

**176<sup>th</sup> /177<sup>th</sup>**  
**SLBC MEETING**

**Madhya Pradesh**

**A G E N D A**

**January 06, 2021**

## **Adoption of the minutes of the 175<sup>th</sup> SLBC meeting held on June 23, 2020**

The Minutes of 175<sup>th</sup> meeting of SLBC held on June 23, 2020 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.**

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**Action Taken Report on action points of 175<sup>th</sup> SLBC meeting held on  
June 23, 2020**

Sr.	Action Points	Action Taken Report
1	<p><b>Allocation of additional fund under Annual Credit Plan 2020-21</b></p> <p>The SLBC forum decided to make a provision of additional fund for SHGs and PM SVANidhi under priority sector in Annual Credit Plan 2020-21. Hon'ble Chief Minister instructed SLBC to distribute the targets to banks accordingly.</p>	<p>In compliance to the decision, an additional provision of Rs 2,050/- crore (Rs 1,400 crore for SHGs &amp; Rs 650 crore for PM SVANidhi) has been made in the Annual Credit Plan 2020-21. Targets have been allocated to banks by SLBC.</p>
2	<p><b>Implementation of Guaranteed Emergency Credit Line (GECL) facility to eligible MSME borrowers. All banks to ensure timely implementation of the Atmanirbhar Bharat programme.</b></p> <ul style="list-style-type: none"> <li>• Upto 20% outstanding (o/s) category, 29 Banks have identified 353382 eligible borrowers/units with o/s of Rs 6, 741 crore.</li> <li>• There are 209052 borrowers/units with o/s 4503 crore under the subordinate debt category.</li> <li>• As part of the scheme, 2% interest subvention is to be given to eligible PMMY Shishu borrowers.</li> </ul>	<p>So far, Banks have sanctioned Rs 5497 crore to 216582 borrowers. Out of which, 4369 crore has been disbursed in 137993 cases.</p> <p>Rs 7.60 crore subordinate debt has been sanctioned to 190 borrowers/units so far.</p> <p>As on 30<sup>th</sup> September, 2020, about 12 lakh loan accounts under the PMMY Shishu category were outstanding. Interest subvention amount is being directly credited into the eligible accounts.</p>
3	<p><b>PM SVANidhi scheme &amp; CM Rural street vendor scheme</b></p> <ul style="list-style-type: none"> <li>• The State Govt. has targeted to provide loan to 5 lakh street vendors. SLBC to provide target to banks based on their number of urban and metro branches. All banks to participate wholeheartedly including the private sector banks.</li> <li>• GoMP will launch a similar scheme for street vendors working in rural &amp; semi-</li> </ul>	<p>Targets have been allocated to banks by SLBC. So far till 21<sup>st</sup> Dec, 2020, 2.22 lakh &amp; 1.90 lakh cases have been sanctioned and disbursed respectively. Performance of private sector banks needs improvement.</p> <p>CM Rural Street Vendor scheme is under implementation. 92353 &amp; 65228 cases</p>

	urban areas. All banks to participate and help street vendors to resume their businesses.	have been sanctioned and disbursed respectively till 31 <sup>st</sup> December, 2020.
<b>4</b>	<p><b>Kisan Credit Card</b></p> <ul style="list-style-type: none"> <li>Govt. of India had launched a drive to saturate all eligible beneficiaries of PM-KISAN under KCC. There are around 75 lakh PM-KISAN beneficiaries in M.P. Hon'ble CM instructed to bring all the left-over farmers under KCC fold.</li> <li>He instructed Farmers Welfare &amp; Agriculture Welfare department to identify the left-over farmers through Sarpanch, Sachiv of GPs etc. and get the form filled and submit in the respective bank branches.</li> <li>All Banks to provide KCC to eligible milk farmers associated with the Dairy Cooperative Societies and complete the task within the deadline of the campaign.</li> </ul>	<p>62.14 lakh KCCs have been issued in the state so far till 30.09.2020.</p> <p>Farmers Welfare &amp; Agriculture Welfare department may apprise the house.</p> <p>46918 KCCs have been issued to dairy farmers till 23.12.2020.</p>
<b>5</b>	<p><b>Rising stress in Agriculture loan portfolio</b></p> <p>Delinquencies in the agriculture loan portfolios are seeing a spike due to non-renewal of KCC by the farmers. As a result, many farmers are not eligible to get interest subvention benefits. Hon'ble Chief Minister directed to Agriculture Dept. to initiate IEC (Information Education &amp; Communication) to generate awareness among the farmers.</p>	<p>Banks are still facing problems due to rising stress and NPA in agriculture loan portfolio. There is an urgent need to educate the farmers about benefits of timely repayment of loans and renewal of KCC account. As of 30<sup>th</sup> Sep-2020, NPA under agriculture was 16.48% of the loan portfolio.</p>
<b>6</b>	<p><b>Chief Minister Rural Housing Mission Scheme</b></p> <p>A matter to issue an Administrative Order has been pending with P&amp;RD, GoMP since long for enabling banks to settle the NPA accounts through OTS. Hon'ble CM directed to P&amp;RD Dept. to get the matter resolved at the earliest.</p>	<p>NPA under the scheme has reached to an alarming level of 38.63% of the portfolio as on 30.09.2020 Administrative Order is yet to be issued.</p>

7	<p><b>Self Help Groups</b></p> <ul style="list-style-type: none"> <li>• A target of Rs 1,400 crore loans for SHGs has been set during 2020-21. All banks to achieve the targets.</li> <li>• Rate of interest on SHG loan varies among the banks. Some banks charge exorbitant rates of interest between 14 to 18%. Hon'ble CM mentioned that sub-committee on SHG should discuss this issue in details and work to have a common rate of interest in all the banks.</li> <li>• Some banks charges processing fee/Inspection charge/Maintenance charge in the SHG loan. This matter should also be discussed in SHG sub-committee meeting and resolve the same.</li> </ul>	<p>As on 29<sup>th</sup> December, 2020, Rs 835 crore have been sanctioned to 33039 SHGs and achievement index is 60%.</p> <p>Matter to be discussed in the sub-committee meeting.</p> <p>Matter to be discussed in the sub-committee meeting.</p>
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**AGENDA NO - 1**  
**KCC Saturation Drive**

As part of the Atmanirbhar Bharat Package, the Government of India has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of Rs. 2 lakh crore through a special saturation drive in the country. The first phase of the drive was started from 10<sup>th</sup> February, 2020 to cover beneficiaries under PM-KISAN scheme, who do not possess the KCC. Second phase has been started since 1<sup>st</sup> June, 2020 to provide KCC to dairy farmers associated with the milk unions and fishermen. As a result of concerted and sustained efforts by the banks and other stakeholders, so far till 18<sup>th</sup> December, 2020, 7.85 lakh KCCs have been issued during the special drive. Details are as under-

**Phase-I (Coverage of PM-KISAN Beneficiaries in M.P.)**

Number in actuals						
Total No. of operational Land holdings (2015-16)	Total No. of PM-KISAN Beneficiaries	Total KCC issued by Banks (Sep-20)	Operational KCC (As per PMFBY Kharif-20 enrollments)	Gap in KCC coverage (A-C)	Gap in KCC coverage of PM-KISAN (B-C)	New KCC issued during the special saturation drive
A	B	C	D	E	F	G
10,004,000	85,11,084	62,14,964	44,53,606	37,89,036	22,96,120	1,80,268

Bank branches are making concerted efforts for reaching out to the farmers. We suggest that State Government's functionaries to facilitate the banks in sourcing the applications from the farmers. In that case, it would be easier to bridge the gap.

**Phase- II (Coverage of dairy farmers and fishermen)**

The second phase of KCC saturation drive started from 1<sup>st</sup> June, 2020 to cover all farmers who are members of dairy cooperative societies/associated with different milk unions and who do not have KCC. Farmers who already have KCC can get their KCC credit limit enhanced, though interest subvention shall be available only to the extent of Rs 3 lakhs.

