**AGENDA OF MEGHALAYA STATE LEVEL BANKERS COMMITTEE (SLBC) MEETING FOR**

**THE QUARTER ENDED DECEMBER 2022**

**AND THE SPECIAL SLBC TO REVIEW THE PROGRESS OF FINANCIAL INCLUSION AND**

**FINANCIAL LITERACY**

**Adoption of minutes:**

The minutes of the State Level Bankers’ Committee (SLBC) meeting held on 22.12.2022 for the Quarter ending September-2022 was circulated to all members and there has been no suggestion for change in the minutes. As no request for change has been received, the minutes of the previous SLBC meeting may be taken as confirmed.

**Agenda No.1**

The Action points emerged out of SLBC meeting for September-2022 is furnished below.

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.** | **PARTICULARS** | **Action to be taken by** | **Compliance Remarks/ ATR** |
| **1** | There are twelve banks with CD ratio of less than 25% in September 2022. These banks have been advised to take suitable steps to increase their CD ratio by lending in Priority sectors with focus in Agriculture and agri-allied activities in coordination with Government departments and NABARD. | Banks with less than 25% CD ratio are Jana Small Fin Bank, KMB, ESAF, SIB, IDFC, Axis Bank, UCO Bank, Federal Bank, CBI, NESFB, Union Banks and IOB. | Four Banks i.e Federal Bank, NESFB, UCO and IOB have crossed the benchmark of 25% during the quarter ending December 2022  On 31.12.2022, there are eight banks with CD ratio of less than 25%. Banks with less than 25% CD ratio have furnished the ATR compliances and the steps taken to improve their CD ratio. |
|  |  |  |  |
| **2** | Under Annual Credit Plan (ACP) target for priority Sectors, the banks have achieved 37.25% upto September 2022. Out of 32 Banks, 10 Banks have not sanctioned any loans either in Agriculture or Other Priority Sectors. ACP achievement is an important element since it is related to banking and various developmental activities of the Government. Banks with NIL ACP achievement to extend priority sector loans and all banks to ensure that ACP target is achieve before the end of financial year. | Banks with NIL ACP achievement either in Agriculture or Other Priority Sectors upto September-2022 are – Bank of India (BoI), BOM, PSB, UCO Bank, ESAF, Federal Bank, IndusInd Bank, Jana Small Finance Bank, KMB, NESFB, SIB, Yes Bank, Jowai Urban Cooperative Bank, Tura Urban Cooperative Bank and Shillong Urban Cooperative Urban Bank | The ACP achievement for the quarter ending December 2022 is 66%.  Banks with NIL ACP performance have been informed to extend more loans under priority sectors with focus in Government developmental schemes. |
|  |  |  |  |
| **3** | Shri Amarjit Behara, AGM & SLBC Convener noted with concern the high NPA in PMEGP loans at 35.90% and advised the banks and LDMs to create awareness on credit discipline with a request to the Government and implementing agencies to give support in recovery of bad loans. The Chief Secretary requested the Banks to ensure that ACP target is achieved in 2022-23 as committed in the last Parliamentary committee meeting in Shillong and requested Finance department to invite all Deputy Commissioners to SLBC meeting for information on recovery of Bakijai cases in the districts. | Banks, LDM, KVIC and Finance department | Banks have sanctioned 618 PMEGP loans upto 31.12.2022 constituting 54% of the total PMEGP target. As on 31.12.2022r, the PMEGP NPA has increased to 41.23%  The Finance department has taken up the issues of pending Bakijai cases with the Deputy Commissioners vide letter No.FIF.11/1998/757 on 10.02.2023. |
|  |  |  |  |
| **4** | The Chief Secretary noted with concern the difficulties faced by banks to open new branches like absence of suitable building/ premises, poor connectivity which will affect financial inclusion initiatives. He suggested to sort out the issues discussed at the review meeting held on 17.11.2022 chaired by Jt Secretary, Finance department with Deputy Commissioners. He called upon the banks to open allotted bank branches within the given timeline. | Banks and Government | The Finance Department, Government of Meghalaya has taken up the difficulties of getting new branch premises with the Deputy Commissioners of the districts.  Out of 27 allotted branch opening, two brick and mortar branch were opened, Six branch opening at Williamnagar, Ampati, Bagmara, Mallangkona and Purakhasia are pending because of branch premises issue.  Two ATMs are installed at Hawakhana and the remaining branch opening are pending/ not feasible. |
