUR | 300 |
| 6 | HARDA | 788 | 31 | REWA | 2298 |
| 7 | KHANDWA | 1251 | 32 | DATIA | 838 |
| 8 | SEHORE | 771 | 33 | CHHINDWARA | 3811 |
| 9 | SHAHDOL | 903 | 34 | SATNA | 4543 |
| 10 | TIKAMGARH | 907 | 35 | MANDLA | 800 |
| 11 | DHAR | 3474 | 36 | NEEMUCH | 1400 |
| 12 | HOSHANGABAD | 590 | 37 | KATNI | 1638 |
| 13 | INDORE | 28158 | 38 | VIDISHA | 1178 |
| 14 | RATLAM | 2872 | 39 | KHARGONE | 910 |
| 15 | UJJAIN | 13213 | 40 | MANDSAUR | 502 |
| 16 | JHABUA | 500 | 41 | DAMOH | 1069 |
| 17 | RAJGARH | 1021 | 42 | CHHATARPUR | 2314 |
| 18 | BARWANI | 2105 | 43 | BHIND | 1017 |
| 19 | AGAR-MALWA | 500 | 44 | SHEOPUR | 258 |
| 20 | SHAJAPUR | 1500 | 45 | NARSINGHPUR | 794 |
| 21 | PANNA | 700 | 46 | UMARIA | 700 |
| 22 | SIDHI | 500 | 47 | RAISEN | 1500 |
| 23 | ASHOKNAGAR | 850 | 48 | DEWAS | 2626 |
| 24 | BURHANPUR | 615 | 49 | SAGAR | 2568 |
| 25 | MORENA | 1674 | 50 | GUNA | 913 |
| | | | 51 | SHIVPURI | 879 |
| | | | | TOTAL | 133713 |

AGENDA No. 18 STAND-UP INDIA

- Government of India, Stand Up India scheme has been formally launched by the Hon'ble Prime Minister on April 05, 2016. While enabling inclusive access to finance, Stand up India aims to kindle entrepreneurial culture among unserved and underserved segments of the society represented by SC, ST and women.
- The scheme is intended to facilitate at least two such projects per bank branch, on an average one for each category to benefit at least 2.5 lakh beneficiaries.
- The overall intent of the approval is to leverage the institutional credit structure to reach out these underserved sectors of the population by facilitating bank loans repayable up to 7 years and between Rs. 10 lakh to Rs. 100 lakh for Greenfield enterprises in the non-farm sector setup by such SC, ST and women borrowers.
- www.standupmitra.in , an interactive portal was also launched by Hon'ble Prime Minister with 3 important features of the programme viz.
 - a. Handholding support
 - b. Loans from banks and
 - c. Guarantee Support for collateral free lending.
- The portal has been designed to map entire banking network comprising of 1.25 lakh bank branches in the country, approximately 17000+ handholding agencies with various areas of expertise e.g. Financial training ,skill development, mentoring , DPR preparation , application filing, workshops and convergence of margin money/subsidy support etc. being operated by various state/central organizations/corporations.
- The portal (www.standupmitra.in) will not only act as a facilitator for providing handholding support but also as a market place to provide financial linkages to the prospective borrowers. The offices of LDMs, NABARD and SIDBI would be playing key role of connect centers to facilitate linkages between borrowers, handholding agencies and banks. All the stakeholders will be connected through the portal.

It is advised banks to make good use of the various features and functionalities, which can be accessed at www.standupmitra.in.

