

168TH MEETING OF THE



# STATE LEVEL BANKERS' COMMITTEE MADHYA PRADESH



## WHAT'S IN THIS MEETING

Banking in M.P. at a  
glance

ACP 2017-18

CD Ratio

Integration of land  
records with banks

## AGENDA NOTE

30TH MAY 2018

### Swarojgar Sammelans

The State government is keen to expand micro and small industries in the State with the help of young entrepreneurs. So that Madhya Pradesh can be made a hub of start-up companies with the assistance of young entrepreneurs.

With a view to provide employment opportunities to unemployed youth of the State, it has been decided by the State Government to hold **Swarozgar Sammelans** across the state from April to August 2018.

*Convenor-Central Bank of India*



FULFILLING DREAMS

MUKHYA MANTRI  
KRISHAK UDYAMI  
YOJANA

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## ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
APC	: Agriculture Production Commissioner
APY	: Atal Pension Yojana
BRISC	: Bank Recovery Incentive Scheme
CA	: Chartered Accountants
CAGR	: Compound Annual Growth Rate
CDR	: Credit Deposit Ratio
DCC	: District Consultative Committee
DCCB	: District Central Cooperative Banks
DFS	: Department of Financial Services
EWS	: Economically Weaker Sections
FLCC	: Financial Literacy Credit Counselling Centres
GCA	: Gross Cropped Area
GDP	: Gross Domestic Products
GLC	: Ground Level Credit
GVA	: Gross Value Added
HFC	: Housing Finance Company
IBC	: Indian Bankruptcy Code
JLG	: Joint Liability Group
KCC	: Kisan Credit Card
LDM	: Lead District Manager
LWE	: Left Wing Extremism
M.M	: Margin Money
MIG	: Middle Income Group
MMAKY	: MukhyaMantriArthikKalyanYojana
MMSY	: MukhyaMantriSwarojgarYojana
MMYUY	: MukhyaMantriYuvaUdyamiYojana
MSME	: Micro, Small & Medium Enterprises
MSP	: Minimum Support Price
NPA	: Non Performing Asset
PMAY	: Pradhan MantriAwasYojana
PMJDY	: Pradhan Mantri Jan DhanYojana
PMJJBY	: Pradhan Manti JeevanJyotiBimaYojana
PML	: Prevention of Money Laundering
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan MantriSurakshaBimaYojana
RRC	: Revenue Recovery Certificate
SARFAESI	: Securitization & Reconstruction of Financial Assets & Enforcement of Sec. Int. Act
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SOF	: Scale of Finance
SUI	: Stand-up India
UIDAI	: Unique Identification Authority of India
TReDS	: Trade Receivables Discounting System
GeM	: Government e-Market Place

## **ADOPTION OF THE MINUTES OF THE 166<sup>th</sup> /167<sup>th</sup> SLBC MEETING HELD ON 08.02.2018**

The Minutes of 166<sup>th</sup>/167<sup>th</sup> meeting of SLBC held on 08<sup>th</sup>February 2018 were circulated to all concerned and were uploaded on website of SLBC ([www.slbcmadhyapradesh.in](http://www.slbcmadhyapradesh.in)) and website of Directorate of Institutional Finance, Government of Madhya Pradesh ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)).

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

## AGENDA NO-1

### ACTION TAKEN REPORT ON ACTION POINTS OF 166<sup>th</sup> /167<sup>th</sup> SLBC MEETING HELD ON 08.02.2018

Sr.	Agenda Item/Action Points	Action Taken Report
1	<p><b><i>Credit Deposit Ratio</i></b></p> <p>(i) CD ratio of Shahdol, Mandla, Dindori, Umari&amp;Tikamgarh districts in the State, has been historically low (below 40%). It was decided to form the Special Sub Committee (SSCs) as per RBI guidelines to draw up Monitorable Action Plans (MAPs) for improving the CD ratio. LDMs were advised to prepare consolidated report and submit to SLBC for discussion / information. <b>Action: LDM, Shahdol, Dindori, Mandla, Umari and Tikamgarh</b></p> <p>(ii) As the districts Shahdol, Mandla, Dindori, Umari are generally tribal prominent / backward areas and dependent solely on the primary sector. In such areas, conventional methods are not likely to work unless the Banks, the State Government &amp; other stake holders come together in an especially meaningful way. It was suggested that a <u>special task force at the state level</u> may be formed for this purpose. <b>Action: State Government</b></p>	<p>(i)</p> <ul style="list-style-type: none"> <li>Special Sub Committees have been formed in Dindori and Mandla districts on 26.02.2018 and 28.02.2018 respectively.</li> <li>District Shahdol held DCC meeting on 21.03.2018 and prepare Monitorable Action Points (MAPs).</li> <li>Umari district held a special DCC meeting on 27.04.2017 for increasing CD ratio in the district.</li> <li>Tikamgarh is remain low at the end of March 31, 2018 and stood at 38.23%. SSC is not yet formed to monitor the CD Ratio.</li> </ul> <p>(ii) A SLBC Sub-Committee is already in place under the chairmanship of Commissioner, Institutional Finance and Union Bank of India is Conveners for the same.</p>
2	<p><b><i>Agriculture</i></b></p> <p>(i) Investment credit under agriculture sectors need to be increased, which was only 23% of the agriculture credit as on December 31, 2017. <b>Action: All Bank</b></p> <p>(ii) It was observed that RRBs and cooperative banks are lagging behind in this regard. As on December 31, 2017, agriculture term loans percentage to total agriculture of these banks were only 10% and 1% respectively. They were advised increase their portfolio. <b>Action: RRBs &amp; Cooperative Bank</b></p> <p>(iii) NABARD was requested to share the model scheme on micro irrigation under "National Mission on Micro Irrigation (NMMI), so that the scheme may be percolated upto grass root level. <b>Action: NABARD</b></p>	<p>(i) As on March 31, 2018, investment credit in agriculture has been increased to 24%.</p> <p>(ii) As on March 31, 2018, cooperative banks have improved 4.46% of total agriculture credit. However, performance of RRBs needs improvement.</p> <p>(iii) NABARD has shared the model scheme on micro irrigation under "National Mission on Micro Irrigation. The same is also available on the website of SLBC. All banks are requested to take advantage of this model scheme.</p>



3	<p><b>Education loan</b> Share of private sector banks was minimal. These banks were advised to come forward and increase this portfolio. <b>Action: Private Sector Banks</b></p>	As on March 31, 2018, share of private sector banks under education loans improved to 3.91% from 3.11% during the previous quarter.
4	<p><b>Social Infrastructure</b> It was observed that loans financed to social infrastructure sectors have not been classified properly in the CBS system, while banks lend a large amount to this sector. Banks were advised to carry out the data cleaning exercise, resulting in the actual amount under this sector. <b>Action: All concerned Banks</b></p>	Outstanding amount of the banks in this sector worked out at Rs. 150 crore during 31 <sup>st</sup> March 2018. Visible improvement could not be observed.
5	<p><b>Annual Credit Plan FY 2017-18</b> (i) Agriculture credit recorded 50% achievement during the third quarter of current fiscal. All banks were requested to ensure 100% achievement by end of this financial year. <b>Action: All Banks</b>  (ii) Performance of RRBs and cooperative banks need more improvement as they could achieve only 33% &amp; 48% of their targets of priority sector respectively. <b>Action: RRBs &amp; Cooperative Banks</b></p>	<p>(i) At the end of financial year 2017-18, ACP achievement under agriculture sector was 64.18%.  (ii) Performance of RRBs and cooperative banks in ACP achievement under agriculture sector improved to 43% and 56% respectively as on 31.03.2018.</p>
6	<p><b>Pradhan Mantri Fasal Bima Yojana</b> Various issues viz. rejection of claims by the insurance companies on technical/flimsy grounds, poor infrastructure of the insurance companies, non-issuance of cover note or policy documents to farmers, lack of coordination pertains to Agriculture Insurance Companies were raised by the banks. It was informed that such issues will be discussed in the meeting of SLCCCI for their resolution. <b>Action: Farmer's Welfare Dept., Govt. of M.P.</b></p>	Such issues were discussed in the SLCCCI meetings held on weekly basis under the chairmanship of APC. However, could not be brought to logical conclusion/logical end.
7	<p><b>Monitoring the timeline for disposal of proposals under Govt. sponsored schemes</b> It was raised that some bank branches do not dispose of MSE loan application within the prescribed time line formulated by the Banking Codes and Standards Board of India (BCSBI). Principal Secretary, MSME mentioned that there is a need to devise some system to monitor the timeline for disposal of cases. It was decided to discuss the said matter in the subcommittee meeting of industry in detail. <b>Action: Punjab National Bank</b></p>	<p>The matter was discussed in the Sub-Committee meeting on Industries held on 16.02.2018. It was suggested that MP On-line will provide status of pending application at least once in a week for better monitoring the timeline for disposal of proposals under Govt. Sponsored Schemes.  MP On-line informed that the software is being developed for this purpose.</p>

8	<p><b>Government Sponsored Schemes</b></p> <p><b>(i) <u>Credit absorption in Tribal districts</u></b> Achievement index under various government sponsored schemes was low for tribal community. Regional Director, RBI stated that banks are prepared to increase the credit in these areas. However, it was requested from the state government to work it out for increasing credit absorption in tribal areas. <b>Action: Tribal Welfare Dept., Govt. of M.P.</b></p> <p><b>(ii) <u>Ghumakkad &amp; Ardh Ghumakkad</u></b> It was observed that achievement index of Ghumakkad and Ardh Ghumakkad departments was low. It was mentioned that banks have not been able to integrate with the nomadic tribes due to their peculiar social mores. It was suggested that such matter may be discussed in detail in the sub-committee meeting of Industry. <b>Action: Punjab National Bank</b></p> <p><b>(iii) <u>PMEGP</u></b> It was raised that uniform distribution of loan applications are not happening at the field level. The concerned departments were advised to address the issue. <b>Action: KVIC, KVIB &amp; DIC</b></p> <p><b>(iv) <u>Stand-up India</u></b> It was informed that the banks are not getting leads under this scheme. SC/ST welfare department of the state government was requested to generate leads. <b>Action: SC/ST Welfare Dept. Govt. of M.P.</b></p> <p><b>(v) <u>PMAY-Urban</u></b> Banks were requested to claim interest under the Credit Linked Subsidy Scheme (CLSS). <b>Action: All Bank</b></p>	<p>(i) Much more needs to be done on this score.</p> <p>(ii) The convenor bank of the sub-committee i.e. Punjab National Bank informed that it shall be discussed in the next meeting of this Sub-Committee.</p> <p>(iii) Banks have achieved 101% of the target for financial year 2017-18 under PMEGP scheme. As against the target of Rs. 75.87 crore on Margin Money utilization, banks have utilised Rs. 76.60 crore. However, number of sanctioned cases approved are not equally distributed among districts.</p> <p>(iv) SC/ST department needs to generate lead on this score, which is lacking presently.</p> <p>(v) 161 crore subsidy has been claimed by the financial institutions till 31.03.2018.</p>
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9	<p><b>Opening of Banking Outlets in villages having population more than 5000</b></p> <p>As of December 31, 2017, out of 47 identified centres, 43 centres have been covered. Remaining 4 centres in Bhind district are to be covered. Due to prompt corrective action which puts restriction on expansion of branches, it could not be opened. It was suggested that banks may come forward voluntarily for opening of banking outlets.</p> <p><b>Action: All concerned Banks</b></p>	<p>Punjab National Bank requested SLBC to share the list of unbanked village for opening of banking outlets. PNB informed that the BC Agents shall be deployed at all the four centres as per the revised definition of 'Banking Outlet' of RBI at the earliest.</p>
10	<p><b>Engagement of Lead District Managers in activities other than prescribed by RBI</b></p> <p>Time and again, the said matter has been raised by SLBC, The State Government was again requested to delink the LDMs from this mechanism. The ACS assured the house on this score.</p> <p><b>Action: Govt. of M.P.</b></p>	<p>The matter is under consideration with the state government.</p>
11	<p><b>Aadhaar seeding</b></p> <p>Banks were requested to complete the tasks of Aadhaar seeding with bank accounts within stipulated time line i.e. 31.03.2018.</p> <p><b>Action: All Banks</b></p>	<p>As on March 31, 2018, there were around 5.98 crore Current Account and Savings Account (CASA) in the state. Of which 5.03 crore accounts were Aadhaar seeded, which comes to 84% of total CASA.</p>
12	<p><b>Study RRC model of Uttar Pradesh</b></p> <p>It was informed that the RRC model of Uttar Pradesh is successful and can be replicate in the state. Bank of Baroda is the SLBC convener bank in the state of U.P. BOB was requested to submit detailed report to SLBC at the earliest.</p> <p><b>Action: Bank of Baroda</b></p> <p><b>Chief Minister Rural Housing Mission (CMRHM)</b></p> <p>Delinquencies under this scheme was 13.57% of the portfolio as on December 31, 2017 and it is increasing day by day. During subcommittee meeting of recovery held on 03.02.2018, it was decided to come out with a solution to address the issue by all stake holders. The chairman stated to deliberate this issue separately in the subcommittee meeting on housing.</p> <p><b>Action: Central Bank of India</b></p>	<p>Bank of Baroda has shared report to SLBC, which is enclosed with the agenda note as Annexure-I.</p> <p>Sub-committee meeting on housing could not be convened.</p>