|  |  |  |  |
| **5** | Banks to ensure that maximum Aadhar seeding of accounts to facilitate various Government schemes for the public  Chief Secretary requested the Banks to encourage the customers for social security schemes enrolment as well for Aadhar seeding to their accounts through branches and Financial Literacy Camps. | Banks, LDMs, MSRLS | Banks have been informed to encourage the customers for adhaar seeding and create awareness on the benefit of adhaar seeding in Government schemes. |
|  |  |  |  |
| **6** | Some banks like JSF, ESAF, KMB sanctioned loans only against Bank deposits. It was requested to write to their CEO/ Head Office to resolve this issue and improve CD ratio | Finance department, Government of Meghalaya. | The Finance department vide letter No.FIF.12/2009/Pt.2/63 dated 08.02.2023 have directed banks with low CD ratio to extend more loans under priority sectors to improve CD ratio |
|  |  |  |  |
| **7** | The Chief Secretary informed that the State Government is under process to open Mini Secretariat in different parts of the State and advised the Finance department to allot spaces for bank branch premises in or around Mini Secretariat premises with special focus in branch deficit region like South Garo Hills and South West Khasi Hills district. | Finance department, Government of Meghalaya. | Deputy Commissioners of the districts have been informed to allot spaces for bank branch in and around Mini Secretariat premises of the district bearing letter No.FIF.14/2017/93 DATED 22.02.2023. |
|  |  |  |  |
| **8** | Smti Lipy Deori, Deputy General Manager NABARD pointed out the issues of poor internet connectivity across the State, which makes the BC transactions, micro ATMs and account opening in branches very difficult. Because of internet connectivity issues, functioning of BCs are affected and many BCs have given up the job, which has badly affected the process of Financial Inclusion.  The Finance department is requested to conduct a Sub-Committee meeting with IT department, BSNL and DoT to make proper assessment of internet connectivity at District, Sub-divisional and Block levels. He also requested the Finance department to include the Commissioner and Secretary of IT department as a member of SLBC meetings. | Finance department, Government of Meghalaya, IT Department, BSNL and DoT. | A Sub-Committee meeting was held on 14-03-2023 vide Letter No.FIF.2/2023/13 dated 06.03.2023 to assess the internet connectivity issues faced by bank branches. |
|  |  |  |  |
| **9** | Chief Secretary requested the Finance department to collect information/ data from the banks that are facing security issues for opening new branches and share it with the Home department to resolve the security problems faced by banks, with focus on MRB branch opening at Nonghyllam, in Ranikor Block.  . | Finance Department. | Letter no.FIF.14/2017/94 dated 22.02.2023 is issued to all banks with a request to provide data/ information on security issues they are facing for branch opening. |
|  |  |  |  |
| **10** | Banks should be advise suitably to attend SLBC meeting with a Regional Manager/ Controller who can take decision and provide suitable information. It is compulsory for all banks to attend SLBC meetings and SLBC-Sub Committee meetings. | Five banks i.e ESAF, IDFC, IndusIND bank, JUCB and TUCB not attended SLBC meeting for September 2022 held on 21.12.2022 | Letter have been served to ESAF, IDFC, IndusIND bank, JUCB and TUCB for not attending the last SLBC meeting with a copy to the Finance dept, GoM. All banks are advised to make it mandatory to attend all SLBC meetings with respective Controllers/ Regional Heads. |
|  |  |  |  |