**KCC for Dairying Activities**

There are around 2.68 lakh dairy farmers in Madhya Pradesh who are associated with the dairy cooperative societies. Status of issue of KCC to dairy farmers associated with the Dairy Cooperative Societies (DCSs) during the saturation drive is as under-

## KCC Dairy

As on 31.12.2020

Application Submitted by Milk Union	Application Received by Bank Branches	Application Sanctioned		Application Disbursed		Application Returned (No.)	Application Rejected/ Returned (No.)	Pending Application (No.)
		No.	Amount (In Cr.)	No.	Amount (In Cr.)			
A	B	C	D	E	F	G	H	I=(B-C-G-H)
187127	168151	48217	211.18	34536	144.34	94493	13975	11466

Bank wise status is as under-

Name of Bank	Application Submitted by Milk Union	Application Received by Bank Branches	Application Sanctioned		Application Disbursed		Applications returned (No.)				Application Rejected (No.)	Pending Application (No.)
			No.	Amount (In Cr.)	No.	Amount (In Cr.)	Already having KCC in any other bank	Incomplete Forms	Other reasons	Total Returned		
Bank of Baroda	6512	5590	2095	17.84	1621	8.10	1421	541	501	2463	762	270
Bank of India	32393	31631	7512	20.75	6701	17.11	14911	3347	3697	21955	209	1955
Bank of Maharashtra	5989	3757	515	4.36	470	3.85	280	356	1125	1761	449	1032
Canara Bank	3523	3238	1438	5.83	1412	5.70	196	317	983	1496	176	128
Central Bank of India	18014	16322	4662	20.10	1997	10.24	4140	2303	1896	8339	1996	1325
Indian Bank	3744	3744	559	1.98	130	0.76	391	1241	486	2118	97	970
Indian Overseas Bank	271	215	103	1.01	63	0.73	48	0	49	97	0	15
Punjab and Sind Bank	305	258	66	0.43	66	0.43	51	138	0	189	0	3
Punjab National Bank	11824	10622	1077	3.54	642	2.09	565	462	8450	9477	0	68
State Bank of India	34377	34377	10159	41.65	6853	28.10	6072	3100	5430	14602	7766	1850
UCO BANK	3156	3156	685	3.85	500	3.17	916	82	89	1087	894	490
Union Bank of India	5800	4448	1787	15.87	1525	14.75	889	0	0	889	1603	169
Madhyanchal Gramin Bank	11574	11548	5687	22.67	2797	6.45	681	3659	224	4564	23	1274
Madhya Pradesh Gramin Bank	21627	18497	4493	25.89	3693	21.88	4305	2803	6678	13786	0	218
DCCB/Apex Bank	20062	20062	7369	25.30	6059	20.92	3450	1676	6470	11596	0	1097
Axis Bank Ltd.	156	154	3	0.05	0	0.00	50	24	0	74	0	77
HDFC Bank	605	0	0	0.00	0	0.00	0	0	0	0	0	0
ICICI Bank Ltd.	496	0	0	0.00	0	0.00	0	0	0	0	0	0
IDBI Bank Ltd.	532	532	7	0.06	7	0.06	0	0	0	0	0	525
IDFC First Bank Ltd.	470	0	0	0.00	0	0.00	0	0	0	0	0	0
Other	5697	0	0	0.00	0	0.00	0	0	0	0	0	0
<b>Total</b>	<b>187127</b>	<b>168151</b>	<b>48217</b>	<b>211.18</b>	<b>34536</b>	<b>144.34</b>	<b>38366</b>	<b>20049</b>	<b>36078</b>	<b>94493</b>	<b>13975</b>	<b>11466</b>

## **KCC for Fisheries Activities**

Status of issue of KCC to farmers engaged in Fisheries activities during the saturation drive is as under-

As on 24.12.2020

Amount in crore

Name of the Bank	Application Submitted		Sanctioned		Rejected		Pending For Approval	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Cooprative Bank	11147	21.39	4352	7.04	338	0.71	6457	13.64
State Bank of India	2560	9.05	257	1.04	57	0.41	2246	7.60
Madhyanchal Gramin Bank	1192	2.89	213	0.21	68	0.38	911	2.30
Central Bank of India	1029	5.09	293	0.76	16	0.02	720	4.31
Bank of India	982	3.57	124	0.18	8	0.03	850	3.35
Union Bank of India	700	2.55	160	0.39	11	0.10	529	2.06
MP Gramin Bank	1164	4.41	299	0.65	30	0.15	835	3.61
Indian Bank	333	1.42	81	0.15	1	0.01	251	1.26
Punjab National Bank	288	1.07	26	0.15	0	0.00	262	0.92
Bank of Baroda	210	1.00	2	0.03	11	0.05	197	0.91
Bank of Maharashtra	182	1.38	98	0.42	1	0.01	83	0.95
Canara Bank	124	0.75	9	0.14	1	0.00	114	0.60
IDFC First Bank	55	0.22	0	0.00	0	0.00	55	0.22
UCO Bank	52	0.12	8	0.01	4	0.02	40	0.09
Punjab & Sind Bank	26	0.04	4	0.02	0	0.00	22	0.02
IDBI Bank	5	0.07	0	0.00	1	0.03	4	0.04
Indian Overseas Bank	5	0.04	2	0.02	0	0.00	3	0.02
HDFC Bank	5	0.06	0	0.00	0	0.00	5	0.06
ICICI Bank	3	0.03	0	0.00	0	0.00	3	0.03
Indusind Bank	2	0.01	0	0.00	0	0.00	2	0.01
Axis Bank	1	0.01	0	0.00	0	0.00	1	0.01
Yes Bank	1	0.00	0	0.00	0	0.00	1	0.00
Bandhan Bank	1	0.00	1	0.00	0	0.00	0	0.00
<b>Total</b>	<b>20067</b>	<b>55.15</b>	<b>5929</b>	<b>11.22</b>	<b>547</b>	<b>1.90</b>	<b>13591</b>	<b>42.03</b>

**AGENDA NO - 2**  
**PM SVANidhi Scheme**

PM SVANidhi Street Vendor Scheme was launched on June 1, 2020, to help poor urban street vendors, impacted by COVID-19, to resume livelihood activities. So far till, 21<sup>st</sup> December, 2020, progress is as under-

Target	No. of cases forwarded to Banks	No. of cases sanctioned	No. of cases disbursed	sanctioned cases pending for disbursement
5,67,213	2,81,908	2,22,262	1,90,350	31,912

Bank wise status is given in Annexure-I

**While public sector banks have sanctioned 98.83% of total loans under the scheme, private sector banks have sanctioned merely 1.17%.**

**‘मैं भी डिजिटल’ (Main Bhi Digital) Campaign from January 4-22, 2021**

Digital onboarding of the Scheme beneficiaries is an integral component of the Scheme. The scheme incentivises digital transactions i.e. receipts/payments using digital means like UPI, QR-codes of payment aggregators, RuPay debit cards etc. by the street vendors through monthly cash back upto Rs 100 per month. However, on analysis of digital transactions of the beneficiaries till November end, it has been observed that only 20% of the beneficiaries are digitally active and remaining have not conducted any digital transaction. **As per available data, cash back amount of Rs 72,675 has been received to 1.93 lakh street vendors in the state.**

Keeping the above facts in mind, Ministry of Housing and Urban Affairs (MoHUA), Govt. of India has decided to launch a special campaign (Main Bhi Digital) from January 4-22, 2021. This campaign should be used for digital training and penny drop transaction by the street vendors, to disburse the remaining sanctioned cases and educate the street vendors for timely repayment of loan EMIs in order to be eligible for next higher tranche of loan. All the beneficiaries up to 31st December, 2020 would be covered in the special drive. The role and responsibilities of various stake holders during the campaign are as under-

State Government	Banks/LDMs
ULBs in consultation with banks to prepare a calendar for digital training in camp mode following physical distancing protocol.	Each Bank should participate in at least 3 full day camps for the training of their borrowers in each ULB during the fortnight (The numbers may be increased / decreased depending on the number of beneficiaries in each ULB)

A Nodal Officer from the ULB to be designated for coordinating with the LDM for the Special Drive.	Zonal offices of Banks to arrange for sufficient number of trainers on the day of training.
Monitoring Committee headed by District Magistrate/ Municipal Commissioner will be overall in-charge for digital training and information sharing.	LDM to coordinate with the Nodal Officer to ensure that digital training and penny drop transaction is conducted for each beneficiary. All 'Penny Drop Transactions' will be of Rs. 1 denomination.
Information of the trained beneficiaries to be shared on weekly basis by ULBs on the PMS Portal.	
NPCI will furnish weekly progress of 'Penny Drop Transactions' to MoHUA. MoHUA will review the progress with all the stakeholders on weekly basis.	