## AGENDA NO-2

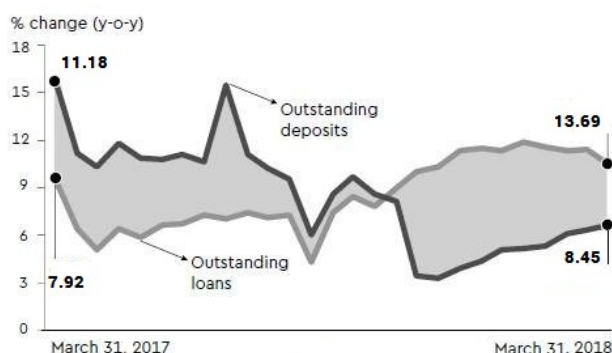
### REVIEW OF BANKING DEVELOPMENT IN MADHYA PRADESH FY 2017-18

#### KEY BANKING PARAMETERS OF THE STATE AS ON 31.03.2018

Outstanding amount in Rs. crores

Sr.	Parameters	Outstanding Amount			Y-o-Y Variation in absolute term		Y-o-Y Variation %	
		Mar-16	Mar-17	Mar-18	Mar-17	Mar-18	Mar-17	Mar-18
1	Total number of Branches	7129	7218	7279	89	61	1.25	0.85
2	Total number of ATMs	8929	9284	9554	355	270	3.98	2.91
3	<b>Credit Deposit Ratio</b>	<b>73.4</b>	<b>71.25</b>	<b>74.69</b>	<b>-2.15</b>	<b>3.44</b>	<b>-2.15</b>	<b>3.44</b>
4	Total Deposits	303070	336950	365432	33880	28482	11.18	8.45
5	<b>Total Advances</b>	<b>222442</b>	<b>240064</b>	<b>272924</b>	<b>17622</b>	<b>32860</b>	<b>7.92</b>	<b>13.69</b>
6	<b>Total Business [4+5]</b>	<b>525512</b>	<b>577014</b>	<b>638356</b>	<b>51502</b>	<b>61342</b>	<b>9.8</b>	<b>10.63</b>
<b>PRIORITY SECTOR ADVANCES</b>								
7	Agriculture advances	81921	92362	99393	10441	7031	12.75	7.61
8	Crop Loans out of total agriculture	50513	52733	75823	2220	23090	4.39	43.79
9	<b>% of Agriculture advances to Total advances [RBI Norm: 18%]</b>	<b>36.83</b>	<b>38.47</b>	<b>36.42</b>	<b>1.65</b>	<b>-2.06</b>	<b>1.65</b>	<b>-2.06</b>
10	MSME	30082	40887	52518	10805	11631	35.92	28.45
10a	Out of MSME, advances to Micro Enterprises	16282	17546	27794	1264	10248	7.76	58.41
1	<b>% of credit of Micro Enterprises to Total advances [RBI Norm: 7.5%]</b>	<b>7.32</b>	<b>7.31</b>	<b>10.18</b>	<b>-0.01</b>	<b>2.87</b>	<b>-0.01</b>	<b>2.87</b>
12	Export Credit	673	148	142	-525	-6	-78.01	-4.05
13	Education	1741	2018	1911	277	-107	15.91	-5.28
14	Housing	17190	19363	19521	2173	158	12.64	0.82
15	Social Infrastructure	243	141	150	-102	9	-41.98	6.55
16	Renewable Energy	72	675	62	603	-613	837.5	-90.76
17	Others	3831	2823	1384	-1008	-1439	-26.31	-50.98
18	<b>Total Priority Sector Advances [7+10+12+13+14+15+16+17]</b>	<b>135753</b>	<b>158417</b>	<b>175082</b>	<b>22664</b>	<b>16665</b>	<b>16.7</b>	<b>10.52</b>
19	<b>% of Priority Sector advances to Total advances [RBI Norm: 40%]</b>	<b>61.03</b>	<b>65.99</b>	<b>64.15</b>	<b>4.96</b>	<b>-1.84</b>	<b>4.96</b>	<b>-1.84</b>
20	<b>Total Non-Priority Sector Advances</b>	<b>86689</b>	<b>81647</b>	<b>97841</b>	<b>-5042</b>	<b>16194</b>	<b>-5.82</b>	<b>19.83</b>
21	Advances to small & marginal farmers	25379	26242	29727	863	3485	3.4	13.28
22	<b>% of advances to small &amp; marginal farmers to total advances [RBI Norm: 8% by Mar-17]</b>	<b>11.41</b>	<b>10.93</b>	<b>10.89</b>	<b>-0.48</b>	<b>-0.04</b>	<b>-0.48</b>	<b>-0.04</b>
23	Total NPA	12712	16445	21971	3733	5526	29.37	33.6
24	<b>% of NPA to total advances</b>	<b>5.71</b>	<b>6.85</b>	<b>8.05</b>	<b>1.14</b>	<b>1.2</b>	<b>1.14</b>	<b>1.2</b>
25	Advances to Weaker Sections	37816	55917	59808	18101	3891	47.87	6.96
26	<b>% of advances to Weaker Sections to total Advances [RBI Norm: 10%]</b>	<b>17</b>	<b>23.29</b>	<b>21.91</b>	<b>6.29</b>	<b>-1.38</b>	<b>6.29</b>	<b>-1.46</b>

## HIGHLIGHTS OF THE PERFORMANCE OF THE BANKS DURING FY 2017-18



- The year-on-year (y-o-y) growth in aggregate deposits worked out to 8.45% in March 31, 2018 which was lower as compared with that in March 2017 i.e. 11.18%.
- The year-on-year (y-o-y) growth in credit worked out to 13.69 % in March 31, 2018, higher than the growth of a year ago i.e. 7.92%.

- Public sector banks continued to maintain their leading position accounting for 79.05% of total deposits and 65.62% of bank's credit in March 31, 2018 followed by Private sector banks, Cooperative banks and RRBs with share of 9.67%, 5.84% and 5.44% in deposits and 18.62%, 11.42% and 4.33% respectively.
- Term deposits constituted the highest share (55%) in aggregate deposits followed by savings deposits (39%) and current deposits (11%) of public sector banks.
- While deceleration in growth of bank deposits and credit spanned across all population groups, the growth rates in the semi urban areas were higher (y-o-y).
- Non-Performing Assets (NPAs) of the banks increased from 6.85% of total credit during March 2017 to 8.05% at the end of March 31, 2018. In absolute term, it increased by Rs. 5526 crore (y-o-y) and stood at Rs. 21971 crore as on 31.03.2018.
- The credit-deposit (C-D) ratio of the state increased to 74.69% at the end of March 31, 2018 from 71.25% a year ago. However, actual CD ratio stood at 77.60% as on 31.03.2018 after including the utilization of credit as per "place of utilisation Norm" of RBI.
- Excluding cooperative banks and RRBs, CD ratio of Scheduled Commercial Banks (SCBs) was 70.92% as on March 31, 2018.
- Two-third of aggregate deposits and credit continued to be concentrated in ten banks namely State Bank of India, DCCBs, Bank of India, Central Bank of India, Punjab National Bank, Union Bank of India, HDFC Bank, ICICI Bank, Allahabad Bank and Bank of Baroda.

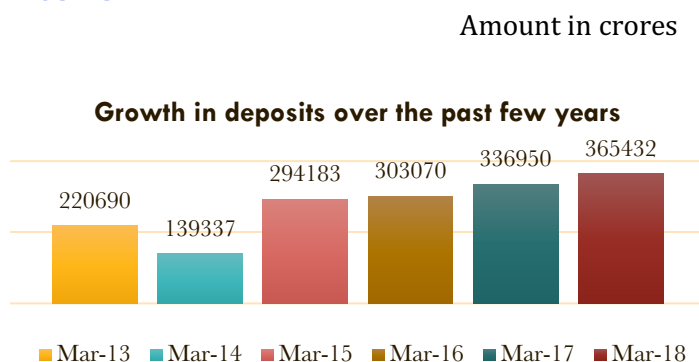
Amount in crore

Sr	Bank	Deposits	Advances	No. of Branches	% of total no. of Br.	% of total Dep.	% of total Adv.	Business	% of total business
1	State Bank of India	114481	67028	1123	15.47	31.33	24.56	181509	28.43
2	DCCBs	21204	31129	853	11.75	5.80	11.41	52333	8.20
3	Bank of India	26433	19878	440	6.06	7.23	7.28	46311	7.25
4	Central Bank of India	28843	13771	467	6.43	7.89	5.05	42614	6.68
5	Punjab National Bank	22352	17482	295	4.06	6.12	6.41	39834	6.24
6	Union Bank of India	23319	13194	285	3.93	6.38	4.83	36513	5.72
7	HDFC Bank	10123	16268	136	1.87	2.77	5.96	26391	4.13
8	ICICI Bank	8359	14061	238	3.28	2.29	5.15	22420	3.51
9	Allahabad Bank	13994	8095	205	2.82	3.83	2.97	22089	3.46
10	Bank of Baroda	11250	10049	195	2.69	3.08	3.68	21298	3.34

## BRANCH NETWORK

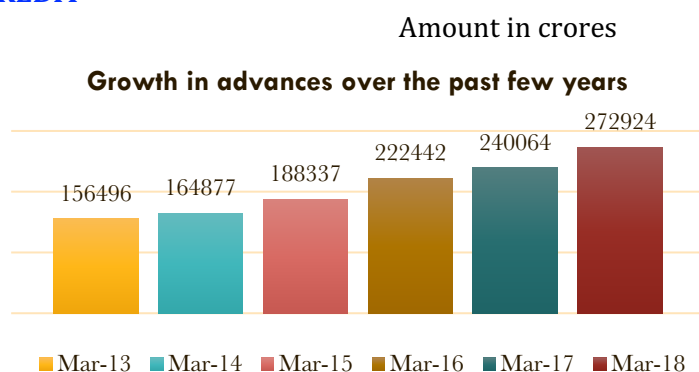
- Banking services in the State are covered through a network of 7279 branches (As on 31.03.2018. Of which 2681 (37%), 2307 (32%) and 2291 (31%) branches comprised rural, semi urban & urban branches respectively.
- At the end of March 31, 2018, there were 42 Commercial Banks (CBs), 3 Regional Rural Banks (RRBs), 1 State Cooperative Bank (MPStCB), 38 District Central Cooperative Banks (DCCBs) and 7 Small Finance Banks (SFBs).
- At the end of March 31, 2018, net 61 new bank branches have been opened year on year basis.
- There are 11864 Sub Service Areas (SSAs) in the state, of which 1517 SSAs are covered through branches, while others are covered through 10347 business correspondents. 9554 ATMs are installed in M.P. Besides this, 43 villages with a population of more than 5000 are covered through Banking Outlets as on 31 March 2018.

## DEPOSITS



At the end of March-18, deposits grew by 8.45% y-o-y, which is below the growth of 11.18% during previous year in same period. Even in absolute terms, deposits grew by Rs. 28480 crore (y-o-y) during March-18, whereas it was Rs. 33880 crore in last year.

## CREDIT



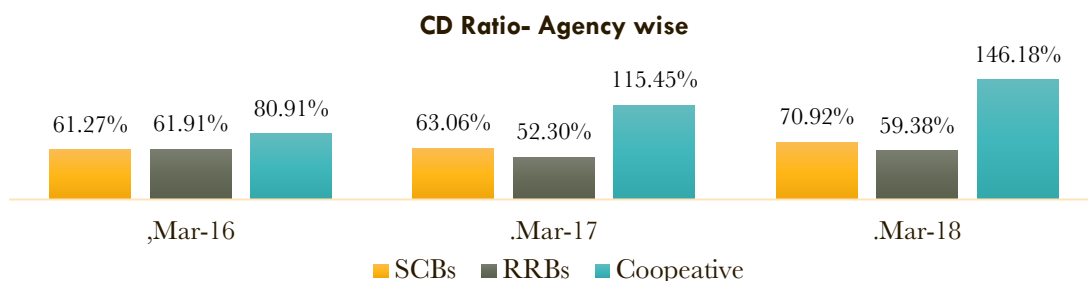
Bank's credit grew by 13.69% (y-o-y) at the end of March-18, as against 7.92% during the corresponding period of 2017.

## BUSINESS

- Total business of the Banks increased to Rs. 638356 crore during March 31, 2018 from Rs. 577014 crore in the last year, registering a growth of Rs. 61342 crore (y-o-y) in absolute terms and 10.63% in percentage terms in line with 9.80% during corresponding period of last year.
- This growth is in line with the previous growth rate of few years.

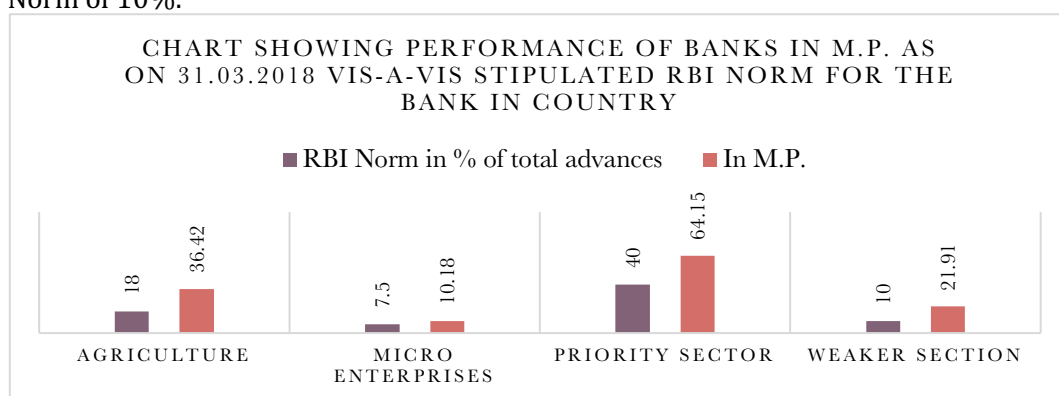
## CREDIT DEPOSIT RATIO

- Credit-Deposit Ratio (CD ratio) of Madhya Pradesh has increased to 74.69% during Q-4 of current fiscal from 71.25% in previous year i.e. Mar-17. Including credit as per place of utilization, the CD ratio stood at 77.60% as on March 31, 2018.
- CD ratio of Scheduled Commercial Banks (SCBs) also increased to 70.92% as on March 31, 2018 from 67.06% in the last year.



## RBI NORM VIS-À-VIS PERFORMANCE OF BANKS IN MADHYA PRADESH

- Priority Sector advances were 64.15% of total credit. Which is more than the stipulated RBI Norm of 40% for the Banks.
- Agriculture credit was 36.42% of total credit. Which is above the RBI Norm of 18%.
- Credit to micro enterprises under MSME was 10.18% of the total advances higher than the RBI Norm of 7.5%.
- Advances to weaker sections was 21.91% of the total credit. Which is higher than the RBI Norm of 10%.



