

AGENDA

194th SLBC Meeting & Special SLBC Meeting on Financial Inclusion



JULY 9, 2025
CONVENOR-CENTRAL BANK OF INDIA

ADOPTION OF THE MINUTES OF THE 192nd & 193th SLBC MEETING
HELD ON APRIL 17, 2025

The Minute of 192nd & 193th meeting of SLBC held on April 17, 2025 was circulated to all concerned and was also uploaded on website of SLBC (www.slbcmadhyapradesh.in) and Directorate of Institutional Finance, Government of Madhya Pradesh (www.dif.mp.gov.in).

NO AMENDMENTS/SUGGESTIONS RECEIVED. THEREFORE, THE HOUSE IS REQUESTED TO CONFIRM AND ADOPT THE MINUTES.

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ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
APY	: Atal Pension Yojana
BC	: Business Correspondent
CASA	: Current Account Savings Account
CAGR	: Compound Annual Growth Rate
CLR	: Commissioner Land Records
DCC	: District Consultative Committee
DLRC	: District Level Review Committee
DFS	: Department of Financial Services
IPPB	: India Post Payment Bank
KCC	: Kisan Credit Card
LDM	: Lead District Manager
MSME	: Micro, Small & Medium Enterprises
MoU	: Memorandum of Understanding
NABARD	: National Bank for Agriculture and Rural Development
NPA	: Non Performing Asset
NPS	: Non Priority Sector
NRLM	: National Rural Livelihood Mission
PMAY	: Pradhan Mantri Awas Yojana
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMFBY	: Pradhan Mantri Fasal Bima Yojana
RIDF	: Rural Infrastructure Development Fund
RRB	: Regional Rural Bank
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SOF	: Scale of Finance
SFB	: Small Finance Banks
Y-o-Y	: Year on year
WDRA	: Warehousing Development Regulatory Authority

ACTION TAKEN REPORT ON ACTION POINTS OF 192nd & 193th SLBC MEETING HELD ON APRIL 17, 2025

Sr.	Action points	Action Taken Report
1	<p>PM-Krishak Mitra Surya Yojana</p> <p>ACS, Ministry of New and Renewable Energy gave a brief presentation about the scheme and major terms and conditions of RfP to be floated. Chief General Manager, State Bank of India raised concern over fixed rate of interest as one of the major terms. Chief Secretary advised to form a committee which includes SLBC, SBI, RBI, NABARD, Agriculture Production Commissioner and Ministry of New and Renewable Energy Department to resolve the fixed rate of interest issue at the earliest.</p> <p>Action: SLBC & Ministry of New and Renewable Energy Department</p>	<p>A meeting held on 23.04.2025 at Central Bank of India, Zonal Office, 9 Arera Hills Bhopal under Chairmanship of Additional Chief Secretary, New & Renewable Energy wherein major banks participated. Forum reach a consensus for fixing rate of interest linked with maximum rate of interest to be charged under Agri Infra Fund (AIF). Later on department floated Request for Selection (RfS).</p>
2	<p>Pending Issues of Last SLBC Meeting</p> <p>Forum was informed about non conduct of SLBC Sub-Committee meeting since last SLBC meeting wherein important issues like promotion of TReDS, Stamp Duty on Government Sponsored Scheme and MSME cluster were proposed to be discussed. Chief Secretary expressed concern over it and advised to call the meeting at the earliest and emphasized early resolution of pending matters. CGM SBI consented to extend support in providing necessary training to government departments on TReDS related issues.</p> <p>Action: MSME Department, PNB & SBI</p> <p>While reviewing inactive Business Correspondents, Chief Secretary instructed SLBC to ensure presence of minimum one Business Correspondent in each Sub-Service Area (SSA).</p> <p>Action: SLBC</p>	<p>Meeting of MSME Sub-committee held on 01.05.2025 under Chairmanship of Principal Secretary MSME. Pending issues of 192nd SLBC meeting i.e. like promotion of TReDS, Stamp Duty on Government Sponsored Scheme and MSME cluster along with progress under various employment generation schemes was discussed.</p> <p>MSME Department organized a workshop also on 15.05.2025 for all Government Departments for on-boarding on TReDS.</p> <p>SLBC has verified and found that, all 11,864 SSAs of Madhya Pradesh are covered with banking outlets, and no village is unbanked as on date.</p>

3.	<p>Performance of Banks as on December 31, 2024</p> <p>Satisfactory performance of banks was observed in business development and Annual Credit Plan achievement. Chair advised to ensure 100 % achievement by each banks for allocated target under Annual Credit Plan.</p> <p>Action: SLBC</p>	<p>As per the performance reported by banks as of 31.03.2025, achievement under Agriculture is 89%, MSME 96 %, Priority Sector 92 % and 123 % of total credit plan.</p>
4.	<p>Review of Performance under Government Sponsored Schemes</p> <p>CS advised to ensure 100 % achievements under all state sponsored employment scheme and instructed department to ensure sufficient number of proposals to be submitted in banks against given target. He opined banks to choose good applicants directly from market and to also include Mudra Loan beneficiaries under these schemes if they fit so.</p> <p>Action: All Banks and relevant State Government Departments.</p> <p>ACS, Urban Administration and Development Department highlighted the good work done by banks under PMSVANidhi Scheme and requested to disburse all pending sanctioned cases within 1 months as the present scheme was only valid up to 31.12.2024.</p> <p>Action: All Banks</p> <p>During review of National Rural Livelihood Mission (NRLM), Chief Secretary noted that Madhya Pradesh is lagging behind the national average i.e. 3.70 lakh per SHG and advised banks and Madhya Pradesh State Rural Livelihood Mission (MPSRLM) to improve the state performance looking huge potential under state.</p> <p>Action: MPSRLM & Banks</p> <p>Performance under PM Vishwakarma scheme was not satisfactory and rejection level is too high. Chief Secretary directed the Commissioner Handloom to</p>	<p>All departments and banks took due cognizance of same. Target under different employment generation schemes for financial year 2025-26 has been distributed among banks by SLBC. Banks have been advised to source the application directly and punch the same in SAMAST portal as per the functionality provided by MPOnline.</p> <p>Around 1,400 cases have been disbursed since last SLBC meeting, but still around 25000 cases are pending for disbursal. Only SBI, BOI, PNB, Canara and MPGB are disbursing sanctioned cases. Remaining banks yet to start.</p> <p>MPSRLM in coordination with banks are working on improving the average ticket size of SHG loan and a meeting regarding same was organized on 17.06.2025 under Chairmanship of GM, NABARD. The activity based financing to Self Help Groups will lead towards increasing average loan ticket size in the state.</p>

	<p>verify the reason of rejected cases focusing on non-interested and non-traceable category.</p> <p>Action: Handloom Department & All Banks</p>	<p>Madhya Pradesh is at number 5th rank in country in sanctioning loan under the scheme. As on now 38, 924 cases have been sanctioned by Banks. High rejections with specific reason observed, mostly because artisans are not visiting branch. Banks have been requested to re-consider these proposals in extend credit support to needy people.</p>
5.	<p>Opening of Brick and Mortar Branches</p> <ul style="list-style-type: none"> <i>Branch Opening at 56 locations identified by DFS</i> <p>Out of 56 identified locations by DFS, 45 covered and 11 remaining. Commissioner Institutional Finance appraised the forum that, respective Collectors are ready to provide suitable premises in nearby villages. For connectivity issue, Chief Secretary directed to form a committee of respective banks, SLBC, DIF and BSNL. Banks should also explore the possibility of using V-SAT for connectivity by utilizing services of BSNL, AIRTEL, JIO etc.</p> <p>Action: SLBC, DIF, BSNL and respective Banks</p>	<p>A reviewed meeting organized on 14 May 2025 under the chairmanship of Commissioner, Institutional Finance. Representative from District collector office, Senior Manager, Bharat Sanchar Nigam Ltd & Banks attended the meeting.</p> <p>All the 11 pending branches are located in 4 districts i.e Khargone, Rewa, Singrauli, and Burhanpur. State government representatives assured that buildings would be made available for opening the branches by the end of May 2025.</p> <p>The Senior Manager of Bharat Sanchar Nigam Limited informed that connectivity facilities for the proposed branches can be provided through V-set within a week, and the cost details will be shared accordingly. He also assured that fiber network connectivity will be made available at all the above-mentioned locations in the coming year under the Bharat Mala Project.</p> <p>The Commissioner, Institutional Finance, directed that by the end of the month, banks should coordinate with the representatives of the state government to complete the process related to premises and network facilities for the proposed branches, after obtaining consent from their technical teams based on the quotation provided by Bharat Sanchar Nigam Limited.</p> <p>DFS, Ministry of Finance, Govt. of India also had VC on 29.05.2025 with banks corporate offices in this regard. In meeting location wise</p>

	<ul style="list-style-type: none"> • <i>Branch opening at 80 Identified Block Centres</i> <p>GM RBI appreciated Public Sector Banks for accepting the call and applauded SBI and Union Bank of India for opening the branches in the identified blocks. For remaining blocks, Chief Secretary instructed to share the list with banks and solicited for branch opening during current financial year</p> <p>Action: All PSBs</p>	<p>progress discussed and it was advised to open the branches at the earliest.</p> <p>List of blocks has been shared with all Public Sector Banks. After undertaking survey banks have sent proposal to their respective approving authority for branch opening.</p>
6	<p>Re-KYC of Low Risk Accounts</p> <p>Banks to provide list of accounts wherein DBT is being regularly credited in inoperative accounts so that respective government department may check the genuineness of beneficiaries.</p> <p>Action: All Banks</p> <p>SLBC in consultation with State Bank of India will write a letter to Chief Secretary Office, who in turn will further write to RBI to ease the KYC norms for Low Risk Accounts.</p> <p>Action: SLBC & SBI</p>	<p>SLBC vide its letter dated 3rd, 21st, 27th May 2025 and various telephonic calls, asked banks to submit the detail. Only 13 Banks have submitted the required data which is being sent to DIF.</p> <p>A draft letter received from State Bank of India in this regard has been shared with Institutional Finance on 16.05.2025.</p>
7.	<p>Early Financial Education</p> <p>RBI requested incorporation of financial literacy into school curriculum developed by the National Centre for Financial Education (NCFE) for classes VI to X. Chief Secretary advised Finance Department to explore the possibility for inclusion of financial literacy in school curricula.</p> <p>Action: Finance Department</p>	<p>School Curriculum developed by the national centre for financial education (NCFE) for classes VI to X obtained from Reserve Bank of India. A Copy of above material provided to School Education Department on 05-06-2025.</p> <p>DIF is coordinating with the department to conduct a meeting with the participation of Reserve Bank of India also.</p>
8.	<p>Incorporation of Article 6(h) in NeSL Portal</p> <p>CGM SBI requested for incorporation of Article 6(h) and making necessary changes in the portal developed</p>	

	<p>by NeSL enabling banks to sanction online MSME loans wherein collateral is not required. Official from Inspector General of Registration and Stamp (IGRS) Department, ensured for integration of SAMPADA 2 portal with the NeSL wherein suggested changes will be made available and a timeline of May 30, 2025 has been fixed by Chief Secretary for the same.</p> <p><i>Action: IGRS</i></p>	<p>In discussion with Department, it has been informed that, Government is going to modify the Article 6(H).</p>
9.	<p>Central Bank Digital Currency (CBDC)</p> <p>General Manager, RBI briefed the benefits of CBDC if state implements it in different welfare schemes. Chief Secretary advised Finance Department to explore the uses of CBDC in different welfare schemes implemented by Govt. of Madhya Pradesh with pilot of 2-3 schemes. Chief Secretary also suggested banks for implementation of CBDC in their loan disbursements.</p> <p><i>Action: Finance Department & All Banks</i></p>	<p>On 14-05-2025, a meeting was organized in this regard under the chairmanship of the Secretary, Finance Department. The meeting was attended by the Commissioner, Accounts & Treasury; the Commissioner, Horticulture Department; and the Financial Advisor, Horticulture Department.</p>
10.	<p>Credit Guarantee Scheme for e-NWR based Pledge Financing</p> <p>SLBC Convenor briefed the Guarantee scheme launched by Government of India in December 2024 for e-Negotiable Warehouse Receipt based pledge financing. Chief Secretary Directed to convene a meeting with Warehouse Associations to know the reason for non-registration with Warehousing Development Regulatory Authority.</p> <p><i>Action: SLBC & NABARD</i></p>	<p>A meeting held with NRCL (service provider) in this regard. during discussion, it came out that, warehouse owners were initially hesitant for registration due to standard norms of WDRA. But situation has changed, and presently Madhya Pradesh is one of the leading state under WDRA registration. Around 2000 warehouses of Madhya Pradesh have been registered with WDRA.</p>
11.	<p>Collateral Free Agriculture Loans</p> <p>Chief Secretary reiterated that no collateral security should be asked by banks for agriculture loans up to ₹2 lakhs as per Reserve Bank of India guideline.</p> <p><i>Action: All Banks</i></p>	<p>As per the response received from banks, they are not taking any collateral security from farmers for agriculture loan up to Rs. 2.00 lakh.</p>

AGENDA NO-1
BANKING DEVELOPMENT IN MADHYA PRADESH FY 2024-25

(i) KEY BANKING PARAMETERS OF THE STATE AS ON 31.03.2025

Amount in crore

Sr.	Parameters	Outstanding			Y-o-Y Variation		Y-o-Y Variation %	
		Mar'23	Mar'24	Mar'25	Mar'24	Mar'25	Mar'24	Mar'25
1	Total number of Branches	8,319	8,464	8779	145	315	1.74	3.72
2	Total number of ATMs	9,294	9,156	8,882	-138	-274	-1.48	-2.99
3	Total Deposits	5,84,111	6,56,101	7,14,336	71,990	58,235	12.32	8.88
4	Total Advances	4,55,195	5,29,951	5,96,554	74,756	66,603	16.42	12.57
5	Credit Deposit Ratio	77.93	80.77	83.51	-	-	2.84	2.74
6	Total Business	10,39,306	11,86,052	13,10,890	1,46,746	1,24,838	14.12	10.53
7	Agriculture	1,43,712	1,63,077	1,78,745	19,365	15,668	13.47	9.61
8	Crop Loans out of total Agriculture	1,04,359	1,08,493	1,13,779	4,134	5,286	3.96	4.87
9	% of Agriculture credit to total credit	31.57	30.77	29.96	-	-	-0.80	-0.81
10	MSME	88,467	1,06,612	1,20,082	18,145	13,470	20.51	12.63
11	Education	2,881	3,629	4,180	748	551	25.96	15.18
12	Housing	56,703	72,255	81,709	15,552	9,454	27.43	13.08
13	Social Infrastructure	382	193	121	-189	-72	-49.48	-37.31
14	Renewable Energy	38	27	170	-11	143	-28.95	529.63
15	Others	4,764	5,109	6,616	345	1,507	7.24	29.50
16	Priority Sector Advances	2,69,665	3,12,671	3,43,705	43,006	31,034	15.95	9.93
17	% of Priority Sector advances to total credit	59.24	59.00	57.62	-	-	-0.24	-1.38
18	Non-Priority Sector Advances	1,85,530	2,17,280	2,52,680	31,750	35,400	17.11	16.29
19	Total NPA	32,604	35,639	37,130	3,035	1,491	9.31	4.18
20	NPA % of total credit	7.16	6.72	6.22	-	-	-0.44	-0.50

(ii) KEY HIGHLIGHTS- MARCH 31, 2025 (FY 2024-25)

Highlights of the performance of all the Banks during FY 2024-25 are given below:

1. Total business of the Banks increased to Rs. 13, 10,890 Crore in March 2025 from Rs.11, 86,052 Crore in the previous year. On year-on-year (y-o-y) basis, banks business increased by 10.53 % in March 2025 as compared to 14.12 % in March 2024. In absolute terms, the total business of banks increased by Rs. 1,24,838 crores during the FY 2024-25.
2. Aggregate deposit of banks increased by Rs. 58,235 crores during year ended FY 2024-25 and stood at Rs. 7,14,336 crores. The y-o-y growth in aggregate deposits is mere 8.88% in March 2025 as compared to increase of 12.32% last year.
3. Gross credit of the banks increased to Rs.5, 96,554 crore in March 2025, which was Rs. 5,29,951 Crore as of March 2024, registering y-o-y growth of 12.57 % as compared to 16.42 % in March 2024.
4. The Credit-Deposit (C-D) Ratio of the state increased to 83.51 % at the end of March 2025 from 80.77 % previous year in March 2024. However, the actual CD ratio stood at 87.22 % after including credit of Rs. 26,513 crores as per “place of utilisation norm” of RBI.
5. Agriculture credit increased by 9.61 % y-o-y to Rs.1,78,745 Crore in March 2025 from Rs. 1,63,077 crore corresponding previous year. Agriculture credit constitutes 29.96 % of the total credit and 52 % of total priority sector portfolio as on March 2025.
6. Advances to MSMEs also increased by 12.63 % y-o-y to Rs. 1, 20,082 crores in March 2025 from Rs. 1,06,612 crores in March 2024. Out of this share of micro credit is 11.81%. Credit to MSMEs constitutes 20.12 % of the total credit and 34.93 % of total priority sector portfolio as on March 2025.
7. Housing loan portfolio of banks increased by Rs. 9,454 crores during FY 2024-25 from Rs. 72,255 crores in March 2024 to Rs. 81,709 crores as of March 2025 registering y-o-y growth of 13.08 % as compared to 27.43 % in March 2024. The exponential growth in housing loan portfolio during FY 2023-24 was registered due to merger of HDFC Finance Ltd. in to HDFC Bank.
8. Gross NPA of banks increased by Rs. 1,491 crores during FY 2024-25 from Rs. 35,639 crores in March 2024 to Rs. 37,130 crores as of March 2025. However, NPA percentage reduced to 6.22 % of total credit in March 2025 from 6.72 % reported during previous year.

(iii) TOP 10 BANKS IN TERMS OF BUSINESS AS ON 31.03.2025

10 Banks namely State Bank of India, HDFC Bank, DCCBs & Apex Bank, Punjab National Bank, Bank of India, ICICI Bank, Central Bank of India, Union Bank of India, Bank of Baroda and Axis Bank accounted for over two- thirds of total business and State Bank of India alone holds 24.65 % of total business in the state as of March 2025. During year 2024-25, Bank of India surpassed Punjab National Bank and increased its position by one notch in table.

In descending order		Amount in crore		
Sr.	Bank Name	Deposits	Advances	Total Business
1	State Bank of India	208911	114188	323099
2	HDFC Bank	47487	70281	117767
3	DCCB & Apex Bank	40409	44392	84801
4	Bank of India	42041	37862	79904
5	Punjab National Bank	41545	36279	77824
6	ICICI Bank	34229	39314	73543
7	Central Bank of India	44963	25371	70334
8	Union Bank of India	48518	21518	70036
9	Bank of Baroda	27702	22143	49845
10	Axis Bank	21910	24454	46365

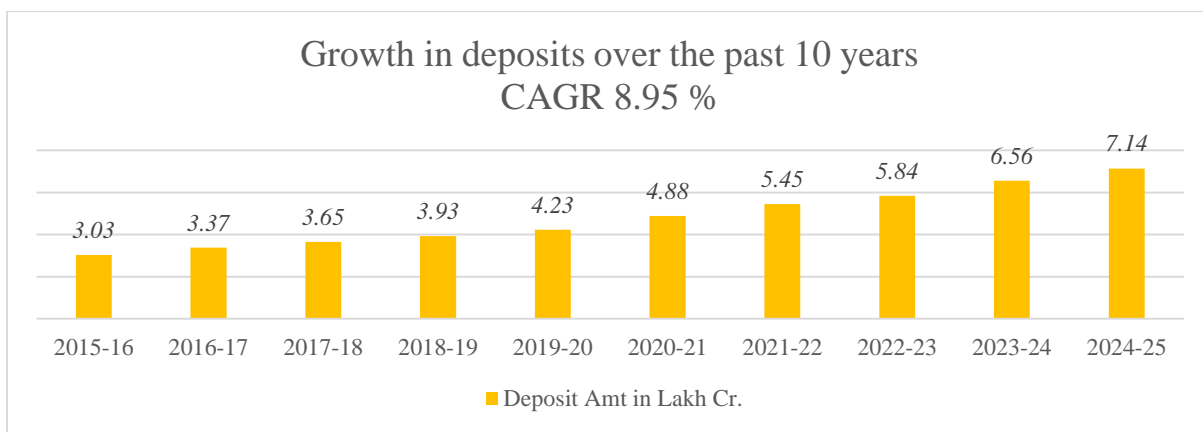
(iv) PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS

Banking Network

Banks in Madhya Pradesh have a network of 8,779 branches having presence of 33 %, 31% and 36 % in rural, semi-urban and urban/metropolitan areas respectively with 8,882 ATMs as on March 31, 2025. The number of bank branches increased by 315 during FY 2024-25, whereas the number of ATMs decreased by 274.

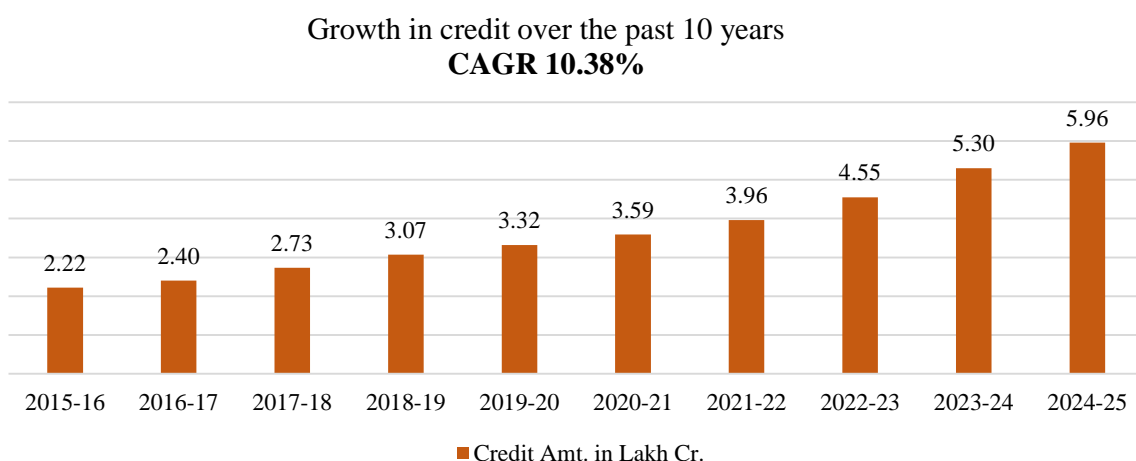
Deposits

- Aggregate deposit of banks increased by Rs. 58,235 crores during year ended FY 2024-25 and stood at Rs. 7,14,336 crores. The y-o-y growth in aggregate deposits is mere 8.88 % in March 2025 as compared to increase of 12.32% last year.
- Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY) increased by Rs 2,382 crore in a year and reached to Rs 16,308 crore as on March 31, 2025.
- From FY 2016 to FY 2025, deposits grew at a CAGR of 8.95%.



Credit

- Gross credit of the banks increased to Rs.5, 96,554 crore in March 2025, which was Rs. 5,29,951 Crore as of March 2024, registering y-o-y growth of 12.57 % as compared to 16.42 % in March 2024
- From FY 2016 to FY 2025, credit off-take grew at a CAGR of 10.38%.



- 57.61 % of total credit goes to priority sector, 29.96 % of total bank's credit goes to agriculture lending and 20.12 % of total bank's credit goes to MSMEs as on March 31, 2025.
- Merger of HDFC Pvt. Ltd. into the HDFC Bank accounted for higher growth rate in the housing sector during the FY 2023-24. Around Rs 11,500 crore added into the outstanding of housing portfolio of the HDFC Bank.

Agriculture

- Agriculture credit accounts for 29.96 % of the total bank's credit and 52 % of total priority sector portfolio as on March 31, 2025. Out of total agriculture credit, the share of crop loans and term loans is around 63.65 % and 36.35% respectively.
- Y-o-Y agriculture credit increased by 9.61 % from Rs. 1,63,077 crores to Rs.1,78,745 crores in March 2025.

Agency wise credit growth under Agriculture

Amount in crore

Sr.	Agency	Outstanding amount			Y-o-Y growth %	
		Mar'23	Mar'24	Mar'25	Mar'24	Mar'25
1	Commercial Banks	94,507	1,09,246	1,23,014	15.60	12.60
2	Regional Rural Banks	9,736	10,635	11,351	9.23	6.73
3	Cooperative Banks	36,495	37,988	40,325	4.09	6.15
4	Small Finance Banks	2,972	5,208	4,055	75.24	-22.14
Total		1,28,428	1,43,710	1,63,077	1,78,745	13.48

Micro, Small & Medium Enterprises

Amount in crore

Sr.	Particulars	Outstanding amount			Y-o-Y growth %	
		Mar'23	Mar'24	Mar'25	Mar'24	Mar'25
1	MSE Advances (Micro & Small Enterprises)	73,897	89,975	1,03,794	21.76	15.36
2	% credit to Micro enterprises to MSE	65%	67%	68%	2.00	1.00
3	Micro Enterprises	47,965	60,400	70,444	25.93	16.63
4	% credit to Micro Enterprises to total credit	10.54%	11.40%	11.81%	0.86	0.41
5	Small Enterprises	25,932	29,574	33,350	14.04	12.77
6	Medium Enterprises	12,150	13,446	15,599	10.67	16.01
7	Others	2,420	3,191	687	31.86	-78.47
8	Total Credit to MSMEs	88,467	1,06,611	1,20,080	20.51	12.63
9	Total Bank's Credit	4,55,195	5,29,951	5,96,554	16.42	12.57
10	NPA under MSMEs	9,948	6,174	6,139	-37.94	-0.57
11	NPA % of the total MSME	11.2	5.8	5.1	-5.45	-0.68
12	NPA % of total Credit	2.18	1.16	1.02	-1.02	-0.14

- MSMEs have long been considered the backbone of the Indian economy and it is the second largest employment provider after agriculture. Credit to MSME rose by 12.63 % year-on-year in March 2025 as compared with an increase of 20.51 % in March 2024.