Progress under the scheme as on 31.07.2016

| BANK | SC | ST | WOMEN | TOTAL | SC | ST | WOMEN | TOTAL |
|-------------------|-------------|-----------|------------|------------|----------------------------|-------------|--------------|--------------|
| | No. of unit | | | | Amount Disbursed in crores | | | |
| PSBs | 114 | 47 | 365 | 526 | 16.64 | 6.06 | 46.62 | 69.33 |
| Pvt. Banks | 0 | 0 | 13 | 13 | 0 | 0 | 1.96 | 1.96 |
| RRBs | 3 | 5 | 18 | 26 | 0.57 | 0.80 | 1.30 | 2.67 |
| Co-operative Bank | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 117 | 52 | 396 | 565 | 17.21 | 6.86 | 51.04 | 75.11 |

AGENDA No. 19 NON-PERFORMING ASSETS (NPA)

Status Report

- The non-performing assets (NPAs) of banks was Rs. 11023 crores as on 30th June 2016, which is 5.28% of the total advances in the State. Sector wise NPA as on 30.06.2016 is as under:

Amount in crore

| Sector | Total Outstanding | NPA (30.06.2016) | NPA % |
|---------------------|-------------------|------------------|-------------|
| Agriculture | 66427 | 3807 | 5.73 |
| MSME | 44339 | 2380 | 5.37 |
| Housing | 18031 | 611 | 3.39 |
| Education | 1814 | 109 | 6.03 |
| Other Priority | 11004 | 462 | 4.2 |
| Priority Sector | 139800 | 7260 | 5.19 |
| Non-Priority Sector | 69022 | 3763 | 5.45 |
| Total | 208823 | 11023 | 5.28 |

NPA as on 30.06.2016 under Government Sponsored Schemes

O/S: Outstanding Amount in crores

| BANKS | MMYUY/MMSY/M MAKY | | NPA % | PMEGP | | NPA % | CMRHM | | NPA% | SHGs | | NPA% |
|--------------|----------------------|-------------|-------------|-----------|------------|-------------|------------|-------------|-------------|-----------|------------|--------------|
| | NPA | O/S | | NPA | O/S | | NPA | O/S | | NPA | O/S | |
| PSBs | 53 | 1258 | 4.24 | 38 | 787 | 4.88 | 123 | 1686 | 7.28 | 19 | 229 | 8.41 |
| SBI Group | 23 | 225 | 10.42 | 9 | 64 | 13.61 | 65 | 779 | 8.40 | 13 | 36 | 36.31 |
| Pvt. Banks | 0 | 3 | 4.45 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 3 | 49 | 5.16 |
| RRNs | 23 | 99 | 23.13 | 9 | 35 | 26.82 | 129 | 1383 | 9.33 | 33 | 222 | 14.65 |
| DCCBs | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 11 | 11 | 100.00 |
| Total | 100 | 1584 | 6.29 | 57 | 886 | 6.38 | 317 | 3848 | 8.24 | 78 | 548 | 14.29 |

AGENDA No. 20 PENDING APPLICATIONS WITH DISTRICT COLLECTORS FOR PHYSICAL POSSESSION OF THE PROPERTIES UNDER SECTION 14 OF SARFAESI ACT

- There are 380 cases are pending as of 30.06.2016 with District Administration for Physical Possessions of the properties under section 14 of SARFAESI Act.
- Bank wise pending cases are given below

| S NO | BANKS | Number of pending cases | | | | Bank Total |
|------|--------------|-------------------------|---------------|--------------------|--------------|------------|
| | | Below 03 Months | 3 to 6 Months | 6 months to 1 year | Above 1 year | |
| 1 | PNB | 9 | 16 | 28 | 7 | 60 |
| 2 | IOB | 2 | 0 | 0 | 0 | 2 |
| 3 | CANARA | 10 | 0 | 3 | 2 | 15 |
| 4 | ALLHABAD | 0 | 4 | 8 | 11 | 23 |
| 5 | UNION BANK | 3 | 4 | 4 | 16 | 27 |
| 6 | CMPGB | 0 | 0 | 0 | 33 | 33 |
| 7 | SBI | 3 | 55 | 21 | 9 | 88 |
| 8 | IDBI | 1 | 0 | 7 | 0 | 8 |
| 9 | OBC | 3 | 0 | 0 | 9 | 12 |
| 10 | CBI | 0 | 6 | 69 | 37 | 112 |
| | TOTAL | 31 | 85 | 140 | 124 | 380 |