## NON-PERFORMING ASSETS

- The total non-performing assets as percent of total advances were stood at 8.05% during Mar-18 quarter of current fiscal as against 6.85% during a year ago. In absolute term, it increased by Rs. 5526 crore (y-o-y) and stood at Rs. 21971 crore as on 31.03.2018.
- Among bank groups, non-performing assets of PSBs, Private sector banks, RRBs and cooperative banks stood at 7.82%, 4.68%, 14.02% and 12.59% of total credit respectively as on March 31, 2018, which is showing increase over previous year. NPA of these banks a year ago was 6.89%, 2%, 1.56% & 11.46% respectively.

**This agenda is put up for information/discussion**



## AGENDA NO-3

### OVERVIEW OF AGRICULTURAL CREDIT IN MADHYA PRADESH AS ON 31.03.2018

Agriculture is the back bone of the economy of Madhya Pradesh. It is the source for livelihood of around 70% of the population directly or indirectly. It contributes around 28 percent to GDP of the state. As per census 2011, out of 31.6 million total workers in the state, 9.8 million are cultivators and 12.2 million are agricultural labourers.

The agricultural sector in the state grew at around 9.7 per cent per annum during 2005-06 to 2014-15, the highest registered by any major state of India. The last five years have been even more spectacular (14.2% per annum). The major factors that have contributed to agricultural growth in Madhya Pradesh are:

- a) Conducive policy of the state government.
- b) Increased power supplies to agriculture
- c) Assured and remunerative price for farm produce (including bonus over MSP) by strengthening procurement system
- d) Additional irrigation through tube wells and canals etc.
- e) Expansion of all-weather roads
- f) Timely credit delivery to farmers etc.

To meet the requirement of the growing population and rapid developing economy, agriculture has to grow fast and get modernized. This requires the use of high pay off inputs, adoption of high yielding varieties, irrigation, modernized equipment

and machineries etc. Agricultural credit is a critical resource support to farm sector in the state.

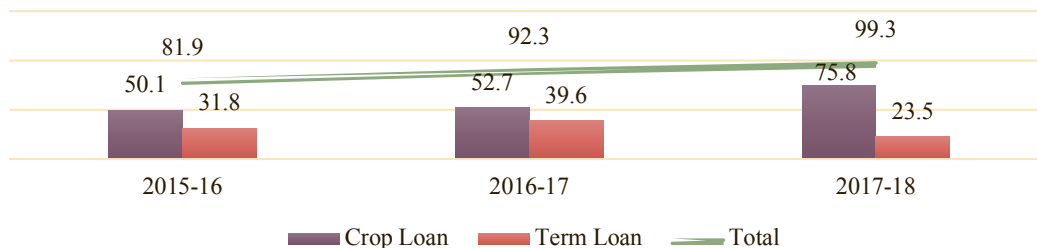
### COMPOSITION OF BANK CREDIT TO AGRICULTURE

- Loans to agriculture and allied activities showed a growth of 7.61% as on March 31, 2018, on a year-on-year basis, down from 12.75% last year.
- There were nearly 93.16 lakh agriculture credit accounts with the banks as on March 31, 2018 with the average size of credit at Rs. 1.07 lakh. Of which, Scheduled Commercial Banks had 30.22 lakh accounts with the average size of credit at Rs. 2.02 lakh.

The state's agriculture production for the current fiscal came down from the previous financial year. In 2017-18, the state recorded agriculture production to the tune of 42,136,000 metric tonne (provisional data), which is 2,334,000 MT less than the 2016-17 figure of 44,470,000 metric tonne (MT). The crop sowing area also shrunk by 599,000 hectares in year 2017-18 compared to the previous year. In year 2016-17, the sowing area was 17,543,000 hectares which has been reduced to 16,944,000 hectares in 2017-18. (Source- *Economic survey of Madhya Pradesh 2017-18*)



**Outstanding Loans to Agriculture Sector as on 31.03.2018**  
(Amt. in thousand crore)



- 87% of total agricultural accounts were crop loans, which account for nearly 76% of the outstanding agricultural loan amount as on March 31, 2018.
- Average loan amount of crop loan was Rs. 0.93 lakh for all the banks. Bank group wise, it was 2.05 lakh, 1.39 lakh & 0.51 lakh for commercial banks, RRBs and Cooperative banks respectively.
- The loans for investment in equipment had a share of nearly 13% and 24% in the number of accounts and the loan amount respectively as on March 31, 2018. Of the total 93.16 lakh agriculture credit accounts, about 62 lakh accounts were held by small and marginal farmers having land holding up to 2 hectares.

**AGENCY WISE OUTSTANDING AGRICULTURE LOANS**

Amount in crore

Agency	Outstanding amount		Y-o-Y variation	Y-o-Y variation %
	2016-17	2017-18		
<b>Commercial Banks</b>	53780	60976	7196	13.38
<b>Regional Rural Banks</b>	7112	7676	564	7.93
<b>Cooperative Banks</b>	31469	30741	-728	-2.31
<b>Total</b>	<b>92361</b>	<b>99393</b>	<b>7032</b>	<b>7.61</b>

**FLOW OF CREDIT TO AGRICULTURE SECTOR**

During 2017-18, banks disbursed Rs 60,882 crore to the agriculture sector (including agriculture and allied, agri-infrastructure and ancillary activities), against annual target of Rs 94,868 crore. Commercial banks, Regional Rural Banks (RRBs) and cooperative banks disbursed Rs 42905 crore, Rs 5150 crore and Rs 12826 crore respectively.

**Annual Credit Plan 2017-18** Amount in crore

Agency	Target		Achievement		Achievement % (Amt.)
	No.	Amt.	No.	Amt.	
Commercial Bank	2295388	59901	1746455	42905	72%
Regional Rural Bank	452779	12001	411510	5150	43%
Cooperative Banks	952711	22966	1900218	12826	56%
<b>Total</b>	<b>3700878</b>	<b>94868</b>	<b>4058183</b>	<b>60882</b>	<b>64%</b>

The Government of India has been fixing Ground Level Credit (GLC) target for agricultural credit every year. During 2017-18, the GOI had fixed the target of Rs. 65680 crore. Of which, Rs. 41830 crore was for crop loans and Rs 23850 was crore for term loans.

During financial year 2017-19, banks disbursed Rs. 46493 crore and Rs 14389 crore to agriculture crop loans and term loans and achieved GLC target by 111% and 60% respectively. Altogether, banks achieved the GLC target by 93% for FY 2017-18.

## ACHIEVEMENT AGAINST GLC TARGET OF GOVERNMENT OF INDIA

Amt. in crore

Particulars	GLC target of GOI	Disbursement by banks	Achievement %
Crop Loans	41830	46493	111%
Term Loans	23850	14389	60%
Total	65680	60882	93%

**This agenda is put up for information/discussion**

### Some discussion points emerged in the sub-committee meeting on Agriculture held on 23.05.2018

1. The Central Government is providing interest subvention of 5 per cent per annum to all prompt payee farmers for short term crop loan upto one year for loan upto Rs. 3 lakhs borrowed by them during a financial year. Farmers will thus have to effectively pay only 4% as interest. In case farmers do not repay the short term crop loan in time they would be eligible for interest subvention of 2% as against 5% available above. This scheme is in operation since 2006-07.
  - 1.1 The objective of the scheme is to make available at ground level, agricultural credit for Short Term crop loans at an affordable rate to give a boost to agricultural productivity and production in the country.
  - 1.2 During the meeting, members suggested that the amount of Rs. 3 lakh should be increased in the present scenario for availing interest subvention because this limit is continuing since 2006-07. SLBC & the State government may recommend the same to Central Government.
2. As per the guidelines, overdue accounts under agriculture are not eligible for Restructuring in case of Natural calamity. Banks requested to permit the overdue accounts also for restructuring. This matter may also be referred to RBI & NABARD.
3. Crop insurance- banks have suggested that grace period of at least 3 working days should be allowed for remitting insurance premium after last date fixed by insurance companies/Government. This is required to address unforeseen circumstances i.e. technical problem, network issue etc.

**This agenda is put up for discussion**

## AGENDA NO-4

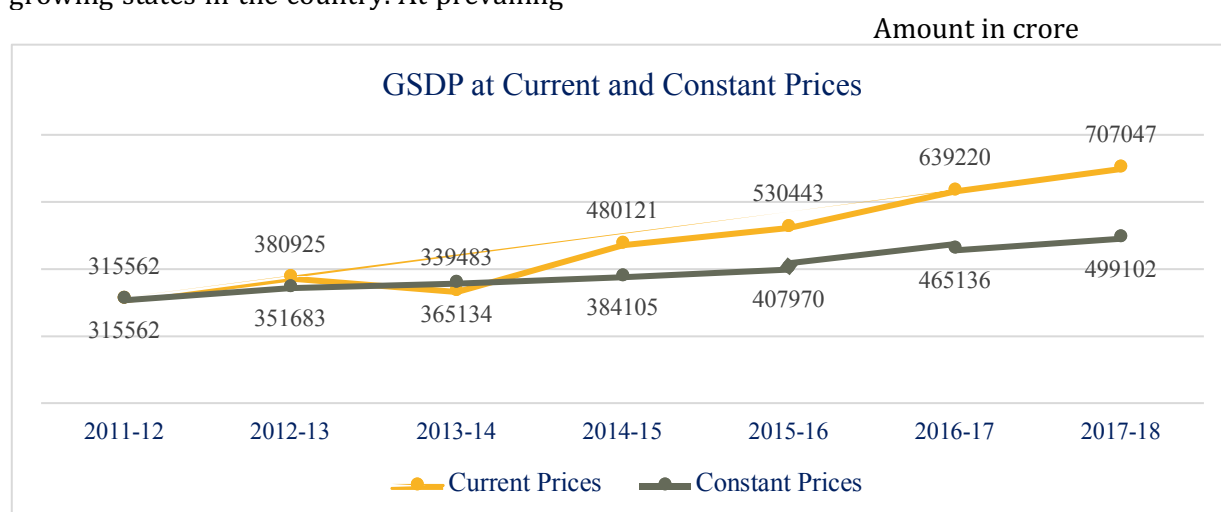
### OVERVIEW OF MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs) AND EMPLOYMENT GENERATION BY BANKS IN MADHYA PRADESH AS ON 31.03.2018

The contributions of the Micro, Small and Medium Enterprise (MSME) sector have been significant in terms of employment and industrial output. The sector is the second largest source of employment. MSMEs not only enable creation of jobs at lower capital costs relative to other sectors, but also require smaller capital investment and effectively utilize local resources and talent.

Madhya Pradesh is among the fastest growing states in the country. At prevailing

rates, the Gross State Domestic Product (GSDP) of Madhya Pradesh for 2016-17 was Rs 6,39,220 crore, which rose to Rs 7,07,047 crore in 2017-18.

GSDP growth at constant prices during the base year 2011-12 was at Rs 3,15,562 crore which has risen to Rs 4,65,136 crore in 2016-17. Between 2011-12 and 2016-17, the Compound Annual Growth Rate (CAGR) for GSDP was 14.65%.



Source- Economic survey of Madhya Pradesh 2017-18

As per economic survey of the state 2017-18, the per capita income has increased to Rs 79,907 in 2017-18 from Rs 73,268 in 2016-17, showing increase of 9.06 per cent in 2017-18 compared to the previous year.

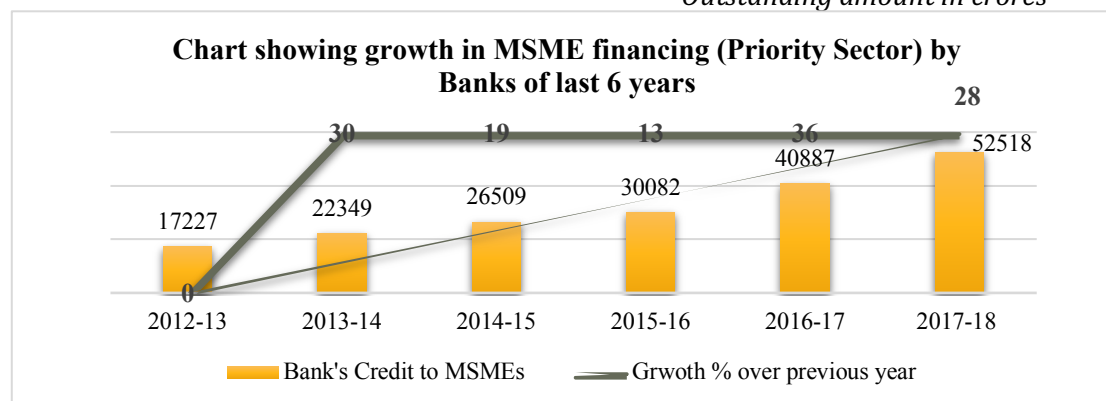
The number of MSME units established in the State has been increasing consistently since 2012-13. In the year 2012-13, there were 19894 registered Micro, Small & Medium Enterprises, which increased to 87071 in the year 2016-17. 363812 employments were made by these enterprises till the year 2016-17.

State Government has put in place, favourable developmental policies and is also improving its infrastructure facilities. Now the state has moved from being an agri-dominated state to a tertiary economy. The Government of Madhya Pradesh intends to adopt various modes to address poverty and problems of unemployment. **“Mukhya Mantri Employment Generation Schemes”** are one of the pioneer steps in the country, which provide various assistance to the unemployed youth (entrepreneurs), scheduled castes, scheduled tribes and women etc.

Besides these schemes, the State government actively promote financial assistance schemes of the Government of India such as Mudra scheme, Stand up India scheme and Prime Minister Employment Guarantee Scheme (PMEGP) etc. The State government has been promoting employment generation schemes by way of:

- To provide loan without bank guarantee to setup and grow micro and small enterprises.
- Margin money assistance, interest subsidy, loan guarantee and training to the beneficiaries to promote entrepreneurship in the state.
- Minimal or no requirement of collateral security.
- Relaxing Norms/Policies etc.