- The outstanding credit to MSMEs grew to Rs 1,20,082 crore at the end of March 2025 from Rs 1,06,612 crore in March 2024.
- Credit to MSE (Micro & Small Enterprises) increased by 15.36 % y-o-y in March 2025.
- NPA under MSME sector slightly decreased to 5.1 % in March 2025 from 5.8 % in March 2024.

Housing Loans

- As of 31st March 2025, housing loan portfolio increased to Rs. 81,709 Crore compared to Rs. 72,255 crore in March 2024, registering y-o-y growth of 13.08 % as compared to 25.96 % last year.
- In year 2023-24, the unprecedented growth under this segment was observed due to merger of HDFC Finance Ltd. to the HDFC Bank. Around Rs 11,500 crore was added into the outstanding of housing portfolio of the HDFC Bank.

Education Loans

- Portfolio under education loan increased to Rs. 4,180 crore in March 2025, which was Rs. 3,629 Crore as of March 2024, registering y-o-y growth of 15.18 % as compared to 25.96 % in March 2024.

Priority Sector

- Priority sector advances increased by 9.93 % in March 2025 as compared to an increase of 15.95 % in March 2024.
- The outstanding credit to priority sector grew to Rs 3.43 lakh crore at the end of March 2025 from Rs 3.12 lakh crore previous year.
- 57.61 % of total Bank's credit in the state goes to priority sector lending.

vii. Credit Deposit Ratio

Agency wise Credit-Deposit Ratio

Amt. in crore

Sr.	Indicator	Mar-23	Mar-24	Mar-25	Y-o-Y variation		Y-o-Y variation %	
					Mar-24	Mar-25	Mar-24	Mar-25
	All Banks							
1	Deposit	5,84,111	6,56,101	7,14,336	71990	58235	12.32	8.88
2	Credit	4,55,195	5,29,951	5,96,554	74756	66603	16.42	12.57
3	CD Ratio	77.93	80.77	83.51	2.84	2.74	2.84	2.74
	Commercial Banks							
4	Deposit	5,15,034	5,80,898	6,31,796	65864	50898	12.79	8.76
5	Credit	3,81,029	4,48,896	5,09,410	67867	60514	17.81	13.48
6	CD Ratio	73.98	77.28	80.63	3.30	3.35	3.30	3.35
	Regional Rural Banks							
7	Deposit	27940	30262	32207	2322	1945	8.31	6.43
8	Credit	17851	20197	21934	2346	1737	13.14	8.60
9	CD Ratio	63.89	66.74	68.10	2.85	1.36	2.85	1.36
	Cooperative Banks							
10	Deposit	35357	36960	40408	1603	3448	4.53	9.33
11	Credit	41195	42863	44392	1668	1529	4.05	3.57
12	CD Ratio	116.51	115.97	109.86	(0.54)	(6.11)	(0.54)	(6.11)
	Small Finance Banks							
13	Deposit	5540	7105	8447	1565	1342	28.25	18.89
14	Credit	15118	17994	20816	2876	2822	19.02	15.68
15	CD Ratio	272.89	253.26	246.43	(19.63)	(6.83)	(19.63)	(6.83)

- Credit Deposit ratio of state is continuously increasing and it reached to 83.51 % as on March 2025 as compared to 80.77 % as on March 2024.
- C-D Ratio of Commercial Banks and RRBs are increasing and it has reached to 80.63 % & 68.10 % respectively. Whereas CD Ratio of Co-operative and Small Finance Banks are in decreasing trend and it is 109.86 % and 246.43 % respectively.

Centre-wise CD Ratio

Amt. in crore

Sr.	Indicators	Amount in crore			Y-o-Y variation		Y-o-Y variation %	
		Mar-23	Mar-24	Mar-25	Mar-24	Mar-25	Mar-24	Mar-25
1	Deposits	5,84,109	6,56,101	7,14,336	71,992	58,235	12.3	8.9
2	Rural	78,515	83,072	87,996	4,557	4,924	5.8	5.9
3	Semi Urban	1,25,965	1,40,261	1,51,835	14,296	11,574	11.3	8.3
4	Urban	3,79,629	4,32,768	4,74,505	53,139	41,737	14.0	9.6
5	Credit	4,55,194	5,29,950	5,96,554	74,756	66,604	16.4	12.6
6	Rural	71,919	72,846	93,422	927	20,576	1.3	28.2
7	Semi Urban	1,08,786	1,18,576	1,36,005	9,790	17,429	9.0	14.7
8	Urban	2,74,489	3,38,528	3,67,127	64,039	28,599	23.3	8.4
Credit Deposit Ratio								
9	MP State	77.93	80.77	83.51	-	-	3	3
10	Rural	91.6	87.69	106.17	-	-	-4	18
11	Semi Urban	86.36	84.54	89.57	-	-	-2	5
12	Urban	72.3	78.22	77.37	-	-	6	-1

CREDIT GROWTH COMPARISION WITH COUNTRY

Scheduled Commercial Banks (excluding cooperative Banks)

Sector	Y-o-Y Growth %					
	All India			Madhya Pradesh		
	Mar'23	Mar'24	Mar'25	Mar'23	Mar'24	Mar'25
Deposit	9.1	12.9	10.3	6.5	9.5	8.8
Advances	15.4	16.3	12.1	16.3	17.7	12.5
Agriculture & Allied	15.1	19.4	9.9	12.1	16.7	9.6
MSME	13.8	19.3	15.29	16.4	20.5	12.6
Housing	15	36.9	10.7	23.7	27.6	13.0
Education	17	23.3	15.1	6.8	26	15.1
Priority Sector	12.2	18.9	10.37	12.1	17.8	9.9

*Source- <https://www.rbi.org.in>

^Priority & Non-priority sectors

- ⇒ Credit Deposit Ratio of Scheduled Commercial Banks stood at 80.63 % in Madhya Pradesh as on March 31, 2025 whereas Credit Deposit Ratio for the country is 78.10%.
- ⇒ Total deposit of Scheduled Commercial Banks in the state increased by 8.8 % in March 2025 as compared with increase of 10.3% in the country during the same period.
- ⇒ Total credit of Scheduled Commercial Banks in the state increased 12.5% y-o-y in March 2025 as compared with an increase of 12.1 % in the country during the same period.
- ⇒ On a year-on-year (y-o-y) basis, credit of Commercial Banks in the state to agriculture and allied sectors increased by 9.6 % in March 2025 as compared with an increase of 9.9 % by the Commercial Banks in the country.
- ⇒ Year-on year growth under MSME sectors in Madhya Pradesh was 12.6 % in March, 2025, whereas it was 15.2 % in the Country.
- ⇒ Housing loans portfolio grew by 13%, as compared to 10.7 % in the country.
- ⇒ Education loans portfolio for both State and Country grew by around 15.1%.
- ⇒ Y-o-y growth under priority sector in the state was 9.9 % as compared to growth of 10.3 % in the country.

AGENDA NO-2

REVIEW OF CREDIT DISBURSEMENT BY BANKS

ACHIEVEMENT UNDER ACP OF THE STATE FY 2024-25

Number in lakh & Amount in crore

Sr.	Sector	FY 2023-24					FY 2024-25				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No	Amt.	No	Amt.	Amt.	No	Amt.	No	Amt.	Amt.
1	Agriculture	73.30	137751	68.15	107257	78	75.92	135459	65.62	120322	89
1a	Farm Credit	72.41	123460	67.60	89920	73	74.97	116682	65.08	99118	85
1b	Crop Loan	45.51	82000	43.97	63730	78	46.34	80871	46.20	71519	88
1c	Agri Infra	0.19	3343	0.05	1006	30	0.14	1679	0.04	1143	68
1d	Ancillary Activity	0.70	10948	0.50	16331	149	0.81	17098	0.50	20061	117
2	MSME	9.80	84137	8.30	99883	119	11.32	111066	8.52	107142	96
3	Export Credit	0.00	309	0.00	408	132	0.00	432	0.00	223	52
4	Education	0.33	581	0.20	399	69	0.28	468	0.25	484	103
5	Housing	1.46	7275	1.19	5448	75	1.09	5998	1.00	5363	89
6	Social infra	0.65	615	0.02	100	16	0.07	213	0.00	129	61
7	Renewable	0.11	84	0.00	2.0	2	0.05	84	0.07	162	193
8	Others	6.55	4616	7.44	4979	108	7.37	5258	3.92	4730	90
9	Total Priority	92.20	235368	85.30	218476	93	96.10	258978	79.38	238554	92
10	Total NPS	10.05	72797	21.78	177181	243	18.27	99645	23.09	200767	201
11	Total Credit Plan	102.25	308165	107.08	395657	128	114.37	358623	102.46	439320	123

HIGHLIGHTS

- i. As against the target of Rs 3,58,623 crore (priority & non-priority) under Annual Credit Plan for FY 2024-25, an amount of Rs 4,39,320 crore was disbursed, recorded an achievement of 123%.
- ii. The potential credit outlay for FY 2024-25 under priority sector was estimated at Rs. 2,58,978 crores, against which the Banks disbursed Rs 2,38,554 crore and achievement index was 92% against achievement of 93 % during last year. Achievement of Commercial Banks, Regional Rural Banks, Cooperative banks & SFBs was 93%, 86%, 90% & 82 % respectively.
- iii. During the year 2024-25, the Banks disbursed Rs 1, 20,322 crore to the agriculture sector against the target of Rs 1,35,459 crore and achieved 89 % of the target. Achievement of Commercial Banks, Regional Rural Banks, Cooperative Banks & Small Finance Banks was 91%, 76%, 88% and 68 % respectively.
- iv. Farm Credit target of Rs. 1, 16,682 crores for FY 2024-25, constitutes a major share of 32.53 % in the total credit plan. The credit flow to this sector was Rs 99,118 crore with achievement of 85%.
- v. Under the MSME sectors, banks disbursed Rs. 1,07,142 crores during FY 2024-25 as against the target of Rs. 1,11,066 crores and achieved 96 % of the target.
- vi. Credit off-take under education loans, housing sector under priority sector was Rs 484 crore and Rs 5,363 crore and achievement index was 103 % and 89% respectively.

AGENCY WISE ACP PERFORMANCE FY 2024-25

Amount in Crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi.%	Target	Achi.	Achi.%	Target	Achi.	Achi.%
CBs	95,837	87,613	91	1,04,236	1,00,915	97	2,09,717	1,95,462	93.2
RRBs	10,993	8,363	76	1,970	2,512	128	14,335	12,332	86.0
Co-Ope.	24,713	21,681	88	700	7	1	25,605	23,111	90.3
SFBs	3,916	2,664	68	4,161	3,708	89	9,322	7,649	82.1
Total	1,35,459	1,20,321	89	1,11,066	1,07,142	96	2,58,979	2,38,554	92.1

AGENDA NO-3

RELEASE OF ANNUAL CREDIT PLAN FY 2025-26

HIGHLIGHTS

Amount in Crore

Sr.	Sector	No. of A/cs	Amount	% Share to total credit plan outlay
1	Farm Credit	84,72,117	1,20,931	28.85
1a	Out of Farm Credit Crop Loans	59,00,510	87,570	20.89
1b	Agriculture Term Loan	25,71,607	33,360	7.96
2	Agriculture Infrastructure	6,774	1,726	0.41
3	Ancillary Activities	77,379	23,377	5.58
4	Total Agriculture (1+2+3)	85,56,270	1,46,034	34.84
5	MSME (5a+5b+5c+5d+5e)	9,83,109	1,33,971	31.97
5a	Micro Enterprises	9,23,849	65,641	15.66
5b	Small Enterprises	45,755	44,334	10.58
5c	Medium Enterprises	9,122	23,315	5.56
5d	KVIC	3,859	165	0.04
5e	Other under MSME	524	516	0.12
6	Export Credit	71	251	0.06
7	Education	34,454	577	0.14
8	Housing	1,23,159	8,196	1.96
9	Social Infrastructure	830	142	0.03
10	Renewal Energy	1,230	186	0.04
11	Other Priority Sector	4,85,921	4,386	1.05
12	Total Priority Sector	1,01,85,044	2,93,744	70.09
13	Non-Priority Sector	25,32,903	1,25,366	29.91
14	Total Credit Plan	1,27,17,947	4,19,110	100
15	Weaker Section	46,87,416	63,967	15.26

- Annual Credit Plan for Madhya Pradesh has been drawn with an outlay of Rs.4.19 lakh crores for the financial year 2025-26.
- This is aggregation of the approved credit plan of all the 55 districts. A bottom-up approach is adopted in preparing the ACP, keeping in view of disbursement trends and growth pattern of the banks in past few years. ACP is also aligned with the Potential Credit Plan of NABARD, actual credit requirements of the various sector and potential identified in respect of Government Sponsored Scheme.
- Priority Sector lending targets have been fixed at Rs.2,93,744 crore having significant share of Rs.1,46,034 crores as Agriculture Credit & Rs.1,33,970 Crore for MSMEs.

- Madhya Pradesh is an agrarian state, hence target under Agriculture has been fixed at Rs. 1,46,034 Crore which accounts for 34.84 % of the total credit outlay.
- Looking to untapped potential in the state, target under MSME has been fixed at Rs. 1,33,970 Crore which accounts for 31.97 % of the total credit outlay.
- Sufficient provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made.

AGENCY WISE ACP TARGETS

Sr	Banks	Agriculture		Crop Loans		MSME		Priority Sector	
		Target	Allotment %	Target	Allotment %	Target	Allotment %	Target	Allotment %
1	Public Sector Banks	62,273	42.64	39,567	45.18	58,564	43.71	1,26,573	43.09
2	Private Sector Banks	41,123	28.16	12,145	13.87	67,873	50.66	1,13,447	38.62
3	Commercial Banks (PSBs+PVTs)	1,03,396	70.80	51,712	59.05	1,26,438	94.38	2,40,020	81.71
4	Regional Rural Banks	9,472	6.49	8,140	9.30	2747.48	2.05	13,929	4.74
5	Cooperative Banks	29,717	20.35	27,546	31.46	1127.91	0.84	31,294	10.65
6	Small Finance Banks	3,449	2.36	172.59	0.20	3,658	2.73	8,502	2.89
7	Total	1,46,034	100	87,570	100	1,33,971	100	2,93,744	100

ANNUAL CREDIT PLAN COMPARISON WITH PLP OF NABARD

Amount in crore				
Sr.	Sector	PLP NABARD	Total Credit Plan 2025-26	ACP % of PLP
A	Farm Credit	163225	120931	74.09
1	Crop Loans (out of Farm Credit)	107857	87570	81.19
2	Term Loan	55368	33360	60.25
B	Agriculture Infrastructure	7430	1726	23.24
C	Ancillary Activities	9187	23377	254.46
I	Agriculture	179843	146034	81.20
II	MSMEs	115714	133971	115.78
III	Export Credit	2184	251	11.48
IV	Education	1531	577	37.71
V	Housing	7700	8196	106.45
VI	Social Infrastructure	2350	142	6.04
VII	Renewable Energy	1011	186	18.40
VIII	Others	3452	4386	127.05
Total Priority		313786	293744	93.61

- The National Bank for Agriculture and Rural Development (NABARD) has projected Rs.3,13,786 crore as Potential Linked Credit Plan (PLP) for the 2025-26 for the State of Madhya Pradesh under priority sector.
- Banks have assessed the Credit for the year 2025-26 under priority sector is Rs.2,93,744 crore comprises 93.61 % of PLP.
- Against the PLP of Rs. 1,79,843 Crore under agriculture sector, credit provision of Rs. 1,46,034 crore have been made in ACP.
- Provision of Rs. 1,33,971 crore have been made by banks for MSMEs against the PLP of Rs. 1,15,714 crore which is 115.78 % of PLP. The ambitious target has been set keeping in view of ample opportunity in the MSME sector in the state.

ANNUAL CREDIT PLAN COMPARISON

Amount in Crore

Sr.	Sector	ACP	Disbursements during			ACP achievement % 2024-25	ACP
		2024-25	2022-23	2023-24	2024-25		2025-26
1	Farm Credit	116682	80870	89920	99118	84.9	120931
1a	Out of Farm Credit Crop loans	80872	57954	63730	71519	88.4	87570
1b	Agriculture Term Loan	35810	22916	26190	27599	77.1	33360
2	Agriculture Infrastructure	1680	1671	1006	1143	68.1	1726
3	Ancillary Activities	17098	11653	16331	20061	117.3	23377
4	Total Agriculture	135460	94194	107257	120322	88.8	146034
5	MSME	111067	74814	99884	107142	96.5	133971
6	Education	432	81	408	484	112.0	577
7	Housing	5997	5092	5447	5363	89.4	8196
8	Export Credit	468	427	399	223	47.6	251
9	Social Infrastructure	213	300	101	129	60.5	142
10	Renewable Energy	84	2	1	162	192.9	186
11	Other Priority	5258	4564	4979	4730	90.0	4386
12	Total Priority Sector	258979	179474	218476	238554	92.1	293744
13	Non-Priority Sector	99646	167574	177181	200767	201.5	125366
14	Total Credit Plan	358625	347048	395657	439321	122.5	419110

AGENDA NO-4

FINANCIAL INCLUSION

Opening of Brick & Mortar Branches in the identified Villages

Department of Financial Services vide mail dated 18.07.2022, informed that 56 locations in the state of Madhya Pradesh have been identified to open the brick-and-mortar branches. Further in January 2025, DFS identified 6 more villages having population of more than 3000, wherein Brick and Mortar Branches need to be opened. Allocation of these villages to member banks for opening of branches has done by SLBC. After undertaking survey, banks have opened brick-and-mortar branches but still there are issue at few locations like non availability of suitable premises and network facility. Location wise update is as given below-

Sr.	District	Village Name	Allocated to Bank	Present Status
1	Alirajpur	Umrath	Bank of Baroda	Branch opened at Umrath
2	Burhanpur	Bakadi	Bank of Baroda	Branch opened at Bakadi
3	Chhatarpur	Rajpur	Bank of Baroda	Branch opened at Rajpur
4	Singrauli	Pidariya	Bank of Baroda	Branch opened at Padariya
5	Khargone	Palas Khurd	Bank of Baroda	Branch opened at alternate location Pipaljhopa having distance of 15 km from Palaskhurd, due to non-availability of suitable infrastructure
6	Khargone	Panwada	Bank of Baroda	BOB selected Sanghvi in place of Panwada having 15 km distance from Panwada
7	Barwani	Kajalmata	Bank of India	Branch opened at Kajalmata
8	Barwani	Jhapadipadla	Bank of India	Branch opened at Jhapadipadla
9	Burhanpur	Jhir Panjariya	Bank of India	Branch opened at Rajpur
10	Dewas	Polakhal	Bank of India	Branch opened at Padariya
11	Sehore	Kheri	Bank of India	Already having branch of UBI
12	Khargone	Panjaraya	Bank of India	Branch opened at Panjaria
13	Barwani	Gawadi	BOM	Branch opened at Gawadi
14	Barwani	Vilva	BOM	Already having branch MPGB
15	Barwani	Ubadgarh	Canara Bank	Branch opened at Ubadgarh
16	Dhar	Arada	Canara Bank	Branch opened ah Arada
17	Dhar	Chunpiya	Canara Bank	Alternate location Tanda was identified in place of Chunpiya which is 6 km away.DFS has denied opening branch at alternate location and advised to open branch at Chunpiya.
18	Sidhi	Sirsi	Canara Bank	Branch opened at Sirsi

19	Khargone	Garhi	Canara Bank	Branch opened at Deonalya
20	Khargone	Deonalya	Canara Bank	Branch opened
21	Burhanpur	Dwatiya	Indian Bank	Branch opened at Dwatiya
22	Burhanpur	Mandwa	Indian Bank	Bank unable to find a suitable premises within 5 km radius. No Internet Connectivity Available
23	Satna	Bihata	Indian Bank	Branch opened at Bihata
24	Singrauli	Teldah	Indian Bank	Branch opened at Teldah
25	Barwani	Sawariyapani	PNB	Branch opened at Sawariyapani
26	Barwani	Sirwel	Punjab National Bank	Branch opened at alternate location Chachariya Pani in place of Sirwel having 10 km distance from Sirwel
27	Barwani	Mohan Padawa	Punjab National Bank	Branch opened at Mohan Padawa
28	Niwari	Luharguwan	Punjab National Bank	Branch opened at Luhaguwan
29	Shajapur	Sundarsi	Punjab National Bank	Branch opened at Sundarsi
30	Singrauli	Baghadih	Punjab National Bank	Branch opened at Baghadih
31	Singrauli	Gadaigaon	Punjab National Bank	Branch opened at alternate location Rajania having distance of 9.9 km from Gadaigaon
32	Khargone	Chopali	Punjab National Bank	District administration has identified location for bank Branch opening. PNB has surveyed the location and in process to send formal communication for allotment of building premises.
33	Khargone	Sapatiya	Punjab National Bank	District administration has identified location for bank Branch opening. PNB has surveyed the location and in process to send formal communication for allotment of building premises.
34	Bhind	Mehda	State Bank of India	Branch opened at Mehda
35	Burhanpur	Amba	State Bank of India	Branch opened at Amba
36	Chhatarpur	Kanti	State Bank of India	Branch opened at Kanti
37	Chhatarpur	Dauriya	State Bank of India	Branch opened at Dauriya
38	Guna	Mahur	State Bank of India	Branch opened at Mahur
39	Niwari	Kakawani Khas	State Bank of India	Branch opened at Kakawani Khas
40	Raisen	Dungariya	State Bank of India	Branch opened at Dungariya
41	Shivpuri	Chandawani	State Bank of India	Branch opened at Chandawani
42	Singrauli	Malgotola	State Bank of India	Branch opened at Malgotola
43	Singrauli	Chingi Tola	State Bank of India	Branch opened at Chingi tola
44	Khargone	Borwal	State Bank of India	District authorities provided premises having area only 120 sq ft which is not suitable for branch opening.

45	Khargone	Koth Barda	State Bank of India	District authorities provided premises having area only 120 sq ft which is not suitable for branch opening.
46	Jabalpur	Katra Belkheda	UCO Bank	Branch opened at Katra Belkheda
47	Khargone	Dhupa Buzurg	UCO Bank	The identified location lacks suitable premises and physical infrastructure necessary for operating a standard bank branch.
48	Jabalpur	Gauraha Bhitauni	Union Bank of India	Branch opened at Gauraha Bhitauni
49	Rewa	Deora	Union Bank of India	Already having branch MPGB
50	Rewa	Jadkud	Union Bank of India	Network is not available
51	Singrauli	Gobha	Union Bank of India	Union Bank Barahpan Branch is catering Gobha Village Within 5 km radius
52	Sidhi	Hadbado	Union Bank of India	Branch opened at Hadbado
53	Singrauli	Bagdara (Bagdari)	Union Bank of India	Network is not available
54	Singrauli	Barahpan	Union Bank of India	Our Barahpan Branch is catering Gobha Village.
55	Khargone	Rupgarh	Union Bank of India	Yet to be opened. Initially no proper building and network was available for branch opening. Recently we have received communication from janpad panchayat for allotment of premises. Branch likely to be opened by 31.12.2025
56	Khargone	Malgaon	Union Bank of India	District Administration is ready to provide premises for branch opening nearby village Sapatiya. Branch likely to be opened by 31.12.2025.
57	Shivpuri	Karar Kheda	Bank of India	Suitable premises are not available in this village. A survey was conducted by a branch official and no proper premises available.
58	Shivpuri	Sirsona	Punjab National Bank	The survey will be conducted on Wednesday 18.06.2025
59	Vidisha	Jhukar Jogi	State Bank of India	Bank is shifting its Lateri Branch which will also cover the Jhukar Jogi Branch. The Branch will start functioning at new location by 31.07.2025.
60	Tikamgarh	Satguwan Khas	State Bank of India	Premises finalized & Letter submitted to distt. Authorities for allotment of premises. Branch likely to be opened 31.12.2025
61	Katni	Chargawan	State Bank of India	Bank has finalized the premises/plot for branch opening. Network connectivity is also available. Branch likely to be opened 31.12.2025
62	Sidhi	Naudhiya	Union bank of India	Survey done, Proposal sent for approval. After approval, Branch opening process will start.