District wise Pending applications with District administration for Physical Possessions of the properties under section 14 of SARFAESI Act.

| Sr. | District | No. of case pending | Sr. | District | No. of case pending | Sr. | District | No. of case pending | Sr. | District | No. of case pending |
|-----|------------|---------------------|-----|-------------|---------------------|-----|------------|---------------------|-----|--------------|---------------------|
| 1 | Annuppur | 23 | 12 | Damoh | 1 | 23 | Katni | 17 | 34 | Sehore | 1 |
| 2 | Ashoknagar | 1 | 13 | Dewas | 13 | 24 | Mandsaur | 3 | 35 | Seoni | 6 |
| 3 | Balaghat | 1 | 14 | Dhar | 1 | 25 | Morena | 3 | 36 | Shahdol | 20 |
| 4 | Barwani | 1 | 15 | Dindori | 10 | 26 | Narsingpur | 5 | 37 | Sheopur | 1 |
| 5 | Betul | 6 | 16 | Guna | 5 | 27 | Neemuch | 2 | 38 | Shivpuri | 1 |
| 6 | Bhind | 7 | 17 | Gwalior | 4 | 28 | Raisen | 2 | 39 | Sidhi | 17 |
| 7 | Bhopal | 43 | 18 | Harda | 1 | 29 | Rajgarh | 4 | 40 | Singrauli | 3 |
| 8 | Bina | 1 | 19 | Hoshangabad | 16 | 30 | Ratlam | 2 | 41 | Tikamgarh | 5 |
| 9 | Burhanpur | 1 | 20 | Indore | 43 | 31 | Rewa | 36 | 42 | Ujjain | 12 |
| 10 | Chhatrapur | 2 | 21 | Jabalpur | 10 | 32 | Sagar | 11 | 43 | Umaria | 7 |
| 11 | Chhindwara | 13 | 22 | Jhabua | 1 | 33 | Satna | 12 | 44 | Vidisha | 6 |
| | | | | | | | | | | TOTAL | 380 |

AGENDA No. 21 STATUS OF RRCs AS ON 30.06.2016

Amount in crore

| Sr. | Particulars | From 01.04.2010 to 30.06.2016 | | From 01.04.2015 to 30.06.2016 | |
|-----|--|-------------------------------|----------------|-------------------------------|---------------|
| | | No. | Amount | No. | Amount |
| 1 | Submitted by Banks | 550056 | 8218.96 | 85071 | 1472.15 |
| 2 | Forwarded by Bank's Nodal Branch | 470784 | 7145.61 | 52024 | 959.73 |
| 3 | Allotted by Dist adm. To Revenue Officer | 416887 | 5320.73 | 26357 | 478.75 |
| 4 | Rejected/Return by Dist adm. | 4149 | 36.91 | 105 | 4.92 |
| 5 | Demand Notice issued by Revenue Officers | 272926 | 3156.28 | 30734 | 439.65 |
| 6 | Recovery received against Demand Notices | 28698 | 261.62 | 1659 | 14.38 |
| 7 | Disposed off RRCs by Dist adm. | 2054 | 22.75 | 146 | 1.71 |
| 8 | RRCs pending for Disposal | 270872 | 2894.65 | 30588 | 425.27 |

Source: <http://www.dif.mp.gov.in/BRISC/Reports.aspx/StateLevelReport.aspx>

AGENDA No. 22 EDUCATION LOAN (GOVT. OF MADHYA PRADESH)

As against target of 15000 cases for FY 2016-17 under higher education loan, 4128 cases were sanctioned by banks. Out of which disbursement were made in 3435 cases.