*Outstanding amount in crores*



### **STATUS MSME (PRIORITY SECTOR) AS ON 31.03.2018**

*Amt. in crores*

Sr.	Particulars	31.03.2017		31.03.2018		% Y-o-Y variation	
		No.	Amt.	No.	Amt.	No.	Amt.
A	MSE Advances (Micro & Small Enterprises)	954142	35561	1241135	47414	30.08	33.33
B	% age of lending to Micro enterprises to MSE	89.83	49.34	87.78	58.62	-2.05	9.28
C	Micro Enterprises	857096	17546	1089502	27794	27.12	58.41
D	% of advances to Micro Enterprises to total advances	6.36	7.31	8.36	10.18	2.00	2.87
E	Small Enterprises	97046	18016	151633	19620	56.25	8.90
F	Medium Enterprises	5213	4099	5284	4333	1.36	5.70
G	Khadi & Village Industries	5977	149	6089	152	1.87	2.35
H	Others under MSMEs	152317	1077	19839	619	-86.98	-42.51
I	<b>Total advances to MSME Enterprises (Total of A,F,G &amp; H)</b>	<b>1117649</b>	<b>40887</b>	<b>1272347</b>	<b>52518</b>	<b>13.84</b>	<b>28.45</b>
J	Total Advances	13474467	240063	13032295	272924	-3.28	13.69
K	NPA under MSMEs	201982	4372	194480	6228	-3.71	42.45
L	% NPA of the portfolio	18.07	10.69	15.29	11.86	-2.79	1.17

#### **Observations:**

- Advances to Micro Enterprises was 10.18 % of total credit, which is above the prescribed Norm of 7.5%.
- In terms of the recommendations of the Prime Minister's Task Force on MSMEs, there was a 30.08% year-on-year growth in credit to micro and small enterprises as against the Norm of 20%.

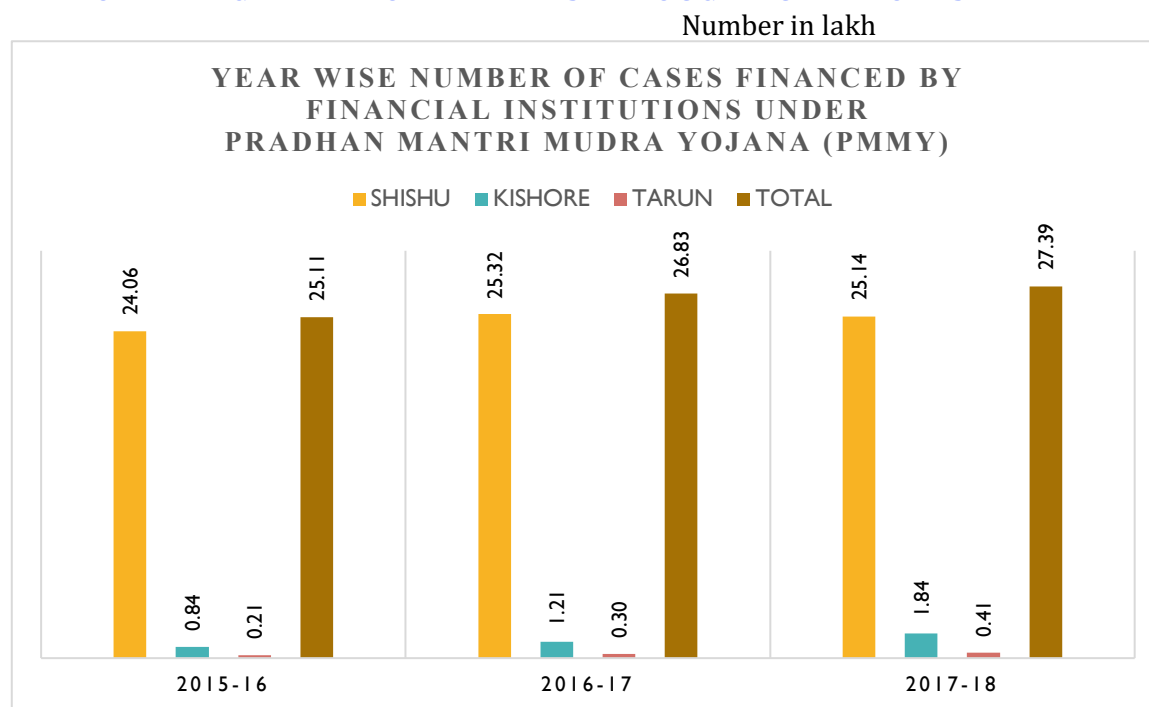
- There was a 27.12% annual growth in the number of micro enterprise accounts as against Norm of 10%.
- Lending to micro enterprises was 58.62% of total lending to MSE sector, which is slightly lower than the Norm of 60%.

### EMPLOYMENT GENERATION BY BANKS THROUGH 3 FLAGSHIP SCHEMES OF THE STATE GOVERNMENT (MUKHYA MANTRI SELF EMPLOYMENT GENERATION SCHEMES)

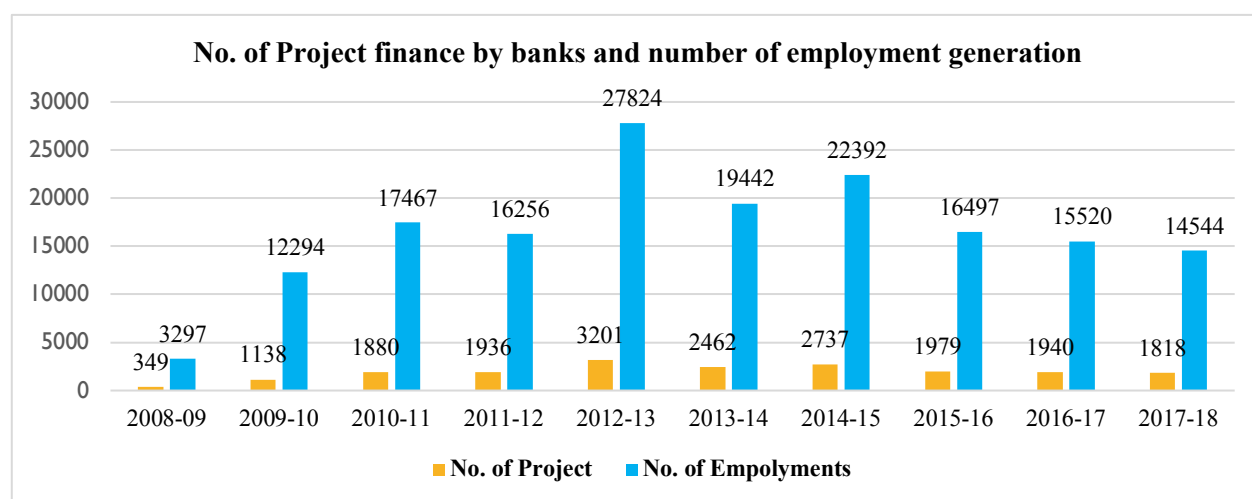


Since inception of above three flagship scheme of Government of Madhya Pradesh for self-employment generation, banks have given loans to 337324 beneficiaries.

### EMPLOYMENT GENERATION BY BANKS THROUGH MUDRA LOANS

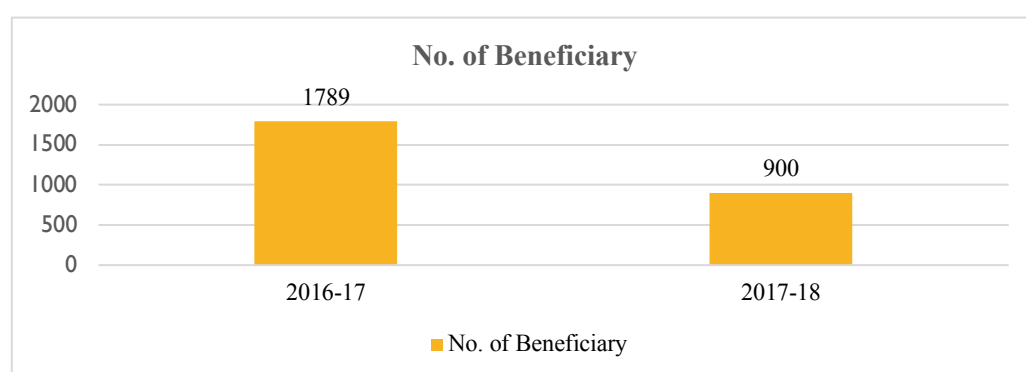


## EMPLOYMENT GENERATION BY BANKS THROUGH PRIME MINISTER EMPLOYMENT GENERATION SCHEME (PMEGP)



All together banks have financed to 19440 units from 2008-09 to 2017-18. Out of which, 165533 employments have been created.

## EMPLOYMENT GENERATION BY BANKS THROUGH STAND UP INDIA SCHEME



Besides above, employment is generated by banks through regular bank finance and other Government sponsored schemes viz. NRLM, NULM etc.

## AGENDA NO-5

### SWAROJGAR SAMMELAN IN ALL DISTRICTS

The Government of Madhya Pradesh is implementing very attractive self-employment generations schemes i.e. Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana, Mukhya Mantri Arthik Kalyan Yojana & Mukhya Mantri Krishak Udyami Yojana. Besides above, Prime Minister Employment Generation Programme (PMEGP), Pradhan Mantri Mudra Yojana (PMMY) & Standup India schemes of the Central Government and other schemes are also implemented in the state successfully.

The State government is keen to expand small industries in the State with the help of young entrepreneurs. So that Madhya Pradesh can be made a hub of start-up companies with the assistance of young entrepreneurs. 27.39 lakh number of beneficiaries have been assisted through Mudra loan during 2017-18. Besides this, many beneficiaries assisted through various self-Employment generation programmes of , as mentioned above. Apart from the formal banking channels like public sector banks, private sector banks, regional rural banks and cooperative banks it was observed that during 2017-18 large number of beneficiaries have been extended loans for swarojgar by the non-Banking Finance Companies, microfinance institutions and others. However this Financial Institutions we are not made part of the formal discussions and member of SLBC. In addition to this the performance under various swarozgar schemes in the state are appreciated by all the stakeholders including Central Government of India. However to assess the benefits derived by the beneficiaries, inform various other resources available for the swarozgaries and to know the problems faced by them, it has been decided by the state government to hold Swarozgar Sammelans ( Seminars)

across the state in various phases as detailed below.

Month/Date	Activity
April-mid June 2018	Swarojgar sammelans are to be conducted at block level
4 <sup>th</sup> August 2018	Swarojgar sammelans are to be conducted at all the 51 districts at a time. Hon'ble Chief Minister will address all the sites at a time by use of various channels/media.

#### Role of the Banks-

- Putting stall at the venues decided by the district administration
- Providing various banking information with respect to project etc. to the beneficiaries.
- Displaying banners, pamphlets etc. at the venue
- All banks and FIs to showcase successful entrepreneurs and bring them to the seminar.
- Banks and FIs may also identify prospective swarozgaries, assess the proposal, sanction and disburse in the Sammelans. The departments of the state government implementing various self-employment schemes are requested to work in tandem with the banks.

**This agenda is put up for discussion.**

## AGENDA NO-6

### RATIONALISATION OF REGISTRATION CHARGES PREVAILING IN DIFFERENT STATES AND UNION TERRITORIES OF INDIA

The 21<sup>st</sup> meeting of the Standing Advisory Committee (SAC) to review the flow of institutional credit to MSME Sector was held on March 3, 2017 at RBI, Chennai under the Chairmanship of Shri S. S. Mundra, Deputy Governor of Reserve Bank of India, wherein **mortgage registration charges** prevailing in all States and Union Territories of India was also discussed. It was consensus to bring uniformity and rationalization of mortgage registration charges, prevailing in different States and Union Territories of India in order to facilitate 'Ease of Doing Business' in the country. A compendium of mortgage registration charges prepared by Indian Bank Association (IBA) prevailing in all States and Union Territories of India are as mentioned below:

Sr.	State	Mortgage by Deposit of Title Deeds	Registered Mortgage / Mortgage Deed
1	Andhra Pradesh	0.1% of value of deed (max. Rs. 10,000/-)	0.1% of value of deed
2	Assam	Not necessary to registered	Max. Rs. 100/- & Max. Rs. 15,000/-
3	Arunachal Pradesh	No fees	From Rs. 50/- to amount equal to 1.5% of applicable loan amount
4	Bihar	Rs. 25/- per Rs. 1,000 (max. of Rs. 5,000)	Rs. 25/- per Rs. 1,000 (max. Rs. 20,000)
5	Chhattis-garh	In case of Housing loan - 0.2% of loan amount subject to a maximum of Rs. 1,00,000/- and in other loans - 1% of loan amount subject to maximum of Rs. 1,00,000/-	4% of loan amount
6	Gujarat	1% of the amount of deed	1% of the amount of deed
7	Goa	Not mandatorily registerable	2 - 4 % of value of deed
8	Himachal Pradesh	0.05% of the value or consideration amount (min. Rs. 100 & max. Rs. 1,000/-)	0.05-2% of the value or consideration amount (min. Rs. 100 & max. Rs. 1,000/-)
9	Haryana	Max. Rs. 40/-	Rs. 76/- for Rs. 30,000 & Rs. 24.45 /-for every additional Rs. 10,000
10	Jharkhand	No fees	2% of value of deed
11	Jammu & Kashmir	No fees	Rs. 1.20/- for every Rs. 100 when it exceeds Rs. 1,000/-
12	Karnataka	Rs. 1.00/- for every Rs. 1,000/ or part thereof (min. Rs. 100 & max. Rs. 10,000/-)	Advalorem, Rs. 20/- for Rs. 1000 & Rs. 10/- for every additional Rs. 1000 or part thereof.
13	Kerala	No fees	2% of the loan amount
14	<b>Madhya Pradesh</b>	<b>Rs. 1,000/-</b>	<b>0.80% of loan amount</b>
15	Maharashtra	0.1% but min Rs. 100/- for deed amount upto Rs. 5 Lacs and for above Rs. 5 Lacs, it will be 0.2% with max. Rs. 10 Lacs.	0.5% with min. Rs. 100 & max. Rs. 10 Lacs
16	Manipur	1% on loan amount ( max. Rs.5000)	1% of loan amount (max. Rs. 10,000)



17	Meghalaya	No fees	Varies as per the area. Rs. 26/- + as per pages.
18	Mizoram	No fees	Varies as per the area. Rs. 26/- + as per pages.
19	Nagaland	No fees	Rs. 2.50/- paisa for Rs.1,000 and Rs. 3 for every Rs. 1,000/- thereafter. There are some exemptions for agriculture purpose.
20	Orissa	0.5% of the value of consideration subject to maximum Rs.2000/-	2% of the loan amount
21	Punjab	Rs. 1,000/- to Rs. 3,000/- (upto Rs. 1 Cr. ) and For loan amount above Rs. 1 Cr. , its Rs. 5000/- (+5000/- Additional fees on additional Rs. 1 Cr. or its part)	1 % of loan amount
22	Rajasthan	No specific provision for registration.	1% of amount of deed
23	Tamil Nadu	Rs. 5,000/-	Rs. 10,000/- to Rs. 2,00,000/-
24	Telangana	0.1% of the value of deed (max. Rs.10,000/-)	0.1% of Value of deed
25	Tripura	No fees	Rs. 18/- upto Rs. 1,000 and Rs. 15/- for every additional Rs. 1,000 or part
26	Sikkim	No fees	3% of value of deed
27	Uttar Pradesh	Optional	Advalorem, 1-2% of the amount of deed
28	Uttarakhand	2% of amt. of deed (max. Rs. 25,000/-)	2% of amt.of deed (max. Rs. 25,000/-)
29	West Bengal	No fees	Advalorem, Rs. 8/- for Rs. 8,000 & Rs. 11/- per additional Rs. 1,000
30	Diu & Daman	Max. 0.50% of value of deed	Max. 0.50% of value of deed
31	Dadara and Nagar Haveli	0.25% of value of deed	0.25% of value of deed
32	Andaman and Nicobar Islands	No fees	No fees
33	Chandigarh	No fees	1 % of the Loan amount (max. Rs. 10,020)
34	Delhi (National Capital Territory of Delhi)	No fees	Rs. 100/-
35	Lakshadweep	No fees	No fees
36	Puducherry	Rs. 5,000/-	1% of loan amount (max. Rs. 20,000)

In many states, there is no fees for mortgage by Deposit of Title Deeds and minimal fees for Registered Mortgage / Mortgage Deed. We request the State government to consider minimum/No stamp duty for above purposes to facilitate MSME borrowers.