Further DFS vide its mail dated 23.05.2025 identified 121 villages of Madhya Pradesh with population more than 5000, but there is absence of brick and mortar branches within radius of 5 km. Upon working, we found that in 64 locations there is already bank branches within radius of 5 km and for which necessary instruction has been issued to respective banks for updation of same on Jan Dhan Darshak App. For remaining 57 locations allotment for opening of brick and mortar branches has been done by SLBC on 30.06.2025 with advise to undertake survey and submit action taken report by 07th July 2025.

SN	Dist Name	Village Code	Village Name	Village Population	Alloted to Bank for Branch opening
1	Alirajpur	505390	Mathwad	5,016	BANK OF INDIA
2	Alirajpur	504913	Ringol	6,498	CENTRAL BANK OF INDIA
3	Alirajpur	504915	Sejawada	5,516	PUNJAB NATIONAL BANK
4	Anuppur	501954	Deohra (CT)	9,686	BANK OF BARODA
5	Balaghat	498488	Temni	5,370	CENTRAL BANK OF INDIA
6	Barwani	478577	Jhopali	7,778	PUNJAB & SIND BANK
7	Bhind	452952	Nunahata	6,669	CENTRAL BANK OF INDIA
8	Bhind	452951	Babedi	7,287	STATE BANK OF INDIA
9	Bhind	453126	Goara	5,549	BANK OF MAHARASHTRA
10	Bhind	453520	Rahawali Ubari	5,273	PUNJAB & SIND BANK
11	Burhanpur	506213	Khamni	5,076	PUNJAB NATIONAL BANK
12	Burhanpur	506404	Mandwa	6,059	INDIAN BANK
13	Chhatarpur	457432	Khaddi	5,471	UCO BANK
14	Jhabua	504455	Guwali	6,489	CENTRAL BANK OF INDIA
15	Jhabua	504365	Mohankot	6,530	BANK OF BARODA
16	Katni	488527	Karitalai	5,197	STATE BANK OF INDIA
17	Mandsaur	469650	Kuchrod	5,293	STATE BANK OF INDIA
18	Morena	451992	Tutwas	6,164	STATE BANK OF INDIA
19	Morena	452353	Parsota	5,150	AXIS BANK
20	Morena	452317	Saithri	5,393	CENTRAL BANK OF INDIA
21	Morena	452443	Khandoli	9,601	BANK OF MAHARASHTRA
22	Morena	452129	Jatawar	5,252	STATE BANK OF INDIA
23	Morena	452049	Mahua	5,038	KOTAK MAHINDRA BANK
24	Morena	452032	Ludhawali	5,081	STATE BANK OF INDIA
25	Morena	452033	Useth	5,247	BANK OF BARODA

26	Morena	452629	Kaimara Kalan	5,724	IDBI BANK
27	Panna	459068	Jaswant Pura	5,186	STATE BANK OF INDIA
28	Rajgarh	480238	Kotdi Kalan	6,711	CENTRAL BANK OF INDIA
29	Ratlam	470045	Amba	5,597	STATE BANK OF INDIA
30	Rewa	466280	Khatkhari	9,224	UNION BANK OF INDIA
31	Rewa	466213	Gauri	6,808	UNION BANK OF INDIA
32	Rewa	467464	Khajuha Kalan	5,350	UNION BANK OF INDIA
33	Rewa	466775	Bhir	5,268	UNION BANK OF INDIA
34	Sagar	459758	Basahari	7,138	INDIAN OVERSEAS BANK
35	Sagar	460350	Narwan	7,355	PUNJAB & SIND BANK
36	Satna	463506	Nayagaon	5,906	UCO BANK
37	Satna	464212	Deomau Daldal	8,589	CENTRAL BANK OF INDIA
38	Sehore	483255	Bhanu Khadi	5,431	BANK OF MAHARASHTRA
39	Sheopur	451513	Shyampur	5,310	CANARA BANK
40	Sheopur	451565	Bagdiya	6,875	BANK OF BARODA
41	Shivpuri	456045	Vijroni	6,148	INDIAN BANK
42	Sidhi	502374	Bhitri	5,821	HDFC BANK
43	Sidhi	502375	Hanumangarh	7,782	ICICI BANK
44	Sidhi	502803	Bithauli	5,081	UNION BANK OF INDIA
45	Singrauli	503641	Churki	5,448	BANK OF BARODA
46	Singrauli	503789	Gadaigaon	5,253	HDFC BANK
47	Singrauli	503665	Kursa	5,622	BANK OF INDIA
48	Tikamgarh	456747	Satguwan Khas	5,296	STATE BANK OF INDIA
49	Tikamgarh	457281	Astaun Khas	5,624	CANARA BANK
50	Ujjain	471683	Kadodiya	5,302	BANK OF INDIA
51	Umaria	467849	Padkhuri	5,535	CENTRAL BANK OF INDIA
52	Khargone	477845	Sirwel	7,966	UNION BANK OF INDIA
53	Khargone	477478	Kanjhar	5,253	INDIAN OVERSEAS BANK
54	Khargone	477726	Dasnawal [Takha	5,092	UCO BANK
55	Khargone	477955	Chopali	5,534	PUNJAB NATIONAL BANK
56	Khargone	477951	Chiriya	6,489	BANK OF INDIA
57	Khargone	477949	Mundiya	5,270	BANK OF MAHARASHTRA

Opening of Brick & Mortar Branches in the identified Blocks

Reserve Bank of India, Regional Office, Bhopal in its exercise has noticed that, out of total 313 Blocks of Madhya Pradesh, in 41 Blocks State Bank of India has presence but there is absence of branches from other public sector banks. Similarly, in 39 Blocks there is absence of branch of State Bank of India but presence of other public sector banks.

In light of above, an appeal was made from Public Sector Bank to come forward and open the branches in identified blocks. Progress is as below-

Bank	No of Blocks	No of locations identified for branch opening	Name of Identified Locations	No of locations Approved by Competent Authority	Present status of approved locations
SBI	39 (other PSBs present)	14	Gyaraspur, Bhimpur, Bhabra, Kathiwada, Pati, Bagh, Khaknar, Jhirniya, Rama, kurai, Mohangaon, Bajag, Dheemarkheda, Chawarpatha	14	12 branches opened. Khurai Branch will be opened by 31 July 2025. Survey in under process for Mohangaon.
BOI	41 (only SBI present)	10	Niwas, Jaisinghnagar, Badamalehra, Manpur, Badarwas, Narwar, Pichhore, Lateri, Nateran, Ranapur	0	Declined for Niwas. For remaining 9 survey conducted and found positive. Proposal is under process.
CBI		12	Jaisinghnagar, Amarpur, Samnapur, Badamalhara, Patera, Luvkushnagar, Pawai, Bijawar, Barghat, Dhanora, Bahoriband, Jatara	1	Branch opening at Jatara is scheduled on 11th July 2025.
PNB		5	Nateran, baldeogarh, Saigaon, Ajaygarh, Badalmalehra	2	Branch opened at Natern & Badamalehra. Remaining three locations Not Found Feasible in Preliminary Survey.
Canara		5	Umarban, Tirla, Lateri, Nateran, Chichali	1	Branch opened at Chichli. Remaining 4 Location Not Found Feasible in Preliminary Survey
BOB		5	Badamalehra, Bahoriband, Barghat, Raipurkarchuliyan	0	No locations approved by competent authority.
UBI		5	Esagarh, Badamalhara, Lavkushnagar, Bahoriband, Ghansore	1	Branch is opened at Ghansaur location, Remaining 4 Location Not Found Feasible in Preliminary Survey
Total	80	55		19	

BANK-WISE ENROLLMENT & CLAIM STATUS UNDER PMSBY

Numbers in actual

Sr.	Bank Name	PMSBY				
		Gross Enrolment	Claim			
			Received	Paid	Under Process	Rejected
1	State Bank of India	12428945	1117	1094	8	15
2	MPGB	7059755	4802	3307	434	1061
3	Bank of India	3910041				
4	Bank of Baroda	2344644	760	157	592	11
5	Central Bank of India	2314949	1661	1358	106	197
6	Union Bank of India	1729629	705	562	36	107
7	Punjab National Bank	1246486	1061	807	15	239
8	Canara Bank	757719	343	298	0	45
9	Indian Bank	757613	386	219	78	89
10	Bank of Maharashtra	581338	781	349	152	280
11	UCO Bank	526520	344	264	25	55
12	ICICI Bank Ltd	330492	46	43	0	3
13	HDFC Bank Ltd	270390	42	25	7	10
14	IDBI Bank Ltd.	131637	98	78	1	19
15	Punjab & Sind Bank	105517	79	75	0	4
16	Indian Overseas Bank	93976	66	42	1	23
17	IDFC Bank Ltd.	35195	8	8	0	0
18	Axis Bank Ltd	27267	25	17	1	7
19	Federal Bank Ltd	2366	1	1	0	0
20	Tamilnadu Mercantile Bank	1880	1	1	0	0
21	Other Pvt. Banks & SFBs	40347	2011	1546	113	352
	Grand Total	34696706	14,337	10,251	1,569	2,517

BANK-WISE ENROLLMENT & CLAIM STATUS UNDER PMJJBY

Numbers in actual

Sr.	Bank Name	PMJJBY				
		Gross Enrolment	Claim			
			Received	Paid	Under Process	Rejected
1	State Bank of India	5014416	15669	15214	0	455
2	MPGB	3693497	14375	13438	147	790
3	Bank of India	1815786				
4	Bank of Baroda	936637	3210	2860	178	172
5	Central Bank of India	865221	3438	2282	1100	56
6	Union Bank of India	435033	2739	2634	0	105
7	Canara Bank	380397	1432	1356	3	73
8	Indian Bank	350273	1521	1262	144	115
9	Punjab National Bank	275270	1705	1144	472	89
10	Bank of Maharashtra	272539	1486	1300	1	185
11	UCO Bank	218821	1520	1262	106	152
12	HDFC Bank Ltd	62781	192	188	2	2
13	IDBI Bank Ltd.	54372	316	292	12	12
14	Punjab & Sind Bank	50310	177	155	18	4
15	Indian Overseas Bank	41872	173	153	2	18
16	ICICI Bank Ltd	16395	947	899	4	44
17	Axis Bank Ltd	10659	647	565	2	80
18	IDFC Bank Ltd.	5278	14	13	0	1
28	Other Pvt. Banks & SFBs	11210	3527	3342	72	113
	Grand Total	1,45,10,767	53,088	48,359	2,263	2,466

DISTRICT-WISE ENROLLMENT & CLAIM STATUS UNDER PMSBY

Numbers in actual

Sr.	District	Population	Gross Enrolment	Claim Received	Claim Paid	Under Process	Rejected
1	Agar Malwa	480000	204134	33	16	8	9
2	Alirajpur	728999	350835	112	62	34	16
3	Anuppur	749237	337472	300	83	150	67
4	Ashoknagar	845071	358861	88	56	7	25
5	Balaghat	1701698	771931	311	235	8	68
6	Barwani	1385881	603912	185	125	23	37
7	Betul	1575362	745558	488	348	19	121
8	Bhind	1703005	548990	109	85	9	15
9	Bhopal	2371061	1201046	607	416	65	126
10	Burhanpur	757847	367695	121	80	12	29
11	Chhatarpur	1762375	931522	126	84	28	14
12	Chhindwara	2090922	1085013	767	525	97	145
13	Damoh	1264219	731785	192	163	13	16
14	Datia	786754	294091	82	55	13	14
15	Dewas	1563715	947703	405	283	37	85
16	Dhar	2185793	1251493	882	655	59	168
17	Dindori	704524	299689	62	46	6	10
18	East Nimar	1310061	644273	334	235	8	91
19	Guna	1241519	668157	98	79	8	11
20	Gwalior	2032036	867249	330	242	21	67
21	Harda	570465	302017	130	96	9	25
22	Indore	3276697	1659362	692	502	62	128
23	Jabalpur	2463289	1068087	702	505	65	132
24	Jhabua	1025048	570327	280	178	40	62
25	Katni	1292042	600975	162	133	11	18
26	Khargone	1873046	874650	408	220	157	31
27	Mandla	1054905	476918	283	181	52	50
28	Mandsaur	1340411	625633	362	260	38	64
29	Morena	1965970	671306	119	98	10	11
30	Narmadapuram	1241350	672565	168	95	24	49
31	Narsinghpur	1091854	482168	249	202	15	32
32	Neemuch	826067	453005	150	104	22	24
33	Niwari	404807	184432	0	0	0	0
34	Panna	1016520	496117	88	66	6	16
35	Raisen	1331597	669962	203	156	22	25
36	Rajgarh	1545814	859231	245	184	12	49
37	Ratlam	1455069	663929	217	138	52	27
38	Rewa	2365106	900333	256	190	22	44
39	Sagar	2378458	1159209	1,131	916	45	170
40	Satna	2228935	796699	259	189	20	50
41	Sehore	1311332	754381	491	332	66	93

42	Seoni	1379131	640406	200	154	5	41
43	Shahdol	1066063	531683	274	180	55	39
44	Shajapur	1512681	735840	190	153	8	29
45	Sheopur	687861	318898	56	45	4	7
46	Shivpuri	1726050	820305	144	117	12	15
47	Sidhi	1127033	521787	123	102	5	16
48	Singrauli	1178273	404224	187	172	5	10
49	Tikamgarh	1040359	566629	97	81	9	7
50	Ujjain	1986864	1008508	549	411	57	81
51	Umaria	644758	318333	81	59	8	14
52	Vidisha	1458875	677378	217	153	27	37
	Grand Total	73106809	34696706	14,337	10,251	1,569	2,517

DISTRICT-WISE ENROLLMENT & CLAIM STATUS UNDER PMJJBY

Numbers in actual

Sr.	District	Population	Gross Enrolment	Claim Received	Claim Paid	Under Process	Rejected
1	Agar Malwa	480000	84734	608	601	4	3
2	Alirajpur	728999	202550	504	452	17	35
3	Anuppur	749237	166874	6240	6187	28	25
4	Ashoknagar	845071	100770	157	144	4	9
5	Balaghat	1701698	390595	1573	1386	95	92
6	Barwani	1385881	271659	865	788	10	67
7	Betul	1575362	287695	749	642	64	43
8	Bhind	1703005	201232	445	392	31	22
9	Bhopal	2371061	454375	1695	1492	132	71
10	Burhanpur	757847	136238	475	428	9	38
11	Chhatarpur	1762375	363297	455	427	5	23
12	Chhindwara	2090922	500058	2268	2046	116	106
13	Damoh	1264219	202461	385	355	6	24
14	Datia	786754	86997	168	156	5	7
15	Dewas	1563715	443998	1038	952	21	65
16	Dhar	2185793	649948	2769	2557	41	171
17	Dindori	704524	139427	245	220	19	6
18	East Nimar	1310061	246336	677	625	12	40
19	Guna	1241519	209691	320	285	7	28
20	Gwalior	2032036	327924	2387	2122	158	107
21	Harda	570465	115414	294	262	19	13
22	Indore	3276697	814675	2829	2559	132	138
23	Jabalpur	2463289	461741	2375	1972	252	151
24	Jhabua	1025048	286066	866	791	27	48
25	Katni	1292042	267086	655	554	65	36
26	Khargone	1873046	395774	1691	1562	30	99

27	Mandla	1054905	252210	1340	1188	108	44
28	Mandsaur	1340411	267477	1618	1500	68	50
29	Morena	1965970	213843	1393	1240	48	105
30	Narmadapuram	1241350	287052	452	391	47	14
31	Narsinghpur	1091854	164360	556	500	29	27
32	Neemuch	826067	205901	823	725	47	51
33	Niwari	404807	72108	6	6	0	0
34	Panna	1016520	166613	198	169	13	16
35	Raisen	1331597	263719	585	510	42	33
36	Rajgarh	1545814	370200	664	622	7	35
37	Ratlam	1455069	281398	1338	1218	49	71
38	Rewa	2365106	343043	584	534	14	36
39	Sagar	2378458	394836	828	733	58	37
40	Satna	2228935	350180	770	695	41	34
41	Sehore	1311332	301063	627	577	7	43
42	Seoni	1379131	283036	1090	986	30	74
43	Shahdol	1066063	254663	918	854	41	23
44	Shajapur	1512681	318092	764	683	12	69
45	Sheopur	687861	127021	1615	1578	11	26
46	Shivpuri	1726050	313411	484	436	18	30
47	Sidhi	1127033	193816	254	245	5	4
48	Singrauli	1178273	150880	152	135	3	14
49	Tikamgarh	1040359	211664	294	279	4	11
50	Ujjain	1986864	510016	1973	1651	214	108
51	Umaria	644758	162447	460	426	14	20
52	Vidisha	1458875	244103	569	521	24	24
	Grand Total	73106809	14510767	53088	48359	2263	2466

Non-Renewal of PMSBY Insurance Policy by New India Assurance Co. Ltd.

Madhya Pradesh Rajya Sahkari Bank Maryadit Bank raised concern over denial of renewal for policy for above two schemes by their insurance partner New Indian Assurance Company Limited citing reason, banks non-engagement in any other insurance business with company. This decision of insurance company stands to effect approximately 4,86,047 customers of M.P Rajya Sahkari Bank Maryadit Bank and various District Credit Cooperative Banks across the state.

Additional Chief Secreatry, Finance Government of Madhya Pradesh vide its letter dated 10.06.2025 addressed to Secretary, Finance, Govt. of India and Chairman, Insurance Regulatory and Development Authority raised concern in this regard and sought intervention enabling to facilitate the uninterrupted renewal and continued implementation of the schemes for the affected customers.

State Level Banker's Committee vide its letter dated 12.05.2025 also flagged this issued to DFS, Ministry of Finance, Govt. of India, New Delhi in this regard and response is yet to receive.

PROGRESS UNDER RSETIs

Rural Self Employment Training Institute (RSETI) has been established in every districts with an intension to provide necessary skill training and skill up gradation of rural BPL youth to mitigate the employment problem. Lead Bank of the district takes responsibility for establishment and managing the institute. There are 50 RSETIs and 1 RUDSET in the state of Madhya Pradesh. Progress for financial 2024-25 is-

Sr.	District	Target (2024-25)	No. of Candidates Trained	No. of Candidates Settled	Self Employed (out of Settled)	Out of Settled under Self Employment	
						With Bank Finance	With Self Finance
1	Satna	1000	1003	711	711	360	351
2	Alirajpur	1000	543	414	414	284	130
3	Jhabua	1000	264	195	195	102	93
4	Barwani	1000	1013	731	730	422	308
5	Burhanpur	1000	1005	714	714	364	350
6	Dewas	1000	1002	731	708	364	344
7	Dhar	1000	1007	712	712	376	336
8	Khandwa	1000	1025	732	705	460	245
9	Khargone	1000	1024	726	726	375	351
10	Rajgarh	1000	1035	735	735	511	224
11	Sehore	1000	1007	710	706	464	242
12	Shajapur	1000	1044	738	719	408	311
13	Ujjain	1000	1003	727	727	459	268
14	Annupur	1000	1017	758	758	399	359
15	Balaghat	1000	1139	834	834	579	255
16	Betul	1000	1016	775	773	406	367
17	Bhind	1000	1039	802	802	518	284
18	Chhindwara	1000	1002	703	703	353	350
19	Dindori	1000	1074	872	872	506	366
20	Gwalior	1000	1009	739	714	569	145
21	Hoshangabad	1000	1038	742	740	384	356
22	Jabalpur	1000	1059	755	730	422	308
23	Mandala	1000	1007	727	727	437	290
24	Mandsaur	1000	1005	725	725	370	355
25	Morena	1000	1000	799	799	413	386
26	Narsinghpur	1000	1029	756	756	395	361
27	Raisen	1000	1158	815	815	416	399
28	Ratlam	1000	1004	790	789	435	354
29	Sagar	1000	1006	769	768	434	334
30	Seoni	1000	1026	796	791	435	356
31	Shahdol	1000	1160	825	825	416	409
32	Datia	1000	1028	730	669	179	490
33	Bhopal	1000	1013	731	697	429	268
34	Ashok Nagar	1000	1011	734	729	385	344
35	Chhatarpur	1000	1037	748	738	429	309

36	Damoh	1000	1002	706	706	383	323
37	Guna	1000	1029	814	814	435	379
38	Harda	1000	1003	710	708	355	353
39	Katni	1000	1020	740	717	366	351
40	Neemuch	1000	880	625	569	291	278
41	Panna	1000	1005	728	728	372	356
42	Sheopuri	1000	1029	737	737	565	172
43	Shivpuri	1000	1013	725	725	366	359
44	Tikamgarh	1000	1014	711	709	358	351
45	Umaria	1000	1001	755	722	501	221
46	Vidisha	1000	1005	707	707	473	234
47	Mauganj	0	102	12	12	0	12
48	Rewa	1000	1005	725	725	375	350
49	Sidhi	1000	1011	716	715	375	340
50	Singrauli	1000	1167	841	840	432	408
51	Indore	1000	1006	714	711	356	355
Total		50000	50144	36467	36101	20261	15840

Total 50,144 candidates trained against target of 50,000. Out of 50,144 trained candidates, 36,467 candidates are settled and only 20261 candidates received financial from banks. Alirajpur, Jhabua and Neemuch failed to achieve the given target during the year.

RSETIs directors in close liaison with banks may arrange adequate financial assistance to all trained candidates under different Central /State Government sponsored Employment Generation Schemes.

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

Number & amount in crore

Particulars	2015	31.03.2024	31.03.2025	30.06.2025	Progress	
					Mar-25	June-25
No. of PMJDY A/cs	1.19	4.33	4.51	4.54	0.18	0.03
Ratio of Rural & Urban A/cs	49:51	61:39	61:39	61:39	-	-
Ratio of Male and Female A/cs	53:47	45:55	45:55	45:55	-	-
Total Deposits (Rs. crore)	530	13926	16308	16,654	2382	3468
No. of Zero Balance A/cs	0.86	0.39	0.36	0.37	-0.03	0.01
% of Zero Balance A/cs	72.27	9.01	7.98	8.15	-1.02	-0.17
No. of Adhar Sedded A/cs	0.45	3.8	4.01	4.05	0.21	0.04
% of Adhar Seeded A/cs	37.82	87.76	88.91	89.21	1.15	0.29
No. of Rupay card issued	1.05	3.23	3.36	3.39	0.13	0.03
% of Rupay card issued	88.24	74.60	74.50	74.67	-0.09	0.17

BANK-WISE PMJDY ACCOUNT STATUS

Number & amount in crore

Sr.	Banks	Total A/C	Total Deposit	Male A/C	Female A/C	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Bank of Baroda	5097868	1853	2348253	2749615	347634	4828597	4976716
2	Bank of India	4569283	1737	1965532	2603751	293987	4175956	4086533
3	Bank of Maharashtra	728852	379	320967	407885	37118	418855	694329
4	Canara Bank	668785	490	339618	329167	78246	422183	611154
5	Central Bank of India	3229215	1264	1367738	1861477	232560	1894068	2976142
6	Indian Bank	1367663	764	585958	781705	97953	730144	1071762
7	Indian Overseas Bank	113162	46	57625	55537	4385	105385	106005
8	Punjab & Sind Bank	78309	21	37018	41291	3426	51074	70293
9	Punjab National Bank	3045504	1205	1391444	1654060	474460	2505542	2917592
10	State Bank of India	14643906	4903	6782693	7861213	337463	13109509	12417745
11	UCO Bank	1015778	313	508800	506978	75919	525642	894742
12	Union Bank of India	3001296	1405	1431444	1569852	464919	1047885	2821668
	PSB Sub Total	37559621	14380	17137090	20422531	2448070	29814840	33644681
13	Axis Bank Ltd	58624	38	36320	22304	8852	39759	47157
14	City Union Bank	301	0	138	163	24	256	272
15	Federal Bank Ltd	1870	2	980	890	634	360	1529
16	HDFC Bank Ltd	269663	78	73048	196615	124753	269650	163796
17	ICICI Bank Ltd	338626	62	190872	147754	104390	314484	246768
18	IDBI Bank Ltd.	103460	37	49907	53553	28061	31924	73498
19	IndusInd Bank Ltd	22791	6	16854	5937	507	3056	18336
20	Jammu & Kashmir	174	0	79	95	33	131	158
21	Karur Vysya Bank	243	0	142	101	95	232	217
22	Kotak Mahindra Bank	38146	6	27588	10558	18370	22249	35809

23	RBL Bank Ltd	17197	4	2	17195	721	17197	9767
24	South Indian Bank	641	0	454	187	298	287	619
25	Yes Bank Ltd	6750	1	5407	1343	2289	6750	6606
	PVT Sub Total	858486	235	401791	456695	289027	706335	604532
26	MPGB	7041407	2039	2784953	4256454	967999	3406538	6318865
	RRB Sub Total	7041407	2039	2784953	4256454	967999	3406538	6318865
	Grand Total	45459514	16654	20323834	25135680	3705096	33927713	40568078