AGENDA No. 23 CREDIT FLOW TO SC, ST, MINORITY & WOMEN

As on 30.06.2016

Amount in Rs. crores

| Category | Outstanding | | Disbursement | |
|------------------------|-------------|--------|--------------|--------|
| | Account | Amount | Account | Amount |
| Minority | 441111 | 7510 | 65744 | 1363 |
| Scheduled Caste | 632549 | 7572 | 244858 | 960 |
| Scheduled Tribe | 457213 | 5675 | 258694 | 1166 |
| Women | 1710212 | 16812 | 336981 | 1836 |

AGENDA No. 24 OTHER ISSUES

Depositing the compensation amount of the land acquired by the Govt. to the branch where it is already mortgage

It has been reported by Narmada Jhabua Gramin Bank and Central Madhya Pradesh Gramin Bank that in Rajgarh and Betul Districts, the amount of compensation after acquisition of land by the Govt. against the land mortgaged to bank is not paid to respective bank's branch. It is requested to GoMP to issue necessary instructions to Collectors in this regard.

Solar Photovoltaic (SPV) Water Pumping System for Irrigation Purpose

Government of India on 3 November 2014 launched a programme for promoting 30,000 solar pumping units per year in the country for the purpose of irrigation. The SPV system can easily meet the irrigation requirement of land holdings of small and marginal farmers and obviate their need to travel long distances to procure diesel, as also increase-cropping intensity.

In a recent review meeting conducted by the MNRE, it was observed that the progress under the scheme was not encouraging and only 1000 units were covered so far against the target of 30,000. The position is also being constantly reviewed by the PMO.

NABARD has allocated bank wise target for **promoting Solar photovoltaic water pumping systems** for irrigation purpose for the year 2016-17 as under:

| Sr | Name of Bank | Targets |
|-----------|----------------------------|----------------|
| 1 | Allahabad Bank | 20 |
| 2 | Bank of Baroda | 30 |
| 3 | Bank of India | 60 |
| 4 | Canara Bank | 30 |
| 5 | Central Bank of India | 50 |
| 6 | Dena Bank | 30 |
| 7 | Oriental Bank of Commerce | 30 |
| 8 | State Bank of India | 60 |
| 9 | Syndicate Bank | 30 |
| 10 | UCO Bank | 30 |
| 11 | Union Bank of India | 20 |
| 12 | Axis Bank | 20 |
| 13 | Bank of Maharashtra | 20 |
| 14 | Central MP Gramin Bank | 50 |
| 15 | Corporation Bank | 20 |
| 16 | Development Credit Bank | 20 |
| 17 | ICICI Bank | 20 |
| 18 | Indian Overseas Bank | 30 |
| 19 | Madhyanchal Gramin Bank | 50 |
| 20 | MP State Co-op Bank | 10 |
| 21 | Narmada Jhabua Gramin Bank | 150 |
| 22 | Punjab National Bank | 30 |
| 23 | Punjab & Sindh Bank | 10 |
| 24 | Ratnakar Bank Ltd | 30 |
| | Total | 850 |

AGENDA No. 25 SELF HELP GROUP (SHGs) & JOINT LIABILITY GROUPS (JLG)

NABARD vide their mail dated 08.08.2016 allocated targets under self-help groups & joint liability groups for FY 2016-17

Target – JLG (2016-17)

