

# AGENDA 2<sup>ND</sup> MEETING OF STATE LEVEL IMPLEMENTATION COMMITTEE- M.P. ON STAND UP INDIA SCHEME DATED 24.03.2017

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## AGENDA NO-1

### ADOPTION OF THE MINUTES OF THE 1<sup>ST</sup> MEETING HELD ON 24.10.2016

The Minutes of the 1<sup>st</sup> meeting of State Level Implementation Committee on Stand-up India held on 24<sup>th</sup> October 2016 was circulated to all concerned and has been uploaded on website of SLBC ([www.slbcmadhyapradesh.in](http://www.slbcmadhyapradesh.in)) and website of Department of Institutional Finance, Government of Madhya Pradesh ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)). The actionable points have been indicated for desired action.

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

## AGENDA NO-2

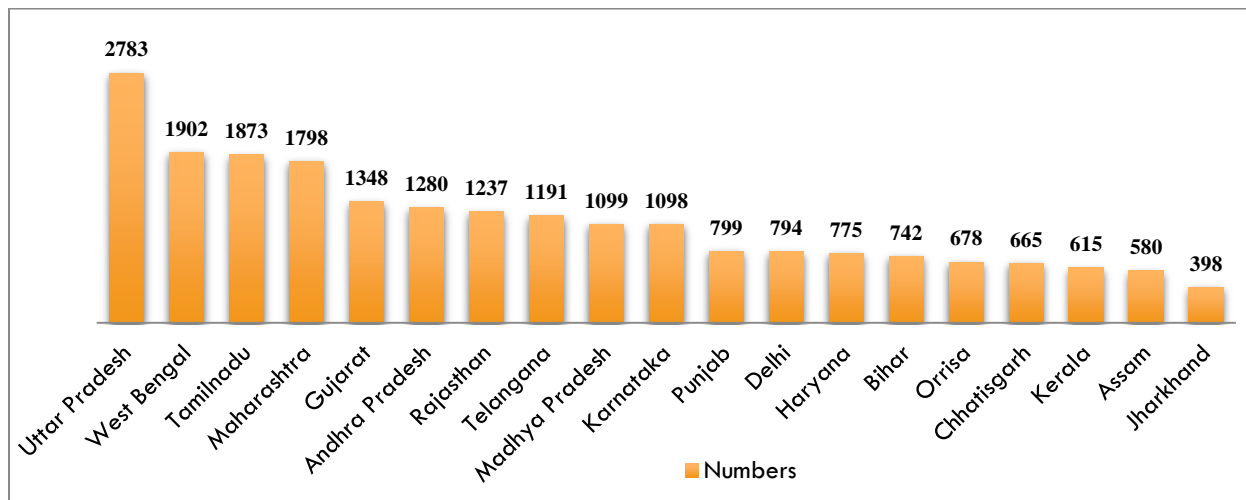
### ACTION TAKEN REPORT ON ACTION POINTS OF 1<sup>ST</sup> MEETING HELD ON 24.10.2016

| SR. | AGENDA ITEM/ACTION POINTS   | ACTION TAKEN REPORT  |
|-----|---|--|
| 1   | There should not be restriction of two cases in tribal dominated districts. Banks should sanction more than 2 cases per bank branch if there is demand. | Some banks branches have been disbursing more than two cases based on demand. For example, Balaghat & Chhindwara branches of Central Bank of India have sanctioned more than two cases. However, common concern of the banks is having “lack of demand” under this scheme. |
| 2   | LDMs to include as an agenda item in every DLCC meetings and monitor the progress of the districts.   | Standup India scheme is a part of agenda item of DLCC meetings.  |
| 3   | LDMs should ensure that branches are feeding the data to the portal invariably and all LDMs should also login to the portal.                            | Data is being fed into the portal by branches regularly. As on date, all LDMs have logged in to the portal.  |
| 4   | It was advised to SC/ST welfare department, GoMP to generate leads and send them to respective bank branches.   | Response is awaited from the department.   |
| 5   | SIDBI was advised to outsource the agency to impart awareness about this scheme as lack of awareness is one of the major reasons of low progress.       | Response is awaited from SIDBI.  |