DISTRICT-WISE PMJDY ACCOUNT STATUS

Number in lakh & amount in crore

Sr.	District	Population	Total A/C	Total Deposit	Male A/C	Female A/C	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Agar Malwa	4.80	2.78	58.88	1.32	1.46	0.25	2.40	2.41
2	Alirajpur	7.29	5.79	166.03	2.62	3.17	0.31	4.80	5.37
3	Anuppur	7.49	3.95	164.05	1.68	2.27	0.24	2.97	3.52
4	Ashoknagar	8.45	6.10	156.13	2.93	3.17	0.68	4.56	5.53
5	Balaghat	17.02	8.51	324.42	3.51	5.00	0.48	6.29	7.73
6	Barwani	13.86	9.93	216.88	4.09	5.84	0.87	7.99	8.91
7	Betul	15.75	6.47	282.99	2.77	3.69	0.41	4.52	5.84
8	Bhind	17.03	9.55	339.49	4.40	5.15	0.70	7.06	8.39
9	Bhopal	23.71	11.35	469.12	5.11	6.24	0.96	9.50	10.01
10	Burhanpur	7.58	4.38	114.90	1.87	2.50	0.34	3.66	3.92
11	Chhatarpur	17.62	12.17	575.50	5.87	6.30	0.87	9.45	10.56
12	Chhindwara	20.91	11.89	439.80	5.07	6.81	0.79	8.61	10.71
13	Damoh	12.64	10.92	307.73	5.25	5.67	1.18	7.23	9.72
14	Datia	7.87	5.17	200.38	2.38	2.79	0.54	4.17	4.74
15	Dewas	15.64	10.84	371.22	4.65	6.18	0.92	9.29	9.68
16	Dhar	21.86	17.17	526.75	7.57	9.61	1.37	14.06	15.26
17	Dindori	7.05	5.29	186.76	2.44	2.85	0.28	3.76	4.84
18	East Nimar	13.10	7.14	201.70	2.98	4.16	0.56	5.78	6.31
19	Guna	12.42	8.83	214.93	4.26	4.57	0.80	6.19	7.92
20	Gwalior	20.32	11.05	423.00	5.01	6.05	0.91	8.66	9.57
21	Harda	5.70	2.71	101.99	1.15	1.56	0.30	2.18	2.53
22	Indore	32.77	16.78	715.03	7.01	9.77	1.37	14.25	15.01
23	Jabalpur	24.63	11.63	543.32	4.90	6.74	0.92	8.72	10.32
24	Jhabua	10.25	10.05	204.64	4.39	5.65	0.60	8.45	9.18
25	Katni	12.92	6.78	341.66	2.93	3.85	0.42	5.02	6.00
26	Khargone	18.73	12.96	359.35	5.65	7.30	0.92	10.87	11.37
27	Mandla	10.55	5.59	245.99	2.29	3.30	0.27	4.19	5.12
28	Mandsaur	13.40	8.59	273.86	3.80	4.79	0.61	6.73	7.79

29	Morena	19.66	12.10	320.48	5.67	6.43	1.04	8.68	10.51
30	Narmadapuram	12.41	6.14	260.64	2.65	3.49	0.54	4.78	5.61
31	Narsinghpur	10.92	7.11	240.41	3.27	3.84	0.65	4.97	6.12
32	Neemuch	8.26	4.77	191.39	2.19	2.59	0.32	3.88	4.19
33	Niwari	4.05	2.03	80.28	0.89	1.14	0.23	0.87	1.86
34	Panna	10.17	6.54	283.14	2.99	3.55	0.62	4.31	5.79
35	Raisen	13.32	7.99	275.91	3.69	4.30	0.66	6.50	7.10
36	Rajgarh	15.46	11.97	303.42	5.38	6.59	1.03	10.05	10.55
37	Ratlam	14.55	9.53	255.95	4.29	5.24	0.74	7.50	8.65
38	Rewa	23.65	14.46	838.84	6.53	7.93	1.36	7.88	13.13
39	Sagar	23.78	17.29	625.37	8.01	9.28	1.55	11.99	15.62
40	Satna	22.29	12.48	696.75	5.44	7.04	1.14	6.87	11.39
41	Sehore	13.11	8.51	349.79	3.89	4.62	0.64	6.83	7.53
42	Seoni	13.79	8.65	327.81	3.75	4.90	0.58	6.17	7.97
43	Shahdol	10.66	6.43	270.08	2.85	3.58	0.42	4.84	5.73
44	Shajapur	15.13	8.82	247.84	3.89	4.92	0.64	7.56	7.64
45	Sheopur	6.88	5.45	160.47	2.53	2.92	0.51	3.99	4.75
46	Shivpuri	17.26	11.55	349.69	5.51	6.04	1.09	8.02	10.08
47	Sidhi	11.27	8.94	504.64	4.10	4.83	0.90	4.59	8.20
48	Singrauli	11.78	6.87	442.52	3.29	3.59	0.65	2.96	6.35
49	Tikamgarh	10.40	7.31	282.81	3.44	3.87	0.62	4.38	6.40
50	Ujjain	19.87	12.08	380.85	4.99	7.09	1.00	10.32	10.60
51	Umaria	6.45	3.35	147.00	1.43	1.93	0.30	2.37	2.98
52	Vidisha	14.59	9.85	291.73	4.66	5.19	0.93	7.58	8.67
Grand Total		731.07	454.60	16654.3	203.24	251.36	37.05	339.28	405.68

BANK-WISE ATAL PENSION YOJANA

Sr.	Bank Name	Target (FY 2025- 26)	APY accounts opened in FY 2025-26	Achie%	Cumulative APY accounts opened since inception
1	Central Bank of India	46200	23303	50.4	421715
2	State Bank of India	112700	50971	45.2	1312773
3	Punjab And Sind Bank	4900	1668	34.0	24567
4	Union Bank of India	34800	10460	30.1	330946
5	Bank of Baroda	27200	7859	28.9	251743
6	Canara Bank	32400	8429	26.0	176847
7	Indian Bank	23000	5541	24.1	150959
8	Bank of Maharashtra	18800	4173	22.2	113259
9	Uco Bank	17500	3428	19.6	67260
10	Indian Overseas Bank	5900	1131	19.2	29993
11	Punjab National Bank	37500	7405	19.7	196036
12	Bank of India	43700	5416	12.4	408533
	PSB Sub Total	404600	129784	32.1	3484631
13	Dhanlaxmi Bank	40	57	142.5	167
14	Yes Bank	1880	2052	109.1	14375
15	Karnataka Bank	280	129	46.1	3021
16	IDBI Bank	8330	1773	21.3	56135
17	HDFC Bank	29050	5543	19.1	51053
18	The South Indian Bank Marketing Department Nps Cell	160	21	13.1	398
19	Indusind Bank	1600	105	6.6	6952
20	Kotak Mahindra Bank	1880	415	22.1	9705
21	Tamilnad Mercantile Bank	120	6	5.0	1249
22	Federal Bank	720	19	2.6	1255
23	Bandhan Bank	2680	32	1.2	3406
24	IDFC First Bank	2320	25	1.1	4901
25	City Union Bank	280	2	0.7	43
26	The Jammu And Kashmir Bank	160	1	0.6	58
27	DCB Bank	1360	24	1.8	2992
28	Axis Bank	14140	19	0.1	40416
29	ICICI Bank	13580	7	0.1	9904
30	CSB Bank	240	0	0.0	56
31	RBL Bank	520	0	0.0	259
32	Standard Chartered Bank	120	0	0.0	0
33	The Karur Vysya Bank	160	0	0.0	48
34	The Lakshmi Vilas Bank	160	0	0.0	7
	Pvt Sub Total	79780	10230	12.8	206400
36	Madhya Pradesh Gramin Bank	131900	39198	29.7	963453
	RRB Sub Total	131900	39198	29.7	963453

37	Ujjivan Small Finance Bank	910	403	44.3	1363
38	Au Small Finance Bank	3120	912	29.2	17981
39	Esaf Small Finance Bank	4420	604	13.7	14201
40	Utkarsh Small Finance Bank	2470	24	1.0	2235
41	Equitas Small Finance Bank	1820	0	0.0	5
42	Suryoday Small Finance Bank	195	0	0.0	37
SFB Sub Total		12935	1943	15.0	35822
DCCB		17560	3	0.0	3047
Grand Total		646775	181158	28.0	4693353

DISTRICT-WISE ATAL PENSION YOJANA

Sr.	District	Population	Annual Target	APY accounts opened in current FY 2025-26	Achievement %	Cumulative APY accounts opened since inception
1	Balaghat	1701698	11435	11557	101.1	106109
2	Sheopur	687861	3090	2529	81.8	50486
3	Ujjain	1986864	20895	11145	53.3	114388
4	Anuppur	749237	5420	2887	53.3	56781
5	Morena	1965970	9060	4546	50.2	94852
6	Umaria	644758	3865	1914	49.5	41340
7	Alirajpur	728999	3255	1596	49.0	35337
8	Dindori	704524	3775	1826	48.4	42130
9	Shahdol	1066063	7490	3606	48.1	94806
10	Panna	1016520	6355	2801	44.1	82040
11	Sidhi	1127033	6975	3051	43.7	87524
12	Bhind	1703005	8590	3753	43.7	89184
13	Sagar	2378458	19250	8287	43.0	157638
14	Shivpuri	1726050	9570	4099	42.8	113820
15	Seoni	1379131	8685	3555	40.9	112251
16	Mandla	1054905	6945	2818	40.6	69686
17	Chhatarpur	1762375	12705	5100	40.1	137849
18	Damoh	1264219	8190	3233	39.5	85762
19	Jhabua	1025048	6090	2373	39.0	85088
20	Satna	2228935	17850	6338	35.5	140482
21	Tikamgarh	1040359	6685	2228	33.3	69972
22	Chhindwara	2090922	18715	6066	32.4	145922
23	Agar Malwa	480000	2965	956	32.2	21647
24	Niwari	404807	3000	913	30.4	29628
25	Guna	1241519	8765	2557	29.2	66820
26	Betul	1575362	12950	3652	28.2	106666

27	Katni	1292042	10325	2858	27.7	82001
28	Ratlam	1455069	12615	3403	27.0	82358
29	Singrauli	1178273	7490	2016	26.9	66706
30	Shajapur	1512681	10080	2711	26.9	85250
31	Dhar	2185793	21095	5325	25.2	168288
32	Datia	786754	6050	1511	25.0	44611
33	Barwani	1385881	9275	2182	23.5	68181
34	Dewas	1563715	14620	3391	23.2	99389
35	Raisen	1331597	13490	3121	23.1	94888
36	Gwalior	2032036	23510	5387	22.9	126308
37	Neemuch	826067	7690	1721	22.4	47081
38	Narsimhapur	1091854	11420	2546	22.3	59426
39	Vidisha	1458875	12120	2696	22.2	81781
40	Rewa	2365106	18150	4593	22.1	137495
41	Mandsaur	1340411	10940	2357	21.5	74143
42	Rajgarh	1545814	11835	2438	20.6	102561
43	Jabalpur	2463289	30790	6305	20.5	160053
44	Khargone	1873046	14755	2814	19.1	88520
45	Ashoknagar	845071	6530	1185	18.1	38147
46	Narmadapuram	1241350	16635	2861	17.2	93974
47	Harda	570465	7330	1167	15.9	34339
48	Sehore	1311332	15030	2241	14.9	108510
49	Khandwa	1310061	11115	1631	14.7	68890
50	Burhanpur	757847	5700	706	12.4	33780
51	Bhopal	2371061	46620	4865	10.4	193026
52	Indore	3276697	58995	5741	9.7	215439
	Grand Total	7.3E+07	646775	181158	28.0	4693353

AGENDA NO-5

Miscellaneous Agenda

Ghar - Ghar PMFBY Abhiyan

The Pradhan Mantri Fasal Bima Yojana (PMFBY) enrolls approximately 4 crore farmers annually, of which 1.5 crore (45%) are loanee farmers. Banks have played a pivotal role in this process, facilitating the insurance of over 55% of farmers through their channels. However, as highlighted by the Ministry of Agriculture & Farmers Welfare (MOA&FW), Government of India, various states and union territories have raised concerns regarding the inadequate coverage of loanee farmers under the scheme. Reports indicate that certain banks have inadvertently compelled farmers to opt out of the PMFBY by failing to debit the requisite premiums from Kisan Credit Card (KCC) loan accounts, leading to instances where farmers remain unaware of their non-enrolment until the time of claiming insurance after crop loss.

The Department of Agriculture & Farmers Welfare (DA&FW), MOA & FW, Government of India has, therefore, rolled out the "Ghar-Ghar PMFBY Abhiyan: Saturation of Loanee Farmers under PMFBY" campaign for Kharif 2024 and Rabi 2024-25 and extended for the Kharif 2025 and Rabi 2025-26 seasons.

As per Para 38.5.8 of the PMFBY Operational Guidelines 2023, all eligible loanee farmers must be enrolled under the scheme's protection framework. In cases where claims arise during the crop season, the responsibility for settling the admissible claim payment rests with the respective defaulting bank and its branches.

"Lead Bank/Administrative Offices of Banks should ensure that all farmers sanctioned crop loans/seasonal operational loans, i.e., KCC loan for notified crop(s) are necessarily insured (except for those farmers who have opted out) and strict adherence of all provisions stated in the Operational Guidelines of the Scheme. No eligible farmer should be deprived of an insurance cover. Lead Banks/Administrative Offices of Banks therefore, should make all efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance. In case, claims have arisen during crop season then respective defaulting bank and its branches would be responsible to make payment of the admissible claims to loanee farmers who were deprived of insurance cover."

All Banks are therefore requested to actively participate in enrolling all eligible and willing loanee farmers under the PMFBY/RWBCIS scheme, and to regularly update on the PMFBY Portal as indicated in the guideline.

Bank wise saturation status during Kharif 2024

Sr.	Bank Name	KCC Accounts under PRI	Not Eligible	Policy Created	Pending Accounts	Saturated %	Pending %
1	Jila Sahkari Bank	1891534	400460	912673	578401	91	9
2	Indore Premior Co-ope. Bank	40869	5202	31898	3769	91	9
3	MP Gramin Bank	252804	32502	156786	63516	75	25
4	HDFC Bank	961	0	683	278	71	29
5	Bank Of Baroda	44105	2401	28464	13240	70	30
6	Bhopal Central Co-op. Bank	25076	0	17654	7422	70	30
7	Canara Bank	20029	826	12165	7038	65	35
8	Bank Of India	292069	15964	170277	105828	64	36
9	Bank Of Maharashtra	20242	5213	7316	7713	62	38
10	Union Bank Of India	116426	7512	60776	48138	59	41
11	Punjab National Bank	94142	3225	48522	42395	55	45
12	State Bank Of India	301878	7749	149350	144779	52	48
13	UCO Bank	34663	1472	16337	16854	51	49
14	Indian Overseas Bank	2703	217	970	1516	44	56
15	Madhyanchal Gramin Bank	108438	1744	45488	61206	44	56
16	Yes Bank Ltd.	1487	0	612	875	41	59
17	Punjab And Sind Bank	3245	164	1110	1971	39	61
18	Central Bank Of India	300797	3969	109994	186834	38	62
19	ICICI Bank	2349	0	636	1713	27	73
20	IDFC First Bank	4	0	1	3	25	75
21	Indian Bank	60039	2078	11112	46849	22	78
22	IDBI Bank	2774	15	544	2215	20	80
23	Axis Bank Limited	949	0	171	778	18	82
24	Federal Bank Ltd	876	0	45	831	5	95
25	Indusind Bank Ltd	20	0	0	20	0	100
26	Karnataka Gramin Bank	168	0	0	168	0	100
27	RBL Bank Ltd.	1165	0	0	1165	0	100
28	Tamilnad Mercantile Bank	8	0	0	8	0	100

Enhancing Credit Potential through Rural Infrastructure Development Fund

The Government of India had set up Rural Infrastructure Development Fund (RIDF) in NABARD, during 1995-96, with the objective of providing low-cost fund support to the States to facilitate quick completion of ongoing rural infrastructure projects, which were languishing for want of resources. This fund aims to provide loans to State Governments for developing crucial rural infrastructure projects. Its corpus is created from the shortfall in lending to the priority sector by banks.

RIDF focuses on three key sectors: (i) Agriculture and related sectors, (ii) Social Sector, and (iii) Rural Connectivity. The expectation is that these infrastructure developments will stimulate economic activity and increase the demand for credit in rural areas.

In Madhya Pradesh, 3,761 projects have been sanctioned under RIDF, amounting to a total loan support of ₹41,022 crores of which 3,271 projects worth ₹17,555 crores have already been completed. These projects encompass roads, bridges, irrigation, drinking water supply, healthcare facilities, warehouses, and more.

Given that RIDF investments cover almost all districts of Madhya Pradesh, they significantly enhance credit opportunities for agriculture and allied sectors. A district-wise summary of RIDF projects is provided in the table below. A detailed list has been shared by NABARD with respective banks via email.

Large-scale projects sponsored by the Rural Infrastructure Development Fund (RIDF), like the ISP Kalisindh Project and the Mohanpura Project, have significantly expanded irrigated areas, thereby enhancing the investment potential of farmers in agriculture. Under the RIDF, these initiatives have collectively delivered substantial benefits, such as 26 lakh hectares of irrigation coverage, the construction of 17,000 kilometers of roads, and the development of 55,000 meters of bridges. Additionally, creation of 29 lakhs metric tonnes of warehouse capacity, and construction of 348 health centers. Moreover, it has facilitated the provision of clean drinking water to 27 lakh households. Banks can leverage this by expanding their credit reach to villages, particularly those benefiting from RIDF-sponsored infrastructure.

The focus should be on "financing the unfinanced" in these areas to capitalize on this enhanced credit potential. Furthermore, banks should consider the accrued benefits of these infrastructure projects when assessing credit targets for these regions.

District Wise RIDF loan sanctioned for Completed Project in M.P.

Sr.	District Name	RIDF Sanctioned loan in Cr
1	Agar Malwa	26
2	Alirajpur	660
3	Anuppur	77
4	Ashoknagar	102
5	Balaghat	285
6	Barwani	901
7	Betul	305
8	Bhind	75
9	Bhopal	131
10	Burhanpur	68
11	Chhatarpur	149
12	Chhindwara	1058
13	Damoh	531
14	Datia	116
15	Dewas	256
16	Dhar	272
17	Dindori	49
18	Guna	134
19	Gwalior	40
20	Harda	127
21	Hoshangabad	209
22	Indore	115
23	Jabalpur	770
24	Jhabua	70
25	Katni	1393
26	Khandwa	921
27	Khargone	513

Sr.	District Name	RIDF Sanctioned loan in Cr
28	Mandla	125
29	Mandsaur	279
30	Morena	119
31	Narsinghpur	536
32	Neemuch	170
33	Panna	70
34	Raisen	884
35	Rajgarh	2268
36	Ratlam	148
37	Rewa	427
38	Sagar	395
39	Satna	113
40	Sehore	617
41	Seoni	289
42	Shahdol	84
43	Shajapur	228
44	Sheopur	53
45	Shivpuri	465
46	Sidhi	45
47	Singrauli	48
48	Tikamgarh	75
49	Ujjain	209
50	Umaria	58
51	Vidisha	497
Total		17,555

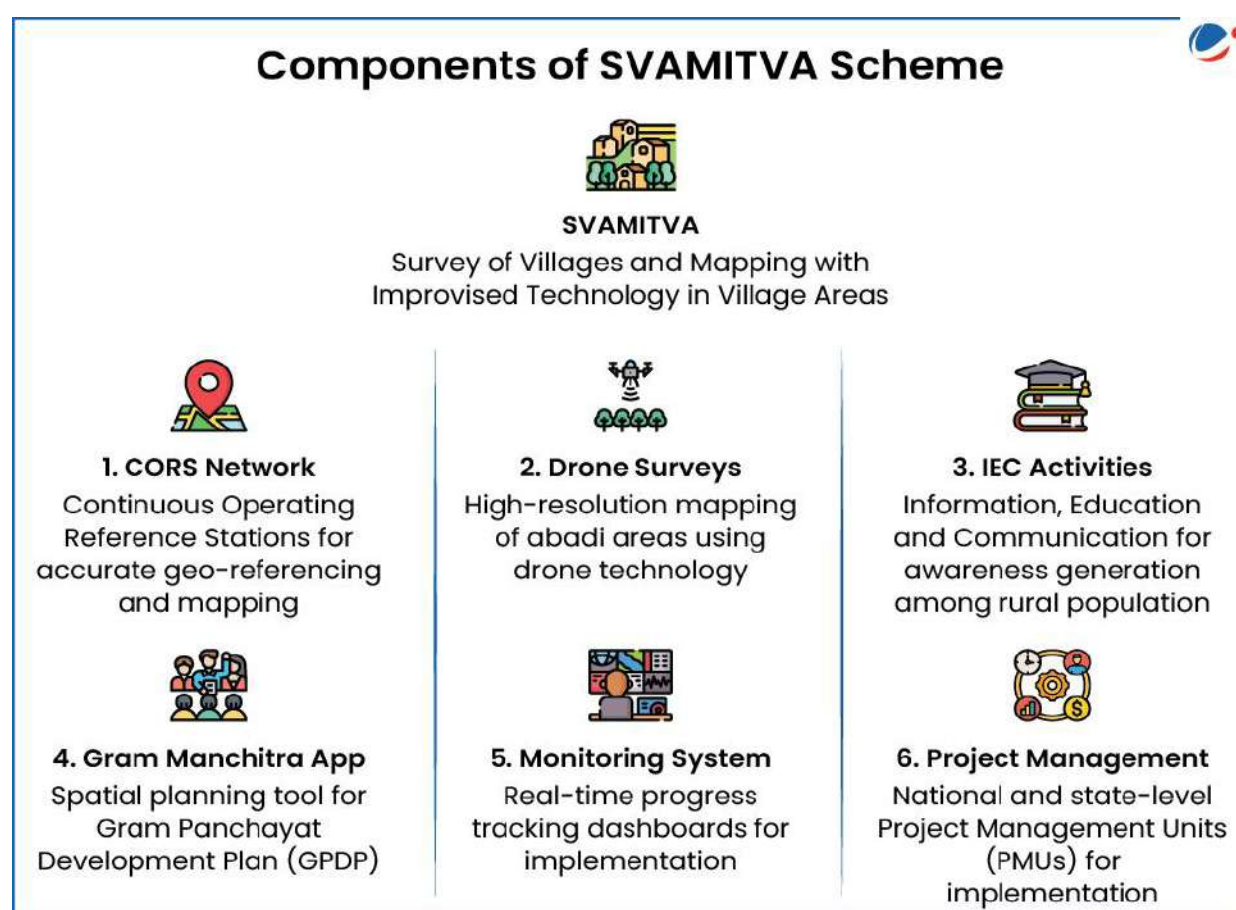
District Wise RIDF loan sanctioned for Ongoing Project in M.P.

District	RIDF Loan
Agar Malwa	189
Alirajpur	12
Annupur	49
Ashoknagar	5
Balaghat	139
Barwani	10
Betul	35
Bhind	49
Bhopal	21
Burhanpur	2
Chhatarpur	29
Chhindwara	17
Damoh	161
Datia	55
Dewas	11
Dhar	138
Dhar & Jhabua	1425
Dhar and Alirajpur	952
East Nimar	19
Guna	168
Guna and Ashoknagar	732
Harda	5
Indore	808
Jabalpur	30
Katni & Umariya	75
Khandwa	130

District	RIDF Loan
Khargone	119
Mandla	446
Mandsaur	468
Morena	10
Narsinghpur	607
Narsinghpur, Raisen & Narmadapuram	1200
Neemuch	904
Neemuch & Mandsaur	700
Panna	352
Raisen	85
Rajgarh	20
Rajgarh, Shajapur	2435
Rewa	341
Sagar	102
Sagar, Damoh	24
Satna	768
Sehore	82
Sehore and Shajapur	958
Seoni	143
Shahdol	103
Shivpuri	404
Singrauli	584
Tikamgarh	72
Ujjain	9
Umaria	40
Vidisha	15
TOTAL	16257

SVAMITVA SCHEME

SVAMITVA, a Central Sector Scheme of Ministry of Panchayati Raj was launched by the Hon'ble Prime Minister on National Panchayati Raj Day, 24th April 2020 to enable the economic progress of Rural India by providing a "Record of Right" to every rural household owner in a rural inhabited area. Scheme is a reformative step towards establishment of clear ownership of property in rural inhabited ("Abadi") areas, by mapping of land parcels using drone technology and providing 'Record of Rights' to village household owners with issuance of legal ownership cards (Property cards/Title deeds) to the property owners. The Scheme is implemented with the collaborative efforts of the Ministry of Panchayati Raj, State Revenue Department, State Panchayati Raj Department and Survey of India. The scheme covers multifarious aspects viz. facilitating monetisation of properties and enabling bank loan; reducing property related disputes; comprehensive village level planning, would be the stepping-stone towards achieving Gram Swaraj in true sense and making rural India **Atmanirbhar**.



Objectives of the Scheme

1. Creation of accurate land records for rural planning and reduce property related disputes.

1. To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.

1. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.

1. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.

1. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

This year, SVAMITVA is celebrating its **5th anniversary**! The scheme helps people in villages get legal ownership papers for the houses and land they live on. It uses drones and special mapping tools to clearly mark property boundaries. With these papers, people can take bank loans, settle land disputes, and even use their property to earn more. It also helps in better village planning.