**The agenda is put up for discussion.**

## **AGENDA NO-7**

### **PROVISION OF SEPARATE PRODUCT CODE IN CBS OF THE BANKS TO CREDIT OF SCHOLARSHIP AMOUNTS AND CREDIT OF DIRECT BENEFIT TRANSFER UNDER GOVERNMENT SCHEMES**

As per RBI Circular no. DBOD. No. Leg.BC.34/09.07.005/2008-09 dated August 22, 2008 on unclaimed deposits/inoperative accounts, a savings or current account should be treated as inoperative/dormant if there are no transactions in the account for over a period of two years.

State Governments has expressed difficulties in crediting cheques/Direct Benefit Transfer/Electronic Benefit Transfer/Scholarships for students, Zero Balance Accounts, etc. into accounts opened for the benefits under various Central/State Government schemes but had been classified as dormant/inoperative due to non-operation of the account for over two years.

Keeping the above in view, RBI vide Circular no. RBI /2013-14/262/DBOD.No. Leg. BC.53 / 09.07.005/2013-14 dated September 17, 2013 advised banks that they may allot a different “product code” in their CBS to all such accounts opened by banks so that the stipulation of inoperative/dormant account due to non-operation does not apply while crediting proceeds as mentioned above. In view of the above, it is requested that

- a) All banks having such accounts should approach respective CBS department to comply with the above instructions of RBI.**
- b) The State Government is requested to provide account number and IFS code of such beneficiaries so that the same can be shared with CBS department to change the product code.**

**The agenda is put up for discussion.**

## AGENDA NO-8

### REVAMP OF LEAD BANK SCHEME

The Reserve Bank of India on 6<sup>th</sup> April 2018 vide Circular no. BI/2017-2018/155FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 came out with revamp of Lead Bank Scheme. As per the directives the following 'action points' will be implemented by the SLBC Convener Banks and Lead Banks.

1. State Level Bankers' Committee meetings should primarily focus on policy issues with participation of only the senior functionaries of the banks/ Government Departments. All routine issues should be delegated to sub-committee(s) of the SLBC.

#### Status/Suggestions-

- (i) Sub-committee is required to discuss the issues in depth.
  - (ii) Convenor of the sub-committee should collate information/data from various sources and prepare comprehensive agenda note with data for fruitful discussions.
  - (iii) It is observed that minutes of the sub-committee meeting(s) do not release on time. It should be released within 7 days after the meeting.
2. A Steering Sub-committee should be constituted in the SLBC to deliberate on agenda proposals from different stakeholders and finalise a compact agenda for the SLBC meetings. Typically, the Sub-Committee could consist of SLBC Convenor, RBI & NABARD representatives & senior State Government representative from the concerned department, e.g. Finance/ Institutional Finance and two to three banks having major presence. **Other issue-specific sub-committees may be constituted as required.**

#### Status

Presently, there are following sub-committees of SLBC-M.P.

Sr.	Name of the Sub-committee	Convenor Bank
1	Agriculture	State Bank of India
2	Recovery	State Bank of India
3	Housing	Central Bank of India
4	Scheduled Tribes	Central Bank of India
5	Low CD Ratio	Union Bank of India
6	Self Help Group	Allahabad Bank
7	Industry	Punjab National Bank
8	Education	Canara Bank
9	MSME & RSETI	Bank of India

#### Suggestions-

- (i) Financial inclusion is the government's core focus area. There is a need to form a sub-committee on Financial Inclusion. It is proposed to assign the responsibility to Central Bank of India.
- (ii) New topics on "Market Intelligence Issues" viz. Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public, Banking Related Cyber Frauds, phishing, etc., Instances of usurious activities by lending entities in the area, cases of over indebtedness, Credit related frauds by borrower groups etc. have been added in the model agenda of SLBC. A sub-committee may be formed to review such issues.

3. The corporate business targets for branches, blocks, districts and states may be aligned with the Annual Credit Plans (ACP) under the Lead Bank Scheme to ensure better implementation. The Controlling Offices of the banks in each state should synchronize their internal business plans with the ACP under Lead Bank Scheme.

**Suggestions-** All Banks to converge ACP in their Annual business Goals.

4. In order to maintain, the integrity & timeliness of the data submitted by banks, the relevant data must also be directly downloadable from the CBS and/ or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. Necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.

**Status/Suggestions-**

- (i) SLB-MP is pioneer to implement such functionality and it is already available on the website.
  - (ii) All Banks should approach respective corporate office to develop requisite MIS for SLBC data.
5. To strengthen the BLBC forum which operates at the base level of the Lead Bank Scheme, it is necessary that all branch managers attend BLBC meetings and enrich the discussions with their valuable inputs. Controlling Heads of banks may also attend a few of the BLBC meetings selectively.

**Status/Suggestions-**

- (i) All banks should issue directives to their branches to participate in BLBC meetings necessarily.
  - (ii) Controlling Heads of banks may also attend a few of the BLBC meetings.
6. Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training.

**Status/Suggestions-**

- (i) A sub-committee on MSMEs & RSETIs is already in existence under the Convenorship of Bank of India. Bank of India may continue as Convener and convene meetings on quarterly basis.

**In addition to above the Reserve Bank of India vide letter no. FIDD.CO.LBS.No.3134/02.01.001/2017-18 dated April 06, 2018 requested NABARD to initiate the following measures.**

- (i) To undertake a study/prepare on the impact of the Potential linked Plans (PLPs) on Branch/Block Credit Plan & Annual Credit Plan targets/Achievements.
- (ii) PLPs should be more focussed and implementable so that banks can utilize it more gainfully while preparing Branch/Block Credit Plan.
- (iii) PLPs should emphasize on promotion of sustainable agriculture practices suitable to local conditions. While preparing the PLPs, the focus must be on identifying processes and projects that

- a) reduce the carbon foot-print,
- b) prevent the overuse of fertilizers
- c) ensure efficient utilization of water and
- d) address agricultural pollution issues.

- (iv) The plans must also focus on promoting innovative farming systems.
- (v) The Block is the base for the development process in a district. Therefore, Block Level Bankers' Committee (BLBC) must be strengthened. Participation of District Development Managers (DDMs) of NABARD in BLBC to ensure better and more meaningful discussions for the development of the Block.

**NABARD is requested to undertake the study and submit report by 30<sup>th</sup> June 2018 to SLBC.**

**The agenda is put up for discussions.**

## AGENDA NO-9

### INTEGRATION OF LAND RECORDS WITH BANKS

#### Background

Timely sanctioning and disbursal of loans are a part of achieving the objectives of “Doubling the farmers’ income by 2022”. In order to secure the advances, banks obtain collateral security on aggregate agriculture advance of more than Rs.1.00 lakh. Banks create the charge on land which is being offered by the farmer for getting farm credit. After repaying the entire dues by the farmer, bank further releases the property on the request of the borrower.

In the current system, it takes time for registering the charge on land, causing delay in disbursal of loans. Besides this following issues are being faced by the banks;

#### Issues

- a) It has been observed that in many cases, bank’s charge is being removed without prior consent of the lender.
- b) In the case of sale of land having bank’s charge, during the mutation, bank’s charge is not migrated.
- c) During ancestral agriculture land division between family members already having bank’s charge on parent land, in many cases, bank’s charge is not migrated on all the divided lands etc.

The matter of “integration of land record with banks” has been raised by SLBC with the State Government from time to time. SLBC vide its letter dated 28<sup>th</sup> March 2018 to the Commissioner Land Record has given the following suggestions:

#### Suggestions

1. Sanctioning authority of loans i.e. Branch Manager should be given the rights to raise requests for creating/deleting charge on land.
2. There should have time limit for approval of request. If it does not take place within the prescribed time line, it should be approved automatically.
3. Banks should be given a chance to verify and create their charge in the existing accounts. In case of multiple finance, charge of all such banks should be registered.
4. In the case of “Division of land or Mutation”, if there is Bank’s charge on parent Khasra, it should also be migrated on others.
5. The benefits of this system is to provide hassle free loans to the farmers, to save time in disbursement of loans, curbing multiple financing and also the fraud. This system needs to be linked with the Sub Registrar office so that it could prohibit the sale/purchase of properties already mortgaged with the banks.
6. Once the maker makes the correction in Khasra, the printing of the record should not be allowed without approval of the checker.
7. Loans financed by the cooperative banks should also be brought under the purview of registration of record into the portal to restrain multiple financing etc.

The State Government has given importance to the request and suggestions of SLBC and a new software is being developed to provide hassle free loans to the farmers. **Draft details of the mortgage module are as mentioned below:**

## MORTGAGE MODULE

### 1. Current Status of Land Records computerization in Madhya Pradesh:

- a. The Land Records for the entire State has been computerized.
- b. There are two IT systems currently functional for land records management
- i. NIC's Bhu-abhilekh: Offline software that is being phased off
- ii. WebGIS: Online land records management system which is being rolled out across the State.
- c. The entire State would be start using WebGIS in a period of six months.
- d. The mortgage module will be rolled out in WebGIS. For non-WebGIS districts the creation of mortgage would follow the current process.

### 2. Registration of banks:

- a. Any bank can apply for registration in WebGIS and would also submit a written application to the LBO.
- b. The Lead Bank Officer of the District would approve the onboarding of the Bank on WebGIS and approve the user credentials.

### 3. Functionalities to be available for banks:

- a. Request for creation or removal of charge
- b. Viewing and downloading certified copies of land records
- c. Dashboard and MIS.
- d. Analytical reports on crops grown, production and productivity
- e. Notifications regarding proceeding application/registration of proceeding for change in land records of mortgaged lands.
- f. Submission of claims and objections in proceedings related to change in land records of mortgaged lands.

- g. Once approved the bank branch would be able to place requests for creation of charge.
- h. Access to information on crops cultivated by the cultivators.

### 4. Request for creation or removal of charge:

- a. The process would be different for registered and un-registered mortgage
- b. *Registered Mortgage:*
  - i. When a mortgage deed is registered in the sub-registrar's office, an application for creation of a charge of mortgage would be automatically created in WebGIS.
  - ii. An acknowledgement would be delivered to the parties to mortgage at the time when they collect the copy of the registered deed. The acknowledgement would also have a unique ID for the application and the service charges for creation of mortgage.
  - iii. Once, the fees is paid the charge would be created within two days.
  - iv. A copy of the land records will be made available to the bank through its login.

### 5. Unregistered mortgage:

- i. Application in prescribed format would be filled online in WebGIS
- ii. Both the Bank official and Loanee would have to authenticate themselves through aadhaar authentication and pay the required fees online.
- iii. Application would be forwarded to the Revenue Dept officials
- iv. Revenue department officials will create a charge in two days after conducting an enquiry to identify the veracity of the bhumiswami.
  - b. *Removal of charge of mortgage*
    - i. Applicant will submit application for removal of charge of mortgage
    - ii. NOC would be sought from the bank through WebGIS.

- iii. In case bank gives NOC, the charge will be removed.
- iv. In case bank doesn't give NOC, it will have to submit a reply detailing the reasons for not providing NOC.
- v. The Presiding Officer of the court would decide on this matter after considering information provided by both parties.

#### **6. Dashboard and MIS.**

- a. Bank would be able to link the records of all the land for which mortgage has been created in its favour with its account.
- b. Details such as applications for creation of mortgage and decision of the Revenue Dept Officials on can be viewed.

#### **7. Viewing and downloading certified copies of land records**

- a. Banks shall be able to view khasra, B-1 and maps through their login
- b. They can also obtain certified copies of the land records through WebGIS.

#### **8. Information on proceeding for changes in land records of mortgage land:**

- a. Notifications would be made available to banks whenever a case for change in the land records of mortgaged land is registered.
- b. Mechanism for submission of claims and objections online would be made available for banks.
- c. Case status and decision of the competent authority will be made available to banks.

#### **9. Financial model**

- a. WebGIS is a PPP project based on revenue from sale of extracts of land records.
- b. Hence, an amount approved by Government shall be levied for the various services offered.