## AGENDA NO-3

### STAND-UP INDIA SCHEME-STATUS OF OTHER STATES

**Chart showing number of disbursed cases of major States as on 15.03.2017**



#### OBSERVATIONS

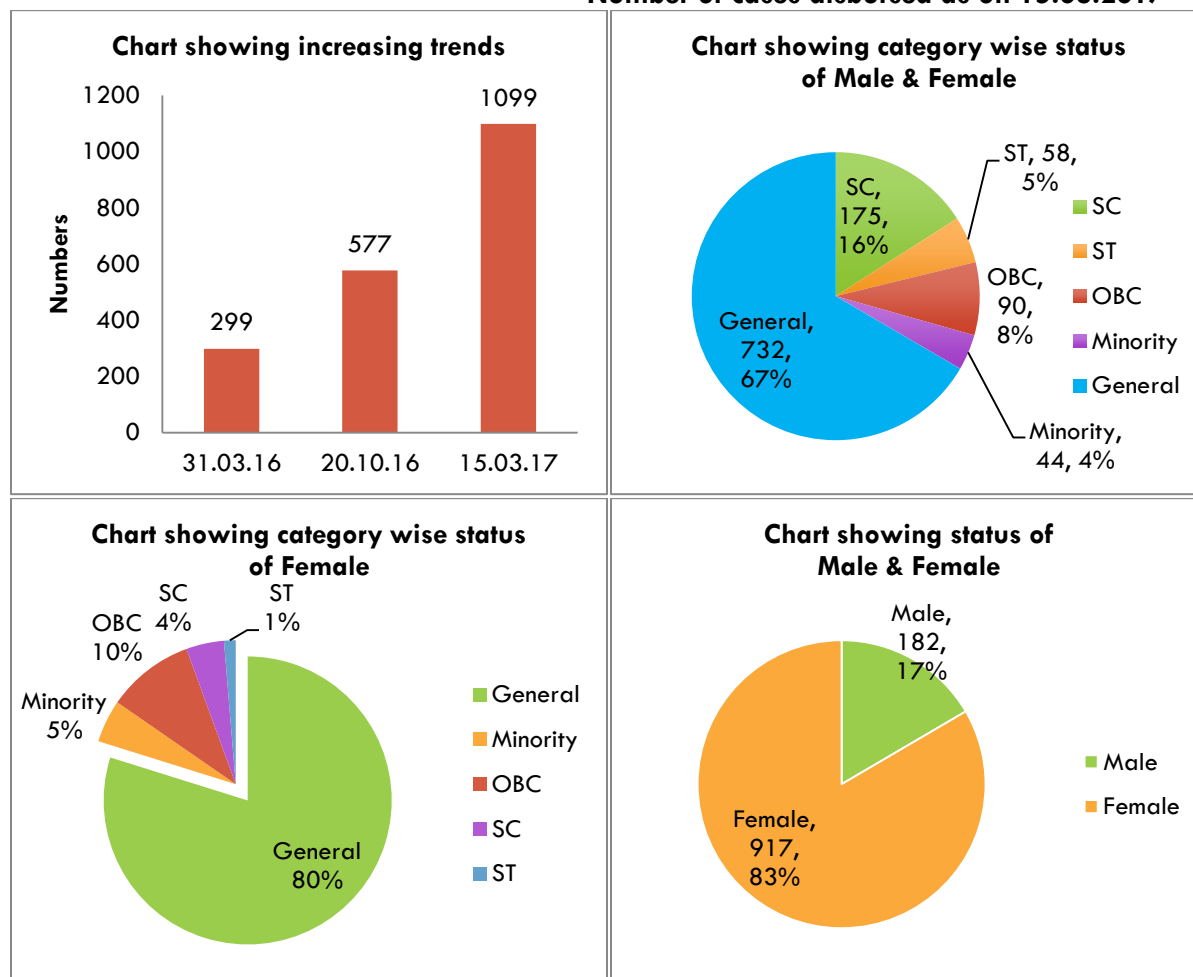
- There were 1099 cases, amounting Rs. 249.11 crores disbursed in Madhya Pradesh as on 15<sup>th</sup> March 2017 and the State holds 9<sup>th</sup> rank in the country.
- Uttar Pradesh, West Bengal, Tamilnadu, Maharashtra, Gujarat, Andhra Pradesh,

Rajasthan & Telengana had 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup>, 6<sup>th</sup>, 7<sup>th</sup> & 8<sup>th</sup> rank respectively as on 15.03.2017 in terms of number of disbursements and ahead of Madhya Pradesh.