31 States and Union Territories have signed Memorandums of Understanding (MoUs). Drone surveys have been completed in 3.20 lakh villages under the SVAMITVA Scheme. These surveys have covered an estimated area of 68,122 square kilometers, based on the average size of the inhabited areas in each village.

District wise detail of survey conducted and property cards issued in the state of Madhya Pradesh is as under-

District Name	No. of Villages Where Drone Survey has been Completed	No. of Property Card Issued	No. of Loan Accounts Sanctioned	Amount Sanctioned (in lakh)	No. of Accounts Disbursed	Amount Disbursed (in lakh)
Anuppur	164	2220	0	0.00	0	0.00
Ashoknagar	635	49899	0	0.00	0	0.00
Balaghat	903	169374	0	0.00	0	0.00
Barwani	265	28157	16	137.43	15	114.82
Betul	1078	99501	0	0.00	0	0.00
Bhind	603	108371	0	0.00	0	0.00
Bhopal	453	45666	13	200.45	13	196.18
Burhanpur	208	110780	45	333.07	45	312.80

Chhatarpur	850	161482	0	0.00	0	0.00
Chhindwara	1226	86249	0	0.00	0	0.00
Damoh	899	155266	0	0.00	0	0.00
Datia	566	176356	2	21.75	2	21.75
Dewas	965	128353	23	186.55	23	178.27
Dhar	918	137386	113	841.10	113	781.84
Dindori	778	42264	0	0.00	0	0.00
East Nimar	609	264046	28	176.66	28	156.77
Guna	856	62171	4	28.02	4	26.73
Gwalior	216	34747	0	0.00	0	0.00
Harda	399	52720	78	617.97	78	560.38
Narmadapuram	633	91823	37	254.13	37	241.09
Indore	516	106079	63	636.03	63	559.54
Jabalpur	1299	165287	23	224.29	23	215.36
Jhabua	382	23640	0	0.00	0	0.00
Katni	836	123273	24	179.62	24	168.20
Khargone	871	260862	427	3514.80	421	3200.57
Mandla	1088	64292	0	0.00	0	0.00
Mandsaur	899	211960	64	519.59	63	477.83
Morena	341	46001	0	0.00	0	0.00
Narsinghpur	633	91823	0	0.00	0	0.00
Neemuch	614	111574	20	171.12	20	161.09
Panna	348	42527	0	0.00	0	0.00
Raisen	1247	123740	0	0.00	0	0.00
Rajgarh	1254	129763	65	448.18	62	401.08
Ratlam	665	135423	198	1513.11	198	1417.38
Rewa	245	8547	0	0.00	0	0.00
Sagar	1710	280073	0	0.00	0	0.00
Satna	478	28459	0	0.00	0	0.00
Sehore	933	162578	104	893.33	103	837.81
Seoni	1373	221731	1	13.60	1	7.03
Shahdol	192	3069	0	0.00	0	0.00
Shajapur	585	173990	11	69.88	11	66.85
Sheopur	442	58797	0	0.00	0	0.00
Shivpuri	758	132076	0	0.00	0	0.00
Sidhi	339	3169	0	0.00	0	0.00
Tikamgarh	424	104780	0	0.00	0	0.00
Ujjain	1090	206662	130	1006.80	129	951.03
Umaria	207	4119	0	0.00	0	0.00
Vidisha	1443	154044	13	153.70	13	151.32
Singrauli	449	6056	0	0.00	0	0.00
Alirajpur	187	3318	0	0.00	0	0.00
Agar Malwa	487	79772	13	102.18	13	91.26
Niwari	152	32735	0	0.00	0	0.00

All banks except State Bank of India are accepting the property cards issued under SVAMITVA Scheme in the state of Madhya Pradesh. However, the lending by Financial Institutional against security of property cards issued under the SVAMITVA Scheme in the state is lacking momentum and bank wise progress is as below-

Amount in crore

Sr.	Bank Name	No of cases sanctioned	Sanction Amount	No of cases disbursed	Disbursed Amount
1	IDFC First Bank	1399	109.07	1386	101.34
2	MPGB	110	12.86	110	11.18
3	Central Bank of India	4	0.38	4	0.32
4	Bank of Baroda	2	0.12	2	0.12
TOTAL		1515	122.43	1502	112.96

Abrupt Cancellation of DCC Meetings

District Consultative Committee (DCC) Meeting is one of the common forum at the district level for bankers as well as Government agencies/ departments to facilitate coordination in implementing various developmental activities under the LBS. The District Collector is the Chairman of the DCC meetings. RBI, NABARD, all commercial banks including SFBs, WOS of Foreign Banks, RRBs, PBs, State / District Central Co-operative Banks, various State Government departments and allied agencies are the members of the DCC. The LDO represents the RBI as a member of the DCC. The LDM convenes the DCC meetings. This meeting should be convened by the LDM at quarterly intervals.

Lead Banks have been advised to prepare an Annual Schedule of DCC meetings on calendar year basis in consultation with the Chairperson of the meetings, LDO of the RBI. This yearly calendar should be prepared at the beginning of each year and circulated to all members as advance intimation for blocking future dates to attend the DCC meetings and the meetings should be conducted as per the calendar.

In few circumstances, it has been observed that District Collectors postpone/cancels the meeting at the eleventh hour. District Collector is the Chairman of DCC meeting, however, in few districts, it has been noticed that, sometimes Jila Panchayat CEO Chairs the meeting.

Re-KYC of accounts receiving Direct Benefit Transfer (DBT)

Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August 2014, and accounts were opened in mission mode. As per master direction of RBI on KYC, Re-KYC of all low risk accounts is required to be undertaken by all reporting entities' once in 10 years. The PMJDY accounts opened in August 2014 onwards become due for periodic updation or Re-KYC after 10 years as these accounts were classified as under low risk category.

Further Reserve Bank of India in its letter addressed to Chairman/Managing Director of Commercial Banks, also flagged the issue regarding inoperative and unclaimed deposits in banks especially focusing on accounts opened for Direct Benefit Transfer under Government Schemes. RBI in its analysis has observed that, the number of inoperative accounts/unclaimed deposits in several banks are on higher side vis-à-vis their total deposits as well as in absolute terms. The reasons attributed to either inactivity for a long time or pending updation/ periodic updation KYC in such accounts.

Therefore, banks advised to take necessary steps urgently to bring down the number of inoperative/frozen accounts and make the process of activation of such accounts smoother and hassle free, including by enabling seamless updation of KYC through mobile/internet banking, non-home branches, Video Customer Identification process etc.

It has been further opined to focus especially on such accounts receiving DBT amounts in their account since these accounts mostly pertain to the people from the underprivileged section of the society. The banks may facilitate the process of activation of accounts by taking an empathetic view in such accounts. The banks may also organize special campaigns for facilitating activation of inoperative/frozen accounts. Bank wise status as of 30.04.2025 is as below-

Sr.	BANKS	No. of inoperative accounts as at the end of previous month	No. of accounts becoming inoperative during the reporting month	No. of inoperative accounts activated during the reporting month	No. of inoperative accounts as at the end of reporting month	No. of frozen accounts due to pending KYC updation as at the end of previous month	No. of accounts defrosted during the reporting month	No. of accounts frozen due to pending KYC updation during the reporting month	No. of frozen accounts due to pending KYC updation as at the end of reporting month	No. of inoperative accounts with DBT benefits credited as at the end of previous month	No. of inoperative accounts with DBT benefits credited as at the end of reporting month
	2	3	4	5	6	7	8	9	10	11	12
1	BOB	2288512	40079	12743	2315848	166561	6314	1507	161754	130273	131745
2	BOI	5192223	60896	20456	5232663	29883	67	104	29920	627828	631554
3	BOM	360984	4799	2504	363279	3240	1496	32	1776	6063	6070
4	Canara	570688	7371	2633	571466	72021	66142	4747	71053	239526	240605
5	CBoI	2834557	36515	22114	2848958	2333103	60336	180001	2452768	12479	14688
6	Indian	1068976	19489	10451	1077698	67323	84	20	67430	9040	8710
7	IOB	144062	1425	950	144537	25200	3000	0	22200	9061	9547
8	P & S	139640	1176	276	140540	2240	5	65	2300	4967	5025
9	PNB	2067219	29362	8571	2085186	204356	6792	10952	235216	883125	893943

10	SBI	9720328	138529	97660	9761197	2277560	86853	37282	2227989	0	0
11	UCO	898225	2938	2988	898175	59244	597	597	59244	897744	52234
12	UBoI	3029019	90869	20475	3099413	2243018	5	30	2243043	508869	513328
13	Axis	155520	18178	491	172465	19041	1443	1989	19587	1792	2083
14	Bandhan	399298	8450	160	407588	611	11	18	618	18620	18886
15	CSB	1789	49	51	1787	43	1	2	44	4	4
16	City Union	3730	34	3	3761	0	0	0	0	13	15
17	DCB	31366	436	85	31717	1545	67	199	1677	4778	4748
18	Dhan Lakshmi	718	8	3	723	0	0	0	0	2	3
19	Federal	23647	266	79	23825	9095	14809	9228	509	602	9321
20	HDFC	570106	14490	5429	579167	8985	130	104	8959	118816	119134
21	ICICI	1639914	3107	19416	1623605	12618	177	1287	13728	34	93
22	IDBI	309385	7499	966	315918	52786	951	4789	56624	7647	8226
23	IDFC	106680	46305	991	151994	2546	558	244	2232	11697	14954
24	Indusind	312694	10379	104613	218460	47052	498	2469	49023	12845	12942
25	J & K Bank	895	0	0	895	595	0	0	595	87	87
26	Karnataka	55853	390	76	56167	4958	94	76	4940	912	922
27	Karur Vysya	9429	55	119	9365	0				5	5
28	Kotak Mahindra	385894	13102	342	398654	3556	0	2	3558	744	779
29	LVB	3264	251	75	3440	44	5	40	79	2949	3125
30	Ratnakar	317289	6972	14797	309464	76095	718	9849	85226	4749	4913
31	SIB	11003	73	109	10969	177	100	2	79	54	53
32	TMB	1957	6		1963	22	0	0	22	46	28
33	Yes Bank	23143	39	3752	19430	8363	650	712	8425		
34	MGB	1382306	2135	18213	1366228	117107	58356	0	58751	38734	10978
35	MPGB	3877122	17	12870	3864269	59	47	0	12	10451	9981
36	DCCBS	18181	3232	381	21032	749	0	0	749	2	2
37	AU SFB	213299	2488	401	215386	1042	55	0	987	758	592
38	Equitas SFB	1224	39	15	1248	1002	8	56	1050	0	0
39	ESAF	223485	37792	717	260560	626	392	20	254	0	0
40	Jana SFB	116178	7248	316	123110	0	0	0	0	54	97
41	Shivalik SFB	7692	3483	231	10944	119	12	22	129	566	533
42	Suryoday SFB	9769	17	600	9186	4	0	0	4	0	0
43	Ujjivan SFB	70352	2267	1487	71132	4080	318	377	4139	4311	4379
44	Utkarsh SFB	29901	826	78	30649	117	1	1	117	3	3
45	IPPB	1660593	27572	57468	1630697	0	0	0	0	144158	138254
	TOTAL	40288109	650653	446155	40484758	7856786	311092	266823	7896810	3714408	2872589

Delay in holding the Sub-Committee Meetings

In terms of the Reserve Bank of India, Lead Bank Scheme the SLBC meeting should primarily focus on policy related issues, while all routine matters will be discussed in the sub-committee meetings. The sub-committee is responsible for examining specific issues in depth and devising solutions/recommendations for the adoption by the SLBC. The sub-committee meetings should be called more frequently than SLBC, at least once in quarter. Therefore, the role of the sub-committees is crucial and vital. It has been observed that, meetings are not conducted regularly. Details of sub-committee meetings conducted during last financial year is as under-

Sr.	Name of the Sub-Committees	Convenor Bank	No of meetings conducted
1	Steering Sub-committee	Central Bank of India	3
2	Financial Inclusion	Central Bank of India	2
3	Digital Transaction	Bank of India	0
4	MSME	Punjab National Bank	1
5	Housing	Central Bank of India	2
6	Education	Canara Bank	1
7	Scheduled Tribe	Bank of Baroda	0
8	Agriculture	State Bank of India	1
9	Recovery	State Bank of India	2
10	SHG	Indian Bank	2
11	Improving CD Ratio	Union Bank of India	2

AGENDA NO-6

NON-PERFORMING ASSETS (NPAs)

NPA POSITION AS ON 31.03.2025

Sr.	Banks	Amt. in Crore				
		Total NPA		Total Advances		NPA %
		No. of A/c	Amount	No. of A/c	Amount	
1	Public sector Banks	12,45,579	22,058	60,31,462	3,15,641	6.99
2	Private sector Banks	6,16,026	5,326	64,80,888	1,93,770	2.75
3	Regional Rural Banks	2,74,038	1,702	14,04,527	21,935	7.76
4	Cooperative Banks	54,946	7,231	41,26,783	44,223	16.35
5	Small Finance Banks	1,27,926	813	14,97,211	20,817	3.91
Total		23,18,515	37,130	1,95,40,871	5,96,385	6.23

AGENCY-WISE NPA STATUS

Agency	Mar-22	Mar-23	Mar-24	Mar-25	Amt. in crore		
					Y-o-Y variation %		
					23-Mar	24-Mar	25-Mar
Public sector Banks	23,478	21,790	21,876	22,058	-7	0	1
Private sector Banks	3,442	8,407	4,421	5,326	144	-47	20
Regional Rural Banks	1,961	1,471	1,370	1,702	-25	-7	24
Cooperative Banks	6,944	7,291	7,363	7,231	5	1	-2
Small Finance Banks	548	753	609	813	37	-19	34
Total	36,373	39,712	35,639	37,130	9	-10	4

SECTOR-WISE NPA STATUS

Amt. in crore

Sector	Mar-22	Mar-23	Mar-24	Mar-25	Y-o-Y Variation %			NPA % as on March 25
					23-Mar	24-Mar	25-Mar	
Agriculture	18,944	19,399	19764	21852	2.40	1.88	10.56	12.23
MSME	6,818	9,948	6174	6139	45.91	-37.94	-0.57	5.11
Education	170	221	147	177	30.00	-33.48	20.41	7.5
Housing	2,120	1,924	2006	2001	-9.25	4.26	-0.25	5.6
Priority Sector	29,986	26,318	29708	30808	-12.23	12.88	3.70	9
Non-priority sector	6,386	6,285	5931	6322	-1.58	-5.63	6.59	2.5

NPA UNDER GOVERNMENT SPONSORED SCHEME

Amt. in crore

Scheme	Mar-22	Mar-23	Mar-24	Mar-25	Y-o-Y variation %			NPA % of portfolio as on 31.03.25
					Mar-23	Mar-24	Mar-25	
MMYUY/MMSY	513	433	494	459	-15.6	14.1	-7.1	36.8
PMEGP	196	166	173	222	-15.3	4.2	28.1	12.8
CMRHM	1,624	1,587	1,535	1,686	-2.3	-3.3	9.8	60.5
SHG Loans	145	137	97	102	-5.5	-29.2	5.2	2.1
MUDRA	2,191	2,438	2,198	2,395	11.3	-9.8	9.0	14.3

Chief Minister Rural Housing Mission Scheme

NPA under the ‘Chief Minister Rural Housing Mission’ Scheme is in increasing trend and it reached to 63 % as on 31.03. 2025. The following figures depict the alarming status-

Number in actual, amount in crore

Year	OUTSTANDING		NPA		NPA% (amt.)
	NO.	AMT.	NO.	AMT.	
2020	6,38,797	4,024	2,61,830	1,692	42
2021	6,45,083	3,963	2,86,407	1,608	40.6
2022	6,31,909	3,506	2,95,054	1,624	46.3
2023	5,92,056	3,180	2,85,240	1,587	49.9
2024	5,80,721	2,881	3,09,831	1,535	53.3
2025	5,65,153	2,671	3,29,430	1,686	63.1

Despite numerous efforts of the banks, the borrowers are not repaying their instalments. Banks are even not able to settle these accounts through One Time Settlement Scheme because of one of the clause in MOU signed between the State Government & the Banks restricts them to do so. The issue was discussed in the 189th & 190th SLBC meetings, wherein banks requested the Government to take necessary step for recovery of banks dues. Hon’ble Chief Minister of Madhya Pradesh advised banks to submit a suitable proposal so that government may thing about settlement of entire dues.

Subsequent to that, SLBC has submitted proposal on behalf of all banks and matter is under scrutiny at Panchayat and Rural Development Department, Government of Madhya Pradesh.

AGENDA NO-7

PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES

As on 30.06.2025

MUKHYA MANTRI UDYAM KRANTI YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Received	Sanctioned	Sanction %	Disbursed	Rejected	Pending
1	Union Bank of India	405	384	181	45	166	5	198
2	Punjab National Bank	402	455	129	32	117	22	304
3	Bank of India	455	390	132	29	124	36	222
4	IDBI Bank	127	71	36	28	32	1	34
5	Indian Overseas Bank	64	39	17	27	14	0	22
6	Central Bank of India	534	392	119	22	94	79	194
7	Bank of Maharashtra	198	101	44	22	41	5	52
8	Bank of Baroda	273	208	45	16	40	9	154
9	State Bank of India	1308	1060	200	15	147	21	839
10	Canara Bank	320	117	46	14	43	3	68
11	UCO Bank	190	85	26	14	21	2	57
12	Punjab & Sind Bank	55	26	6	11	6	1	19
13	Indian Bank	261	82	23	9	22	4	55
14	Axis Bank	251	18	11	4	11	1	6
15	HDFC Bank	441	19	8	2	8	0	11
16	Bandhan Bank	333	6	5	2	5	0	1
17	MPGB	1591	20	3	0	3	0	17
18	Catholic Syrian Bank	8	0	0	0	0	0	0
19	City Union Bank	8	0	0	0	0	0	0
20	Development Credit Bank	35	0	0	0	0	0	0
21	Dhanlaxmi Bank	2	0	0	0	0	0	0
22	Federal Bank Ltd.	17	0	0	0	0	0	0
23	ICICI Bank	326	3	0	0	0	0	3
24	IDFC	103	0	0	0	0	0	0
25	Indusind Bank Limited	131	0	0	0	0	0	0
26	Jammu & Kashmir Bank	2	0	0	0	0	0	0
27	Karnataka Bank Limited	6	0	0	0	0	0	0
28	Karur Vysya Bank Ltd.	4	0	0	0	0	0	0
29	Kotak Mahindra Bank	65	0	0	0	0	0	0
30	Lakshmi Vilas Bank	3	0	0	0	0	0	0
31	Ratnakar Bank Ltd.	18	0	0	0	0	0	0
32	South Indian Bank	3	0	0	0	0	0	0
33	TMB	2	0	0	0	0	0	0
34	Yes Bank	59	1	0	0	0	0	1
	Total	8000	3477	1031	13	894	189	2257

SANT RAVIDAS SWAROJGAR YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Submitted	Sanction	Sanction %	Disbursed	Rejected	Pending
1	Union Bank of India	94	99	30	32	30	3	66
2	Canara Bank	79	54	25	32	21	0	29
3	Bank of Baroda	64	103	20	31	18	7	76
4	State Bank of India	338	429	103	30	80	6	320
5	Bank of India	112	200	34	30	31	26	140
6	Punjab National Bank	103	127	24	23	23	7	96
7	Indian Bank	61	48	12	20	12	4	32
8	Indian Overseas Bank	16	15	3	19	2	0	12
9	Central Bank of India	130	117	23	18	18	39	55
10	Bank of Maharashtra	44	22	5	11	4	2	15
11	Punjab and Sind Bank	14	3	1	7	1	0	2
12	MPGB	428	43	26	6	25	0	17
13	UCO Bank	50	23	1	2	1	1	21
14	Axis Bank	60	2	0	0	0	0	2
15	Bandhan Bank	81	0	0	0	0	0	0
16	Catholic Syrian Bank	2	0	0	0	0	0	0
17	City Union Bank	2	0	0	0	0	0	0
18	Development Credit Bank	9	0	0	0	0	0	0
19	Dhanlaxmi Bank	1	0	0	0	0	0	0
20	Federal Bank Ltd.	3	0	0	0	0	0	0
21	HDFC Bank	109	3	0	0	0	0	3
22	ICICI Bank	78	1	0	0	0	0	1
23	IDBI Bank	30	6	0	0	0	1	5
24	IDFC	23	0	0	0	0	0	0
25	Indusind Bank Limited	30	0	0	0	0	0	0
26	Jammu & Kashmir Bank	1	0	0	0	0	0	0
27	Karnataka Bank Limited	1	0	0	0	0	0	0
28	Karur Vysya Bank Ltd.	1	0	0	0	0	0	0
29	Kotak Mahindra Bank	14	0	0	0	0	0	0
30	Lakshmi Vilas Bank	1	0	0	0	0	0	0
31	Ratnakar Bank	5	0	0	0	0	0	0
32	South Indian Bank	1	0	0	0	0	0	0
33	TMB	1	0	0	0	0	0	0
34	Yes Bank	14	0	0	0	0	0	0
TOTAL		2000	1295	307	15	266	96	892

DR. BHIMRAO AMBEDKAR ARTHIK KALYAN YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Submitted	Sanction	Sanction %	Disbursed	Rejected	Pending
1	Canara Bank	196	81	66	34	66	0	15
2	Punjab National Bank	257	119	70	27	69	8	41
3	Bank of Baroda	161	68	26	16	26	2	40
4	Indian Bank	155	39	25	16	25	1	13
5	State Bank of India	846	226	106	13	100	1	119
6	Punjab and Sind Bank	36	6	4	11	4	0	2
7	Union Bank of India	238	56	26	11	25	0	30
8	Bank of India	280	95	30	11	30	9	56
9	MPGB	1067	74	69	6	69	0	5
10	UCO Bank	125	13	3	2	3	0	10
11	Bank of Maharashtra	112	16	2	2	2	0	14
12	Central Bank of India	328	31	4	1	3	3	24
13	HDFC Bank	272	5	1	0	1	0	4
14	Axis Bank	149	0	0	0	0	0	0
15	Bandhan Bank	201	0	0	0	0	0	0
16	Catholic Syrian Bank	4	0	0	0	0	0	0
17	City Union Bank	4	0	0	0	0	0	0
18	DCB	23	0	0	0	0	0	0
19	Dhanlaxmi Bank	1	0	0	0	0	0	0
20	Federal Bank Ltd.	10	0	0	0	0	0	0
21	ICICI Bank	195	0	0	0	0	0	0
22	IDBI Bank	76	6	0	0	0	0	6
23	IDFC	58	0	0	0	0	0	0
24	Indian Overseas Bank	40	4	0	0	0	0	4
25	Indusind Bank Limited	75	0	0	0	0	0	0
26	Jammu & Kashmir Bank	1	0	0	0	0	0	0
27	Karnataka Bank Limited	3	0	0	0	0	0	0
28	Karur Vysya Bank Ltd.	2	0	0	0	0	0	0
29	Kotak Mahindra Bank	36	0	0	0	0	0	0
30	Lakshmi Vilas Bank	1	0	0	0	0	0	0
31	Ratnakar Bank Ltd.	11	0	0	0	0	0	0
32	South Indian Bank	2	0	0	0	0	0	0
33	TMB	1	0	0	0	0	0	0
34	Yes Bank	34	1	0	0	0	0	1
TOTAL		5000	840	432	9	423	24	384

TANTYA MAMA ARTHIK KALYAN YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Submitted	Sanction	Sanction %	Disbursed	Rejected	Pending
1	Bank of Baroda	204	69	29	14	29	1	39
2	Punjab National Bank	195	49	10	5	9	1	38
3	Bank of Maharashtra	178	18	7	4	4	2	9
4	Indian Bank	134	15	5	4	5	0	10
5	Central Bank of India	365	58	10	3	7	13	35
6	State Bank of India	777	181	20	3	8	4	157
7	Union Bank of India	242	33	6	2	6	3	24
8	MPGB	1181	64	20	2	20	1	43
9	UCO Bank	88	20	1	1	1	0	19
10	Bank of India	311	37	2	1	2	4	31
11	Canara Bank	167	15	1	1	0	0	14
12	Axis Bank	145	1	0	0	0	0	1
13	Bandhan Bank	231	0	0	0	0	0	0
14	Catholic Syrian Bank	2	0	0	0	0	0	0
15	City Union Bank	1	0	0	0	0	0	0
16	Development Credit Bank	13	0	0	0	0	0	0
17	Dhanlaxmi Bank	1	0	0	0	0	0	0
18	Federal Bank Ltd.	5	0	0	0	0	0	0
19	HDFC Bank	247	0	0	0	0	0	0
20	ICICI Bank	176	0	0	0	0	0	0
21	IDBI Bank	91	1	0	0	0	0	1
22	IDFC FIRST Bank	60	0	0	0	0	0	0
23	Indian Overseas Bank	19	2	0	0	0	0	2
24	Indusind Bank Limited	72	0	0	0	0	0	0
25	Jammu and Kashmir Bank	1	0	0	0	0	0	0
26	Karnataka Bank Limited	1	0	0	0	0	0	0
27	Karur Vysya Bank Ltd.	1	0	0	0	0	0	0
28	Kotak Mahindra Bank	26	0	0	0	0	0	0
29	Lakshmi Vilas Bank	1	0	0	0	0	0	0
30	Punjab and Sind Bank	23	0	0	0	0	0	0
31	Ratnakar Bank Ltd.	7	0	0	0	0	0	0
32	South Indian Bank	1	0	0	0	0	0	0
33	TMB	3	0	0	0	0	0	0
34	Yes Bank	34	0	0	0	0	0	0
TOTAL		5000	563	111	2	91	29	423