| Name of Bank | Target | Name of Bank | Target |
|-------------------------------------|--------------|----------------------|--------------|
| COMMERCIAL BANKS | | DCCBs | |
| Allahabad Bank | 620 | Balaghat | 250 |
| Andhra Bank | 20 | Betul | 170 |
| Bank of Baroda | 545 | Bhind | 250 |
| Bank of India | 2550 | Bhopal | 250 |
| Bank of Maharashtra | 550 | Chattarpur | 250 |
| Canara Bank | 540 | Chhindwara | 250 |
| Central Bank of India | 3700 | Damoh | 250 |
| Corporation Bank | 250 | Datia | 150 |
| Dena Bank | 130 | Dewas | 250 |
| IDBI Bank | 300 | Dhar | 250 |
| Indian Bank | 30 | Guna | 200 |
| Indian Overseas Bank | 145 | Gwalior | 200 |
| Oriental Bank of Commerce | 130 | Hoshangabad | 250 |
| Punjab and Sind Bank | 140 | Indore | 300 |
| Punjab National Bank | 1500 | Jabalpur | 250 |
| State Bank of India | 8500 | Jhabua | 250 |
| SBBJ | 10 | Khandwa | 250 |
| Syndicate Bank | 155 | Khargone | 250 |
| UCO Bank | 500 | Mandla | 200 |
| Vijaya Bank | 120 | Mandsaur | 500 |
| Union Bank of India | 1300 | Morena | 150 |
| Axis Bank | 450 | Narsinghpur | 150 |
| HDFC | 6000 | Panna | 100 |
| ICICI Bank | 2100 | Raisen | 150 |
| Ratnakar Bank | 4515 | Rajgarh | 150 |
| TOTAL (COMMERCIAL BANKS) | 34800 | Ratlam | 230 |
| | | Rewa | 200 |
| REGIONAL RURAL BANKS | | Sagar | 200 |
| CMPGB, Chhindwara. | 1500 | Satna | 200 |
| Narmada Jhabua Gramin Bank, Indore. | 4000 | Sehore | 200 |
| Madhyanchal Gramin Bank, Sagar. | 1500 | Seoni | 150 |
| TOTAL (RRBs) | 7000 | Shahdol | 200 |
| | | Shajapur | 200 |
| | | Shivpuri | 100 |
| | | Sidhi | 200 |
| | | Tikamgarh | 150 |
| | | Ujjain | 300 |
| | | Vidisha | 200 |
| | | TOTAL (DCCBs) | 8200 |
| G.Total (CBs + RRBs + DCCBs) | | | 50000 |

II

Target - SHG (2016-17)

| Name of Bank | Target | | Name of Bank | Target | |
|-------------------------------------|--------------|--------------------|--------------|--------------|--------------|
| | SB Linkage | Cr. Linkage | | DCCBs | SB Linkage |
| COMMERCIAL BANKS | | | | | |
| Allahabad Bank | 1710 | 1700 | Balaghat | 280 | 280 |
| Andhra Bank | 40 | 30 | Betul | 210 | 190 |
| Bank of Baroda | 1510 | 1600 | Bhind | 280 | 230 |
| Bank of India | 5480 | 5600 | Bhopal | 320 | 280 |
| Bank of Maharashtra | 1460 | 1500 | Chattarpur | 280 | 230 |
| Canara Bank | 1480 | 1500 | Chhindwara | 350 | 330 |
| Central Bank of India | 6600 | 7650 | Damoh | 210 | 190 |
| Corporation Bank | 640 | 600 | Datia | 140 | 90 |
| Dena Bank | 310 | 200 | Dewas | 280 | 280 |
| IDBI Bank | 690 | 600 | Dhar | 380 | 370 |
| Indian Bank | 60 | 90 | Guna | 210 | 190 |
| Indian Overseas Bank | 290 | 250 | Gwalior | 180 | 140 |
| Oriental Bank of Commerce | 320 | 250 | Hoshangabad | 280 | 280 |
| Punjab and Sind Bank | 340 | 350 | Indore | 360 | 280 |
| Punjab National Bank | 3010 | 3550 | Jabalpur | 250 | 280 |
| State Bank of India | 12620 | 13550 | Jhabua | 240 | 230 |
| SBBJ | 10 | 20 | Khandwa | 420 | 270 |
| Syndicate Bank | 420 | 400 | Khargone | 580 | 500 |
| UCO Bank | 1330 | 1340 | Mandla | 210 | 200 |
| Vijaya Bank | 280 | 100 | Mandsaur | 420 | 380 |
| Union Bank of India | 2550 | 2900 | Morena | 210 | 190 |
| Axis Bank | 760 | 750 | Narsinghpur | 210 | 190 |
| HDFC | 690 | 650 | Panna | 140 | 100 |
| ICICI Bank | 2220 | 2350 | Raisen | 250 | 230 |
| TOTAL (CBs) | 44820 | 47530 | Rajgarh | 210 | 190 |
| | | | Ratlam | 280 | 280 |
| | | | Rewa | 280 | 230 |
| REGIONAL RURAL BANKS | | | Sagar | 400 | 280 |
| CMPGB, Chhindwara. | 5600 | 5140 | Satna | 210 | 200 |
| NJG, Indore | 4200 | 3280 | Sehore | 350 | 290 |
| MGB, Sagar. | 4900 | 4680 | Seoni | 250 | 290 |
| TOTAL (RRBs) | 14700 | 13100 | Shahdol | 280 | 240 |
| | | | Shajapur | 310 | 280 |
| | | | Shivpuri | 140 | 140 |
| | | | Sidhi | 310 | 280 |
| | | | Tikamgarh | 210 | 200 |
| | | | Ujjain | 400 | 340 |
| | | | Vidisha | 280 | 240 |
| | | TOTAL DCCBs | | 10480 | 9370 |
| G.Total (CBs + RRBs + DCCBs) | | | | 70000 | 70000 |