## AGENDA NO-4

### PROGRESS UNDER STAND-UP INDIA SCHEME IN MADHYA PRADESH

#### Number of cases disbursed as on 15.03.2017



#### OBSERVATIONS

- Out of targets of 12580 number of cases, banks disbursed only 1099 cases till 15.03.2017. However, increasing trend has been observed. There were 299 cases were sanctioned as on 31<sup>st</sup> March 2016 which increased to 1099 as on 15<sup>th</sup> March 2017.
- Out of total disbursement of 1099 cases, share of General category is higher and contributes 67%. Share of SC, ST, OBC & minority was 16%, 5%, 8% & 4% respectively as on 15.03.2017.
- 917 female borrowers were given loans till 15.03.2017. Out of which share of General, SC, ST, OBC & Minority category was 80%, 4%, 1%, 10% & 5% respectively.
- 182 male borrowers were availed loans under SUI. Of which Scheduled Caste & scheduled tribes borrowers were 136 and 46 respectively.
- Banks are requested to sensitize the field functionaries and sanction more cases under this scheme.

## BANKS WISE PROGRESS [DISBURSED] AS ON 15.03.2017

Amount in lacs

| Sr. | Bank                    | No. of Branches | Total Female |              | Total Male |             | Total       |              |
|-----|-------------------------|-----------------|--------------|--------------|------------|-------------|-------------|--------------|
|     |                         |                 | No.          | Amt.         | No.        | Amt.        | No.         | Amt.         |
| 1   | Punjab National Bank    | 288             | 239          | 4956         | 41         | 699         | 280         | 5655         |
| 2   | State Bank of India     | 1155            | 104          | 2495         | 26         | 506         | 130         | 3000         |
| 3   | Bank of India           | 439             | 89           | 2019         | 40         | 822         | 129         | 2840         |
| 4   | Central Bank of India   | 469             | 81           | 2377         | 15         | 345         | 96          | 2723         |
| 6   | Union Bank of India     | 278             | 54           | 1422         | 6          | 75          | 60          | 1497         |
| 7   | Andhra Bank             | 45              | 49           | 574          | 6          | 60          | 55          | 634          |
| 8   | IDBI Bank Ltd.          | 101             | 35           | 504          | 4          | 45          | 39          | 549          |
| 9   | Bank of Baroda          | 188             | 25           | 823          | 8          | 184         | 33          | 1007         |
| 10  | IndusInd Bank           | 63              | 29           | 640          | 4          | 57          | 33          | 697          |
| 11  | Bank of Maharashtra     | 145             | 28           | 811          | 2          | 70          | 30          | 881          |
| 12  | Allahabad Bank          | 205             | 26           | 908          | 3          | 78          | 29          | 986          |
| 13  | Vijaya Bank             | 71              | 23           | 479          | 3          | 80          | 26          | 559          |
| 14  | HDFC Bank               | 130             | 25           | 508          | 0          | 0           | 25          | 508          |
| 15  | Punjab and Sind Bank    | 40              | 16           | 483          | 4          | 109         | 20          | 591          |
| 16  | NJGB                    | 387             | 11           | 247          | 8          | 184         | 19          | 432          |
| 17  | UCO Bank                | 169             | 14           | 226          | 0          | 0           | 14          | 226          |
| 18  | Dena Bank               | 68              | 11           | 463          | 1          | 45          | 12          | 508          |
| 19  | United Bank of India    | 13              | 10           | 123          | 2          | 28          | 12          | 151          |
| 20  | Canara Bank             | 215             | 10           | 276          | 0          | 0           | 10          | 276          |
| 21  | CMPGB                   | 455             | 8            | 236          | 2          | 35          | 10          | 271          |
| 22  | Corporation Bank        | 64              | 8            | 142          | 0          | 0           | 8           | 142          |
| 23  | ICICI Bank              | 210             | 7            | 158          | 0          | 0           | 7           | 158          |
| 24  | Indian Overseas Bank    | 61              | 5            | 116          | 2          | 104         | 7           | 220          |
| 25  | Indian Bank             | 28              | 4            | 55           | 1          | 14          | 5           | 69           |
| 26  | MGB                     | 454             | 3            | 63           | 1          | 28          | 4           | 91           |
| 27  | Syndicate Bank          | 101             | 2            | 124          | 1          | 15          | 3           | 139          |
| 28  | Oriental Bank of Comm.  | 76              | 0            | 0            | 2          | 87          | 2           | 87           |
| 29  | State Bank of Hyderabad | 5               | 1            | 15           | 0          | 0           | 1           | 15           |
|     | <b>Grand Total</b>      | <b>5923</b>     | <b>917</b>   | <b>21244</b> | <b>182</b> | <b>3668</b> | <b>1099</b> | <b>24911</b> |