BHAGWAN BIRSA MUNDA ARTHIK KALYAN YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Submitted	Sanction	Sanction %	Disbursed	Rejected	Pending
1	Central Bank of India	72	108	19	26	16	34	55
2	State Bank of India	156	301	39	25	20	1	261
3	Bank of Baroda	40	66	7	17	7	1	58
4	Union Bank of India	48	40	6	12	6	1	33
5	Bank of India	62	79	7	11	6	2	70
6	Bank of Maharashtra	35	21	3	8	3	2	16
7	Indian Bank	27	19	2	7	2	1	16
8	Punjab National Bank	39	56	2	5	2	1	53
9	HDFC Bank	50	4	2	4	2	0	2
10	Canara Bank	33	22	1	3	1	0	21
11	MPGB	224	35	5	2	5	0	30
12	Axis Bank	29	0	0	0	0	0	0
13	Bandhan Bank	46	0	0	0	0	0	0
14	Catholic Syrian Bank	2	0	0	0	0	0	0
15	City Union Bank	2	0	0	0	0	0	0
16	DCB	3	0	0	0	0	0	0
17	Dhanlaxmi Bank	2	0	0	0	0	0	0
18	Federal Bank Ltd.	1	0	0	0	0	0	0
19	ICICI Bank	35	0	0	0	0	0	0
20	IDBI Bank	18	0	0	0	0	0	0
21	IDFC	12	0	0	0	0	0	0
22	Indian Overseas Bank	4	2	0	0	0	0	2
23	Indusind Bank Limited	14	0	0	0	0	0	0
24	Jammu & Kashmir	2	0	0	0	0	0	0
25	Karnataka Bank	2	0	0	0	0	0	0
26	Karur Vysya Bank Ltd.	2	0	0	0	0	0	0
27	Kotak Mahindra Bank	5	0	0	0	0	0	0
28	Lakshmi Vilas Bank	2	0	0	0	0	0	0
29	Punjab and Sind Bank	5	1	0	0	0	0	1
30	Ratnakar Bank Ltd.	1	0	0	0	0	0	0
31	South Indian Bank	1	0	0	0	0	0	0
32	TMB	1	0	0	0	0	0	0
33	UCO Bank	18	14	0	0	0	0	14
34	Yes Bank	7	0	0	0	0	0	0
TOTAL		1000	768	93	9	70	43	632

VIMUKT GHUMANTU & ARDHGHUMANTU SWAROJGAR YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Submitted	Sanctioned	Sanction %	Disbursed	Rejected	Pending
1	UCO Bank	27	1	1	3.7	1	0	0
2	HDFC Bank	57	2	2	3.5	2	0	0
3	Axis Bank	34	0	0	0.0	0	0	0
4	Bandhan Bank	51	0	0	0.0	0	0	0
5	Bank of Baroda	39	2	0	0.0	0	0	2
6	Bank of India	79	3	0	0.0	0	0	3
7	Bank of Maharashtra	24	0	0	0.0	0	0	0
8	Canara Bank	41	0	0	0.0	0	0	0
9	CSB	1	0	0	0.0	0	0	0
10	Central Bank of India	63	9	0	0.0	0	1	8
11	City Union Bank	1	0	0	0.0	0	0	0
12	DCB	6	0	0	0.0	0	0	0
13	Dhanlaxmi Bank	1	0	0	0.0	0	0	0
14	Federal Bank Ltd.	2	0	0	0.0	0	0	0
15	ICICI Bank	45	0	0	0.0	0	0	0
16	IDBI Bank	18	0	0	0.0	0	0	0
17	IDFC	16	0	0	0.0	0	0	0
18	Indian Bank	26	0	0	0.0	0	0	0
19	Indian Overseas Bank	8	0	0	0.0	0	0	0
20	Indusind Bank	16	0	0	0.0	0	0	0
21	Jammu & Kashmir	1	0	0	0.0	0	0	0
22	Karnataka Bank	1	0	0	0.0	0	0	0
23	Karur Vysya Bank	1	0	0	0.0	0	0	0
24	Kotak Mahindra Bank	8	0	0	0.0	0	0	0
25	Lakshmi Vilas Bank	1	0	0	0.0	0	0	0
26	MPGB	204	0	0	0.0	0	0	0
27	Punjab and Sind Bank	7	1	0	0.0	0	0	1
28	Punjab National Bank	52	12	0	0.0	0	0	12
29	Ratnakar Bank	3	0	0	0.0	0	0	0
30	South Indian Bank	1	0	0	0.0	0	0	0
31	State Bank of India	170	16	0	0.0	0	0	16
32	TMB	1	0	0	0.0	0	0	0
33	Union Bank of India	43	2	0	0.0	0	0	2
34	Yes Bank	8	0	0	0.0	0	0	0
TOTAL		1054	48	3	0.3	3	1	44

PM SVANIDHI STREET VENDOR SCHEME

(Since inception)

No. in actual (10K)

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by Bank
1	Central Bank of India	75381	69646	69404	92.39%	1066	242	4669
2	Bank of India	144591	133006	132930	91.99%	916	76	10669
3	Indian Bank	39195	35894	35738	91.58%	425	156	2876
4	Union Bank of India	83896	76263	75856	90.90%	818	407	6815
5	Punjab National Bank	75119	67793	67776	90.25%	30	17	7296
6	Punjab & Sind Bank	4706	4262	4243	90.57%	2	19	442
7	J & K Bank	47	42	42	89.36%	1	0	4
8	Indian Overseas Bank	8166	7295	7283	89.33%	33	12	838
9	Canara Bank	37730	33594	33592	89.04%	155	2	3981
10	UCO Bank	26748	23816	23809	89.04%	2	7	2930
11	State Bank of India	321232	289769	282622	90.21%	1839	7147	29624
12	Bank of Baroda	101096	89820	88796	88.85%	1728	1024	9548
13	Bank of Maharashtra	16325	14271	14220	87.42%	26	51	2028
14	MPGB	43739	39900	38037	91.22%	457	1863	3382
15	AU SFB	711	542	542	76.23%	0	0	169
16	IDBI Bank	4686	3427	3355	73.13%	250	72	1009
17	ICICI Bank	2143	1274	1273	59.45%	55	1	814
18	Karur Vysya Bank	38	21	21	55.26%	0	0	17
19	HDFC Bank	9656	4984	4943	51.62%	231	41	4441
20	South Indian Bank	48	23	23	47.92%	6	0	19
21	Utkarsh SFB	354	174	167	49.15%	154	7	26
22	Kotak Mahindra Bank	4795	1982	1982	41.33%	600	0	2213
23	Axis Bank	3449	1495	1424	43.35%	1383	71	571
24	IDFC First Bank	578	214	214	37.02%	85	0	279
25	Bandhan Bank	702	252	252	35.90%	81	0	369
26	Dhanlaxmi Bank	8	2	2	25.00%	6	0	0
27	Karnataka Bank	405	158	97	39.01%	81	61	166
28	Yes Bank	123	29	29	23.58%	1	0	93
29	RBL Bank	52	13	12	25.00%	38	1	1
30	City Union Bank	9	2	2	22.22%	2	0	5
31	Ujjivan SFB	87	14	12	16.09%	38	2	35
32	TMB	52	7	7	13.46%	45	0	0
33	Indusind Bank	750	113	62	15.07%	563	51	74
34	Jana SFB	27	1	1	3.70%	20	0	6
	Other Bank	85	69	69	81.18%	9	0	7
	Grand Total	1006729	900167	888837	89.42%	11146	11330	95416

(Since inception)

No. in actual (20K)

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by Bank
1	State Bank of India	155665	130748	120612	83.99%	519	10136	24398
2	Bank of India	60600	56233	56184	92.79%	594	49	3773
3	Union Bank of India	36286	32656	32293	90.00%	609	363	3021
4	Central Bank of India	43731	32472	31894	74.25%	2196	578	9063
5	Bank of Baroda	31401	27439	26984	87.38%	984	455	2978
6	Punjab National Bank	29696	25758	25748	86.74%	26	10	3912
7	Canara Bank	20385	17088	16958	83.83%	52	130	3245
8	Indian Bank	17935	13547	13412	75.53%	389	135	3999
9	MPGB	20096	15925	14720	79.24%	182	1205	3989
10	Uco Bank	11585	9450	9413	81.57%	1	37	2134
11	Bank of Maharashtra	6993	6081	5959	86.96%	27	122	885
12	Indian Overseas Bank	4199	3541	3520	84.33%	38	21	620
13	Punjab & Sind Bank	2058	1882	1870	91.45%	1	12	175
14	IDBI Bank	1665	1299	1235	78.02%	107	64	259
15	HDFC Bank	2217	1039	903	46.87%	11	136	1167
16	Kotak Mahindra Bank	719	253	253	35.19%	192	0	274
17	Axis Bank	211	133	117	63.03%	68	16	10
18	ICICI Bank	305	118	112	38.69%	23	6	164
19	AU SFB	163	107	107	65.64%	0	0	56
20	Utkarsh Sfb	73	65	56	89.04%	4	9	4
21	IDFC First Bank	133	42	42	31.58%	39	0	52
22	Karnataka Bank	57	37	17	64.91%	14	20	6
23	Bandhan Bank	171	24	24	14.04%	36	0	111
24	J & K Bank	20	18	18	90.00%	0	0	2
25	South Indian Bank	14	5	3	35.71%	9	2	0
26	TMB	6	4	4	66.67%	2	0	0
27	Karur Vysya Bank	10	3	3	30.00%	2	0	5
28	Yes Bank	3	2	2	66.67%	0	0	1
29	Dhanlaxmi Bank	1	1	0	100.00%	0	1	0
30	Indusind Bank	19	1	1	5.26%	18	0	0
31	Ujjivan Sfb	8	0	0	0.00%	2	0	6
32	Rbl Bank	10	0	0	0.00%	10	0	0
33	Other Bank	30	0	0	0.00%	12	0	18
Grand Total		446465	375971	362464	84.21%	6167	13507	64327

(Since inception)

No. in actual (50K)

Sr.	Bank Name	Total application	Sanctioned	Disbursed from scheme to till date	Progress %	Pending For Sanction	Pending For Disbursed	Return by Bank
1	State Bank of India	40091	32619	29644	81.36%	1370	2975	6102
2	Bank of India	16601	15254	15236	91.89%	310	18	1037
3	Union Bank of India	8082	7382	7236	91.34%	315	146	385
4	Central Bank of India	15422	7368	7036	47.78%	2268	332	5786
5	Punjab National Bank	7513	6803	6798	90.55%	47	5	663
6	Canara Bank	8338	6268	6213	75.17%	39	55	2031
7	MPGB	6185	5641	5359	91.20%	36	282	508
8	Bank of Baroda	6146	5388	5203	87.67%	383	185	375
9	Indian Bank	3773	3511	3477	93.06%	136	34	126
10	UCO Bank	2752	2513	2511	91.32%	4	2	235
11	Bank of Maharashtra	1839	1679	1649	91.30%	23	30	137
12	Indian Overseas Bank	1623	1348	1322	83.06%	31	26	244
13	Punjab and Sind Bank	628	598	595	95.22%	4	3	26
14	IDBI Bank	517	438	412	84.72%	43	26	36
15	HDFC Bank	289	166	93	57.44%	30	73	93
16	ICICI Bank	45	34	30	75.56%	1	4	10
17	Kotak Mahindra Bank	76	26	26	34.21%	22	0	28
18	Axis Bank	24	16	16	66.67%	7	0	1
19	J & K Bank	10	10	9	100.00%	0	1	0
20	AU SFB	10	8	8	80.00%	0	0	2
21	Utkarsh SFB	15	8	8	53.33%	4	0	3
22	Karnataka Bank	11	6	5	54.55%	4	1	1
23	IDFC First Bank	15	5	5	33.33%	3	0	7
24	TMB	2	2	2	100.00%	0	0	0
25	South Indian Bank	1	1	1	100.00%	0	0	0
26	Bandhan Bank	5	0	0	0.00%	1	0	4
27	City Union Bank	1	0	0	0.00%	1	0	0
Grand Total		120014	97092	92894	80.90%	5082	4198	17840

AHDF campaign: Issuance of KCC to Animal Husbandry

(Since inception)						No. in actual	
Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction % over received	Pendency more than 15 days
1	Bank of India	152573	97275	54554	744	63.8	467
2	Punjab National Bank	31398	19651	11432	315	62.6	267
3	Cooperative Bank	106607	65307	38673	2627	61.3	2287
4	Central Bank of India	65717	37434	27892	391	57.0	353
5	UCO Bank	16819	8803	7956	60	52.3	51
6	State Bank of India	173266	87144	85018	1104	50.3	932
7	Bank of Maharashtra	14831	7244	7582	5	48.8	3
8	Bank of Baroda	22347	10614	11060	673	47.5	403
9	Indian Bank	21146	10028	11071	47	47.4	40
10	Canara Bank	10471	4927	5025	519	47.1	512
11	Union Bank of India	32539	14821	16218	1500	45.5	1451
12	Punjab & Sind Bank	1617	585	925	107	36.2	104
13	Indian Overseas Bank	1456	483	681	292	33.2	291
14	IDBI Bank Ltd.	986	219	668	99	22.2	99
Grand Total		651773	364535	278755	8483	55.9	7260

AHDF campaign: Issuance of KCC to Fish Farmers

(Since inception)						No. in actual	
Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction % over received	Pendency more than 15 days
1	Punjab National Bank	5473	3801	1561	111	69.5	111
2	Central Bank of India	11831	8056	3599	176	68.1	170
3	Cooperative Bank	67065	45366	20901	798	67.6	797
4	Bank of India	25518	17225	8127	166	67.5	164
5	IDBI Bank Ltd.	477	308	118	51	64.6	50
6	Bank of Maharashtra	2676	1676	998	2	62.6	2
7	UCO Bank	1948	1188	756	4	61.0	4
8	State Bank of India	37996	22918	14731	347	60.3	277
9	Canara Bank	1022	615	340	67	60.2	65
10	Indian Overseas Bank	87	50	29	8	57.5	8
11	Bank of Baroda	5504	2750	2713	41	50.0	34
12	Union Bank of India	6594	3152	3086	356	47.8	353
13	Indian Bank	5443	2296	3136	11	42.2	9
14	Punjab & Sind Bank	133	35	81	17	26.3	17
Grand Total		171767	109436	60176	2155	63.7	2061

National Rural Livelihood Mission (NRLM)

(For FY 2024-25)

No. in actual & Amt in lakh

Sr.	Bank Name	Target		Achievement		Achievement (%)	
		SHG	Amount	SHGs	Amount	SHGs	Amount
1	MPGB	90780	151210	82978	158310	91	105
2	Central Bank of India	20210	40540	24750	63096	122	156
3	HDFC Bank Ltd	11500	28000	14566	53798	127	192
4	State Bank of India	13000	26000	12713	35330	98	136
5	Bank of India	11000	25000	10265	21572	93	86
6	Bank of Maharashtra	2350	4260	4907	12036	209	283
7	Punjab National Bank	7000	15000	5557	9856	79	66
8	Indian Bank	5500	7000	3828	8112	70	116
9	Union Bank of India	5000	10000	3176	7220	64	72
10	Bank of Baroda	7000	15000	1896	3756	27	25
11	Canara Bank	1500	1700	1659	3327	111	196
12	ICICI Bank Ltd	3050	6000	664	2276	22	38
13	UCO Bank	1450	1650	1392	1565	96	95
14	IDBI Bank Ltd	1200	3410	214	478	18	14
15	Indian Overseas Bank	110	190	150	336	136	177
16	Punjab And Sind Bank	50	40	127	224	254	560
Grand Total		180700	335000	168842	381290	93	114

PM VISHWAKARMA

Since inception

No. in actual

Sr.	Bank Name	Received	Sanctioned	Disbursed	Pending	Rejected	Sanction % over received
1	BOM	3018	1435	1334	343	1240	48
2	PNB	13572	6248	5982	86	7238	46
3	UCO Bank	3250	1407	1335	29	1814	43
4	BOI	17161	7113	6554	149	9899	41
5	PSB	384	153	145	5	226	40
6	IOB	403	136	122	21	246	34
7	BOB	12392	4115	2099	1102	7175	33
8	Indian Bank	6441	2113	1802	115	4213	33
9	Canara Bank	2477	752	578	384	1341	30
10	SBI	52426	13661	10987	932	37833	26
11	CBI	11877	2182	1746	463	9232	18
12	MPGB	4956	519	259	760	3677	10
13	UBI	11160	1468	874	90	9602	13
14	Karnataka Bank	18	2	0	13	3	11
15	Yes Bank	97	8	7	1	88	8
17	IDBI Bank	603	48	36	1	554	8
18	Kotak Mahindra	271	14	14	256	1	5
19	Axis Bank	417	18	17	380	19	4
20	ICICI Bank	219	4	4	154	61	2
21	HDFC Bank	975	15	12	585	375	2
22	Au SFB	705	4	4	6	695	1
23	Karur Vysya	1	0	0	1	0	0
24	Bandhan Bank	7	0	0	5	2	0
25	City Union Bank	2	0	0	0	2	0
26	ESAF SFB	7	0	0	6	1	0
27	Fincare SFB	2	0	0	0	0	0
28	IDFC First Bank	12	0	0	0	2	0
29	Indusind Bank	317	0	0	0	4	0
30	RBL Bank	9	0	0	0	0	0
31	South Indian Bank	1	0	0	0	1	0
32	Federal Bank	30	0	0	0	9	0
33	Other Bank	86	0	0	0	0	0
Grand Total		143296	41415	33911	5887	95553	29

AGRI INFRA FUND

(For FY 2025-26)

Amount in crore

Sr.	Bank	Target	Achieved	% target achieved	Pending at Bank Level	
		Amt.	Amt.		No. of Projects	Amt.
1	State Bank of India	616	76	12	357	58
2	UCO Bank	85	9	11	10	17
3	Bank of Maharashtra	196	16	8	5	4
4	Kotak Mahindra Bank	29	2	7	3	5
5	Central Bank Of India	294	17	6	29	16
6	ICICI Bank	55	3	6	4	3
7	IDBI BANK LTD	7	0	5	4	3
8	Bank Of India	287	15	5	38	10
9	Indian Bank	82	4	5	4	2
10	Axis Bank	65	3	5	6	10
11	Union Bank of India	124	5	4	12	10
12	Canara Bank	323	12	4	2	0.38
13	Punjab National Bank	241	7	3	15	10
14	Bank Of Baroda	271	8	3	11	7
15	MPGB	114	1	1	13	1
16	HDFC Bank	241	2	1	24	13
17	Indian Overseas Bank	10	0	0	1	2
18	AU SFB	39	0	0	3	3
19	Punjab and Sind Bank	7	0	0	3	34
20	IDFC First Bank	3	0	0	0	0
21	MGB	49	0	0	0	0
22	Apex Bank/ DCCBs	52	0	0	0	0
23	Yes Bank Ltd	16	0	0	0	0
24	Karnataka Bank	3	0	0	0	0
25	The Federal Bank	3	0	0	0	0
26	Indusind Bank	3	0	0	1	6
Total		3215	180	6	545	214

PMFME

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target	Total Applications at bank	Pending at bank (including previous years')	Sanction	Sanction %	Disbursement	Rejection
1	IOB	42	35	22	13	30.95%	7	0
2	UCO Bank	157	61	27	32	20.38%	22	2
3	BOI	410	469	344	76	18.54%	39	49
4	UBoI	299	221	172	39	13.04%	23	10
5	PNB	320	275	202	40	12.50%	31	33
6	CBoI	455	227	149	56	12.31%	20	22
7	Bank of Baroda	231	216	184	24	10.39%	14	8
8	SBI	1119	728	522	104	9.29%	82	102
9	HDFC Bank	336	556	525	31	9.23%	16	0
10	Canara Bank	242	75	46	21	8.68%	9	8
11	Punjab & Sind	38	12	9	3	7.89%	3	0
12	Indian Bank	173	58	38	9	5.20%	2	11
13	Kotak Mahindra	41	25	23	2	4.88%	0	0
14	IDBI Bank	111	71	66	5	4.50%	2	0
15	BOM	175	48	29	5	2.86%	3	14
16	Yes bank	42	9	8	1	2.38%	1	0
17	MPGB	1433	372	329	31	2.16%	25	12
18	IDFC	81	11	8	1	1.23%	1	2
19	ICICI Bank	249	35	22	1	0.40%	1	12
20	AU SFB	175	16	16	0	0.00%	0	0
21	Axis Bank	189	47	47	0	0.00%	0	0
22	Bandhan Bank	294	27	27	0	0.00%	0	0
23	Catholic Syrian	3	0	0	0	0.00%	0	0
24	City Union Bank	3	1	1	0	0.00%	0	0
25	DCB	28	4	4	0	0.00%	0	0
26	Equitas SFB	49	6	6	0	0.00%	0	0
27	ESAF	70	11	11	0	0.00%	0	0
28	Federal Bank	9	3	3	0	0.00%	0	0
29	Indusind Bank	93	30	30	0	0.00%	0	0
30	Jammu & Kashmir Bank	1	0	0	0	0.00%	0	0
31	Jana SFB	24	0	0	0	0.00%	0	0
32	Karnatka Bank	2	0	0	0	0.00%	0	0
33	Karur Vysya	1	0	0	0	0.00%	0	0
34	Lakshmi Vilas Bank	1	0	0	0	0.00%	0	0
35	MGB	0	127	123	2	0.00%	1	2

36	Other Cooperative banks	0	233	233	0	0.00%	0	0
37	Ratnakar Bank	10	2	2	0	0.00%	0	0
38	Shivalik SFB	3	1	1	0	0.00%	0	0
39	SIB	1	0	0	0	0.00%	0	0
40	Suryoday SFB	28	0	0	0	0.00%	0	0
41	TMB	2	1	1	0	0.00%	0	0
42	JalgaonCo-Operative Bank	0	1	0	1	0.00%	1	0
43	Ujjivan SFB	10	0	0	0	0.00%	0	0
44	Utkarsh SFB	50	3	3	0	0.00%	0	0
Total		7000	4017	3233	497	7.10%	303	287

Minutes of SLBC Sub-committee meeting on Financial Inclusion held on 30.04.2024

The SLBC Sub-committee meeting on Financial Inclusion took place on 30.04.2024 under the Chairmanship of the Commissioner Institutional Finance, Government of Madhya Pradesh. The meeting had the participation of officials from the Reserve Bank of India, NABARD, and member banks. A list of participants is attached in **Annexure-A**. The following points were discussed, and actionable points were derived from the deliberations:

1. Opening of Bank Branches in Blocks with or without State Bank of India.

In recent exercise by Reserve Bank of India, it has been observed that in 39 Blocks of state, only one branch of Public Sector Bank is functioning and there is no presence of State Bank of India. Likewise in 41 Blocks only State Bank of India branch is available and no presence of any other Public Sector Banks. To address this imbalance, an appeal was made to SBI and other public sector banks for opening brick-and-mortar branches.

After undertaking survey, banks have identified 53 locations to open the brick-and-mortar branches. State Bank of India and Central Bank of India have taken approval from competent authority for 10 and 1 locations respectively. During the meeting, CIF advised banks to open the branches in the given blocks at the earliest.

Action- State Bank of India & other PSBs

2. Opening brick-and-mortar branches in identified villages.

- i. Out of the identified 56 villages, 37 branches have been opened till date. Union Bank of India has agreed to open one branch at location Barhapan in Singrauli district by 15.05.2024 which will also serve the village Gobha.

Action- Union bank of India

- ii. In remaining 12 locations, banks are facing difficulties in securing suitable premises, Network issue. Details are attached in Annexure-I.

Action-Directorate of Institutional Finance

3. Coverage of uncovered villages

As per DFS, presently 2 villages naming Palaspani under Chhindwara District and Ramkheri under Sagar district are unbanked. These villages have been allotted to HDFC Bank and Bank of Baroda for opening of banking outlet. Both the banks confirmed the coverage of villages but updation of same on JDD app is pending due to some technical reason. It is advised to get the updation done by 15th May 2024.

Action-HDFC Bank, Bank of Baroda

4. Coverage of Unbanked Rural Centers

SLBC Convenor Bank has to identify all Unbanked Rural Centers (URC) in the state and list of URCs should be displayed on the SLBC website. It will enable Banks/FIs to choose/indicate the place/centre where they wish to open a 'banking outlet'. SLBC has circulated a list of 51,375 such villages among banks for updation of Banking Outlet availability. Only few banks (SBI, Canara, Central Bank, HDFC, Apex Bank, IOB, Federal, MGB, MPGB, Indian Bank, BOB, UCO Bank, Punjab & Sind, IDBI, UBI, AU, Shivalik & Equitas) have submitted the data. Remaining banks have been advised to submit this data latest by 05.05.2024.