POSITION SHG BANK LINKAGE PROGRAMME AS ON 30.06.2016
Amt in lakhs

| SR | BANKS | Total | | | | Current FY | | | |
|----|-----------------------------|----------------|---------------|---------------|---------------|----------------|-------------|---------------|--------------|
| | | Savings Linked | | Credit Linked | | Savings Linked | | Credit Linked | |
| | | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. |
| 1 | Allahabad Bank | 4365 | 136 | 1520 | 763 | 279 | 12 | 114 | 64 |
| 2 | Andhra Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Bank of Baroda | 3531 | 576 | 494 | 517 | 79 | 13 | 20 | 36 |
| 4 | Bank of India | 12122 | 13856 | 6828 | 8124 | 19 | 43 | 16 | 37 |
| 5 | Bank of Maharashtra | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Bhartiya Mahila Bank | 356 | 4 | 12 | 24 | 36 | 1 | 0 | 0 |
| 7 | Canara Bank | 716 | 235 | 609 | 490 | 72 | 4 | 41 | 49 |
| 8 | Central Bank of India | 11719 | 585 | 5924 | 1839 | 1309 | 17 | 710 | 361 |
| 9 | Corporation Bank | 25 | 125 | 19 | 302 | 25 | 125 | 19 | 302 |
| 10 | Dena Bank | 204 | 16 | 71 | 65 | 21 | 1 | 1 | 1 |
| 11 | IDBI | 0 | 0 | 1872 | 3421 | 0 | 0 | 325 | 56 |
| 12 | Indian Bank | 2359 | 219 | 1833 | 2268 | 116 | 1 | 59 | 264 |
| 13 | Indian Overseas Bank | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 |
| 14 | Oriental Bank Of Comm. | 986 | 93 | 269 | 187 | 26 | 0 | 0 | 0 |
| 15 | Punjab & Sindh Bank | 25 | 1 | 22 | 22 | 4 | 0 | 4 | 2 |
| 16 | Punjab National Bank | 6311 | 990 | 2875 | 2577 | 149 | 3 | 234 | 117 |
| 17 | Syndicate Bank | 1344 | 4428 | 109 | 48 | 16 | 2 | 3 | 3 |
| 18 | UCO Bank | 4519 | 348 | 920 | 3850 | 227 | 18 | 13 | 7 |
| 19 | Union Bank of India | 8256 | 67 | 4084 | 2874 | 212 | 1 | 68 | 4 |
| 20 | United Bank of India | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | Vijaya Bank | 141 | 1 | 27 | 15 | 19 | 1 | 2 | 1 |
| | SUB-TOTAL PSBs | 56979 | 21682 | 27488 | 27387 | 2614 | 241 | 1629 | 1304 |
| 22 | S.B.B.Jaipur | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | State Bank of India | 21022 | 4116 | 27302 | 6900 | 1000 | 412 | 273 | 6390 |
| | SUB TOTAL SBI GROUP | 21023 | 4117 | 27302 | 6900 | 1000 | 412 | 273 | 6390 |
| 24 | Axis Bank | 0 | 0 | 6 | 126 | 0 | 0 | 0 | 0 |
| 25 | HDFC | 19 | 41 | 129 | 158 | 19 | 41 | 129 | 158 |
| 26 | ICICI | 6229 | 3911 | 6229 | 3911 | 447 | 561 | 447 | 561 |
| 27 | Indusind Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | Bandhan Bank | 189964 | 41133 | 189964 | 41133 | 19638 | 4252 | 19638 | 4252 |
| | SUB TOTAL PVT. BANKS | 196212 | 45085 | 196328 | 45328 | 20104 | 4854 | 20214 | 4971 |
| 29 | CMPGB | 20815 | 2997 | 11843 | 2913 | 477 | 8 | 57 | 16 |
| 30 | MGB | 38107 | 2449 | 14798 | 4789 | 559 | 5 | 44 | 36 |
| 31 | NJGB | 40599 | 82826 | 17546 | 15845 | 493 | 84 | 228 | 127 |
| | SUB TOTAL RRBs | 99521 | 88272 | 44187 | 23547 | 1529 | 97 | 329 | 179 |
| 32 | DCCBs | 12144 | 1083 | 622 | 273 | 0 | 0 | 0 | 0 |
| | SUB TOTAL DCCBs | 12144 | 1083 | 622 | 273 | 0 | 0 | 0 | 0 |
| | GRAND TOTAL | 385879 | 160239 | 295927 | 103435 | 25247 | 5604 | 22445 | 12844 |