**Agenda – 2: Review of Financial Inclusion Initiatives, Expansion of banking Network and Financial Literacy**

1. **Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centers (URCs)**

Out of 27 branch opening allotment for FY 2022-23, two brick and mortar branch were opened at Mawkyrwat and Tikrikilla. One branch will be open shortly by NESFB in Baghmara. SBI have installed two ATMs at Hawakhana with one CSP instead of branch opening. Eight CSPs were deployed by MRB at Rongara and Thangsning in lieu of branch opening. Six branch opening are pending because of non-availability of branch premises and remaining proposals are pending because of connectivity, security and economic-feasibility.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Allotted Banks** | **No of branch to open** | **Locations** | **Opened with-Branch (Br)/ ATM/ CSP** | **Premises issues** | **Connectivity/ Security issue/ merger** | **Branch opening not feasible (NF)/ pending (P)** |
| NESFB | 6 | Songsak, Bajengdoba, Baghmara, Chokpot, Dadenggre, Laskein | Bagmara (1) - Br | Songsak (1) | -- | Bajengdoba, Chokpot, Dadenggre, Laskein (4) - NF |
| PNB | 5 | Resubelpara,Baghmara, Mawkyrwat, Ampati & Williamnagar | Mawkyrwat (1)-Br | Williamnagar, Ampati & Baghmara (3) | Resubelpara (1) | -- |
| SBI | 2 | Hawakhana & Chambilgre | Hawakhana (1)-ATMs & CSP | -- | Chambilgre | Chambilgre (1) - NF |
| MRB | 3 | Thangsning, Rongara & Nonghyllam | Thangsning & Rongara (2) -CSPs | -- | Nonghyllam (1) - Security | -- |
| BoI | 1 | Dongkiingding | -- | -- | -- | Dongkiingding (1) - NF |
| MCAB | 7 | Tikrikilla, Adokgre, Damalgre, Ranikor, Purakhasia, Raksamgre and Demdema | Tikrikilla (1) - Br | Purakhasia (1) | Ranikor (1) | Adokgre, Damalgre, Raksamgre and Demdema - NF |
| Axis Bank | 1 | Baghmara | -- | -- | -- | Baghmara (1) - Pending |
| Canara | 1 | Gasuapara | -- | -- | -- | Gasuapara (1) – NF |
| CBI | 1 | Mallangkona | -- | Mallangkona (1) | -- | -- |

Details in Annexure-Page 18

SBI have informed that Thynroit branch, which is around 10 Km from Smit market is a loss-making branch for the last 30 years. This is mainly because Smit is the marketing centre and easily accessible from Thynroit Village. Most of the Thynroit residents are maintaining accounts in Smit. For that reason, SBI requested to merge the Thynroit branch with SBI Smit branch and assured to deploy with CSP and micro ATM at Thynroit.

**(b). Review of Operations of Business Correspondents – hurdles/issues involved –BC/CSP:** The number of BC and CSP has increased to 1372 as on 31.12.2022 against the total BCs and CSPs of 802 as on 31.12.2021.

**(c) Progress in Increasing Digital modes of Payment in the State: Provision of Continuous Connectivity with sufficient Bandwidth/ Resolving connectivity Issues.**

The digital payment transactions through the modes of UPI, Debit Cards, Credit Cards, Internet banking, BHIM, BHIM Adhaar, QR Code, Mobile banking, NEFT, RTGS, PoS terminals etc. have been taking place directly from one account to another at any point of time. Transactions performed through digital payment systems are faster, convenient, cheaper and safe than traditional banking transactions.

There are around 139 million digital transactions in the State as on 31.12.2022 and the number of payment transactions through digital modes have been witnessed in the last one year.

**Expanding and Deepening of Digital Payment Eco-system**:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **1st Phase Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation as on December, 2022** | | | | | |
| **Identified District: RIBHOI** | | | | | |
| **Total No. of Operative SB Accounts** | **Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD** | **% of such Accounts out of total Operative Savings Accounts** | **Total No. of Operative Current Accounts** | **Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.** | **% of such Accounts out of total Operative Current Accounts** |
| 140467 | 140467 | **100%** | 3730 | 3730 | **100%** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **2nd Phase Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation** **as on December, 2022** | | | | | |
| **Identified District: EAST JAINTIA HILLS** | | | | | |
| **Total No. of Operative SB Accounts** | **Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD** | **% of such Accounts out of total Operative Savings Accounts** | **Total No. of Operative Current Accounts** | **Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.** | **% of such Accounts out of total Operative Current Accounts** |
| 89335 | 55539 | **62.17** | 2460 | 1734 | **70.49** |

**Agenda.3–Review of Business development and Credit Disbursement by Banks in FY2022-23**

**Deposits:** The total deposits in the quarter ending December 2022 is **₹.33689**.**18** **Crores** against ₹.**31420.61 crores** in December 2021 with a YoY growth of ₹.2268.57 Crores. (Bank-wise position is shown in page no 19-20).