**All Banks are requested to make the campaign successful.**

#### **NPA, SMA-1 & SMA-2 under the scheme**

The scheme offers an interest subsidy at 7% per annum as incentives to borrowers for making regular loan repayment. The vendors could also be eligible for the enhanced limit in their next cycle of the loan in case of timely/early repayment. **Still many beneficiaries are not repaying the loan timely. As a result, 4293 accounts have turned into NPA and 15609 & 17428 accounts are under SMA-1 & SMA-2 category respectively as on 30.12.2020. Banks seek cooperation in recovery of NPA through Urban Local Bodies.**

#### **Issue of Service Area Approach**

Some LDMs have informed that some semi-urban/urban bank branches are facing difficulties in sanctioning the loan application under the PM SVANidhi Scheme due to Service Area of the bank branch. Under Service Area Approach (SAA), each bank branch in a rural or semi-urban area was designated to serve an area of 15 to 25 villages and the branch was responsible for meeting the needs of bank credit of its service area. The RBI circular No. FIDD.CO.LBS.BC.No.1/02.01.001/2020-21 dated 1<sup>st</sup> July, 2020 stipulates that *“the allocation of villages among the rural and semi-urban branches of banks were made not applicable for lending except under Government Sponsored Schemes.”*

We suggest that the cases that have been submitted in the bank branches so far and where the vendor has an account, the concerned branches should finance the proposal, irrespective of their service area.

**AGENDA NO - 3**  
**Mukhya Mantri Gramin Path Vikreta Yojana**

Mukhya Mantri Gramin Path Vikreta Yojana has been launched by the State Government under the Panchayat & Rural Development department for the street vendors working in rural and semi-urban areas. The scheme is almost a replica of PM SVANidhi scheme. Kamgar Setu Portal has been prepared in order to make the scheme simple. Till 31<sup>st</sup> December, 2020 status is as under-

Target	No. of cases forwarded to Banks	No. of cases sanctioned	No. of cases disbursed	No. of cases rejected	No. of pending cases
5,00,000	3,87,388	92,353	65,228	1,14,590	1,80,445

The scheme has provision of interest subsidy upto 14%, payable quarterly through SRLM on prompt repayment of EMI by the street vendor.

Para 2 of the letter no. 3540/SRLM/2020 dated 07.08.2020 issued by P&RD Department, GoMP stipulates that “interest subsidy will be paid only in the cases, sanctioned and disbursed upto 31st December, 2020”, needs amendment since, the scheme is valid upto March, 2022.

Bank wise status as on 31.12.2020 is as under-

Sr.	Bank	Target	Forwarded	Sanctioned	Disbursed	Rejected	Achievement %
1	State Bank Of India	76660	131387	29693	21040	36636	39
2	Central Bank Of India	36292	46805	13564	10488	9060	37
3	Bank Of India	35738	46984	9691	6704	16310	27
4	Punjab National Bank	22391	18898	5914	4070	6893	26
5	Indian Bank	14891	15899	3316	1972	3564	22
6	Bank Of Baroda	20034	14676	3560	1969	4863	18
7	Punjab And Sind Bank	1765	922	310	298	371	18
8	Madhya Pradesh Gramin Bank	84492	41863	14557	10596	16850	17
9	Union Bank Of India	22391	14356	3699	2543	3709	17
10	UCO Bank	9376	6784	1380	1085	3080	15
11	Indian Overseas Bank	2206	695	308	159	175	14
12	Madhyanchal Gramin Bank	44783	26071	4750	3431	9777	11
13	Canara Bank	21547	6187	1124	608	2182	5
14	IDBI Bank	6177	914	174	124	389	3

15	Bank Of Maharashtra	11251	7780	267	123	143	2
16	HDFC Bank	7831	1155	30	15	71	0
17	Yes Bank	4743	138	13	0	27	0
18	Ujjivan SFB	552	4	1	1	0	0
19	ICICI Bank	16545	1226	2	2	370	0
20	Au SFB	2316	313	0	0	5	0
21	Axis Bank	10258	1617	0	0	84	0
22	Bandhan Bank	17538	405	0	0	7	0
23	Equitas SFB	1985	28	0	0	3	0
24	Federal Bank	331	22	0	0	4	0
25	IDFC First Bank	4081	860	0	0	16	0
26	Indusind Bank	5956	186	0	0	0	0
27	Jana SFB	882	4	0	0	0	0
28	Jila Sahakari Kendriya Bank		992	0	0	1	0
29	Karnataka Bank Limited	0	9	0	0	0	0
30	Kotak Mahindra Bank	2096	63	0	0	0	0
31	Laxmi Vilas Bank	110	13	0	0	0	0
32	Rbl Bank Limited	1103	16	0	0	0	0
33	South Indian Bank	0	3	0	0	0	0
34	Tamilnad Mercantile Bank	221	1	0	0	0	0
35	Utkarsh SFB	1765	5	0	0	0	0
36	Others	11692	107	0	0	0	0
	<b>Total</b>	<b>500000</b>	<b>387388</b>	<b>92353</b>	<b>65228</b>	<b>114590</b>	<b>18</b>

**AGENDA NO - 4**  
**Self Help Group**

SHG Credit Linkage status as on 29<sup>th</sup> December, 2020 is as under-

Amount in crore

Sr.	Bank Name	Target		Submitted cases		Sanctioned Cases		Pending Cases	Sanction progress against annual target	
		No.	Amt.	No.	Amt.	No.	Amt.	Pending cases over 15 Days	No. (%)	Amt (%)
1	Madhya Pradesh Gramin Bank	28,210	350	26,502	696	12,943	343	2,853	46	98
2	UCO Bank	1,120	6	905	19	277	5	223	25	95
3	Central Bank Of India	18,130	225	12,099	295	5,471	142	2,970	30	63
4	Punjab National Bank	6,250	77	4,190	109	1,915	46	329	31	60
5	Indian Bank	3,520	44	2,715	60	1,023	23	938	29	54
6	Bank of Baroda	2,410	30	1,339	41	482	16	417	20	52
7	Madhyaanchal Gramin Bank	14,110	175	13,644	351	3,649	88	4,291	26	50
8	Bank Of India	9,270	115	6,017	155	2,150	52	1,467	23	45
9	Bank Of Maharashtra	3,020	37	2,066	49	728	17	966	24	45
10	Canara Bank	2,190	23	1,112	31	292	8	599	13	35
11	State Bank Of India	16,110	200	8,309	190	2,830	63	987	18	32
12	Union Bank Of India	7,350	91	4,014	103	1,104	29	683	15	32
13	IDBI Bank	300	4	218	4	67	1	124	22	32
14	ICICI Bank	800	10	625	16	108	2	391	14	19
	<b>Total</b>	<b>112,790</b>	<b>1387</b>	<b>83,755</b>	<b>2119</b>	<b>33,039</b>	<b>835</b>	<b>17,238</b>	<b>30</b>	<b>60</b>

It is observed that there has been a skewed distribution of targets in the banks and it is not in sync with their number of rural & semi-urban (R+SU) branches in the state. Targets were not distributed in consonance with the SLBC as decided in the sub-committee meeting on Self-Help Group held on 1st July, 2020.

There is wide disparity both in terms of savings linkage and the credit linkage to banks. Some banks appears to have a less savings & credit SHG linkage despite, having their wide spread and depth of banking in the state. This results in a situation in which, some of the banks find themselves saddled with quite a large number of applications whereas many other banks receive relatively less number of applications.

Banking network have a significant influence on the spread of SHG-Bank linkage programme. Accordingly, banks need to play a more pro-active role in opening of savings accounts of SHGs and subsequently credit linkage. To encourage banks to take keen interest in furthering the SHG movement, uniform distribution of targets for savings and credit linkage is desirable.

**AGENDA NO - 5**  
**Emergency Credit Line Guarantee Scheme (ECLGS)**

The Emergency Credit Line Guarantee Scheme (ECLGS) was launched by the Government of India as part of the Aatmanirbhar Bharat Abhiyaan, to provide fully guaranteed and collateral-free credit to eligible entities such as MSMEs, business enterprises, individual loans for business purposes and MUDRA borrowers. The Government of India through ECLGS 2.0 has extended the date for implementation till 31<sup>st</sup> March, 2021 or till guarantees for an amount of Rs 3 lakh crore is sanctioned under the scheme (taking into account both ECLGS 1.0 and 2.0), whichever is earlier.

ECLGS 1.0 provided additional credit up to 20% of the borrower's total outstanding loans as on February 29, 2020, to entities with outstanding credit up to Rs 50 crore as on February 29, 2020, and an annual turnover of up to Rs 250 crore, which were less than or equal to 30 days past due as on 29.2.2020.