Action-All other banks

5. Review of availability of Banking Touch Points in two Aspirational Blocks.

As per NITI Aayog latest report, it has been observed that, performance of Aspirational Blocks, Kathhiwada and Udaygarh block in Alirajpur district are not satisfactory in terms of banking touch point presence. Bank of Baroda, lead bank of district has been advised to examine and make necessary arrangements to improve the performance.

Action- Bank of Baroda

6. Expanding and Deepening of Digital Payment Ecosystem

Bank wise and district wise progress under Expanding and Deepening of Digital Payment Ecosystem was reviewed. CIF appreciated those banks who enabled all eligible SB/CD accounts from at least one of the digital mode. Also shown displeasure on the performance of remaining banks due to which performance of state as a whole is lagging. Convenor-SLBC requested all the remaining banks for coverage of eligible accounts through digital mode no later than 15.05.2024.

Action- MGB, MPGB, Bandhan Bank, Dhanalakshmi Bank, Federal Bank, Catholic Syrian Bank, IDBI Bank, Jammu and Kashmir Bank, Karnataka Bank, Karur Vyasya Bank, DBS Bank, South Indian Bank, Tamilnadu Merchantile Bank, Shivalik SFB, Utkarsh SFB, Suryoday SFB and Fincare SFB

7. Performance under social security schemes

Under Social Security Scheme, performance of Atal Pension Yojana (APY), PMJJBY and PMSBY was reviewed. Fresh enrollment of around 8.20 lakh, 29 lakh and 79 lakh have been done under APY, PMJJBY and PMSBY respectively. CIF praise the top performer banks (SBI, MPGB, BOI, CBI, UBI, MGB, BOB, Canara Bank, PNB and Indian Bank) for their contribution under APY and also advised the remaining banks to improve the progress.

Under PMJJBY and PMSBY, bank-wise and district-wise performance was reviewed wherein contribution of PSBs and RRBs are around 98 % of the total enrollments. Private

Banks and Small Finance banks were advised to improve their performance under this flagship program of Govt. of India.

This year around 29 lakh fresh number of account opened under PMJDY. CIF advised the banks to improve the performance under Aadhar seeding and Rupay Card issuance to PMJDY beneficiaries.

Action- All Banks

8. PM Vishwakarma

During the meeting scheme was discussed in detail and bank-wise account verification pendency reviewed. Banks are advised to verify the saving account mandatorily on T+2 days basis.

Action-All Banks

9. Opening of New RSETIs

In Madhya Pradesh three new districts have been formed namely Mauganj, Maihar and Pandurna. Lead Banks of these districts are advised to start the process for establishing the RSETIs. Bank of India has already taken up the matter with district administration for providing land at Agar Malwa and matter is still pending. State Government is requested to provide all necessary support in providing land enabling lead banks to establish RSETIs in these 4 districts.

Action- BOI, CBI, UBI, Indian Bank and DIF

10. Progress under PMJANMAN

District wise progress under PM JANMAN scheme was reviewed on KCC issuance and opening of PMJDY accounts. Lead banks of major pendency districts were advised to clear the pendency by 20.05.2024.

Action- Lead Banks of the respective districts

The meeting ended with vote of thanks to the chair.

Annexure-1

Allottee Bank	District	Village Name	Banks Remark
State Bank of India	Khargone	Borwal & Koth Barda	For lease line, BSNL quotation is not feasible.
Punjab National Bank	Khargone	Chopali & Sapatia	Suitable premises not available. Requested to District Administration. Response awaited.
Bank of Baroda	Khargone	Palas Khurd & Panwada	Requested to District Authority for premises. Response awaited
Indian Bank	Burhanpur	Mandwa	Requested to District Authority for premises. Response awaited
Union Bank of India	Rewa	Jadkud	BSNL quotation is not feasible
	Singrauli	Bagdara	BSNL expressed non feasibility for providing connectivity.
	Khargone	Rupgarh, Malgaon	In both locations, there is no network connectivity and premises, UBI identified other alternate villages but these are very far from allotted village
UCO Bank	Khargone	Dhupabujurg	Requested to District Authority for premises. Response awaited

Minutes of SLBC Sub-committee meeting on Financial Inclusion held on 06.08.2024

The SLBC Sub-committee meeting on Financial Inclusion held on 06.08.2024 at Zonal Office, Central Bank of India, Arera Hills, Bhopal under the Chairmanship of the Commissioner Institutional Finance (CIF), Government of Madhya Pradesh. The meeting attended by officials from the Reserve Bank of India, NABARD, and member banks. A list of participants is attached in **Annexure-A**. The following points were discussed, and actionable points were derived from the deliberations:

1. Opening of Bank Branches in 80 Identified Blocks

Out of 41 locations where branch of State Bank of India is present and there is lack of PSB branch, 27 locations have been identified by different banks and sent to competent authority for necessary approvals. Likewise, State Bank of India in 14 out of 39 blocks has consented to open the branch. Commissioner, Institutional Finance advised the banks to complete the survey at remaining locations by 31.08.2024 and open the branch at the earliest.

Action- State Bank of India & other PSBs

2. Appointment of FLC Counsellors

As on 31.07.2024, total 18 Financial Literacy Centres {BOI (8), SBI (6) and 1-1 FLCs of CBI, UBI, Indian Bank and PNB} are vacant. Banks informed that, due to remote locations, age criteria and banks internal policy, they are facing difficulty in getting suitable applicant for FLC Counsellors. AGM RBI suggested to adopt the RBI circular where age criteria is not mandatory and bank can appoint retired person of the same or other organization as well as ex-serviceman. AGM, RBI informed that already a timeline of 31.08.2024 has been given by RBI to appoint the Counsellors in the vacant locations. Commissioner, Institutional Finance also advised banks to appoint the FLC counsellors at the earliest and also adopt the modality of SBI.

Action-BOI, SBI, CBI, UBI, INDIAN BANK AND PNB

3. Social Security Scheme

- Atal Pension Yojana: Year wise gross enrolments and agency wise progress for FY 2024-25 was reviewed. CIF suggested SLBC to include the data of the beneficiaries who has opted out the schemes, for further review.

Action-SLBC

- Pradhan Mantri Jeevan Jyoti Bima Yojana: During the review, CIF suggested to incorporate the data based on age group and also requested banks to create a mechanism on SAMAST portal or any other system where the details of beneficiaries appear e.g. nominee name, address etc. so that the family member of the deceased person may claim the benefit of the scheme.

Action-All Banks, MP Online

- Pradhan Mantri Suraksha Bima Yojana: DGM Nabard flagged the issue of DCCB Jhabua that New India Insurance Company has given in writing that they will discontinue the renewable of the policy as the claim rate is higher which is loss making to their company. CIF advised DGM NABARD to send the letter in this regard to SLBC as well as DIF:

Action-NABARD, SLBC and DIF

4. Claim Status under PMJJBY and PMSBY

CIF reviewed the claim status under both PMJJBY and PMSBY scheme and advised SLBC to prepare the reason of rejections as well as district wise claim status in the next sub-committee meeting.

Action- SLBC

5. Establishment of New RSETIs

In Madhya Pradesh RESTIs are vacant in five districts viz., Agar Malwa, Niwari, Mauganj, Maihar and Pandhurna. DGM SLBC requested Lead Bank of the respective districts to submit the application to MoRD for taking necessary approval and also requested CIF to provide necessary support through district administration for land allocation in these districts.

Action- BOI, CBI, UBI, Indian Bank, SBI and DIF

6. Performance of RSETI

State Director, RSETI informed the house regarding the performance of RSETIs for the FY 2024-25, quarter ended June 2024. Out of 50 RSETIs, only 9 RSETIs have the performance below 55%. He raised concern and also seek support of banks in provide credit linkage to trained candidates. During the meeting AGM, RBI advised to take the necessary documentary proof of the beneficiaries during training programme.

Action- State Director RSETIs

7. Availability of Banking Touch Points in Aspirational Blocks

Shri Deepak Ranjan, Chief Manager SLBC informed the house that as per the NITI Ayog report availability of Banking Touch point in Kattiwada and Udaigarh Block in Alirajpur district needs to be improved. As per the LDM Alirajpur survey, bank may open the branches in 13 locations. SLBC has circulated the name of locations to the member banks. CIF advised all banks to increase the banking touch points in Katthiwada and Udaigarh block to improve the banking services in both the blocks.

Action-All Banks

8. Mapping of Branches on SLBC Portal

Shri Deepak Ranjan, Chief Manager SLBC informed the house regarding the incorrect mapping of branches on SLBC portal in newly formed three districts. DGM SLBC advised banks to change the mapping of their branches from old to newly formed districts at the earliest so the correct business figures can be placed by LDMs in the upcoming BLBC/DCC meetings.

**Action- Indian Bank, Indusind Bank, SBI, UBI,
Bandhan Bank, AU SFB, MGB and SBI**

Mapping of Branches on SAMAST Portal

Shri Ayush Tiwari from MP Online informed the house that 15 banks have not changed the mapping of their branches from old to new districts on SAMAST portal. Due to which applicants are unable to apply loan under government sponsored schemes. CIF advised banks to resolve this mapping issue by 16.08.2024 and also advised Shri Ayush Tiwari to submit the status by 16.08.2024 to DIF.

**Action- Indian Bank, SBI, BOM, DCCB, HDFC, ICICI,
Indusind, PNB, SBI, UBI, Yes Bank, Utkarsh SFB,
ESAF SFB, Bandhan Bank, AU SFB and MGB**

9. Coverage of Unbanked Rural Centres

As per the RBI guideline, Unbanked Rural Centres(URC) are defined as a rural (Tier 5 and 6) center that does not have a CBS enabled 'Banking Outlet' of Bank. SLBC after doing exercise has identified 35701 such unbanked rural centres where CBS enabled banking outlet is unavailable. Banks are requested to choose these locations while branch expansion and opening of new Banking Correspondent centres.

A concern by SLBC team raised that, out of 10274 banking touch points IPPB has submitted details of 1448 banking touch points only. Due to lack of detail of 8826 outlets, exact data of URC is not made available. AGM, RBI advised representative of IPPB to submit the data in a week to SLBC.

Action-IPPB

The meeting ended with vote of thanks to the chair.

Minutes of SLBC Sub-committee meeting on Housing held on 21.11.2024

The SLBC Sub-committee meeting on Housing took place on 21.11.2024 under the Co-chairmanship of the Mission Director, DAY-NULM, PM SVANidhi, Govt. of M.P. and Additional Commissioner, PMAY Govt. of M.P along with housing Sub Committee, review on SVANidhi was also conducted which was chaired by Additional Commissioner Shri Kailash Wankhede. The meeting had the participation of officials from the State Government, Reserve Bank of India and member banks. A list of participants is attached in **Annexure-A**. The following points were discussed, and actionable points were derived from the deliberations:

1. SVANidhi Bhi Swabhiman Bhi Pakhwada Campaign

Mission Director, PM SVANidhi addressed the house about the ongoing “SVANidhi Bhi Swabhiman Bhi Pakhwada Campaign” across all Urban Local Bodies (ULBs) in the state. He requested all banks to reach out to vendors and expedite processing of applications for sanction and disbursement under the PM SVANidhi scheme during the campaign. Additionally, Banks should ensure that they profile the family members of SVANidhi vendors in PMJJBY, PMSBY and PMJDY and connect 5 lakhs street vendors under Mai Bhi Digital Campaign on digital platform.

2. Progress under PM-SVANidhi Scheme.

1. Additional Commissioner, UADD, Govt. of M.P. requested banks to claim subsidy for eligible accounts on Paisa Portal. As the interest rate under PM SVANidhi is varies from Bank to Bank, therefore banks may take necessary action in this regard.
2. He appreciated the Banks for their good performance under PM SVANidhi tranche 1 and due to which MP state become a leader among all the states. However, he expressed concern over performance under tranche 2nd and 3rd as our state currently hold 13th and 14th positions respectively. Banks should instruct their bank branches to mark Closure of Loans on PMS Portal expeditiously so that applicant can avail benefit under second tranche of loan i.e. Rs 20,000/- and third tranche of loan Rs 50,000/- respectively.
3. Joint Commissioner, UADD flagged the issue raised during PM Pragati meeting where complaints were received regarding loan being sanctioned and disbursed on the same day. DGM SLBC requested all banks to take the necessary decision regarding loan sanctions in line with their respective bank policies.

4. Banks to clear/ dispose all pendency in coordination with respective ULBs at the earliest and ensure disbursement of all sanctioned cases under the scheme.
5. Banks should also review the returned cases, except for reasons such as having a defaulter or the applicants not engaging in vending work.
6. Digital onboarding of the street Vendors is an essential component of the scheme. Banks to make concerted efforts to onboard the street vendors into Digital Platform, generation and use of Durable QR Code and doing transactions accordingly.

3. Progress under PMAY Scheme

Additional Commissioner, PMAY informed the house about the implementation of ISS vertical under PMAY Urban 2.0 (2024-2029) scheme and described brief overview of the scheme. He also requested banks to organize camp to popularize the scheme among the public and Lead District Managers to conduct workshops at district level. For BLC verticals (Beneficiary Led Construction) if it is to be extended on Patta land bank may request to PMAY deptt which will then approach the Central Government regarding the matter. Bank wise progress under EWS loan reviewed. As the scheme will be ended on 31.12.2024, Additional Commissioner, PMAY requested banks to dispose of the pendency at the earliest and show good progress. DGM-SLBC requested PMAY department for providing beneficiary wise/ bank wise pendency list in excel to the Banks/ SLBC for effective monitoring as well as quick disposal of pending loan applications under EWS scheme.

The meeting ended with vote of thanks to the chair.

Minutes of the 31st SLBC Sub-Committee Meeting on Improvement of Low CD Ratio

Date of Meeting : 16.01.2025

Time: 04:30 PM

Venue: Conference Hall, Union Bank of India, 1st Floor, Union Bank Bhawan, Arera Hills, Bhopal

The 31st SLBC Sub-Committee meeting on the improvement of Low CD Ratio was chaired by Ms. Aarti Sharma, Joint Director, Institutional Finance, Government of Madhya Pradesh, and convened by Shri B. P. Das, General Manager, Union Bank of India, Bhopal. The meeting was attended by representatives from RBI, NABARD, SLBC, major public and private sector banks operating in Madhya Pradesh, and LDMs of eight low CD Ratio districts.

The meeting commenced with a welcome address by Shri Manoj Jain, AGM, Union Bank of India. This was followed by Shri B. P. Das, General Manager and Convenor, extending greetings to the Chairperson and all attendees. He emphasized active participation and meaningful discussion.

The proceedings were initiated with the permission of the Chair, as under-

- Minutes of the previous meeting and ATRs submitted by LDMs and member banks were unanimously approved as no modifications or suggestions were received.
- RBI instructed all banks to update their onboarding status for the Jansamarth portal to ensure digital KCC implementation.

(Action: All Banks)

- LDMs were advised to submit quarterly DLCC reports and provide ground-level feedback on low credit offtake.

(Action: All LDMs)

- LDM Mauganj was directed to submit a detailed plan to achieve MSME targets for FY 2024-25.

(Action: LDM Mauganj)

- LDMs were instructed to focus on actionable points discussed in BLBC meetings. NABARD was requested to conduct block-level awareness camps.

(Action: All LDMs & NABARD)

- SBI and CBI were advised to take measures to improve the CD ratio in Annupur District.

(Action: SBI & CBI)

- ICICI Bank was instructed to correct the mapping of its branches for accurate data.

(Action: ICICI Bank)

- RBI suggested including NPA figures in future presentations to provide a clearer picture of district performance.

(Action: UBI)

- LDM Singrauli was directed to prioritize KCC saturation to enhance agricultural lending.

(Action: LDM Singrauli)

- LDM Singrauli was advised to develop a strategy to capture credit opportunities from the upcoming industrial area.

(Action: LDM Singrauli)

- A slow YoY CD ratio growth in Niwari district was highlighted. LDM Niwari was advised to explore shifting financing opportunities from Jhansi.

(Action: LDM Niwari)

- CBI, SBI and MPGB were instructed to focus on improving credit offtake in Umaria district.

(Action: SBI, CBI & MPGB)

- All districts, except Rewa, achieved 50% ACP targets under agricultural advances. Mauganj did not achieve MSME targets. Chairperson directed LDM Rewa and LDM Mauganj to meet their respective targets.

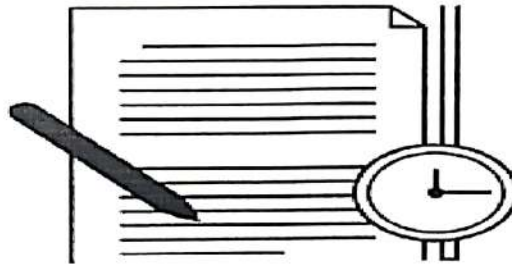
(Action: LDMs of Rewa & Mauganj)

- It was approved to exclude Rewa and Shahdol districts from sub-committee monitoring. Sidhi district will continue to be monitored for FY 2024-25.

The meeting concluded with a vote of thanks by Shri Dhananjay Kumar, Dy.ZH, Union Bank of India.

CIRCLE OFFICE BHOPAL

Minutes of SLBC Sub-Committee Meeting on Education Loans dated 26th March 2025



The SLBC Sub-committee meeting on Education Loans was held on Wednesday, 26th March 2025 from 04:00 PM through Video Conference at Canara Bank, Circle Office Bhopal. The meeting was chaired by Sri Raghunath Rajendran, Secretary, Technical Education & Skill Development, Govt of MP and convened by Smt Kiran N S, Deputy General Manager, Canara Bank, Circle Office Bhopal in the presence of Sri D S Thakur, Add. Director, Skill Development, Madhya Pradesh, Mrs. Aarti Sharma, Joint Director, Dept of Institutional Finance, Madhya Pradesh, DGM of Central Bank of India (representative from SLBC MP) and representatives of major Public Sector Banks, Private Banks, RRBs & Co-operative Banks

At the outset Smt Kiran N S, Deputy General Manager, Canara Bank & convener of Sub-committee of SLBC on Education Loans, welcomed Chairman and all the dignitaries and requested Chairman Sri Raghunath Rajendran for the Keynote address and subsequently as per the agenda, presentation was given by Sri Amit Kumar Singh, Divisional Manager, Canara Bank, Circle Office Bhopal.

The proceedings were initiated with the permission of the chair, as under:

1. Credit flow under Education Loans in Madhya Pradesh by PSBs, Private Banks, RRBs, SFBs and Co-operative Banks.

Credit facility extended under education loan is considered as one of the prominent sector under Priority finance. Credit Flow under (Priority & Non priority) Education loan was discussed in the meeting and it was found that in MP, out of total portfolio of Education Loan, Public Sector Bank's contributes 84%, followed by Private sector Bank's 14% and remaining portion with other FIs. Also out of total portfolio 60% is in Priority Sector and 40% in Non-priority sector.

2. Overview of NPA Portfolio in Education Loan.

On discussion in the matter, it was observed that in Education Loan segment NPA Percentage is within 6%. It is a segment which augments for social benefits. NPA Percentage of Private Sector Banks (12.83%) is on higher side as compared to that of Public Sector Banks (4.63%) due to their more focus on Non Priority Education Loan lending i.e high value Education Loans.



CIRCLE OFFICE BHOPAL

3. Discussion on Interest Subsidy Schemes.

Ministry of Human Resource Development, Govt of India has introduced the "Central Sector Interest Subsidy Scheme for students belonging to economically weaker sections who are pursuing professional courses in India with the objective that "No student to be denied the opportunity to pursue higher education because he or she is poor". On discussion in the matter, it was observed that there is constant decline in CSIS Claim from F.Y 2014-25 to F.Y 2022-23 both in terms of no. of accounts and amount, as there has been increase in household income in last 10 years due to which no. of eligible students are getting decreased.

Portals enabling Education loans were also discussed such as PM Vidya Laxmi Portal and Jansamarth Portal.

Strategy to Improve Education Loan Literacy:

- All the relevant details pertaining to skill development and livelihood generation programme such as YUVA SANGAM to be made available to all banks.
- Credit facilitation under SUBHASH, Education loans for foreign language learning & Devi Ahilya Skill Development Programme to be promoted.
- Since CSIS Claim is reducing yearly, Household income limit cap of Rs.4.5 lakhs to be reassessed and should be increased to 8 lakhs for full interest subvention.
- All banks to give huge thrust on IBA Skill Development Loan scheme for pursuing vocational/skill development courses for minimum loan quantum starting from Rs.5000/-.
- District wise camps to be organized every month on a specific day in each district to increase Priority Sector Lending under Education Loan.
- Sub-committee meeting on Education to be conducted quarterly on last week of the every quarter.

Thereafter, the meeting concluded with a formal vote of thanks by Sri Jeevaganthan R K, Assistant General Manager, Canara Bank.



Date: 01.10.2024

Minutes of the 29th and 30th SLBC Sub-Committee meeting on improvement of Low CD Ratio dated 27.09.2024

The 29th and 30th SLBC Sub-Committee meeting on improvement of Low CD Ratio held on Friday, 27th Sept' 2024 from 3:00 PM at Conference Hall, Union Bank of India, 1st Floor, Union Bank Bhawan, Arera Hills, Bhopal. The meeting was chaired by Shri Rajeev Ranjan Meena, IAS, Commissioner, Institutional Finance, Govt. of Madhya Pradesh, and convened by Shri Ved Parkash Arora, Deputy Zonal Head, Union Bank of India, Bhopal, in the presence of representatives of RBI, NABARD, SLBC, major public sector Banks as well as private sector Banks working in the state of MP and LDMs of 8 Low CD Ratio districts.

At the outset, Shri Ved Parkash Arora, Deputy Zonal Head, Union Bank of India and Convenor, welcomed Chairman and all the dignitaries and requested all the attendees to interact actively in the meeting, followed by the keynote.

The proceedings were initiated with the permission of the Chair, as under-

- The minutes of the previous meeting circulated among all the members. ATR of previous meeting was submitted by all the LDMs and the member banks. No suggestions or modification received; therefore, ATR was unanimously approved by the House.
- DGM SLBC, Shri Pramod Mishra advised all Banks to on board on Jan Samarth Portal to focus more on Digital KCC to improve progress under Agriculture.

(Action: All Banks)

- Commissioner, Institutional Finance, Shri Rajeev Ranjan Meena advised all the LDMs to work on their action plan to improve the CD ratio of the Banks above benchmark level.

(Action: All LDMs)

- Commissioner, Institutional Finance, Shri Rajeev Ranjan Meena advised to deploy adequate staff and introduce some new schemes to improve the Advances in the Singrauli District and increase the Priority sector lending percentage of the Banks to at least 40%.

(Action: LDM Singrauli, SBI, Bol, Axis Bank, ICICI Bank & Indusind Bank)

- Commissioner, Institutional Finance, Shri Rajeev Ranjan Meena asked UCO Bank and Bank of India for a presentation in next CD Ratio meeting regarding the Specific Steps initiated by the Banks to improve advances in Singrauli District.

(Action: UCO Bank & Bank of India)

- **Annual Credit Plan (FY 2024-25)** - Out of 8 low CD ratio Districts, all achieved proportionate target i.e., 25% of ACP under Agriculture advances, except Umaria district. Likewise, all Districts have achieved the proportionate target under MSME, except Mauganj District.

All Districts have achieved the Proportionate Targets under Priority Sector and Non-Priority sector.

The Chairman advised LDM Umaria and LDM Mauganj to achieve the Sept'24 qtr proportionate target of Agriculture advances and MSME, respectively.

(Action: LDMs of Umaria & Mauganj)

- **Agenda 7** (Exclusion of Rewa & Shahdol district): The Chairperson advised that though the CD ratio of these 2 Districts has improved over and above 40%, still the districts to be continued during FY 2024-25 also for having observation with respect to their performance.
- **Agenda 8** (Inclusion of newly formed district Mauganj) was approved by the Chair.

The meeting was concluded with the formal vote of thanks by Shri Manoj Jain, AGM, Union Bank of India.

Minutes of SLBC Sub-committee meeting on Housing held on 09.07.2024

The SLBC Sub-committee meeting on Housing took place on 09.07.2024 under the Co-chairmanship of the Mission Director, DAY-NULM & PM SVANidhi Govt. of M.P. and Additional Commissioner, PMAY Govt. of M.P. The meeting included officials from the state government, the Reserve Bank of India, and member banks. A list of participants is attached in **Annexure-A**. The following points were discussed and actionable points were derived from the deliberations:

1) Progress under PM-SVANidhi Scheme.

- I. Additional Commissioner, UADD, Govt. of M.P. informed that out of eligible subsidy Rs. 89.67 to be claimed by the banks, only Rs. 24.99 Cr. has been claimed by banks. He requested banks to claim the remaining subsidy amount as soon as possible to benefit the PMSVANidhi beneficiaries as per scheme guidelines.

Action-All Banks

- II. He flagged that banks are not doing the closure process of loans on the SIDBI portal on time. Due to which, beneficiaries are facing difficulties in applying for loans for the second/third tranche.