**Advances:** The total Advances in the Quarter ending December-2022 is **₹.15391.89** Crores as against ₹.13745.79 Crores in December 2021 with a growth of ₹.1646.11 Crores (Bank-wise position is shown in page no.19-20). The CD ratio at the end of December 2022 is 45.69% against the CD ratio of 43.75 in December 2021.

**Comparative position is as under: (Amt. in Crores)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Financial Year** | **Deposits** | **Advances** | **CD Ratio** |
| December-2021 (FY 2021-22) | 31420.61 | 13745.79 | 43.75% |
| March-2022 (FY 2021-22) | 34228.56 | 14347.48 | 41.92% |
| June 2022 (FY 2022-23) | 33570.15 | 14595.44 | 43.48% |
| September 2022 (FY 2022-23) | 33834.68 | 15121.67 | 44.69% |
| December 2022 (FY 2022-23) | 33689.18 | 15391.90 | 45.69% |

**Banks with CD ratio of less than 25%**

**As on 31.12.2022 there are eight Banks with less than 25% CD ratio.**  These banks are summerised below

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl.** | **Bank Name** | **September 2022 (%)** | **Remarks** | **December 2022 (%)** |
| **1** | Janata Small Finance Bank | **0** | Only one new branch is opened. | **0** |
| 2 | KMB | 1.51 | Low CD ratio issue was taken up with the CEO of KMB Bank. | 0.66 |
| 3 | Yes Bank | 42.21 | Because of loan renewal issue CD ratio is affected. Now the CD ratio is more than 35% | 2.75 |
| 4 | South Indian Bank | 5.28 | Submitted action taken Report and strategies to extend more loans particularly in Priority Sector advances. | 6.51 |
| 5 | IDFC Bank | 11.42 | -do- | 20.67 |
| 6 | UNION Bank | 22.73 | -do- | 21.72 |
| 7 | Axis Bank | 15.32 | -do- | 22.72 |
| 8 | Central Bank of India (CBI) | 21.96 | -do- | 24.46 |

**CD Ratio-Review of District with less than 40% and Working of Special Sub-Committee of DCC**

Five districts in the State with less than 40% CD ratio are East Jaintia, West Jaintia, South West Khasi, Eastern West Khasi Hills & West Khasi Hills as on 31.12.2022. The area specific issues should be discussed in the District Consultative Committee (DCC) meetings in co-ordination with banks and developmental agencies for implementation of bankable loans and flagship programs of Government.

**Priority Sector Advances as on 31-12-2022:**

The total Priority Sector Advances is at **₹.6628.28** Crores against the total Advance of ₹.15391.90 Crores constituting **43.07%** during the quarter and is well above the benchmark of **40%** set by RBI. Bank wise position given in **page no 21-22.**

Agriculture outstanding advances as on December 2022 quarter is **₹.2974.01 Crores** against the total advance of  ₹.15391.90 Crores which is 19.32% of total advances against the benchmark of **18%**. Bank wise details furnished in **page No.25.**

**The Priority Sector Sub-Segment wise outstanding as on 31-12-2022:**

(Amt. in Crores)

|  |  |  |
| --- | --- | --- |
| **Sub-Segment** | **Outstanding as on 31-12-2022** | **% against Total Advance** |
| **Agriculture** | 2974.01 | 19.32 % |
| **MSME** | 2928.15 | 19.03 % |
| **Other PS** | 726.11 | 4.71 % |
| **TOTAL** | 6628.28 | 43.07% |

**ACP Targets achievements for FY 2022-23 as on 31st December 2022 is furnished here under:**

**Priority Sector - Segment Wise Target & Achievement (Page 35-36)**

(Amt. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **As on 31st December 2022** | **Agriculture** | **MSME** | **Other PS** | **Total PSA** |
| **Yearly Target** | 724.50 | 972.45 | 165.09 | 1862.03 |
| **Achievement** | 211.30 | 935.11 | 77.28 | 1223.68 |
| **Achievement %** | 29.16 % | 96.16 % | 46.81 | 65.72 % |

**ACP Achievement in Agri Loans for the Quarter ending December 2022 (Bank wise details in page No.58)**

The Total Agriculture Loans sanctioned during the Quarter ending December 2022 is ₹.211.30 **Crores**, out of which 11105 KCC loans accounts were sanctioned **for ₹.109.28 Crores**.