**The State Government is requested to start module of on-line charge creation at the earliest.**

**The matter is put up for discussions.**



## AGENDA NO-10

### REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN OFFY 2017-18

Number in actuals and amount in crores

Sr. No.	Sector	FY 2016-17			Financial Year 2017-18				
		Target	Achie.	Achi. %	Target		Achievement		Achi. %
		Amt.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	<b>Agriculture</b>	<b>80988</b>	<b>64162</b>	<b>79</b>	<b>3700878</b>	<b>94868</b>	<b>4058183</b>	<b>60882</b>	<b>64</b>
1a	Farm Credit	75927	60077	79	3418692	88374	4023139	56469	64
1b	Crop loan out of 1a	58521	50034	85	2594512	67229	3399104	46493	69
1c	Agriculture Infrastructure	3184	888	28	187088	3905	11157	614	16
1d	Ancillary Activities	1877	3197	170	95098	2589	23887	3799	147
2	<b>MSME</b>	<b>16123</b>	<b>16516</b>	<b>102</b>	<b>444309</b>	<b>18441</b>	<b>554783</b>	<b>22512</b>	<b>122</b>
2a	Micro Enterprises	*	7928	*	315927	11493	513536	12056	105
2b	Small Enterprises	*	6158	*	21729	2865	29364	7752	271
2c	Medium Enterprises	*	1610	*	11803	1101	2612	2354	214
2d	KVIC	*	44	*	11183	910	2530	108	12
2e	Other under MSME	*	777	*	83667	2072	6741	243	12
3	Export Credit	425	219	51	2518	529	97	282	53
4	Education	1435	373	26	28775	1138	18463	362	32
5	Housing	5948	3584	60	188147	6996	104960	3428	49
6	Social Infrastructure	3914	23	1	90492	1410	454	105	7
7	Renewable Energy	271	17	6	31470	356	24	10	3
8	Others	0	2784	*	118795	3141	153193	2596	83
9	<b>Total Priority Sector</b>	<b>109104</b>	<b>87678</b>	<b>80</b>	<b>4605384</b>	<b>126879</b>	<b>4890157</b>	<b>90177</b>	<b>71</b>
10	Total Non-Priority Sector	3252	27498	846	156715	5076	670018	58683	1156
11	<b>Total Credit Plan (9+10)</b>	<b>112356</b>	<b>115176</b>	<b>103</b>	<b>4762099</b>	<b>131955</b>	<b>5560175</b>	<b>148860</b>	<b>113</b>

\*No targets

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

#### HIGHLIGHTS

- The potential credit outlay FY 2017-18 for priority sector lending was estimated as Rs. 126879 crore, with an increase of 16.29% over the projections of the previous financial year.
- As against the target of Rs 1,31,955 crore (priority & non-priority), under Annual Credit Plan for FY 2017-18, an amount of Rs 1,48,860 crore was disbursed during FY 2017-18, recording an achievement of 113% above than corresponding period of last year, which was 103%.
- The Banks disbursed Rs 90177 crore to the priority sector as on March-18 against the target of Rs 126878 crore with achievement index of 71%, which is below the achievement of 80% during corresponding period of previous financial year.
- The Banks disbursed Rs 60882 crore as on March 31, 2018 to the agriculture sector against the target of Rs 94868 crore and achieved 64% of the target as against the achievement of 79% during same period of FY 2016-17. Achievement of Commercial banks, regional rural banks & cooperative banks were 75%, 55% & 65% respectively during March-18 quarter of current fiscal.

- Crop loans outlay of Rs. 67229 crores for FY 2017-18, constitutes a major share (51%) in the credit plan. The credit flow to
- Banks performed well under Ancillary activities category and achieved 147% of the targets. Loans up to Rs. 5 crore to co-operative societies of farmers, Loans for setting up of Agri-clinics and Agribusiness Centres, Loans for Food and Agro-processing up to an aggregate sanctioned limit of Rs100 crore per borrower, Loans to Custom Service Units, loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) etc. come under ancillary activities.
- Against the allocation of Rs 6996 crore credit for the housing sector (priority sector), the credit off take was Rs 3428

this sector was Rs 46493 crore with achievement of 69% during FY 2017-18.

crore at the end of third quarter of current fiscal and achievement index was 49%.

- Under MSME (priority sector), banks disbursed Rs. 22512 crores during FY 2017-18 as against the target of Rs. 18441 crores and achieved 122% of the target higher than the achievement of 102% during same period of previous financial year.
- Performance under Social Infrastructure & Renewable Energy sectors are yet to be picked up as achievement during 2017-18 was only 7% & 3% respectively.

### Agency wise ACP performance FY 2017-18 up to March 31, 2018

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achiev.	Achi. %	Target	Achiev.	Achi. %	Target	Achiev.	Achi. %
<b>CBs</b>	59900	42905	72	16738	21865	131	88786	71330	80
<b>RRBs</b>	12001	5150	43	940	618	66	13858	5969	43
<b>Co-Ope.</b>	22966	12826	56	765	28	4	24237	12878	53
<b>Total</b>	<b>94868</b>	<b>60881</b>	<b>64</b>	<b>18442</b>	<b>22512</b>	<b>122</b>	<b>126880</b>	<b>90177</b>	<b>71</b>

- Data shows that CBs (Commercial Banks) disbursed Rs. 42905 crore, 21865 crore and Rs. 71330 crore under agriculture, MSMEs and priority sector and achieved 72%, 131% and 80% of the targets respectively. While RRBs could achieve only 43%, 66% & 43% and cooperative banks could achieve 56%, 4% and 53% in these sectors respectively.
- RRBs & cooperative banks need to give a serious thought to the issue and increase finance to agriculture sector as they are among the drivers of agricultural credit in the State, which is primarily an agrarian economy.

**This issue is presented for discussion.**

## **AGENDA NO-11**

### **GOVERNMENT SPONSORED SCHEMES**

#### **MUKHYA MANTRI KRISHAK UDYAMI YOJANA (AMENDMENT)**

This scheme has been launched for farmer's son/daughter to establish agriculture based/allied a new unit under manufacturing, service and retail sectors. The Government of Madhya Pradesh vide their letter dated 23.04.2018 amended the scheme as under:

**Project cost-** Rs. 50,000/- to 2 crores

#### **Eligibility**

- *Age-* 18-45 years
- *Educational Qualification-* Minimum 10<sup>th</sup> pass
- *Eligible unit* under Manufacturing, Service and Retail sectors

#### **Implementing agencies**

The scheme will be implemented by 12 departments of the State Government.

Other features/criteria are as given below:

- **Financial assistance**
  - a) Margin money-
    - 15% of the project capital cost (Max 12 lakh) for General category
    - 20% of the project capital cost (Max 18 lakh) for BPL category
  - b) Interest subsidy-6% per year of the project capital cost for women & 5% per year for others for 7 years (max 5 lakh per year)
  - c) CGTMSE Guarantee fees-At the prevailing rate for 7 years.
- Farmer's son/daughter will be those whose parents or self-have agriculture land and he/she is not an income tax payer.

**This amendment is put up for adoption by the house.**



Number of beneficiaries

**MukhyaMantriYuvaUdyamiYojana (MMYUY)**

Year	Target	Disbursement	Achievement %
2014-15	1000	995	100
2015-16	1500	1510	101
2016-17	2000	2030	102
2017-18	1750	1650	94

**MukhyaMantriSwarojgarYojana (MMSY)**

Year	Target	Disbursement	Achievement %
2014-15	31600	32611	103
2015-16	54000	54318	101
2016-17	68000	68386	101
2017-18	74400	73467	99

**MukhyaMantriArthikKalyanYojana (MMAKY)**

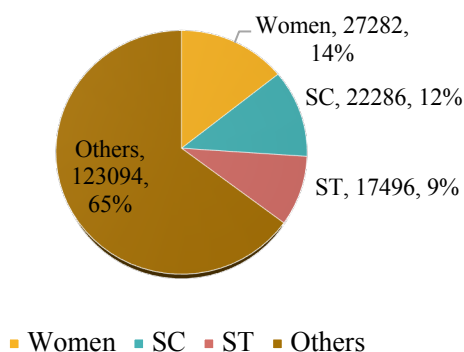
Year	Target	Disbursement	Achievement %
2014-15	20700	17953	87
2015-16	16000	17848	112
2016-17	30000	31079	104
2017-18	36100	35477	98

**Total (all 3 Self Employment Schemes)**

Year	Target	Disbursement	Achievement %
2014-15	53300	51559	97
2015-16	71500	73676	103
2016-17	100000	101495	102
2017-18	112250	110594	99

**CATEGORY WISE NUMBER OF BENEFICIARIES DURING FY 2017-18 UNDER MMYUY, MMSY AND MMAKY**

Mukhya Mantri Self Employment Generation Schemes



### PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAAME (PMEGP) FY 2017-18

Agency	Target			Achievement			Achievement % in MM utilization
	No.	Margin Money (M.M.)	No. of Employment	No.	Margin Money (M.M.)	No. of Employment	
KVIC	1138	22.76	9104	350	15.84	2800	70
KVIB	1138	22.76	9104	449	18.03	3592	79
DIC	1518	30.35	12144	1019	42.73	8152	141
<b>Total</b>	<b>3794</b>	<b>75.87</b>	<b>30352</b>	<b>1818</b>	<b>76.6</b>	<b>14544</b>	<b>101%</b>

### NATIONAL RURAL LIVELIHOOD MISSION (NRLM) FY 2017-18

Amount in crore		
Particulars	Number	Amt.
Target	49481	550
Cases submitted	54080	905
Sanctioned	43840	717
Disbursed	39224	616
Achievement% (Disbursed amount)		112%

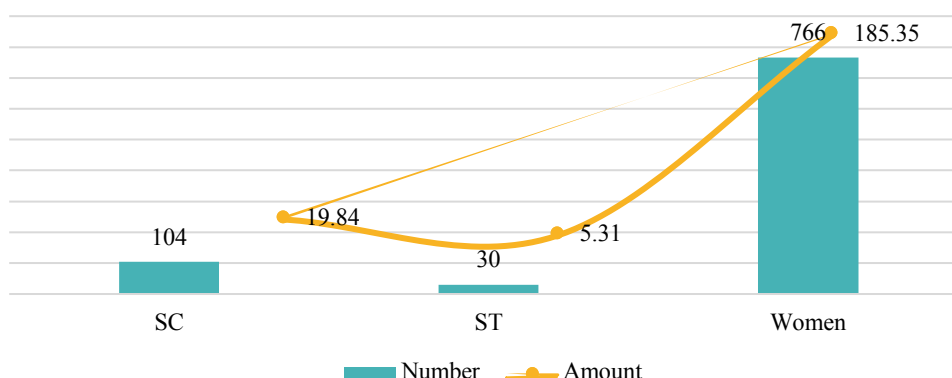
### PRADHAN MANTRI MUDRA YOJANA (PMMY) FY 2017-18

Bank's Type	Target	SHISHU		KISHORE		TARUN		TOTAL		Achie %
	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt.	Amt.
Public Sector Banks	5000	65260	158	91575	2084	29481	2101	186316	4343	87
Private Sector Banks	752	507675	1462	42578	607	4468	260	554721	2329	310
Regional Rural Banks	675	20153	82	12533	170	893	56	33579	308	46
<b>BANK'S TOTAL</b>	<b>6427</b>	<b>593088</b>	<b>1702</b>	<b>146686</b>	<b>2861</b>	<b>34842</b>	<b>2417</b>	<b>774616</b>	<b>6980</b>	<b>109</b>
Micro Finance Companies	3283	1457131	3699	2506	19	4	0	1459641	3718	113
Small Finance Banks & NBFCs	*	463860	1053	34805	686	6165	411	504830	2150	-
<b>GRAND TOTAL</b>	<b>9710</b>	<b>2514079</b>	<b>6454</b>	<b>183997</b>	<b>3566</b>	<b>41011</b>	<b>2828</b>	<b>2739087</b>	<b>12848</b>	<b>132</b>

Bank wise list is given in Table no.27

## STANDUP INDIA SCHEME FY 2017-18

Sanctioned number in actual & amount (crore) during FY 2017-18



*District wise performance is shown in Table no.28*

## PRADHAN MANTRI AWAS YOJANA-URBAN-CREDIT LINKED SUBSIDY RELEASE STATUS

Particulars	Cumulative up to 31.03.2017	2017-18	Cumulative up to 31.03.2018
No. of cases for (Banks & HFCs)	1874	6595	9469
Subsidy released Rs. in crores	32	129.22	161.22

*Financial institution wise status is shown in Table no.29*

## ISSUES RELATED TO GOVERNMENT SPONSORED SCHEMES

- One of the implementing agencies of government sponsored schemes i.e. DIC has developed an on-line portal for processing the loan applications under Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana, Mukhya Mantri Arthik kalyan Yojana & Mukhya Mantri Krishk Udyami Yojana. Banks are requested to instruct their respective branches to process the loan applications of these schemes through MP On-line Portal.
- Presently only three private sector banks viz. Axis Bank, ICICI Bank & Tamilnadu Mercantile Bank have on boarded on MP On-line portal . Remaining private sector banks are requested to share the data with MP On-line to on-board the same.

**The matter is placed for information/discussion.**

## **AGENDA NO-12**

### **OPENING OF “BANKING OUTLETS” IN VILLAGES HAVING POPULATION 5000 AND ABOVE**

- Out of 47 identified villages population more than 5000 and not having “Banking Outlet”, 43 centres have been covered by banks at the end of March 31, 2018. 14 Centres have been covered through brick and mortar branches and 29 centres have been covered through Banking Outlets manned by business correspondents.
- 4 centres namely Manhad, Goara, Rahabali Ubari and Jawasain in Bhind district still remain to be covered. PNB informed that the BC Agents shall be deployed at all the four centres as per the revised definition of ‘Banking Outlet’ of RBI at the earliest.
- Further, Department of Financial Services, Government of India vide letter F.No.20/57/2010-FI dated 16 April 2018 issued a letter to all SLBC Convenors. Referring para 6.1 of the circular of Reserve Bank of India dated 18.05.2017 on “Rationalization of Branch Authorization Policy”, it is mentioned that

"As per extant guidelines of RBI, domestic Scheduled Commercial banks, specifically restricted from providing general permission to open banking outlets, are permitted to open fixed point Business Correspondent outlets in rural areas without obtaining RBI permission. Further, such bank not having general permission for opening banking outlets may obtain prior approval from RBI."