PENDING UTILIZATION CERTIFICATES WITH BANKS FOR RURAL GODOWN (RG), AGRICULTURE MARKETING INFRASTRUCTURE (AMI)

| S.N. | Name of the Bank | AMIGs | RG-12 | RG-11 | Total |
|------|---------------------------|------------|------------|------------|------------|
| 1 | UCO Bank | 20 | 5 | 19 | 44 |
| 2 | Dena Bank | 1 | 1 | 0 | 2 |
| 3 | Syndicate Bank | 1 | 0 | 0 | 1 |
| 4 | ICICI Bank | 4 | 5 | 6 | 15 |
| 5 | IDBI Bank | 3 | 0 | 0 | 3 |
| 6 | Oriental Bank of Commerce | 2 | 4 | 2 | 8 |
| 7 | Allahabad Bank | 15 | 15 | 9 | 39 |
| 8 | Axis Bank | 9 | 0 | 14 | 23 |
| 9 | Bank of Baroda | 30 | 8 | 13 | 51 |
| 10 | Bank of India | 23 | 21 | 4 | 48 |
| 11 | Bank of Maharashtra | 14 | 9 | 13 | 36 |
| 12 | Canara Bank | 9 | 6 | 14 | 29 |
| 13 | CMPGB | 24 | 10 | 16 | 50 |
| 14 | State Bank of India | 36 | 45 | 301 | 382 |
| 15 | Punjab National Bank | 17 | 10 | 21 | 48 |
| 16 | Union Bank of India | 23 | 14 | 10 | 47 |
| 17 | NJGB | 1 | 2 | 4 | 7 |
| 18 | HDFC | 11 | 1 | 5 | 17 |
| 19 | ING Vysya | 3 | 0 | 22 | 25 |
| 20 | Corpn. Bank | 1 | 23 | 0 | 24 |
| 21 | Central Bank of India | 0 | 5 | 26 | 31 |
| 22 | DCB | 0 | 0 | 0 | 0 |
| 23 | MGB | 0 | 7 | 5 | 12 |
| 24 | Andhra Bank | 0 | 0 | 2 | 2 |
| 25 | MPSCARDB | 0 | 0 | 13 | 13 |
| 26 | Federal Bank | 0 | 0 | 1 | 1 |
| | Total | 247 | 191 | 520 | 958 |

Concerned banks are requested to provide utilization certificates to NABARD immediately.

AGENDA No. 26 ANY OTHER AGENDA WITH THE PERMISSION OF CHAIR