### FOLLOWING BANKS HAVE SHOWN NIL PROGRESS:

- S.B. of Mysore, S.B. of Patiala, S.B. of Travancore & S.B.B. of Jaipur (23 Branches)
- Kotak Mahindra Bank (34 Branches)
- Yes Bank (51)
- Bandhan Bank (24)
- IDFC (35)
- Federal Bank Ltd. (11)
- Development Credit Bank (17)
- Ratnakar Bank Ltd. (13)
- Lakshmi Vilas Bank (4)

- Catholic Syrian Bank (1)
- Citi Bank (1)
- City Union Bank (2)
- Dhan Lakshmi Bank (1)
- Jammu & Kashmir Bank (2)
- Karnataka Bank Limited (7)
- Karur Vysya Bank Ltd. (3)
- South Indian Bank (3)
- Standard Chartered Bank (3)
- Tamilnadu Mercantile Bank, and Bhartiya Mahila Bank (7)
- Altogether, there are 1095 bank branches of above mentioned banks.

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## DISTRICT WISE PROGRESS [DISBURSED] AS ON 15.03.2017

Amount in lacs

| Sr. | District    | Female |      | Male |      | Total |      |
|-----|-------------|--------|------|------|------|-------|------|
|     |             | No.    | Amt. | No.  | Amt. | No.   | Amt. |
| 1   | Indore      | 189    | 4206 | 24   | 483  | 213   | 4689 |
| 2   | Bhopal      | 108    | 2502 | 15   | 285  | 123   | 2787 |
| 3   | Ujjain      | 55     | 1162 | 32   | 650  | 87    | 1813 |
| 4   | Jabalpur    | 72     | 1778 | 14   | 269  | 86    | 2047 |
| 5   | Gwalior     | 55     | 1449 | 16   | 266  | 71    | 1715 |
| 6   | Burhanpur   | 23     | 700  | 7    | 113  | 30    | 813  |
| 7   | Dhar        | 20     | 326  | 10   | 208  | 30    | 534  |
| 8   | Rewa        | 26     | 601  | 3    | 65   | 29    | 665  |
| 9   | Chhindwara  | 24     | 515  | 4    | 106  | 28    | 621  |
| 10  | Betul       | 19     | 476  | 7    | 127  | 26    | 603  |
| 11  | Narsinghpur | 22     | 389  | 0    | 0    | 22    | 389  |
| 12  | Vidisha     | 21     | 384  | 1    | 30   | 22    | 414  |
| 13  | Khandwa     | 14     | 249  | 6    | 249  | 20    | 498  |
| 14  | Hoshangabad | 17     | 331  | 2    | 37   | 19    | 367  |
| 15  | Sagar       | 16     | 434  | 3    | 59   | 19    | 493  |
| 16  | Satna       | 19     | 604  | 0    | 0    | 19    | 604  |
| 17  | Tikamgarh   | 15     | 407  | 2    | 20   | 17    | 427  |
| 18  | Katni       | 14     | 336  | 0    | 0    | 14    | 336  |
| 19  | Shivpuri    | 10     | 206  | 3    | 73   | 13    | 279  |
| 20  | Raisen      | 10     | 179  | 2    | 30   | 12    | 209  |
| 21  | Ratlam      | 12     | 239  | 0    | 0    | 12    | 239  |
| 22  | Sehore      | 7      | 129  | 5    | 78   | 12    | 207  |
| 23  | Chhatarpur  | 11     | 225  | 0    | 0    | 11    | 225  |
| 24  | Rajgarh     | 7      | 92   | 3    | 36   | 10    | 128  |
| 25  | Balaghat    | 9      | 276  | 0    | 0    | 9     | 276  |
| 26  | Bhind       | 8      | 117  | 1    | 25   | 9     | 142  |
| 27  | Jhabua      | 5      | 99   | 4    | 101  | 9     | 200  |
| 28  | Khargone    | 8      | 117  | 1    | 49   | 9     | 166  |
| 29  | Mandla      | 8      | 139  | 1    | 14   | 9     | 153  |
| 30  | Morena      | 8      | 120  | 1    | 10   | 9     | 130  |
| 31  | Ashoknagar  | 7      | 180  | 1    | 14   | 8     | 194  |
| 32  | Barwani     | 6      | 276  | 2    | 76   | 8     | 352  |
| 33  | Dewas       | 8      | 301  | 0    | 0    | 8     | 301  |
| 34  | Shahdol     | 8      | 298  | 0    | 0    | 8     | 298  |
| 35  | Datia       | 4      | 78   | 3    | 40   | 7     | 118  |
| 36  | Guna        | 7      | 192  | 0    | 0    | 7     | 192  |
| 37  | Shajapur    | 4      | 130  | 3    | 84   | 7     | 213  |
| 38  | Mandsaur    | 6      | 211  | 0    | 0    | 6     | 211  |
| 39  | Seoni       | 5      | 196  | 1    | 11   | 6     | 207  |
| 40  | Umaria      | 6      | 156  | 0    | 0    | 6     | 156  |
| 41  | Sidhi       | 4      | 71   | 1    | 10   | 5     | 81   |
| 42  | Harda       | 4      | 87   | 0    | 0    | 4     | 87   |
| 43  | Neemuch     | 4      | 75   | 0    | 0    | 4     | 75   |
| 44  | Alirajpur   | 2      | 20   | 1    | 10   | 3     | 30   |
| 45  | Damoh       | 2      | 20   | 1    | 20   | 3     | 40   |
| 46  | Panna       | 2      | 21   | 1    | 10   | 3     | 31   |
| 47  | Anuppur     | 1      | 24   | 1    | 13   | 2     | 37   |
| 48  | Sheopur     | 2      | 34   | 0    | 0    | 2     | 34   |
| 49  | Agar Malwa  | 1      | 18   | 0    | 0    | 1     | 18   |
| 50  | Dindori     | 1      | 11   | 0    | 0    | 1     | 11   |
| 51  | Singrauli   | 1      | 61   | 0    | 0    | 1     | 61   |