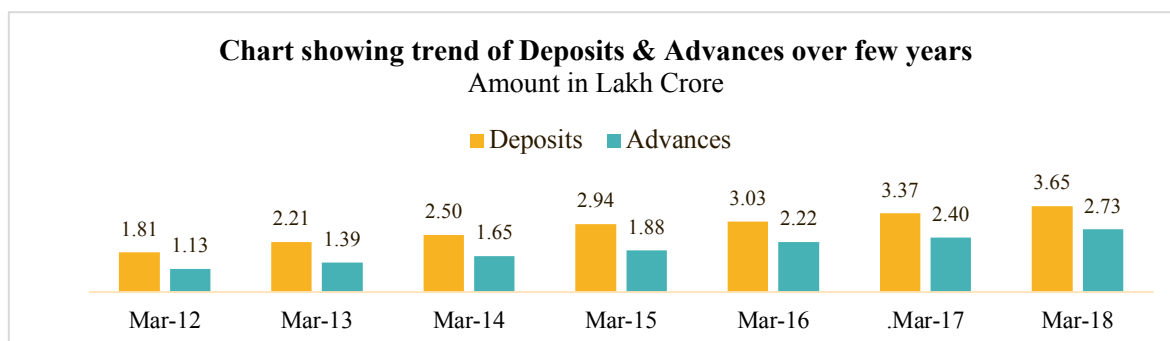
**The matter is placed for discussion.**

## AGENDA NO-13

### CREDIT DEPOSIT RATIO

Amount in crore					
SR.	IMPORTANT INDICATOR	Ma-17	Mar-18	Y-o-Y variation	Y-o-Y variation %
	<b>ALL BANKS</b>				
<b>1</b>	(i) Aggregate Deposits	336950	365432	28482	8.45
	(ii) Bank Credit	240064	272924	32860	13.69
<b>2</b>	<b>SCHEDULED COMMERCIAL BANKS(SCBs)</b>				
	i. Aggregate Deposits	295728	324203	28475	9.63
	ii. Bank Credit	197260	229915	32655	16.55
	iii. Aggregate Deposits, All India	10757690	11475280	717590	6.67
	iv. Bank Credit, All India	7841470	8650680	809210	10.32
	v. CD Ratio of SCBs, All India	72.89	75.39	2.49	2.49
	vi. CD Ratio of SCBs in M.P.	66.70	70.92	4.21	4.21
<b>3</b>	<b>Credit Deposit Ratio (Percent)</b>				
	Commercial Banks	67	71	4.21	4.21
	Regional Rural Banks	57	59	2.38	2.38
	Cooperative Banks	146	146	0.18	0.18
	All Banks	71	75	3.69	3.69
	All Banks as per credit place of utilisation	74	78	3.6	3.6

- On a year-on-year (y-o-y) basis, aggregate deposits grew at the rate of 8.45% and bank credit grew at the rate of 17.55% (y-o-y).
- Annual growth rate in aggregate deposits of Scheduled Commercial Banks was 9.63%, whereas it was 16.55% for credit as on March 31, 2018.
- The credit-deposit (C-D) ratio of all SCBs in the state increased to 71 during March- 2018 from 67% a year ago.
- CD ratio of the state increased from 71% a year ago to 75% during March-2018.
- Including the credit, which has been financed from outside the state but it is being utilized in the state, the CD ratio comes to 78% during March 2018. An amount of Rs 10647 crore credit is being utilized in the state.



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



## DISTRICTS WITH CD RATIO BELOW 40% AS ON 31.03.2018

Amount in crores

Sr.	Districts	Lead Bank	Deposits		Advances		Variation		CD Ratio%*	
			Mar-17	Mar-18	Mar-17	Mar-18	Dep.	Adv.	Mar-17	Mar-18
1	ANUPPUR	CBOI	3169	3318	598	616	149	18	18.87	18.57
2	DINDORI	CBOI	885	1074	321	341	189	20	36.27	31.75
3	MANDLA	CBOI	2521	3015	889	964	494	75	35.26	31.97
4	SHAH DOL	CBOI	3383	3698	1069	1192	315	123	31.60	32.24
5	SINGRAULI	UBI	7841	8203	2047	2139	362	92	26.11	26.08
6	TIKAMGARH	SBI	3069	3449	1118	1319	380	201	36.43	38.24
7	UMARIA	SBI	1751	1832	417	497	81	80	23.81	27.12

District wise deposits, advances & CD Ratio as on 31.03.2018 is shown in Table no. 3(ii)

- The CD ratio of Anuppur, Dindori, Mandla, Shahdol, Umaria & Singrauli districts has been reported below the benchmark historically. Tikamgarh district being near to 40% mark migrates both ways.
- A special DCC meeting was conducted in Umaria district on 27.04.2017 to draw monitor able action points to increase the credit deposit ratio. Year on year increase in advances reported Rs 80 crore as on March 31, 2018.
- Special Sub Committees have been formed in Dindori and Mandla districts on 26.02.2018 and 28.02.2018 respectively.
- District Shahdol held DCC meeting on 21.03.2018 and prepare Monitorable Action Points (MAPs).
- The concerned districts have been taking special initiatives to overcome the issue of low CD ratio in the past. But, these did not yield the desired result.
- **There is a Sub-Committee of the SLBC to tackle this issue. Convener of the Sub-Committee is Union Bank of India. UBI should take lead to hold meetings regularly.**

**This issue is presented for discussion.**

## AGENDA NO-14

### FINANCIAL INCLUSION

Status as on 31.03.2018

Number & amount in lac

<b>[A] Operative CASA (Current Accounts &amp; Savings Accounts)</b>	<b>Mar-17</b>	<b>Mar-18</b>	<b>Y-o-Y variation</b>	<b>Y-o-Y variation %</b>
<i>No. of operative CASA bank a/c</i>	521	598	77	14.78
<i>No. of a/c seeded with Aadhaar</i>	358	503	145	40.50
<i>Aadhaar seeding %</i>	68.74	84.11	15.37	15.37
<i>No. of Aadhaar authenticated CASA</i>	*	293	*	*
<i>% of Aadhaar authenticated CASA</i>	*	49.00	*	*
<i>No. of a/c seeded with mobile no.</i>	309	385	76	24.6
<i>Mobile seeding %</i>	59.42	65.59	6.17	6.17
<b>[B] PMJDY Accounts</b>				
<i>No. of PMJDY Accounts</i>	249	273	24	9.64
<i>Balance held in the accounts</i>	283274	368235	84961	29.99
<i>Average Bal. in the accounts (Rupees actual)</i>	1140	1349	209	18.32
<i>No. of Zero Balance a/cs</i>	67.79	19.47	-48.32	-71.28
<i>% of Zero Balance accounts</i>	27.27	7.13	-20.14	-20.14
<i>No. of Aadhaar seeding</i>	160	214	54	33.75
<i>Aadhaar seeding %</i>	64.47	78.39	13.92	13.92
<i>RuPay card issued</i>	180	195	15	8.33
<i>RuPay card issuance %</i>	72.27	71.43	-0.84	-0.84

Bank wise status on Aadhaar Authentication is given in table no-31

- As on 31<sup>st</sup> March 2017, there were 5.21 crores operative CASA accounts including PMJDY accounts, which increased to 5.87 crore during a year as on March 31, 2018. 24 lakh PMJDY accounts increased during a year and the total such accounts were 2.73 crore as on March 31, 2018.
- Out of total operative CASA accounts, percentage of Aadhaar and mobile seeding was 84% and 66% respectively.
- In PMJDY accounts, percentage of Aadhaar seeding was 78%.
- 7.13% PMJDY accounts are still inoperative and there was no balance in these accounts as of March 31, 2018. However, it is reduced from previous year.
- Total balance in PMJDY accounts was increased to Rs. 3682 crores as of March 31, 2018 from Rs. 2833 crore a year ago. Average balance per account comes to Rs. 1349/- as on 31.03.2018.
- During current fiscal, 24 lakh new PMJDY accounts were opened.
- As of 31.03.2018, Aadhaar authentication percent on CASA accounts were 53%.

#### EXTENSION FOR SUBMISSION OF AADHAAR AND PERMANENT ACCOUNT NUMBER

Ministry of Finance (Department of Revenue) vide its Gazette notification dated 31<sup>st</sup> March 2018, circulated the following order in respect of Aadhaar b and Permanent Account Number (PAN) seeding with the account.

G.S.R. 314(E).—whereas the Hon'ble Supreme Court, vide its interim order dated 13<sup>th</sup> March, 2018 in the case of Justice K.S. Puttaswamy (Retd.) & Anr. V. Union of India, W.P. (Civil) 494/2012 etc. (Aadhaar Cases), has extended the last date for linking Aadhaar with existing bank accounts from 31.03.2018 till the final judgment of the case.

## **“GRAM SWARAJ ABHIYAN” CAMPAIGN FROM 14<sup>TH</sup> APRIL 2018 TO 5<sup>TH</sup> MAY 2018**

As per directives of Department of Financial Services, Government of India “Gram Swaraj Abhiyan” campaign organised in the state from 14.04.2018 to 05.05.2018. Banks were requested to ensure the following for achieving saturation in the selected villages (404 villages in Madhya Pradesh) in the state during the campaign period.

- All unbanked adults are to be covered under PMJDY account.
- All un-insured eligible persons are to be covered under PMSBY & PMJJBY as per targets.
- Activate the existing inactive Jan-Dhan accounts, if any etc.

The base branch managers of respective Sub Service Areas and the LDM conducted survey in the villages. The targets set vis-à-vis achievements are as given below:

<i>No. of Beneficiaries</i>			
<b>Scheme</b>	<b>Set Target</b>	<b>Achievement</b>	<b>Achievement %</b>
PMJDY	50366	56811	113%
PMSBY	51771	59743	115%
PMJJBY	30823	32649	106%

### **DEPLOYMENT OF ADDITIONAL BC IN LOCATIONS NOT HAVING BANKING FACILITIES WITHIN 5 KM AND AT LOCATIONS WHEREVER IT IS VIABLE WITHIN SUB SERVICE AREA (SSA).**

During PMJDY campaign in 2014, all 54903 villages across the state have been mapped with various banks according to the service area of each bank to have at least one fixed point banking outlets/Business Correspondents catering to 1000-1500 households preferably within the radius of 5 km, called as Sub Service Area. There are 11864 Sub Service Areas (SSAs) in the state and all are covered.

Out of 11864 SSAs, 1521 SSAs are covered through brick and mortar branches. In rest of the SSAs, 10343 Business Correspondents (BCs) are providing basic banking services i.e. opening of bank accounts, cash deposits, cash withdrawal, transfer of funds, balance enquiries, Aadhaar seeding etc. The BC may cater his/her services to the neighboring villages in his area.

Department of Financial Services, Government of India vide their letter F.No. 21(23)/2014-FI (Mission) 347323 dated 17.05.2018 issues following instructions.

- There is immediate need for deployment of BC at inactive locations. Banks to ensure that all BCs are function in respective SSAs. In case of inactive location, BC should be deployed by 31.05.2018.
- District Level Implementation Committee (DLIC) headed by District Collector may decide to choose a Ration shop, a fertilizer shop or SHG member as BC in identified locations.
- Issue of viability of existing BC may also be discussed and as decided in DLIC, the committee can allot the BC points to any bank if SSA bank is refusing to deploy BC in reasonable time frame.

## KEEPING BIO METRIC DEVICE IN ALL BANK BRANCHES

The department of Tribal Affairs has undertaken an exercise to link bank accounts to link bank account of tribal beneficiaries with Aadhaar number. Pilot programme has been started in Balaghat district. It has been reported that Aadhaar enrolment work and also e-KYC facility have not been installed in all bank branches.

All banks are requested to install bio-metric device in all their respective branches so that e-KYC operation can be done smoothly.

## SOCIAL SECURITY SCHEMES-STATUS AS ON 31.03.2018

SCHEME	Number of beneficiaries in actual			
	Mar-17	Mar-18	Y-o-Y	Y-o-Y
			VARIATION	VARIATION %
PMJJBY	1552036	1841072	289036	19%
PMSBY	6596887	7474296	877409	13%
APY	199452	523393	323941	162%
<b>TOTAL</b>	<b>8348375</b>	<b>9838761</b>	<b>1490386</b>	<b>18%</b>

District wise status on PMJJBY & PMSBY is given in Table no-30

## PERFORMANCE OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)

- The 50 Rural Self Employment Training Institutes (RSETIs) and 1 RUDSETI in the State, an initiative of Ministry of Rural Development (MoRD), are imparting training and skill up-gradation to rural youth encourage towards entrepreneurship development.
- The Reserve Bank of India in its circular dated 6<sup>th</sup> April 2018 issued the following instructions:
  - a) Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level.
  - b) Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises.
  - c) RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and

the potential of the region for necessary skill training and skill up gradation of the rural youth in the district.

### Performance highlights of RSETIs in the State as on 31.03.2018 FY 2017-18

- There was a target of 1231 number of programmes for financial year 2017-18, out of which 1342 training programs were conducted during the year.
- Out of the target of total 35570 trainees for FY 2017-18, 36179 candidates were trained up to 31.03.2018.
- Out of total trained candidates, 7636, 8141&24210 were from SC, ST and BPL categories respectively.
- Since inception, 6919 programmes have been conducted wherein, 191022 candidates were trained. Out of these, 128733 candidates are settled and settlement ratio was 67.39%.

## AGENDA NO-15

### ENAGAGEMENT OF LEAD DISTRICT MANAGERS (LDMs) IN ACTIVITIES OTHER THAN PRESCRIBED BY RBI

In order to implement government sponsored schemes and to have better coordination between the government and the banking fraternity, the “Lead Bank Scheme” was introduced by the RBI under which the Banks are supposed to appoint Lead District Manager in each district. The scheme is working successfully across the country.

The effectiveness of Lead Bank Scheme generally depends upon the dynamism of District Collector and Lead District Manager. RBI in their master circular has clearly defined the role of LDMs, which has been enclosed hereto. As per the scheme, the LDM is expected to undertake leadership for coordinating the efforts of credit institutions and government agencies.