**Agenda No.4 – Review of Financial Inclusion & Financial Literacy initiatives – Progress and Assessment under National strategy of Financial Inclusion.**

1. **ACCESS INDICATORS**

(a). Physical Access Indicators include the number of bank branches, BC outlets and ATMs per lac population across the State during the last three financial year as follows:

Details in Page-138

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Quantitative Parameters - Physical Access Indicators** | | | | |
|  | **Physical access indicator as on March-2020/ Per one Lac population** | **Physical access indicator as on March-2021/ Per one Lac population** | **Physical access indicator as on March-2022/ Per one Lac population** | **Physical access indicator as on December-2022/ Per one Lac population** |
| **Number of Bank Branches** | 14.49 | 14.36 | 14.29 | 14.46 |
| **Number of BC Outlets** | 18.01 | 25.08 | 29.29 | 46.19 |
| **Number of ATMs** | 14.09 | 14.47 | 15.77 | 15.95 |

(b). Digital access Indicators include Number of ATM cum Debit Cards, Internet banking subscribers, Mobile banking Subscribers and AEPS Subscribers. The Digital access indicator measures the overall ability of individual to access and use Digital financial transactions. Banks are requested to furnish the number of Digital access indicators i.e No. of ATM cum Debit Cards, No. of Internet Banking Subscribers, No. of Mobile Banking Subscribers and the No. of Mobile Banking Subscribers year on year from March-2020 to December 2023. (Details in Page.139-140)

©. Saving Bank indicators include the total accounts number of BSBD, PMJDY, Women BSBD, Women PMJDY, SHG with SB accounts, Women SHG with SB accounts during the last three Financial years as follows.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Quantitative Parameters - Usage Saving Account indicators** | | | | |
| **Particulars** | **No of Saving bank acct Per Lac population on March-2020** | **No of Saving bank acct Per Lac population on March-2021** | **No of Saving bank acct Per Lac population on March-2022** | **No of Saving bank acct Per Lac population on December 2022** |
| **No. of BSBDA** | 20832 | 22215 | 22918 | 24480 |
| **No. of PMJDY Accounts** | 17232 | 21779 | 22918 | 24480 |
| **Number of Women BSBDA** | 7861 | 8677 | 13573 | 14410 |
| **Number of Women PMJDY Accounts** | 4811 | 12904 | 13573 | 14410 |
| **No. of SHGs having Savings Bank Account** | 504 | 859 | 839 | 1417 |
| **No of women-SHGs with Savings Bank Acct** | 486 | 841 | 755 | 1284 |

Details in Page.141-142

(d). The Micro Insurance and Pension include PMJJBY, PMSBY, APY and NPS

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Quantitative Parameters :: Usage - Providing a basic bouquet of Financial Services (Micro Insurance & Pension)** | | | | | | | | |
| **Particulars** | **Mar-20** | | **Mar-21** | | **Mar-22** | | **Dec-22** | |
| **Male** | **Female** | **Male** | **Female** | **Male** | **Female** | **Male** | **Female** |
| **Total PMJDY** | 208241 | 302872 | 263251 | 382726 | 277173 | 402568 | 298690 | 427428 |
| **Out of total PMJDY, Enrolment in PMJJBY** | 23048 | 31636 | 37723 | 61368 | 82954 | 120485 | 157446 | 228736 |
| **Out of total PMJDY, Enrolment in PMSBY** | 36416 | 58663 | 79963 | 128908 | 176462 | 256294 | 249906 | 363060 |
| **Out of total PMJDY, Enrolment in APY** | 5088 | 12493 | 11011 | 14116 | 15689 | 22789 | 18525 | 26912 |
| **Out of total PMJDY, Enrolment in NPS** | NA | NA | NA | NA | NA | NA | NA | NA |

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1. **CREDIT INDICATORs**

(a). Credit Indicators include the Number of loan accounts, OD in PMJDY, total KCC issued and KCC issued to SF/ MF per lac population as follows

