

HELP DOCUMENT

Ref- Minutes of the 57th meeting of Empowered Committee (EC) for Micro, Small & Medium Enterprises in Madhya Pradesh held on March 17, 2021

PURPOSE: It has been observed and pointed out by the RBI in its 57th meeting of Empowered Committee (EC) for Micro, Small & Medium Enterprises (MSMEs) in Madhya Pradesh held on March 17, 2021 that, the SLBC data particularly MSME data submitted by some Banks were erroneous on certain occasions and after uploading the data on the portal, the Banks had revised the data subsequently. The submission of erroneous data results in misrepresent for decision making at the State/RBI level.

It was suggested to set up a committee to examine the issues and submit the report. The committee has submitted the report. It was suggested that a 'HELP Document' may be prepared by the SLBC which can be referred by the official who is inputting the data on the portal.

SCOPE: This is a 'HELP Document', which illustrates the things to be kept in mind and the steps required to validate the quarterly SLBC data before final submission (other than directly uploadable .txt file) on the portal by the member Banks.

APPLICABILITY: The officials of the member Banks, who are involved in generating information from the CBS or from other sources/system/sites/portal, preparation, validation and submission of MIS to the SLBC, are part of the target group. They shall be responsible to follow this document strictly to rule-out the discrepancies.

IMPORTANT INSTRUCTIONS/CHECK LIST:

- a) Amount should be in lakh and number in actual.**
- b) The data should consist of the figures of all the branches operating in Madhya Pradesh only.**
- c) Banks having different Zones/Regions in the State should collate and compile the data of all such Zones/Regions.**
- d) Banks must compare the figures (Number and amount) with the previous quarter as well as the previous year of the reporting quarter. In case of huge variation in the figures, they need to re-verify/cross check the data carefully and also submit the reasons for huge difference (if any) to SLBC.**

Outstanding: Table No. 4, 5, 6 & 8

1. Tables No. 4, 5, 6 & 8 consist of outstanding figures. The sectors shown therein viz. Farm Credit, Agri Infrastructure, Social Infrastructure etc are defined as per the guidelines of RBI issued vide circular no. RBI/FIDD/2020-21/72 Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated 29.04.2021 on Priority Sector Lending.
2. There should not be any figure under MSME Head in Non-Priority Sector in Table No. 8.
3. Sum of total Priority Sector and Non-Priority Sector outstanding should be matched with the total advances as shown in Table no. 3.

Annual Credit Plan (ACP): Table No. 9(i) to 12

4. ACP Tables No. 9(i) to 12 consist of the figures of disbursement. Disbursement to be reported is defined as under:
 - (i) **Cash Credit/Over Draft account and running accounts of similar nature:** Debit summation minus interest and other charges or sanctioned limit, whichever is lower for the particular period under consideration (quarterly/half-yearly/yearly).
 - (ii) **Term Loans:** Debit summation minus interest and other charges for the particular period under consideration (quarterly/half-yearly/yearly).
5. Please note, there is a difference between the Outstanding and the Disbursement.
6. The illustrations of ACP reporting are as under:-

Quarter	Months under consideration in a particular financial year	Disbursement during a quarter in a particular sector		Figures should be reported	
		No. of A/cs	Amount	No. of A/cs	Amount
June	(1 st April to 30 th June)	50	60	50	60
September	(1 st April to 30 th Sep)	30	40	80*	100*
December	(1 st April to 31 st Dec)	25	80	105*	180*
March	(1 st April to 31 st Mar)	70	65	175*	245*

*** Figures should not be less than the sum of the figures reported in the previous quarters during a financial year.**

7. The sectors where the nature of accounts are mostly Term Loan such as education, housing, personal loans etc, ideally the variation in the figures

reported under the ACP should not be more than 100% of the outstanding loan under the same sector. However, the accounts having nature of CC/OD i.e. crop loan etc, the variation may be more.

MSME CGTMSE Cover Table No. 29 (i)

8. Banks to submit quarterly information about CGTMSE coverage of all the eligible MSME loans, which also includes the PM SVANidhi Loans.

MSME Collateral Free Loans Table No. 29 (ii)

9. Banks are mandated not to accept collateral security in the case of loans upto Rs.10 lakh extended to units in the MSE sector. Banks are also advised to extend collateral-free loans upto Rs. 10 lakh to all units financed under the Prime Minister Employment Generation Programme of KVIC. (Ref- RBI circular no. RBI/2010-11/79RPCD.SME & NFS. BC. No. 9 /06.02.31/ 2010-11 dated July 1, 2010)
10. Under this section, banks have to submit information about collateral free loans sanctioned to MSE Sector (Micro & Small Enterprises) upto sanctioned limit of Rs 10 lakh during a financial year. If the banks have accepted collaterals, they need to submit the reasons for accepting collateral security.

MSME Table No. 29 (iii)

11. Banks to submit the data as per the RBI guidelines for Rehabilitation of Sick Micro and Small Enterprises issued vide circular no. RBI/2012-13/273 RPCD. CO. MSME & NFS.BC.40/06.02.31/2012-2013 dated November 1, 2012.

Branch wise and District wise uploading of excel file

12. Banks have to upload branch wise and district wise data (Uploadable excel file) under the following heads-

Deposits, Advances, Agriculture, MSME, Education, Housing, Priority Sector, CASA, Time Deposits and NPA.

13. Data should be in lakh and must be tallied with the outstanding figures reported in the respective tables.

In case of any issues/clarification, officials of the SLBC department may be contacted.