**Of late, it has been observed that along with the coordination job, LDMs are also made to work for complaint redressal. The State Government has brought in a very comprehensive grievance redressal mechanism through Chief Minister's help line wherein the different levels of redressal of complaints have been defined by the government. The first level of redressal is L-1 and for all complaints related to activities, the LDM is made grievance redressal officer at Level-1.**

Due to vast network of bank branches and large number of schemes under implementation, the volume of complaints received is huge and the time period allotted to the L-1 officer for redressal is 7 days. As such, major chunk of the LDM's time is being consumed in grievance redressal and in the

process, the main focus on coordination and developmental activities in the district gets impaired.

Time and again, this issue has been taken up with Directorate of Institutional Finance of the state government and other appropriate forum. But, it is yet to be resolved.

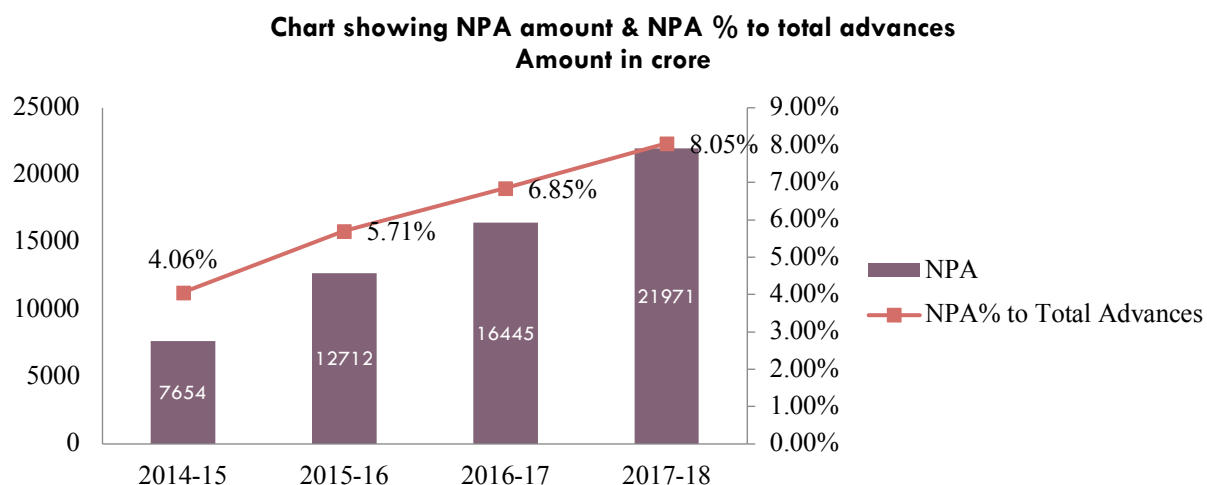
We suggest that under the grievance redressal mechanism (CM Help Line), the government may assign the role of L-1 officer to an officer of the concerned department of the government whose schemes are being financed by the Banks. This will not only help quick disposal but will also enable the LDMs to concentrate on their primary role of coordination between different stake holders for successful implementation of various schemes. However, the LDM will continue to provide grievance redressal to the extent possible at DLCC meetings.

**All the LDMs have been raised a serious concern about this arrangement and find as a hindrance to their job role as defined in the LBS scheme. During last SLBC meeting the said matter was also flagged. The State Government had assured to resolve the issue at the earliest. However, it could not be brought to logical end.**

**The matter is placed for discussion.**

## AGENDA NO-16

### NON-PERFORMING ASSETS (NPAs)



### SECTOR WISE NPA

(Amount in crores)

Sector	Mar-17	Mar-18	Y-o-Y variation	Y-o-Y variation %	Total exposure O/s as on 31.03.18	% NPA of the portfolio
Agriculture	7398	8908	1510	20.41	99393	8.96
MSME	3220	4049	829	25.73	52518	7.71
Education	110	119	9	8.37	1911	6.24
Housing	539	895	356	66.05	19521	4.58
Others	575	613	38	6.67	1739	35.27
Priority Sector	11842	14584	2742	23.15	175082	8.33
Non-Priority	4601	7387	2786	60.56	97842	7.55
<b>Total NPA</b>	<b>16443</b>	<b>21971</b>	<b>5528</b>	<b>33.62</b>		
<b>Total Advances</b>	<b>240064</b>	<b>272924</b>	<b>32860</b>	<b>13.69</b>	<b>272924</b>	<b>100.00</b>
<b>NPA %</b>	<b>6.85</b>	<b>8.05</b>	<b>1.20</b>	<b>1.20</b>		

\*Others include-Social infrastructure, Renewable energy, loans to SHGs/ILGs, Loans to distressed persons other than farmers etc.

### OBSERVATIONS

- Total NPA of banks increased by 34% year on year as on March 31, 2018 as against 29% previous year, showing increase of Rs. 5528 crore y-o-y.
- Agriculture sector at 8.96% NPA of the portfolio was top amongst other sectors, followed by MSME, education and housing sector at 7.71%, 6.24% & 4.58% respectively during March 31, 2018.

## NON-PERFORMING ASSETS UNDER GOVERNMENT SPONSORED SCHEMES

STATUS AS ON 31.03.2018

Amount in crores

Name of the scheme	March-17		March-18		Y-o-Y variation		NPA % of total loan portfolio as on Mar-18	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
MMYUY/MMSY	15915	144	22256	251	6341	108	16%	7%
PMEGP	2999	59	3434	87	435	28	18%	11%
CMRHM	62679	411	94124	632	31445	221	16%	14%
SHGs	13974	61	22193	86	8219	25	19%	9%
MUDRA LOANS	-	-	32787	469*	-	-	4%	6%

\*Excluding MFIs/NBFCs

### OBSERVATIONS

- Increasing delinquencies in government sponsored schemes appear to be on a high side and a matter of concern for the Banks.
- In terms of number of accounts, delinquency ratio is more than 10% of the portfolio, whereas overdue position is also alarming.
- The State government may give a serious thought on this score so that delinquency ratio can be curbed under government sponsored schemes.

### BRISC (BANK RECOVERY INCENTIVE SCHEME) -STATUS

Period from 01.04.2010 to 24.05.2018

Amount in crores

Sr.	Particulars	Number in lac	Amount
1	Submitted by Banks	7.56	10820
2	Forwarded by Their Nodal Dist. Branch(s)	6.62	9243
3	Allotted by District Administration to Revenue Officers	6.13	8523
4	Demand Notice issued by Revenue Officers	4.73	6871
5	Recovery received against Demand Notices	0.33	307
6	Disposed of RRC(s) By District Administration	0.04	25
7	RRC(s) Pending for Disposal	4.69	6565

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

**The matter is put up for discussion.**



## **COMPARATIVE STUDY OF REVENUE RECOVERY CERTIFICATE (RRC) MODEL OF MADHYA PRADESH AND UTTAR PRADESH**

To facilitate the banks in recovery of their dues with borrower, the Government of Madhya Pradesh passed "The Madhya Pradesh LokDhan (ShodhyaRashiyon Ki Vasuli) Adhiniyam in 1987. Purpose was to recover the public money and reutilized for their developments. Of late, it is observed that purpose of the scheme is not getting desired result, which is evident from the above mentioned table.

During last SLBC meeting held on 08.02.2018, effectiveness of RRCs model was discussed, wherein it was informed that the RRC model of Uttar Pradesh is successful and can be replicated in the state. Since Bank of Baroda is the convener of SLBC in the state of U.P., it was requested bank to submit detailed comparative report to SLBC. Report is attached in the agenda note as Annexure-I. Summary of the report is as mentioned below:

- a) There is no major difference in the provision of Laws in both the States. However, some additional features are available in both the states.
- b) The major issue is implementation of the enacted laws on the floor.
- c) The Law of M.P. is quite good but for the lack of implementation of the legal provisions, desired result is not coming forward.

The State government is requested to improve the mechanism of RRC model and help the banks to curb the burden of non-performing assets.

**The matter is put up for discussion.**

## AGENDA NO-17

### EDUCATION LOANS

#### STATUS IN MADHYA PRADESH AS ON 31.03.2018

Average ticket size of education loans up to Rs. 10 lakh was Rs. 2.40 and it was Rs. 9.83 lakh for the loans above Rs 10 lakh as on March 31, 2018. Education loan under priority & non priority sector has shown 7.86% growth over previous year during march 2018. However, it was negative for the loans under priority sector (Up to Rs. 10 lakh).

Total exposure of all banks in Madhya Pradesh to education loans was Rs 2239 crore during previous year, which increased to Rs. 2415 crore as on 31<sup>st</sup> March 2018. Total exposure of banks for education loans above Rs. 10 lakh was Rs 221 crore during previous year, which increased to Rs. 503 crore during march 2018.

Banks face a 6.24% default on this portfolio – that is Rs. 119 crore as on 31<sup>st</sup> March 2018 as against Rs. 110 crore during previous year. Default in the loan below Rs 10 lakh (priority sector) was 6.07% & it was 0.62% for the loans above Rs. 10 lakh as on March 31, 2018.

**Out of total exposure of all the banks to education loans, contribution of Private sector banks is negligible and held the share of only 3.91%. Public Sector Banks have a share of 92.41%.**

Repayment is better in cases of loans above Rs. 10 lakh. Generally, the borrowers of these loans are settled abroad after study, and they get good employment and are able to repay their dues. Also, such loans are backed by collateral security. Students are very mobile. They move away from their place of study and it becomes very difficult to trace them. Looking to these difficulties, IBA has advised to obtain PAN/ Aadhaar details of the borrower/ co-borrower, however, it is not mandatory. Delinquency is highest in the bracket up to Rs 4.5 lakh

Loans to individuals for educational purposes including vocational courses up to Rs.10 lakh irrespective of the sanctioned amount are classified under priority sector.

#### **HIGHER EDUCATION LOAN GUARANTEE SCHEME & HIGHER EDUCATION LOAN SETTLEMENT SCHEME, GOVT. OF MADHYA PRADESH**

The Government of Madhya Pradesh operates a “**Higher Education Loan Guarantee Scheme**” to provide guarantee to meritorious students, who are unable to provide collateral, in case of loans above Rs. 7.5 lakh.

In addition to above, in case of demise/permanent disability of the students, who had taken the education loans and their family is unable to repay the loan, “**Higher Education Loan Settlement Scheme**” is operational to provide reliefs to the family of the student.

#### **FY 2017-18 TARGET VIS-À-VIS ACHIEVEMENT UP TO MARCH 31, 2018**

Directorate of Institutional Finance, Govt. of Madhya Pradesh allocated a target of 15000 cases of Rs. 300 crore for providing higher education loans by bank during current fiscal. As on March 31, 2018, banks sanctioned 18045 number of cases of Rs. 702 crore. Out of which, Rs. 309 crore was disbursed in 17715 accounts and achievement index was more than 100%. For the year 2018-19, a target of 10000 cases of Rs 200 crore has been fixed by the State government for higher education loans.

Bank wise achievement was given in Table no. 18

**This agenda is placed for information**

## AGENDA NO-18

### SELF HELP GROUPS BANK LINKAGES

During the financial year 2017-18, 46439 SHGs were credit linked and 13320 SHGs were savings linked by the banks. In Madhya Pradesh as many as 2.38 lakh SHGs have been savings linked with an outstanding savings amount of Rs. 648 crore and 1.15 lakh have been credit linked with a loan outstanding of Rs 904 crore as on 31 March 2018.

*Bank wise data is shown in the table no. 19*

### Start-up Village Entrepreneurship Development Programme (SVEP)

- SVEP is being implemented in MPSRLM in 3 districts (Barwani, Sheopur & Dindori) of Madhya Pradesh for encouraging rural youth to take up local entrepreneurship programs.
- The objective of SVEP is to provide self-employment to the rural underprivileged group through community managed and structured approach

### CREDIT FACILITY TO MINORITY COMMUNITIES, SC/ST & WOMEN

#### Outstanding & Disbursement to Minority Community

Total outstanding loans to minority community were Rs. 10266 crores to

597565 minority communities as of 31<sup>st</sup> March 2018. Banks have disbursed an amount of Rs. 2811 Crores covering 204033 beneficiaries of Minority Communities during FY 2017-18.

*Bank wise status is shown in Table no. 20 & 21*

#### Outstanding & Disbursement to Scheduled Castes (SC) & Scheduled Tribes (ST)

Total outstanding loans to scheduled caste & scheduled tribe community were Rs. 8967 crores and 6277 crore respectively as on March 31, 2018. During current financial year, 1660 crore and 1324 crore were disbursed to SC and ST communities respectively.

*Bank wise status is shown in Table no. 22 & 23*

#### Outstanding & Disbursement to Women beneficiaries

Total outstanding loans to women were Rs. 25977 crores to 2078470 women beneficiaries as on March 31, 2018. Banks disbursed an amount of Rs. 7569 crores to 853960 women beneficiaries during FY 2017-18.

*Bank wise status is shown in Table no. 24*

**This issue is presented for information.**

## **AGENDA NO-19**

### **OTHER AGENDA**

#### **MDR WAIVER & REVISED BHIM IN CENTIVE SCHEMES**

Ministry of Electronics and Information Technology vide its Gazette Notification dated 27.12.2017 subsidized MDR charges on debit cards/BHIM/UPI/AePS transactions of value less than or equal to Rs 2000/-. Details are as mentioned below:

- a) MDR (Merchant Discount Rate) applicable on debit cards/BHIM/UPI/AePS transactions of value less than or equal to Rs 2000/ will be borne by the Government for a period of two years effective from 01.01.2018 by reimbursement of the same to the acquirer banks so that no MDR is payable by the merchant in respect of such transactions. Accordingly, the banks shall not charge any MDR from merchants for all eligible transactions under this scheme and consequently the consumers will not be overcharged citing MDR as a reason.
- b) MDR charges should not be passed on by the merchants to the consumers while accepting payments through debit cards/BHIM/UPI/Aadhaar Pay
- c) Other terms and conditions would be guided by the above referred notification.

All Banks are requested to comply with the provisions of above mentioned Notification.

**This agenda is put up for information/discussion.**

**ANY OTHER ISSUE WITH PERMISSION OF THE CHAIR**