The ECLGS 2.0 provides 100% guaranteed collateral-free additional credit at capped interest rates to entities in the 26 stressed sectors, plus the health sector, with credit outstanding of above Rs 50 crore and up to Rs 500 crore as of February 29, 2020. Entities will get additional credit up to 20% of outstanding credit under ECGLS 2.0. While ECLGS 1.0 had a 1-year moratorium period and a 4-year repayment period, ECGLS 2.0 will be having a 1-year moratorium period and a 5-year repayment period. So far progress under the scheme is as under-

Amount in crore								As on 31.12.2020					
MSME Emergency Loan (Upto 20% of O/S)								MSME Subordinate Debt					
Total MSME O/s as on 01.03.2020		Eligible A/c		Emergency loans sanctioned		Loans disbursed		NPA A/c (MSMEs) as on 01.03.2020		Subordinate Debt sanctioned		Subordinate Debt disbursed	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1,094,541	50,016	353,382	6,741	216,584	5,497	137,993	4,369	209,052	4,503	190	7.60	49	4.84

**MSME EMERGENCY LOANS/ SUBORDINATE DEBT under Atmanirbhar Bharat**

**Reporting Period : From 18.05.2020 to 31.12.2020**

**No.in Actual & Amount in Crore**

Sr. No.	Bank Name	MSME Emergency Loan (Up to 20% of O/S)				MSME Subordinate Debt				% Achievement (Loan disbursed to Eligible A/c)							
		Total MSME O/s as on 01.03.2020	Eligible A/c	Emergency loans sanctioned	Loans disbursed	NPA A/c (MSMEs) as on 01.03.2020	Subordinate Debt sanctioned	Subordinate Debt disbursed	No.		Amt.						
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.						
<b>Public Sector Banks</b>																	
1	Canara Bank	29604	1807	17682	214	14764	208	14760	208	3920	283.90	6	0.30	6	0.30	83%	97%
2	Bank of Baroda	45715	3759	13673	446	12490	446	11114	397	17708	549.34	137	0.98	33	0.40	81%	89%
3	Central Bank of India	102216	2949	44127	502	35569	477	33048	405	30336	428.87	1	0.10	1	0.10	75%	81%
4	Bank of India	98337	3625	18700	524	17823	412	17746	397	29754	836.63	7	5.00	6	3.20	95%	76%
5	Bank of Maharashtra	15742	1054	7903	123	5858	93	3674	89	7839	437.92	0	0.00	0	0.00	46%	72%
6	Union Bank of India	64413	3699	21979	393	21392	318	14297	277	21920	587.47	17	0.14	0	0.00	65%	70%
7	State Bank of India	85404	7246	42095	1199	39968	1054	13150	791	265	14.09	19	0.24	0	0.00	31%	66%
8	Indian Overseas Bank	5729	315	3115	32	1414	20	1288	19	702	66.98	0	0.00	0	0.00	41%	59%
9	Punjab National Bank	81576	6069	25000	467	21179	333	5913	260	1247	351.94	3	0.84	3	0.84	24%	56%
10	Punjab & Sind Bank	6728	383	2730	65	1336	35	1336	35	2999	48.25	0	0.00	0	0.00	49%	54%
11	Indian Bank	30660	1808	13776	240	9081	142	4870	120	6874	340.70	0	0.00	0	0.00	35%	50%
12	Uco Bank	19334	1275	2637	217	2637	57	3502	52	7985	123.42	0	0.00	0	0.00	133%	24%
<b>Regional Rural Banks</b>																	
13	Madhyanchal Gramin Bank	40499	187	19666	21	4270	4	346	1	20833	83.43	0	0.00	0	0.00	2%	2%
14	Madhya Pradesh Gramin Bank	138728	1177	90344	195	4287	19	4198	18	40148	142.55	0	0.00	0	0.00	5%	9%
<b>Private Sector Banks</b>																	
15	Axis Bank Ltd.	3120	1759	2754	352	713	231	598	218	0	0.00	0	0.00	0	0.00	22%	62%
16	Bandhan Bank Ltd.	18	42	18	8	0	0	0	0	0	0.00	0	0.00	0	0.00	0%	0%
17	Dhanlaxmi Bank Ltd.	1	0	1	0	1	0	1	0	0	0.00	0	0.00	0	0.00	100%	100%
18	Federal Bank Ltd.	132	64	129	8	42	7	40	6	0	0.00	0	0.00	0	0.00	31%	76%
19	HDFC Bank Ltd.	151281	4703	10753	745	10753	745	3175	460	14995	132.67	0	0.00	0	0.00	30%	62%
20	ICIICI Bank Ltd.	28598	4954	6670	605	6670	605	2320	446	793	54.72	0	0.00	0	0.00	35%	74%
21	IDBI Bank Ltd.	8929	870	3362	67	2457	42	1187	28	625	8.85	0	0.00	0	0.00	35%	42%
22	IDFC First Bank Ltd.	68809	817	2142	63	497	62	341	38	0	0.00	0	0.00	0	0.00	16%	60%
23	J&K Bank Ltd.	330	19	130	2	61	2	61	2	84	2.16	0	0.00	0	0.00	47%	67%
24	Karnataka Bank Ltd.	306	134	165	39	113	29	110	29	22	5.48	0	0.00	0	0.00	67%	76%
25	Karur Vysya Bank Ltd.	131	40	118	8	23	3	23	3	0	0.00	0	0.00	0	0.00	19%	42%
26	RBL Bank Ltd.	64199	301	959	60	507	8	454	7	0	0.00	0	0.00	0	0.00	47%	12%
27	South Indian Bank Ltd.	62	43	41	8	29	8	13	4	3	3.67	0	0.00	0	0.00	32%	56%
28	Tamilnad Mercantile Bank Ltd.	107	24	90	5	27	3	24	2	0	0.00	0	0.00	0	0.00	27%	51%
29	Yes Bank	3833	891	2623	132	2623	132	404	57	0	0.00	0	0.00	0	0.00	15%	43%
<b>Total</b>		<b>1094541</b>	<b>50016</b>	<b>353382</b>	<b>6741</b>	<b>216584</b>	<b>5497</b>	<b>137993</b>	<b>4369</b>	<b>209052</b>	<b>4503.04</b>	<b>190</b>	<b>7.60</b>	<b>49</b>	<b>4.84</b>	<b>39%</b>	<b>65%</b>

Bank wise status is as under-

**AGENDA NO - 6**  
**Progress under other Govt. Sponsored Schemes**

**Prime Minister Employment Generation Programme (PMEGP)**

Status as on 31<sup>st</sup> December, 2020 is as under-

M.M- Margin Money amount in crore

S.No.	Bank name	Total Target		Forwarded		Sanctioned but Pending for M.M Claim		Rejected		M.M Disbursed		Achievement %
		No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.	M.M.
1	Axis Bank Ltd.	64	1.92	29	1.05	3	0.04	2	0.09	0	0.00	0
2	HDFC Bank	114	3.42	48	1.50	0	0.00	2	0.09	0	0.00	0
3	ICICI Bank Ltd.	114	3.42	24	0.86	1	0.06	0	0.00	0	0.00	0
4	Yes Bank	63	1.89	4	0.21	0	0.00	0	0.00	0	0.00	0
5	UCO BANK	233	6.98	193	3.93	33	0.38	53	0.98	11	0.09	1
6	State Bank of India	1528	45.83	3944	95.31	428	10.00	2218	51.82	132	3.23	7
7	Indian Bank	340	10.20	591	15.75	63	1.66	158	3.95	29	1.27	12
8	Indian Overseas Bank	81	2.43	91	3.17	16	0.52	32	1.29	8	0.36	15
9	Bank of Maharashtra	204	6.11	478	11.88	34	1.35	58	1.13	40	1.13	19
10	IDBI Bank Ltd.	64	1.92	131	4.40	20	0.70	35	1.06	7	0.44	23
11	Bank of Baroda	477	14.30	1004	33.15	106	4.22	209	5.77	74	3.36	23
12	Madhyanchal Gramin Bank	58	1.73	255	4.38	36	0.64	59	1.08	18	0.43	25
13	Bank of India	613	18.40	1393	41.03	142	3.81	250	7.13	137	4.91	27
14	Punjab National Bank	539	16.18	1426	40.71	181	4.08	572	15.93	168	4.43	27
15	Punjab and Sind Bank	56	1.67	65	2.34	8	0.28	23	0.84	10	0.48	29
16	Union Bank of India	546	16.39	1586	47.02	198	5.97	335	9.28	157	6.61	40
17	Central Bank of India	643	19.28	2049	62.53	241	8.09	702	19.67	223	9.32	48
18	Madhya Pradesh Gramin Bank	350	10.50	1372	33.72	176	3.50	377	8.61	217	5.15	49
19	Canara Bank	315	9.45	955	29.45	165	4.78	488	13.85	155	6.60	70
<b>TOTAL</b>		<b>6402</b>	<b>192.02</b>	<b>15638</b>	<b>432.39</b>	<b>1851</b>	<b>50.08</b>	<b>5573</b>	<b>142.58</b>	<b>1386</b>	<b>47.79</b>	<b>25</b>