Agenda 2<sup>nd</sup> Meeting of “State Level Implementation Committee on Stand-up India”, Madhya Pradesh

## AGENDA NO.-5

### PRIME MINISTER'S AWARD FOR EXCELLENCE IN STANDUP INDIA SCHEME FOR THE YEAR 2017"

- The Government of Madhya Pradesh had nominated five districts namely Gwalior, Khandwa, Burhanpur, Indore & Ujjain to compete for the prestigious "Prime Minister's Award for Excellence in the implementation of Startup India, Standup India scheme. **Gwalior & Burhanpur** districts have been selected for this award for effective implementation of the scheme in their districts.
- "Prime Minister's Award for Excellence in Public Administration 2017" to be given by the Prime Minister on Civil Services Day on 21st April this year.
- This year's awards will be based primarily on excellence in implementation of five priority programmes of Government of India, which include (i) Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), (ii) Pradhan Mantri Fasal Bima Yojana (PMFBY), (iii) Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY), (iv) e-National Agriculture Market (eNAM) and (v) Startup India, Standup India.

## AGENDA NO.-6

### SUGGESTIONS TO IMPROVE STATUS UNDER STAND-UP INDIA SCHEME

1. Organizing field level workshops at ITIs and skill development centres to sensitize both beneficiaries and the bankers. There are 123 Government ITIs, 359 Private ITIs and 457 Skill Development Centres in the State.
2. Emphasizing the need to create awareness about Stand up India Scheme among SC, ST and women aspirants as it has been observed that lack of awareness is one of the main reasons for low achievement under this scheme. They need to be educated about entrepreneurial resources and techniques.
3. Involving the associations of business organizations viz, FICCI, ASSOCHAM etc. for generating leads.
4. Incubation centres may also help in this regard to develop new and startup business.
5. SIDBI may outsource an agency to impart awareness about the scheme. However, provisions under the scheme also include support for both women and SC/ST borrowers, all the way from pre-loan stage to operating stage. Besides familiarizing them with bank guidelines and terminology, they will also know about registering online and how to use e-markets, and entrepreneurial practices. So that people should have an idea what a startup should work like or how to work on problem solving. The rural unemployed youths should be provided entrepreneurial opportunities.
6. Handholding events may be organized subsequent of sanction of loans.
7. Convergence with existing scheme i.e. MMYUY of Govt. of M.P.
8. All the stake holders need to adopt innovations in implementation of the scheme.



## AGENDA NO-7

### CREDIT CUM GUARANTEE SCHEME FOR POWER LOOM WEAVERS UNDER SUI

GOI has decided to launch Pradhan Mantri Credit cum Scheme to meet the credit requirement of Weavers/entrepreneur in the decentralized power loom sector under PMMY & SUI schemes. Office of the Textile Commissioner is the implementing agency. Salient feature of the scheme is as under:

1. Only new units are eligible under SUI category.
2. The units under SUI are eligible for a composite loan between Rs. 10 lakh to 1 crore.
3. GOI supports by way of margin money @ 25% of the project cost. The borrower shall be required to bring in 10% of the project cost as his/her own contribution.
4. GOI provides capital subsidy of 25% of the Project Cost. However, there is no interest subvention support for units financed under SUI.
5. The scheme will be launched on 1<sup>st</sup> April 2017.