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Quantitative Parameters - Credit Indicators** | | | | | |
| **Sl No** | **Credit Indicators** | **Mar-20** | **Mar-21** | **Mar-22** | **Dec-22** |
| **1** | **Credit per one lac population** | 10229 | 9587 | 12017 | 12427 |
| **2** | **PMJDY availing OD facility** | 336 | 405 | 663 | 738 |
| **3** | **Total KCC issued** | 88723 | 85981 | 93316 | 95884 |
| **4** | **KCC issued to Small Farmers/ Marginal Farmers** | 64916 | 62109 | 70390 | 70406 |

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(b). Micro Credit - Self Help Groups (SHGs)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Quantitative Parameters:: Usage Micro Finance to Self Help Group (SHG)** | | | | |
| **Particulars** | **Mar-20** | **Mar-21** | **Mar-22** | **Dec-22** |
| **Total No of SHG** | 14930 | **25490** | 19674 | 28454 |
| **No of credit linked SHG** | 6623 | 5034 | 7767 | 8747 |
| **Average ticket size (Total Outstandings/ No of credit linked** | 1.00 | 1.12 | 1.15 | 1.22 |

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©. Usage Micro Credit - Joint Liability Groups (JLGs)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Quantitative Parameters: Micro Credit -Joint Liability Group (JLG)** | | | | |
| **Particulars** | **Mar-20** | **Mar-21** | **Mar-22** | **Dec-22** |
| **Total No of JLG** | 9419 | 12674 | 8131 | 10493 |
| **Total Loan outstandings to JLG** | 2562.42 | 3477.36 | 2042.83 | 4306.89 |
| **Average ticket size of JLG (Total credit O/S to JLG/ Number of JLGs)** | 0.60 | 0.60 | 0.60 | 0.60 |

(d). CD Ratio – The State CD ratio year-on-year and District having less than 40% CD ratio in the last three years are

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Quantitative Parameters :: Usage - Credit Deposit Ratio (CD Ratio)** | | | | |
| **Particulars** | **Mar-20** | **Mar-21** | **Mar-22** | **Dec-22** |
| **State CD ratio** | 42.83 | 42.57 | 41.92 | 45.69 |
| **Aspirational District Ri-Bhoi's CD ratio** | 94.08 | 101.09 | 92.91 | 91.73 |
| **District having less than 40% consecutively in last three years** | East Jaintia Hills,  West Jaintia Hill,  South Garo Hills,  South West Khasi Hills and  East Khasi Hills. | East Jaintia Hills,  West Jaintia Hills,  South West Khasi Hills,  West Khasi Hills,  South Garo Hills and  East Khasi Hills. | East Jaintia Hills, West Jaintia Hills, South West Khasi Hills West Khasi Hills East Khasi Hills and South Garo Hills. | East Jaintia Hills East Khasi Hills Southwest Khasi Hills West Jaintia Hills and West Khasi Hills. |

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€. The number of Financial Literacy camps and the implementation of Centres of Financial Literacy in the Block levels

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Qualitative Parameters: Financial Literacy Camps & Centres of Financial Literacy at Block levels** | | | | | |
| **Particulars** |  | **Mar-20** | **Mar-21** | **Mar-22** | **Dec-22** |
| **No of Financial literacy Centres** |  | 8 | 8 | 8 | 8 |
| **No. of financial literacy camps conducted by FLCs and nos of beneficiaries** | **No of camps** | 1318 | 18 | 921 | 661 |
| **No of beneficiaries** | 6140 | 673 | 8183 | 16040 |
| **Implementation of Centre for Financial Literacy (CFL) at Block Level.** | The Agreement for operating Centres for Financial Literacy CFL Project in 24 Blocks was executed on 30.11.2022 with M/S KKSO and M/S Bagdil Society | | | | CFL centres were open in Dadenggre Block and Mawpat Block in December, 2022 |

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(f). Skill development initiatives (R-SETI, PMKVY, SRLM, Any Others)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Qualitative Parameters: Skill development initiatives (R-SETI, PMKVY, SRLM, Any Others)** | | | | | |
| **Rs in Lacs** | | | | | |
| **Particulars** |  | **March, 2020** | **March, 2021** | **March, 2022** | **December, 2022** |
| **No of beneficiaries/ Participants (I)** | Male | 706 | 426 | 171 | 599 |
| Female | 926 | 589 | 1171 | 1156 |
| **Out of (I), No of Bank/ Credit linked** | **No** | 240 | 211 | 297 | 323 |
| **Amount** | 921.06 | 350.75 | 80.03 | 125.2 |