## Credit Linked Subsidy Scheme (CLSS) under PMAY-U

The Government of India is implementing Credit Linked Subsidy Scheme (CLSS) as one of the components under Pradhan Mantri Awas Yojana-Urban to provide interest subsidy for housing loans to eligible beneficiaries in urban areas. Pursuant to the decision taken in the sub-committee meeting of housing held on 18th August, 2020, a target to provide benefit of CLSS to ONE LAKH beneficiaries, including the backlog has been allocated by the SLBC to the member banks for financial year 2020-21. Status as on 30.11.2020 is as under-

Sr. No.	Bank Name	Targets No. of Cases	MIS Portal	Provid ed by Banks	Provid ed by MoHUA	Target Achieved %
A	B	C	D	E	F	$G=F*100/C$
1	Public Sector Banks	69,070	10,859	7,936	12,203	18%
2	Private Sector Banks	28,807	14,131	1,870	15,432	54%
3	Regional Rural Banks	2,123	201	83	223	10.5%
<b>Grand Total</b>		<b>1,00,000</b>	<b>25,191</b>	<b>9,889</b>	<b>27,858</b>	<b>28%</b>

Bank wise status is given in Annexure-

### Issues and Way Forward for improving performance of CLSS

- All banks to reconcile the data and share home loans sanctioned data on regular basis to UADD & SLBC.
- Banks to reconsider cases that were rejected having no women beneficiary.
- Launching of awareness campaign through distribution of leaflets and execution of hoardings by the concerned branches.
- About 10,184 cases are pending at CNA.
- Incorporation of UADD officials across the state in awareness campaign.
- Banks to set up State Level Cell which would speed up progress under CLSS.
- Construction work on 43,672 units in progress at various locations in the state of Madhya Pradesh however, only 4,910 loan cases have been sanctioned out of which 2863 cases have been sanctioned by NBFC's and 2047 by Banks.

Bank wise status as 20.12.2020 is as under-

Sr. No.	Bank Name	Targets No. of Cases	MIS Portal	Provided by Banks	Provided by MoHUA	Target Achived %
1	HDFC Bank Ltd.	5019	9232	0	9910	197.4%
2	Bandhan Bank Ltd.	4021	2691		2902	72.2%
3	Axis Bank Ltd.	3898	1439	1590	1725	44.3%
4	Canara Bank	6812	1390		1888	27.7%
5	State Bank of India	16966	4201	5527	4214	24.8%
6	Indian Bank	4473	938	0	1095	24.5%
7	Yes Bank	862	170		172	20.0%
8	Madhyanchal Gramin Bank	446	70	83	83	18.6%
9	Central Bank of India	4456	682	753	765	17.2%
10	Bank of Maharashtra	2004	321	325	336	16.8%
11	Indian Overseas Bank	1684	207	214	269	16.0%
12	Punjab National Bank	8047	916	144	1085	13.5%
13	Bank of Baroda	6689	792	267	755	11.3%
14	Bank of India	5834	463		650	11.1%
15	Union Bank of India	7755	606	251	794	10.2%
16	DCB Bank Ltd.	246	17		23	9.3%
17	ICICI Bank Ltd.	5448	404	70	470	8.6%
18	Punjab & Sind Bank	985	83	58	83	8.4%
19	UCO Bank	3365	260	397	269	8.0%
20	Karnataka Bank Ltd.	287	17	0	18	6.3%
21	Catholic Syrian Bank	41	1	2	2	4.9%
22	IDFC Bank Ltd.	1067	23	51	49	4.6%
23	The Fedaral Bank Ltd.	328	15	17	15	4.6%
24	J&K Bank	82	3	3	3	3.7%
25	IDBI Bank Ltd.	3816	98		122	3.2%
26	Central Madhya Pradesh Gramin	1677	47		47	2.8%
27	Karur Vysya Bank Ltd.	164	3	0	3	1.8%
28	South Indian Bank Ltd.	164	3	0	3	1.8%
29	City Union Bank	82	1	1	1	1.2%
30	Kotak Mahindra Bank Ltd.	1108	10	0	10	0.9%
31	Cosmos Co-operative Urban Bank	0	2	0	2	0.0%
32	Dhan Lakshmi Bank	41	0	0	0	0.0%
33	Indusind Bank	1682	0	118	0	0.0%
34	Lakshmi Vilas Bank	123	0	0	0	0.0%
35	Narmada Jhabua Gramin Bank	0	84	0	93	0.0%
36	Punjab & Maharastra Co-	0	2	0	2	0.0%
37	Ratnakar Bank Ltd. (RBL)	164	0	18	0	0.0%
38	Standrad Chartered Bank	123	0	0	0	0.0%
39	Tamilnadu Mercantile Bank	41	0	0	0	0.0%
<b>Grand Total</b>		<b>100000</b>	<b>25191</b>	<b>9889</b>	<b>27858</b>	<b>27.9%</b>

*All though in PMAY MIS portal 25,191 cases under CLSS getting reflected but as per data provided by MoHUA, GOI 27,858 cases under CLSS has been approved.*

## AGENDA NO - 7

### **Mukhya Mantri Self-Employment Generation Schemes- Release of subsidy**

The State Government vide its letter dated 18<sup>th</sup> December, 2020 has issued order to banks to hold fresh disbursement after 18<sup>th</sup> December, 2020 under the Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana and Mukhya Mantri Krishak Udyami Yojana. However, the cases which are disbursed on or before 18<sup>th</sup> December, 2020 will be continued to receive margin money subsidy, interest subsidy and CGTMSE guarantee fees as applicable, as per the provision of the schemes.

Banks have informed that borrowers under these schemes are not receiving margin money subsidy, interest subsidy and CGTMSE guarantee fees and these are pending since November, 2019. The details of the pending subsidies are as under-

<b>Particulars</b>	<b>No. of Accounts</b>	<b>Amount in Rs crore</b>
Margin Subsidy	10,716	159.92
Interest Subsidy	95,938	22.50
CGTMSE guarantee fees	5,826	5.91
<b>Total</b>	<b>112,480</b>	<b>188.34</b>

Due to delay in release of subsidies, while starting of the projects/units is getting delayed, there is also unnecessary complaints against the banks. In absence of these, there is likely deterioration in the asset quality. GoMP is requested to release subsidies at the earliest.

**Bank wise details of pending subsidies are as under-**

Amount in crore

Bank Name	Margin Money Subsidy		Interest Subsidy		CGTMSE Guarantee Fee		Total	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Allahabad Bank	293	5.01	3,801	0.96	364	0.44	4458	6.41
Andhra Bank	70	1.39	574	0.14	108	0.07	752	1.60
Axis Bank	5	0.09	65	0.01	5	0.00	75	0.09
Bank of Baroda	280	6.32	5,642	2.21	104	0.18	6026	8.72
Bank of India	797	11.82	10,251	2.47	314	0.39	11362	14.68
Bank of Maharashtra	240	2.72	2,211	0.30	19	0.04	2470	3.06
Canara Bank	789	14.42	7,774	1.71	362	0.15	8925	16.28
Central Bank of India	1,414	22.72	14,320	3.56	1,536	1.97	17270	28.26
Central Madhya	2	0.02	211	0.08	13	0.00	226	0.10
Corporation Bank	37	0.47	254	0.05	57	0.05	348	0.57
Dena Bank	13	0.19	233	0.07	16	0.01	262	0.28
Federal Bank	3	0.04	7	0.00	0	0.00	10	0.04
HDFC Bank	16	0.83	0	0.00	0	0.00	16	0.83
ICICI Bank	44	1.07	3	0.00	2	0.00	49	1.08
IDBI Bank	112	1.69	1,361	0.44	38	0.11	1511	2.24
Indian Bank	6	0.13	1,080	0.25	48	0.04	1134	0.42
Indian Overseas Bank	120	1.91	2,601	0.55	314	0.30	3035	2.77
INDUSIND BANK	35	0.78	0	0.00	0	0.00	35	0.78
	35	0.78	0	0.00	0	0.00	35	0.78
Jammu & Kashmir	0	0.00	54	0.01	0	0.00	54	0.01
Karnataka Bank	6	0.11	1	0.00	1	0.00	8	0.11
Kotak Mahindra Bank	7	0.23	0	0.00	0	0.00	7	0.23
Laxmibai Mahila Nagrik	8	0.15	149	0.04	0	0.00	157	0.18
MADHYA PRADESH	1,066	13.40	3,299	0.87	162	0.06	4527	14.32
Madhyanchal Gramin	31	0.19	978	0.11	2	0.00	1011	0.30
Oriental Bank of	142	2.13	2,110	0.43	91	0.16	2343	2.72
Punjab and Sind Bank	54	1.01	1,647	0.38	82	0.13	1783	1.52
Punjab National Bank	796	12.65	7,330	1.48	622	0.57	8748	14.70
State Bank of India	2,570	32.26	12,810	2.83	184	0.34	15564	35.42
Syndicate Bank	365	5.23	3,853	0.67	99	0.04	4317	5.93
Uco Bank	144	0.89	1,002	0.18	93	0.08	1239	1.14
Union Bank of India	985	15.43	10,447	2.26	1,102	0.72	12534	18.41
United Bank of India	43	0.75	687	0.22	20	0.03	750	0.99
Vijaya Bank	187	3.08	1,183	0.22	68	0.05	1438	3.36
YES BANK	1	0.02	0	0.00	0	0.00	1	0.02
<b>Total</b>	<b>10,716</b>	<b>159.92</b>	<b>95,938</b>	<b>22.50</b>	<b>5,826</b>	<b>5.91</b>	<b>112480</b>	<b>188.34</b>

