

**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> |
|---|---|--|

**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)               |
| <b>187127</b>                       | <b>168151</b>                         | <b>48217</b>           | <b>211.18</b>   | <b>34536</b>          | <b>144.34</b>   | <b>94493</b>               | <b>13975</b>                         | <b>11466</b>              |

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.

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<br>Kendriya Bank |               | 992           | 0            | 0            | 1             | 0         |
| 29 | Karnataka Bank<br>Limited      | 0             | 9             | 0            | 0            | 0             | 0         |
| 30 | Kotak Mahindra<br>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<br>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<br>(Loan disbursed<br>to Eligible A/c) |                |            |             |           |             |            |            |
|-----------------------------|-------------------------------|--|--------------|----------------------------------|-----------------|--|-----------------------------------|----------------------------------|-------------|--|----------------|------------|-------------|-----------|-------------|------------|------------|
|                             |                               | Total MSME O/s as<br>on 01.03.2020     | Eligible A/c | Emergency<br>loans<br>sanctioned | Loans disbursed | NPA A/c<br>(MSMEs) as on<br>01.03.2020 | Subordinate<br>Debt<br>sanctioned | Subordinate<br>Debt<br>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-

| <b>Sr.</b> | <b>Public Sector Bank</b>            | <b>Sr.</b> |                             |
|------------|--------------------------------------|------------|-----------------------------|
|            |                                      | 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<br>(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**