Details in Page.152

**Agenda: 5. Government Sponsored Scheme Implementation of PMEGP Scheme:**

1. **Prime Minister Employment Generation Program (PMEGP**)

PMEGP – Out of 2497 applications, Banks have sanctioned 618 PMEGP proposals for a total sanctioned amount of **₹.**15.29 Crores. The SLMC cum PMEGP Review meeting was held on 14.02.2023 to review the Agencies and Banks performance. Details are placed in page **No.116 & 128** (**Director, KVIC is requested to appraise the house).**

1. **National Rural Livelihoods Mission Bank Linkage:**

The ACP target of SHG Bank credit linkage for FY 2022-23 under NRLM has been fixed for 14092 **SHGs**. Out of 8127 applications submitted to banks, 3117 SHG loan accounts were sanctioned upto 31.12.2022 for **₹.43.03 crores.** M**SRLS is requested to appraise the House**. (**Details in Page No-125-26**

1. **Pradhan Mantri Mudra Yojana (PMMY):**

PMMY:-The loans sanctioned under PMMY during the Quarter-3 of FY 2022-23 is as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Category** | **Sanctioned (Amt. in Crores)** | | **Outstanding (Amt. in Crores)** |
| **No.** | **Amt.** | **Amt.** |
| **Sishu** | 7662 | 29.23 | 44.93 |
| **Kishore** | 6038 | 95.73 | 191.72 |
| **Tarun** | 1005 | 89.65 | 143.03 |
| **Total** | **14705** | **214.61** | **379.68** |

**Details in page No.99 and 84-85****)**

**Agenda No.6 - Functioning of RSETIs**

The five RSETIs at Umran, Mawphlang, Nongstoin, Tura and William Nagar have conducted 52 training programs for 1537 trainees upto 31.12.2022, out of which 406 trainees were credit linked for a total loan of Rs.170.01 lacs

**Agenda No.7 – Position of NPAs in respect of schematic lending, Certificate Cases and Recovery of NPAs**

Out of 21468 loan accounts for **₹**.405.92 crores, under Government sponsored Schemes (NRLM, NULM, PMEGP, SHG, SUI) there are 2886 NPA loan accounts constituting 11.71% of the total GSS loan accounts. It is observed that the NPA in PMEGP is 41.23%. This trend of increasing NPA will have a negative impact on the credit culture, especially of government sponsored schemes. The Government is requested to dispose the pending Bakijai cases and support the banks in effective recovery of NPA accounts.

**Agenda No.8 – Any other Agenda**

1**.Special SIX months campaign at Gram Panchayat (GP) level in Aspirational District, Ribhoi**

To enhance the penetration of Financial Inclusion in aspirational districts the campaign is roll out from 15.02.2023 to 15.08.2023. The Special camps in Ribhoi District has started wef 04.03.2023 in coordination with bank branches as per pre-approved program.

All banks are advised to provide sufficient budget to the branches for sufficient publicity, local arrangement and achievement of targets during the campaigns. The Banks have been given with the Target to achieve in the following Key Performance Indicators (KPI)

**Ribhoi District, Meghalaya** :

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total population** | **Operative CASA** | | | **PMJJBY Enrolment** | | | **PMSBY Enrolment** | | | **APY beneficiaries** | | |
| Target | Achieved | % achieved | Target | Achieved | % achieved | Target | Achieved | % achieved | Target | Achieved | % achieved |
| 258840 | 335858 | 208863 | 62% | 25302 | 27432 | 108% | 78436 | 52596 | 67% | 7470 | 3520 | 47% |

The campaign will be coordinated by the Lead District Manager under the overall guidance and directions of the Deputy Commissioner. The responsibility for organizing the camps is given to the Banks having branches in Ribhoi District. Special focus will also be given for Financial Inclusion of SHG members and their families in opening accounts, enrolment under PMJJBY/ PMSBY/ APY and for providing credit linkages. The support of all departments especially functionaries of Rural Department/ MSRLS/ CFL is required for successful conduct of the Program.

**Agenda No.9** – Any other Agenda with the permission of the chair