## A G E N D A N O - 8

### **PMFBY Kharif-2019: settlement of crop insurance claim to farmers**

There are around 1.30 lakh left over farmers in the state, whose crop insurance claim for Kharif-2019 season is to be paid. These are the cases, where banks had deducted the premium from the farmer's account and also remitted to the concerned insurance companies on time/within the cut-off date. But, details could not be uploaded on the National Crop Insurance Portal (NCIP) due to the reasons such as Aadhaar mismatch, technical flaws in the portal.

Above matter was examined and discussed in the various meetings. As per the discussions, the data of left-over farmers have been shared to GoMP and Insurance Companies (ICs) in the formats A, B & C. This issue was again discussed with the Hon'ble Cabinet Minister, Farmers' Welfare & Agriculture Development, Govt. of M.P in presence of the bankers and ICs on 28<sup>th</sup> December, 2020. He has directed that, if the bank branches have deducted the premium from the farmer's account and also remitted to the concerned insurance companies within the cut-off date, ICs have to settle the claim subject to verification of data as provided by banks in the formats A, B & C. He also clarified that, if banks have delayed in remitting the premium to ICs then, concerned banks will bear the loss. Details of the formats are as under-

<b>Format Name</b>	<b>Particulars</b>	<b>No. of left-over farmers</b>
Format-A	Amount debited for remittance of premium pertaining to Crop Insurance Schemes (PMFBY & RWBCIS) to the implementing ICs, Scheme, Season, District, IC, Date of remittance wise through their CBS with respect of Insured Farmers for which data is pending for Kharif 2019.	1,30,502
Format-B	Aadhaar Mismatch details, whether these farmers were insured under Crop Insurance Scheme in earlier seasons also Kharif 2018 & Rabi 2018-19.	59,536
Format-C	Number of farmers which have done Aadhaar modification before 30th April 2020 & Number of Farmers which have done this modification after 30th April 2020	27,437

## AGENDA NO - 9

### Low CD Ratio Districts in M.P.- Study report submitted by NABCONS

Nine districts in Madhya Pradesh have been consistently facing the chronic issue of low CD ratio below 40%. The matter was discussed in the SLBC meeting held on 6th July 2019, and it was decided that Directorate of Institutional Finance (DIF), Govt. of M.P. may arrange a study on challenges being faced in maintaining required Credit Deposit ratio by banks in nine districts through NABCONS. As on September 30, 2010, CD Ratio in these 9 districts is as under-

Amount in crore

Sr.	District Name	Lead Bank	Deposits	Credit	CD Ratio
1	Anuppur	Central Bank of India	3,812	856	22.45
2	Dindori	Central Bank of India	1,344	470	34.97
3	Mandla	Central Bank of India	3,464	1,305	37.69
4	Rewa	Union Bank of India	12,389	3,955	31.92
5	Shahdol	Central Bank of India	5,130	1,564	30.50
6	Sidhi	Union Bank of India	3,706	1,358	36.64
7	Singrauli	Union Bank of India	8,401	1,891	22.51
8	Tikamgarh	State Bank of India	3,144	1,125	35.78
9	Umaria	State Bank of India	2,583	661	25.59

In the light of the above, the Directorate of Institutional Finance, GoMP commissioned a study to examine the reasons for low CD ratio in above nine districts. The study aims to analyse the deposit and credit data, understand functioning of banks, potential in districts, reasons for low credit deployment/off take and recommendation for improvement of the CD ratio in these districts. Reports submitted by NABCONS were discussed and adopted.

DIF vide its letter dated 17/21-12-2020 has advised to the Collector and the LDM of these districts to take suitable steps for implementation of the recommendations, so that minimum benchmark of CD Ratio can be achieved within the prescribed time.

**Convenor i.e. Union Bank of India of CD ratio sub-committee is requested to discuss and review its progress in the sub-committee meetings regularly.**

**AGENDA NO - 10**  
**Banking Development in Madhya Pradesh Q-2 FY 2020-21**

**KEY BANKING PARAMETERS**

Amount in crore

Sr.	Parameters	Outstanding Amount				Y-o-Y Variation			
		Sep-17	Sep-18	Sep-19	Sep-20	Sep-19		Sep-20	
						Absolute Term	%	Absolute Term	%
1	Total number of Branches	7,254	7,473	7,806	7,994	333	4.46	188	2.41
2	Total number of ATMs	9,263	9,579	9,345	9,201	-234	-2.44	-144	-1.54
3	Total Deposits	348872	378896	416048	458223	37,152	9.81	42,175	10.14
4	<b>Total Advances</b>	<b>257744</b>	<b>285630</b>	<b>321448</b>	<b>339042</b>	<b>35,818</b>	<b>12.54</b>	<b>17,594</b>	<b>5.47</b>
4a	Credit as per place of utilization	7,961	8569	11,667	11,464	3,098	36.15	-203	-1.74
5	<b>Credit Deposit Ratio</b>	<b>73.88</b>	<b>75.38</b>	<b>77.26</b>	<b>73.99</b>	<b>1.88</b>	<b>2.49</b>	<b>-3.27</b>	<b>-4.23</b>
5a	CD Ratio including credit as per place of utilisation	76.16	77.65	80.07	76.49	2.42	3.12	-3.57	-4.46
6	<b>Total Business [3+4]</b>	<b>606616</b>	<b>664526</b>	<b>737496</b>	<b>797265</b>	<b>72,970</b>	<b>10.98</b>	<b>59,769</b>	<b>8.10</b>
7	Agriculture	88,963	97,201	101825	110774	4,624	4.76	8,949	8.79
8	Crop Loans out of total agriculture	66,973	74,372	76,405	83,399	2,033	2.73	6,994	9.15
9	<b>% of Agriculture advances to Total advances [RBI Norm: 18%]</b>	<b>34.52</b>	<b>34.03</b>	<b>31.68</b>	<b>32.67</b>	<b>-2.35</b>	<b>-6.92</b>	<b>1.00</b>	<b>3.14</b>
10	<b>MSME</b>	<b>40,898</b>	<b>49,794</b>	<b>55,430</b>	<b>64,296</b>	<b>5,636</b>	<b>11.32</b>	<b>8,866</b>	<b>15.99</b>
10a	Credit to Micro Enterprises	18,042	24,206	27,558	30,832	3,352	13.85	3,274	11.88
11	<b>% of credit to micro enterprises to total advances (RBI Norm-7.5%)</b>	<b>7.00</b>	<b>8.47</b>	<b>8.57</b>	<b>9.09</b>	<b>0.10</b>	<b>1.16</b>	<b>0.52</b>	<b>6.07</b>
12	Export Credit	123	281	332	491	51	18.15	159	47.89
13	Education	1,939	2,132	2,175	2,243	43	2.02	68	3.13
14	Housing	20,677	19,173	21,407	27,093	2,234	11.65	5,686	26.56
15	Social Infrastructure	103	218	214	254	-4	-1.83	40	18.69
16	Renewable Energy	58	47	57	438	10	21.28	381	668.42
17	Others	6,184	3,434	3,547	1,859	113	3.29	-1,688	-47.59
18	<b>Total Priority Sector Advances [7+10+12+13+14+15+16+17]</b>	<b>158,945</b>	<b>172,280</b>	<b>184,987</b>	<b>207,448</b>	<b>12,707</b>	<b>7.38</b>	<b>22,461</b>	<b>12.14</b>
19	<b>% of Priority Sector advances to Total advances [RBI Norm: 40%]</b>	<b>61.67</b>	<b>60.32</b>	<b>57.55</b>	<b>61.19</b>	<b>-2.77</b>	<b>-4.59</b>	<b>3.64</b>	<b>6.32</b>
20	Total Non-Priority Sector Advances	98,799	113,350	136,461	131,594	23,111	20.39	-4,867	-3.57
21	Advances to small & marginal farmers	25,559	32,187	32,797	32,972	610	1.90	175	0.53
22	<b>% of advances to small &amp; marginal farmers to total advances [RBI Norm: 8%]</b>	<b>9.92</b>	<b>11.27</b>	<b>10.20</b>	<b>9.73</b>	<b>-1.07</b>	<b>-9.46</b>	<b>-0.48</b>	<b>-4.68</b>
23	Total NPA	19,895	33,070	37,535	34,092	4,465	13.50	-3,443	-9.17
24	<b>% of NPA to total advances</b>	<b>7.72</b>	<b>11.58</b>	<b>11.68</b>	<b>10.06</b>	<b>0.10</b>	<b>0.85</b>	<b>-1.62</b>	<b>-13.89</b>
25	Advances to Weaker Sections	51,109	59,208	68,202	68,809	8,994	15.19	607	0.89
26	<b>% of advances to Weaker Sections to total Advances [RBI Norm: 10%]</b>	<b>19.83</b>	<b>20.73</b>	<b>21.22</b>	<b>20.30</b>	<b>0.49</b>	<b>2.36</b>	<b>-0.92</b>	<b>-4.35</b>

## Performance of Scheduled Commercial Banks in M.P. vis-à-vis Country

Amount in crore

Sector	Country*					Madhya Pradesh				
	Sep-19	Mar-20	Sep-20	% Variation		Sep-19	Mar-20	Sep-20	% Variation	
				Mar-20 / Sep-20	Sep-19 / Sep-20				Mar-20 / Sep-20	Sep-19 / Sep-20
Credit	8,680,216	9,263,134	9,183,525	-0.86	5.80	286,843	295,436	302,358	2.34	5.41
Agriculture	1,118,871	1,146,624	1,180,052	2.92	5.47	74,763	78,327	78,641	0.40	5.19
Micro & Small (PS)	1,056,600	1,149,394	1,127,110	-1.94	6.67	48,761	52,932	53,535	1.14	9.79
Housing (PS)	454,566	449,945	464,642	3.27	2.22	21,104	25,216	26,817	6.35	27.07
Education (PS)	53,921	51,906	51,898	-0.02	-3.75	2,173	2,173	2,241	3.12	3.14
Priority Sector	2,759,852	2,897,461	2,884,154	-0.46	4.50	155,582	170,435	173,288	1.67	11.38

Sector	Country*					Madhya Pradesh				
	Sep-18	Mar-19	Sep-19	Mar-20	Sep-20	Sep-18	Mar-19	Sep-19	Mar-20	Sep-20
Deposits Y-o-Y growth %	8.40	9.40	10.10	9.50	11.00	8.51	6.69	9.92	7.84	9.42
CD Ratio	76.40	78.20	75.60	76.00	72.00	70.65	73.49	73.34	74.30	70.65

\*Source-RBI Data

**AGENDA NO-11**

**Review of achievement under Annual Credit Plan Q-2 FY 2020-21**

Amount in crore

Sr. No.	Sector	FY 2019-20 Q-2			FINANCIAL YEAR 2020-21				
		Target	Achie.	Achi. %	Target 2020-21		Achievement Q-2		Achi. %
		Amt.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	<b>Agriculture</b>	<b>1,23,857</b>	<b>39,267</b>	<b>32</b>	<b>5,097,906</b>	<b>134,236</b>	<b>3,485,053</b>	<b>46,108</b>	<b>34.35</b>
1a	Farm Credit	1,16,000	36,659	32	4952751	124412	3425804	43138	34.67
1b	Crop loan out of 1a	90,000	31,074	35	4128308	96864	3060458	35085	36.22
1c	Agriculture Infra.	3,800	386	10	61,453	3905	6,985	313	8.01
1d	Ancillary Activities	4,057	2,223	55	83,702	5919	52,264	2657	44.89
2	<b>MSME</b>	<b>30,201</b>	<b>17,718</b>	<b>59</b>	<b>519,477</b>	<b>32,078</b>	<b>510,046</b>	<b>18,745</b>	<b>58.43</b>
2a	Micro Enterprises	16,283	10,384	64	365459	17135	470564	10002	58.37
2b	Small Enterprises	12,183	6,031	50	125824	12965	26,501	6217	47.96
2c	Medium Enterprises	1,079	1,146	106	596	1161	2,459	1950	167.97
2d	KVIC	238	54	23	3,437	277	694	41	14.90
2e	Other under MSME	418	104	25	24,161	541	9,828	534	98.74
3	Export Credit	523	412	79	814	530	111	58	10.90
4	Education	995	220	22	18,903	1037	9,011	215	20.71
5	Housing	4,962	1,425	29	100,916	7131	32,690	1458	20.44
6	Social Infrastructure	1,000	8	0.81	14,161	595	393	161	27.11
7	Renewable Energy	400	1	0.3	12,420	288	22	408	141.54
8	Others	1,066	371	35	7,207	321	143,428	1023	319.07
9	<b>Total Priority Sector</b>	<b>1,63,005</b>	<b>59,423</b>	<b>36</b>	<b>5,771,804</b>	<b>176,217</b>	<b>4,180,754</b>	<b>68,176</b>	<b>38.69</b>
10	Total Non-Priority Sector	12,146	23,178	191	146024	13038	368746	27799	213.22
11	<b>Total Credit Plan</b>	<b>1,75,151</b>	<b>82,601</b>	<b>47</b>	<b>5,917,828</b>	<b>189255</b>	<b>4,549,500</b>	<b>95975</b>	<b>50.71</b>

**AGENDA NO-12**  
**Chief Minister Rural Housing Mission**

Chief Minister Rural Housing Mission, a project of Hon'ble Chief Minister, Govt. of MP for providing pucca houses to the rural poor of the State, was launched in January 2011. Memorandum of Understanding (MoU) was executed by Govt. of MP separately with individual Banks for implementation of the scheme. Status as on 30.09.2020 is as under-

Amount in crore

OUTSTANDING		NPA		NPA %
No.	Amt.	No.	Amt.	
6,25,598	4,036	2,57,966	1,559	38.63

Due to mounting NPAs in this portfolio, which is increasing unabated, despite concerted efforts by Banks to recover the dues, banks are finding the ways to overcome the issue. As such, Banks propose to write off the borrower portion of the loan through One Time Settlement or otherwise and continue to receive the Govt. contribution towards 50% of EMI for the loan period. However, a clause in MoU restricts receipt of Govt. share of EMI, if the loan is written off, prohibits banks from offering OTS with defaulting borrowers even for the borrower's portion of the loan. Therefore, Banks have been requesting the State Govt. to issue an Administrative Order to permit banks to enter into compromise with NPA borrowers for settlement of the dues of the portion of the borrower. In all such cases the Government of Madhya Pradesh shall continue payment of 50% EMI on the subsidy component.

This issue has been discussed multiple times, however, the matter for issuance of an Administrative Order, empowering banks to settle the dues through OTS is pending since long. GoMP to issue such order at the earliest and help the Banks in arresting slippages.

**AGENDA NO-13**  
**Digital District Programme**

In terms of RBI instructions, the SLBC forum in consultation with the stake holders identified 3 districts namely **Betul, Indore & Vidisha** as Digital Districts in the state on a pilot basis to make the districts 100% digitally enabled within one year i.e. October, 2020. Keeping in view the challenges brought about by disruption on account of Covid-19 pandemic, the timeline for completion of the programme has been extended to March 2021.

**The parameters in which the bank has to ensure 100% achievement are as follows-**

- i. Percentage debit/RuPay card issued to operative Savings Accounts;
- ii. % Mobile/UPI/USSD coverage to operative Savings Accounts;
- iii. % Net Banking coverage to operative Savings & Current Accounts;
- iv. % of QR/POS coverage in Current Accounts;
- v. QR/POS issued to shopkeepers other than Current Accounts;
- vi. QR/POS issued to Govt./Public service providers;
- vii. No. of digital literacy camps organized & no. of people participated;

Present status as on 31.12.2020 is given below-

<b>Sr.</b>	<b>Parameters</b>	<b>Betul</b>	<b>Indore</b>	<b>Vidisha</b>
1	% Debit/ RuPay cards coverage to operative SB A/cs	35.93	73.06	77.1
2	% Net banking coverage to operative SB A/cs	8.2	37.68	17.4
3	% of MB/ UPI/ USSD coverage to operative SB A/cs	5.27	28.56	31.2
4	% of POS/ QR coverage to total Current A/cs	26.68	16.88	16.8

Performance is being reviewed regularly by DLCC & SLBC. This issue may be included as one of the agendas for reviewing the performance of the Collector of these districts. Banks are requested to achieve the target in advance by 31st January, 2021.

## AGENDA NO - 14

### Financial Inclusion

#### Financial Literacy & Credit Counselling Centres (FLCCs)

The post of FL Counsellor in the following districts is vacant.

<b>Sponsor Bank</b>	<b>District</b>	<b>Total number</b>
Bank Of Baroda	Jhabua	1
Bank of India	Agar-Malwa, Barwani, Burhanpur, Dewas, Dhar, Indore, Khargon & Rajgarh	8
Central Bank of India	Anuppur, Balaghat, Betul & Mandla	4
Indian Bank	Satna	1
Punjab National Bank	Datia	1
State Bank of India	Ashoknagar, Chhatarpur, Neemuch & Tikamgarh	4
Union Bank of India	Rewa & Singrauli	2
<b>Grand Total</b>		<b>21</b>

The post of R-SETI Director is vacant in Agar-Malwa & Niwari districts. All concerned banks are requested to fill the above posts at the earliest.

#### Targeted Financial Inclusion Intervention Programme (TFIIP)

TFIIP a programme of NITI Ayog is under implementation in Barwani, Chhatarpur, Khandwa & Vidisha districts. The first meeting of State Level Implementation Committee (SLIC) was held on 15th October, 2020 through VC. The meeting was co-chaired by the Joint Secretary-FI, DFS, GOI & OSD cum Commissioner, Institutional Finance, GoMP. The major decision taken during the meetings are-

- Regular conduct of DLIC meeting
- Lead bank to identify the areas/locations in the district, where shortfall with respect to Key Performance Indicators is more.
- Camps to be conducted accordingly to bridge the gap.
- Dates for the camps to be finalized by the LDM/DLIC at the earliest.
- Member banks assured to participate in the programme wholeheartedly.

### Social Security Schemes

Scheme	Age Group (Yrs.)	Population in lakh (approx.)	Cumulative number				Progress	
			Sep-18	Sep-19	Mar-20	Sep-20	Y-o-Y 20-Sep	FY 2020-21
<b>PMJJBY</b>	18-50	315	19.49	24.47	29.7	34.4	9.93	4.7
<b>PMSBY</b>	18-70	400	78.62	94.33	109.76	122.65	28.32	12.89
<b>APY</b>	18-40	272	6.75	9.38	12.19	13.87	4.49	1.68

It is observed that coverage under the schemes in the State is inadequate in comparison with the eligible people.

As per inputs received from the field functionaries, the primary reasons for low coverage have been observed to be, inter-alia, lack of awareness and also priority of rural masses to spend money in other activities.

## AGENDA NO -15

### Developing a standardized system of data flow

In terms of RBI circular no. FIDD.CO.LBS.No.21/02.01.001/2019-20 dated 03.07.2019 and FIDD.CO.LBS.No.1514/02.01.001/2019-20 dated 16.01.2020, each Bank's CBS should have a provision to generate a Block wise report pertaining to all LBS related data with a view to keep manual intervention to a minimal level and maintain the integrity & timeliness of data of LBS fora. It was envisaged to operationalize the new data flow system before commencement of FY 2020-21. Despite repeated follow-ups, banks are moving forward at a snail's pace. The banks which are yet to develop the new system are-

Sr.	Public Sector Bank	Sr.	
		18	Kotak Mahindra Bank
1	Bank of India	19	Lakshmi Vilas Bank
2	Indian Bank	20	Standard Chartered Bank
3	Indian Overseas Bank	21	Tamilnadu Mercantile Bank
4	Punjab and Sindh Bank		<b>Regional Rural Banks</b>
5	Punjab National Bank (OBC+United)	22	MPGB
6	Union Bank of India		<b>DCCBs/Apex Bank</b>
	<b>Private Sector Banks</b>	23	DCCB & Apex Bank
7	Axis Bank		<b>Small Finance Banks</b>
8	Catholic Syrian Bank	24	AU Small Finance Bank
9	City Union Bank	25	Equitas Small Finance Bank
10	Development Credit Bank	26	ESAF
11	Dhan Lakshmi Bank	27	Fincare Small Finance Bank
12	ICICI Bank	28	Jana Small Finance Bank
13	IDBI Bank	29	Suryoday Small Finance Bank
14	IDFC First Bank	30	Ujjivan Small Finance Bank
15	Indusind Bank Limited	31	Utkarsh Small Finance Bank
16	Jammu and Kashmir Bank		<b>Payment Bank</b>
17	Karur Vysya Bank Ltd.	32	India Post Payment Bank

Above banks are requested to develop the new system by 31<sup>st</sup> January, 2021 positively.

**AGENDA NO-16**  
**CM Helpline Complaints**

Year wise Pending Complaints are-

S.N.	Bank Name	2017	2018	2019	2020	Total
1	State Bank of India	42	238	1038	6795	8113
2	Bank of India	10	74	239	1681	2004
3	Punjab National Bank + United Bank of India + Oriental Bank of Commerce	20	108	318	1270	1716
4	Central Bank of India	0	1	16	1239	1256
5	Indian Bank + Allahabad Bank	8	46	196	951	1201
6	Madhyanchal Gramin Bank	6	18	109	1052	1185
7	Union Bank of India + Andhra Bank + Corporation Bank	2	18	59	871	950
8	ICICI Bank	13	47	60	561	681
9	Bank of Baroda + Vijaya Bank + Dena Bank	1	13	26	492	532
10	Madhya Pradesh Gramin Bank	0	3	34	431	468
11	Bank of Maharashtra	4	30	86	315	435
12	Canara Bank + Syndicate Bank	2	29	55	315	401
13	UCO Bank	3	33	66	293	395
14	HDFC Bank	2	16	20	327	365
15	Axis Bank	5	12	23	210	250
16	IDFC Bank	2	8	53	144	205
17	District Co-operative Central Bank (DCCB)	0	3	11	66	80
18	IDBI Bank	0	3	19	46	68
19	Kotak Mahindra Bank	2	11	12	32	57
20	Indian Overseas Bank	0	3	8	38	49
21	Indusind Bank	2	3	10	24	39
22	Bandhan Bank	1	0	4	32	37
23	Punjab & Sind Bank	1	0	5	27	33
24	AU Small Finance Bank	1	2	1	19	23
25	Shivalik Mercantile Co-op Bank Ltd	0	0	4	16	20
26	Equitas Small Finance Bank	0	2	1	14	17
27	Citi Union Bank	0	0	2	14	16
28	Development Credit Bank (DCB)	0	2	2	10	14
29	Fincare Small Finance Bank	0	0	0	12	12
30	Jana Small Finance Bank	0	0	1	9	10
31	YES Bank	0	0	3	5	8
32	India Post Payments Bank	0	0	0	7	7
33	Karnataka Bank	0	0	0	7	7
34	Ujjivan Small Finance Bank	0	0	1	5	6
35	Federal Bank	0	1	1	2	4
36	Laxmi Vilas Bank	0	0	2	1	3
37	Ratnakar Bank	0	0	0	3	3
38	Utkarsh Small Finance Bank	0	0	1	1	2

39	South Indian Bank	0	0	0	2	2
40	Karur Vysya Bank	0	0	0	2	2
41	Suryoday Small finance Bank	0	0	0	2	2
42	Dhanlaxmi Bank	0	0	0	1	1
43	Bank Name not Mentioned	2	23	83	506	614
<b>Total Complaints</b>		<b>129</b>	<b>747</b>	<b>2569</b>	<b>17850</b>	<b>21295</b>

**Any other issue with permission of the Chair**