Action-All Banks

- III. Banks are advised to dispose of all pending applications in coordination with respective ULBs by 31.07.2024 and ensure disbursement in all sanctioned applications. For publicity and awareness every Friday the “PM SVANidhi Diwas” is celebrated.

Action-All Banks

- IV. Branch-wise issues about SBI, Canara Bank, BOI, MGB and BOB were discussed and it has been advised to take suitable action to resolve the issues faced by the applicant or ULB.

Action- SBI, Canara Bank, BOI, MGB and BOB

- V. Banks are also advised to review all such cases returned without valid reason i.e. except having a defaulter or the applicants not engaging in vending work.

Action-All Banks

- VI. “Digital on boarding of the Street Vendors” is an essential component of the scheme. Banks to make concerted efforts to onboard the street Vendors into Digital platforms generate and use QR codes and do transactions accordingly.

Action- All Banks

- VII. Bank are advised to ensure that the loan disbursement cases that have completed loan repayment are marked as “Closed” on the portal so that the beneficiary can be provided the benefit of the loan for the next tranche.

Action- All Banks

- VIII. Bank are advised to ensure that the PM Swanidhi beneficiaries are provided with the benefits of “Jan-Dhan Yojana, Jeevan Jyoti Yojana, Suraksha Bima Yojana” under Swanidhi se Samriddhi Yojana.

Action- All Banks

2. Progress under NULM Scheme.

- I. Bank-wise progress reviewed under the SEP-I, SEP-G and SEP-SHG scheme. Banks should instruct their branches to take the necessary steps regarding disposal of pendency and show good progress this year also.

Action- All Banks

- II. Banks do not have any tool to monitor the progress under the NULM scheme, therefore department is requested to share the borrower list with banks under SHG Bank Linkage, SEP Individual and SEP group scheme every week and also requested to send applications through “SAMAST” Portal..

Action- DAY-NULM dept

3. Progress under PMAY Scheme.

- I. SBI CHANDLA (Sagar Division) to look after the cases of PMAY as there is no bank in CHANDLA.

- II. Bank-wise progress under PMAY loan for EWS segment reviewed. As the present scheme is going to end on 31.12.2024, the Additional Commissioner, PMAY requested banks to clear the pendency by 31.07.2024. Banks also requested the PMAY department to provide a bank-wise pendency list in Excel for effective monitoring as well as quick disposal of cases under the EWS segment under the PMAY scheme.

Action - All Banks and PMAY dept

The meeting ended with a vote of thanks to the chair.

Minutes of 39th-43rd SLBC Sub Committee Meeting on Agriculture and Allied Activities held on 24.10.2024.

39th - 43rd meeting of SLBC Sub-Committee on “Agriculture and Allied Activities” was held on 24.10.2024 at Room No. 315, 3rd floor, Vallabh Bhawan-I, Bhopal under the Chairmanship of Shri M. Selvendran, Secretary, Farmer Welfare and Agriculture Development (FW & AD), Government of Madhya Pradesh. Meeting was attended by undermentioned officials of RBI, NABARD and Banks:

1. Shri Jitendra Singh, DGM (FI), State Bank of India and Convenor, SLBC sub-committee on Agriculture and Allied Activities.
2. Shri Pramod Mishra, Deputy General Manager, Central Bank of India and Convener, State Level Bankers' Committee, Madhya Pradesh
3. Shri Sushil Kumar, DGM, NABARD, Bhopal
4. Shri Dharmananda Banai, DGM (ABU), State Bank of India, Bhopal
5. Shri Ashish Hasani, Manager, RBI, Bhopal
6. Officials of State Government & Member Banks of the SLBC Sub-Committee, Bhopal. (The list of the participants is attached as Annexure A)

Meeting was started with the welcome address by Shri Jitendra Singh, DGM (FI) and followed by presentation on the agenda by Shri Sandeep Dubey, AGM (Lead Bank), State Bank of India.

1. Approval of Minutes of Previous meeting

The minutes of 37th and 38th SLBC Sub-committee meeting on Agriculture and Allied Activities, dated 23.08.2023, were circulated to all concerned on 09.10.2024. Since, no amendments/ suggestions were received, the minutes were unanimously adopted.

2. Growth in Agri Term Loans-

- i. RBI official observed that though Term Loan lending under Agri Segment has increased compared to last year but the growth under Agri Infrastructure, Ancillary activities, Allied Agri activities is on lower side, and Banks should focus to increase lending in these Investment focussed areas.

Action: All Banks

- ii. Secretary, Farmer Welfare and Agriculture Development (FW & AD) advised the member banks to prepare a plan of expected term loan growth to be achieved in next three years and incorporate the figures of achievement against that plan in next sub-committee meetings.

Action: SLBC & All Banks

- iii. Secretary, Farmer Welfare and Agriculture Development (FW & AD) asked Cooperative Banks to provide term loans as well to KCC Borrowers.

Action: APEX Bank and all Cooperative Banks of the state

- iv. As on June 2024 term loan percentage out of total Agri outstanding under Annual Credit Plan of the state is 33.85 % which is 3.08% more than the last year percentage of 30.77%. DGM, SBI submitted that Term Loans are expected to be 35% of Agriculture Advances by 31st March 2025. Secretary, Farmer Welfare and Agriculture Development (FW & AD) urged Banks with major agriculture portfolio like State Bank of India and Bank of India to increase term lending which will increase the overall term lending achievement of the state.

Action: All Banks

- v. Deputy Director, Mandi Board informed the house that Canara Bank and State Bank of India have achieved 100 % of their targets under AIF. She also requested all banks to clear the pending applications. She further submitted that as per the latest guidelines cases under PMFME, PM KUSUM (Part A) can be fully integrated with AIF which will be beneficial for the farmers as they will get the capital subsidy and interest subvention both. Individual financing can be done for setting up of Polyhouses and Mushroom cultivation under AIF.

Action: All Banks

- vi. Secretary, Farmer Welfare and Agriculture Development (FW & AD) expressed his concern on huge pendency and rejection of applications under PMFME scheme. Bankers submitted that the pendency is due to registration of same type of proposals in bulk in a particular area. Department of Horticulture & Food Processing was requested to ensure quality of proposals and desist multiple projects under same activity in a particular locality to avoid under-utilisation of capacity which will affect viability of enterprises and also asset quality.

Action: All Banks and Department of Horticulture & Food Processing

- vii. Director, Agriculture Engineering Department requested the Banks to disburse the sanctioned cases under Custom Hiring scheme as farmers will buy tractors and other Agri equipment in festive season. Secretary, Farmer Welfare and Agriculture Development (FW & AD) asked the banks to expedite disbursements under the scheme.

Action: All Banks

- viii. Secretary, Farmer Welfare and Agriculture Development (FW & AD) asked to incorporate achievement under PM KUSUM scheme from next meeting.

Action: Convenor, SLBC sub-committee on Agriculture and Allied Activities.

3. Saturation of KCC account holders under PMFBY

Secretary, Farmer Welfare and Agriculture Development (FW & AD) asked the Banks to cover maximum KCC account holders under the PMFBY.

Action: All Banks

4. Any other issue with the permission of chair

DGM, SLBC, MP requested all the banks to complete onboarding on Jan Suraksha Portal at earliest.

Action: All Banks

The meeting was concluded with the vote of thanks by DGM(Agri), State Bank of India.

**MINUTES OF 39th & 40th SLBC SUB COMMITTEE MEETING DATED
29.08.2024 ON IMPROVEMENT OF RECOVERY SYSTEM IN BANKS**

39th & 40th meeting of SLBC Sub-Committee on “Improvement of Recovery System in Banks” for quarters ended March 2024 & June 2024 was held on 29.08.2024 at New Conference Hall, 4th floor, SBI, LHO Bhopal under the Chairmanship of Shri Rajeev Ranjan Meena, Commissioner, Directorate of Institutional Finance, Government of Madhya Pradesh. Meeting was attended by undermentioned officials of RBI, NABARD and Banks:

1. Shri Kundan Jyoti, General Manager (NW-I), State Bank of India, Bhopal
2. Ms. Arti Sharma, Joint Director, DIF, GoMP, Bhopal
3. Shri Pramod Mishra., Deputy General Manager, Central Bank of India and Convener, State Level Bankers’ Committee, Madhya Pradesh
4. Shri Jitendra Singh, DGM (FI), State Bank of India and Convenor, SLBC sub-committee on improvement of recovery system in Banks.
5. Shri Dharmananda Banai, DGM (ABU), State Bank of India, Bhopal
6. Ms. Rita Rajoura, DGM (RE & RL), State Bank of India, Bhopal
7. Shri Navneet Tiwari, Manager, RBI, Bhopal
8. Shri M P Barnwal, AGM, NABARD, Bhopal
9. Senior officials of State Government & Member Banks of the SLBC Sub-Committee, Bhopal. **(The list of the participants is attached as Annexure A)**

The meeting commenced with a welcome address by Shri Jitendra Singh, DGM (FI), followed by a presentation on the agenda by Shri Sandeep Dubey, AGM (Lead Bank), State Bank of India.

Agenda 1: Chief Minister’s Rural Housing Mission (CMRHM)

Banks submitted their proposals through SLBC on 3rd August 2024, as per the discussions held with the Government of Madhya Pradesh (GoMP) and the previous SLBC meeting on 11th July 2024. The proposal pertains to the repayment of the

running ledger balance of Rs. 2911 Crores as of 31st July 2024, excluding the uncharged interest of Rs. 803 Crores on NPA accounts.

During the meeting, the DGM (RE & RL) of State Bank of India raised concerns regarding the modification of MOU Clause 17. This modification is crucial as, currently, most banks (with the exception of a few like Central Bank of India) are unable to write-off accounts or consider them under OTS. The clause states that in the event of default, banks are free to proceed with recovery, including the auction of property, and that subsidy payments will cease once the account is written off or the property is auctioned. The DGM proposed that GoMP consider amending this clause to maintain consistency across the MOU with all banks. This amendment would allow the continuation of subsidy payments even if banks write off the CMRHM loans or transfer them to AUCA.

The GM of State Bank of India further suggested that if the GoMP already has this clause in place with Central Bank of India, it could be amended to apply to other banks as well.

Meanwhile, the Panchayat and Rural Development Department of GoMP has requested banks to submit data regarding CMRHM loan accounts as per the proposal submitted through SLBC. All banks were urged to expedite the submission of the required data.

(Action: SLBC and All Member Banks)

Agenda 2: Review of Increasing NPA in Government Sponsored Schemes

AGM, Bank of India highlighted the Commercial Court Act, 2015 (Pre-Institution Mediation and Settlement), which provides a platform for recovering SME portfolio cases under the commercial category. He explained that cases under Rs. 20 Lakh are not typically considered in DRT proceedings but can be addressed through this platform, which could expedite the recovery process. He also suggested that GoMP consider establishing commercial courts in each district to facilitate faster recovery.

Banks raised concerns regarding pending subsidies in schemes such as PMEGP, MMYUY, MMSY, CMRSV, and PM SVANidhi. In response, the Commissioner, DIF advised all banks to submit pending subsidy and interest subsidy claims to the respective nodal banks in a timely manner. He also instructed nodal banks to follow up on pending subsidies with the relevant government departments.

General Manager, State Bank of India, and DGM, SLBC, Madhya Pradesh emphasized the need for accurate data from all banks to ensure the effectiveness of the meeting's outcomes. The Commissioner of DIF noted that the data submitted by Bank of Maharashtra for some schemes appeared inaccurate and should be rechecked.

(Action: Bank of Maharashtra, All Member Banks, DIF)

Agenda 3: Review of Pending Proposals under RRC (Revenue Recovery Collection)

DIF officials informed the meeting that suggestions made by banks to revamp the RRC portal and update the BRISC software have been reviewed, with some suggestions implemented and others under process. They assured that remaining suggestions would be addressed as soon as possible.

The following suggestions were made by member banks to improve the RRC scheme:

- The government should instruct Tehsildars to speed up the issuance and delivery of recovery notices for eligible cases forwarded to them.
- Tehsildars should be encouraged to attend National Lok Adalat sessions periodically, as this would help boost recovery efforts and generate more revenue for the government.
- DGM, SLBC proposed that cases in which notices are not issued by Tehsildar offices and recovery is made solely through the bank's efforts should be identified separately and excluded from RRC or BRISC fee charges.

The Commissioner of DIF suggested that SLBC create a subgroup of 5-6 major banks with large portfolios to hold periodic discussions regarding improvements in the RRC and BRISC schemes.

(Action: SLBC, DIF)

Agenda 4: Review of Pending Applications under the SARFAESI Act 2002

Member banks raised concerns regarding delays in the physical possession of properties, even after orders from the District Collector under the SARFAESI Act,

2002. The issue arises from further inquiries conducted by Tehsildars, which unnecessarily delay the process of taking possession of the property.

AGM, Bank of India clarified that under Section 14 of the SARFAESI Act, 2002, the District Collector is the competent authority to grant possession. He cited the Hon'ble Supreme Court's ruling, which states that once all requirements are satisfied by the secured creditor, it is the District Collector's duty to assist in obtaining possession and related documents, without adjudicating any disputes between the borrower and creditor.

All banks requested the Commissioner of DIF to issue guidelines to District Collectors to ensure timely disposal of cases under the SARFAESI Act and to create a centralized portal for monitoring applications, which would help minimize delays.

The Commissioner of DIF instructed banks to provide a district-wise list of cases that have been pending with District Collectors for over a month and assured follow-up from their office for quick resolution.

(Action: All Member Banks, DIF)

The meeting concluded with a vote of thanks extended by DGM (FI), the convenor of the SLBC sub-committee on improving recovery systems in banks, to the Chair and all dignitaries present.

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16.09.2024

To All Member Banks and concerned MP State Govt. Departments

Minutes of 30th MSME SUB COMMITTEE MEETING, BHOPAL Dated 11.09.2024

Placed below are minutes of 30th MSME Sub Committee meeting dated 11.09.2024

The 30th SLBC Sub Committee Meeting on Micro, Small & Medium Enterprises (MSME) was held on Wednesday, 11th Sept'2024 at Conference Hall, Punjab National Bank, 1st Floor, PNB House, Arera Hills, Bhopal to review the progress below mentioned schemes in the state of Madhya Pradesh:

1. Mukhya Mantri Udyam Kranti Yojna
2. Bhagwan Birsa Munda Swarojgar Yojna
3. Tanya Mama Aarthik Kalyan Yojna
4. Sant Ravidas Swarojgar Yojna
5. Dr. Bhimao Ambedkar Aarthik Kalyan Yojna
6. Savitri Bai Fule Swyam Sahayta Yojana
7. Mukhyamantri Pichda Warg Evam Alpsankhyak Udyam Swarojgar Yojana
8. Mukhyamantri Pichda Warg Evam Alpsankhyak Swarojgar Yojana
9. Pradhanmantri Mudra Yojna
10. PM SVANIDHI Scheme
11. PMEGP

The meeting was presided over by Dr. Navneet Mohan Kothari, IAS, Secretary, MSME Deptt., GOMP, along with graceful presence of commissioner DIF, convenor Sh. Shailendra Singh Bora (GM), Zonal Manager, Punjab National Bank, Zonal Office Bhopal and SLBC DGM Sh. Pramod Mishra.

The meeting was attended by representatives from various banks and other members from RBI, KVIC Bhopal, DIF, UADD, State Co-op Scheduled Caste & Scheduled Tribe Development Corporation, Backward and Minority Deptt., NULM.

At the outset of meeting, Shri Ajay Kumar, AGM, PNB Zonal Office, Bhopal welcomed all the participants. It was informed that 29th SLBC Sub- Committee meeting on MSME was held on 30th Jan'2024, whose action points were shared with all member banks. As no further comments were received from members, the minutes of previous meeting were confirmed. Subsequently, he discussed the importance of MSMEs in nation building, followed by the keynote address of the Zonal Manager PNB.

Thereafter, Dr. Navneet Mohan Kothari in his keynote warmly welcomed the participants and emphasized the vital role that MSMEs play in both the National & State economies, particularly in creating employment opportunities and upliftment of society.

Further, during review of MSME schemes, Secretary, MSME expressed his concern about unbalancing ratio of target allocation vis-à-vis no. of applications sent to banks. He informed that number of applications submitted to banks are far below than the set target in all the schemes and it was suggested to all concerning deptt. to send sufficient no of applications to the banks.

Review as per Agenda

- (i) Mukhya Mantri Udyam Kranti Yojna / Bhagwan Birsa Munda Swarojgar Yojna/ Tanya Mama Aarthik Kalyan Yojna / Sant Ravidas Swarojgar Yojna / Dr. Bhimao Ambedkar Aarthik Kalyan Yojna / Savitri Bai Fule Swyam Sahayta Yojana / Mukhyamantri Pichda Warg Evam Alpsankhyak Udyam Swarojgar Yojana /Mukhyamantri Pichda Warg Evam Alpsankhyak Swarojgar Yojana

Secretary, MSME emphasised on importance of Loan cycle, particularly in Agriculture advances wherein timely disbursement is of utmost importance. Thus, he advised all the banks to sanction maximum cases under MSME schemes. Also, sanctioned applications must be disbursed proactively. He also expressed his concern over very high rejection percentage in MSME applications.

One of the officials from SBI has suggested to amalgamate schemes running separately for same community but no consensus were made.

(All Member banks)

- (ii) MUKHYA MANTRI PICHDA WARG EVAM ALPSANKHYAK SWAROJGAR YOJANA

Under the Mukhya Mantri Pichda Warg Evam Alpsankhyak Swarojgar Yojana, against the target of 9135, only 18 applications were sent to banks till 31.08.2024. Secretary, MSME, suggested for review of scheme and its continuation.

(Concern Deptt.)

- (iii) Pradhanmantri Mudra Yojna

Progress under Pradhanmantri Mudra Yojna was discussed. Looking at its progress all member banks were requested to increase loan cases under high end Tarun Category. Also, it was suggested that all those cases who are eligible under other schemes should be popularized amongst Mudra Customers to migrate into scheme with more benefits like MMUKY/BBMSY/MAKY/SRSY/ DR Bhimrao Ambedkar AKY.

(All Member banks)

(iv) PM SVANIDHI Scheme

MP Govt. has received appreciation letter from GOI for their remarkable performance under PM SVANIDHI scheme.

However, still huge number of applications are pending for sanction as well as disbursement. All banks were advised to sanction the cases proactively and also to review rejected cases. Also, in MP, every Friday is celebrated as PM SVANIDHI Diwas. All banks were advised to keep the spirit high and maximum sanctioning and disbursement to be marked on every Friday.

(All Member banks)

(v) PMEGP

KVIC shared the targets and achievement for the FY 2024-25. In 2399 sanctioned cases, Margin Money Claim of Rs. 100.73 Crore is pending. Also, 2209 Cases amounting Rs. 80.03 Crore have been referred back for rectification. All member banks were advised to claim the margin money and also re-look the cases referred back for rectification.

(All Member banks)

(vi) Suggestions regarding Introduction of new MSME Scheme for Self Employment

MSME Deptt. has introduced a new MSME Scheme with advantage of Capital Subsidy for Self Employment. The Department has urged all member banks to peruse the guidelines of the scheme and submit their suggestions for improvement at their mail id ddises.doi@gmail.com. The scheme is annexed with the minutes.

(All Member banks)

The DGM SLBC MP state also advised to member banks to dispose- off the pendency in all govt. sponsored schemes on priority basis.

(Action: All Participants)

The meeting ended with vote of thanks to all the members by Sh. Naveen Bundela, Deputy Zonal Manger, PNB, Bhopal.

Encl: 1. Gist of to be launched new MSME Scheme for self employment
2. List of participants

Regards,

(Ajay Kumar)
Asst. Gen. Manager

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19.05.2025

To All Member Banks and concerned MP State Govt. Departments

Reg: Minutes of MSME SUB COMMITTEE MEETING, BHOPAL Dated 01.05.2025

Placed below are minutes of MSME Sub Committee meeting dated 01.05.2025

The SLBC Sub Committee Meeting on Micro, Small & Medium Enterprises (MSME) was held on Thursday, 01st May'2025 at Conference Hall, Punjab National Bank, 1st Floor, PNB House, Arera Hills, Bhopal to review the progress following schemes in the state of Madhya Pradesh:

1. Mukhya Mantri Udyam Kranti Yojna
2. Bhagwan Birsa Munda Swarojgar Yojna
3. Tantiya Mama Aarthik Kalyan Yojna
4. Sant Ravidas Swarojgar Yojna
5. Dr. Bhimao Ambedkar Aarthik Kalyan Yojna
6. Savitri Bai Fule Swyam Sahayta Yojana
7. Mukhyamantri Pichda Warg Evam Alpsankhyak Udyam Swarojgar Yojana
8. Mukhyamantri Pichda Warg Evam Alpsankhyak Swarojgar Yojana
9. Pradhanmantri Mudra Yojna
10. PM SVANIDHI Scheme
11. PMEGP

Additionally, discussion was held on following three agendas as well:

1. Stamp charges waiver for loan up to Rs. 10 lakhs under government sponsored schemes
2. TReDS
3. Progress of finance in active MSME Cluster

Chief Guest Sh. Raghwendra Kumar Singh, IAS, Principal Secretary, Govt. of MP Dept. of Industrial Policy & Investment Promotion, Dept. of Micro, Small & Medium Enterprises and Anand Department was connected through Webex.

The meeting was attended by commissioner DIF, SLBC DGM Sh. Pramod Mishra along with representatives from various banks and other members from RBI, KVIC Bhopal, DIF, UADD, State Co-op Scheduled Caste & Scheduled Tribe Development Corporation, Backward and Minority Deptt., NULM.

Convenor Sh. Jatinder Mankotia (GM), Zonal Manager, Punjab National Bank, Zonal Office Bhopal welcomed all guests.

At the outset, action points of previous MSME Sub-Committee meeting were shared with all member banks. As no further comments were received from members, the minutes of previous meeting were confirmed.

Review as per Agenda

- (i) Mukhya Mantri Udyam Kranti Yojna / Bhagwan Birsa Munda Swarojgar Yojna/ Tanya Mama Aarthik Kalyan Yojna / Sant Ravidas Swarojgar Yojna / Dr. Bhimao Ambedkar Aarthik Kalyan Yojna / Savitri Bai Fule Swyam Sahayta Yojana / Mukhyamantri Pichda Warg Evam Alpsankhyak Udyam Swarojgar Yojana /Mukhyamantri Pichda Warg Evam Alpsankhyak Swarojgar Yojana

Principal Secretary, MSME emphasised on following points:

- a) All concern departments to finalize the targets under all schemes at the earliest for FY-2025-26.
- b) Departments must ensure that flow of loan applications should be 5 times of given target.
- c) All pending cases be disposed of promptly. Banks should take decision on sanctioning / rejecting cases without delay.
- d) The average ticket size of loans under these schemes is very low. Banks should explore opportunities for sanctioning larger ticket-size proposals.
- e) Banks must ensure updating of data on SAMAST portal. Further, it must be ensured that interest subvention / subsidy and CGTMSE Fee are claimed invariably.

(Action: Concern Deptt & Member Banks)

- (ii) Pradhanmantri Mudra Yojna

The progress under Pradhanmantri Mudra Yojna was reviewed. The Principal Secretary, SME advised:

- a) The Percentage of Tarun & Tarun plus cases should be increased.
- b) Cumulatively, banks must strive to sanction minimum 6.00 Lakhs cases under Tarun & 1.00 Lakh cases under Tarun Plus in this Financial year.

(Action: All Member banks)

- (iii) PM SVANIDHI Scheme

The performance of Government of Madhya Pradesh under PM SVANIDHI scheme was noted as remarkable. The department informed that scheme was valid till 31.12.2024 and the revised guidelines are awaited. Pending cases with banks shall be treated as the sanction target.

All banks were advised to proactively sanction the pending cases. Also, in MP, every Friday is celebrated as PM SVANIDHI Diwas. All banks were advised to keep the spirit high and maximum sanctioning and disbursement to be marked on every Friday.

(Action: All Member banks)

- (iv) PMEGP

Banks must ensure lodgement of margin money claim in pending / referred cases.

(Action: All Member banks)

- (v) Stamp charges waiver for loan up to Rs. 10 lakhs under government sponsored schemes

State Bank of India was directed to submit a detailed proposal, including a comparative analysis of stamp duty charges levied by other states, enabling to take decision on the matter.

(Action: State Bank of India)

- (vi) TReDs

The MSME Deptt. has suggested conducting workshops at major centres to spread awareness about TReDS platform. Government entities be encouraged to onboard their MSME borrowers on the platform.

- (vii) Progress of finance in active MSME Cluster

List of active clusters was shared with Reserve bank of India.

The DGM SLBC MP state also advised to member banks to dispose- off the pendency in all govt. sponsored schemes on priority basis.

(Action: All Participants)

The meeting ended with vote of thanks to all the members by Sh. Naveen Bundela, Deputy Zonal Manger, PNB, Bhopal.

Regards,

(Virendra K. Singh)
Asst. Gen. Manager

Minutes of 27th SLBC Sub-committee meeting on SHG/JLG

The 27th SLBC Sub-committee meeting on SHG/JLG took place on 18.10.2024 under the Chairmanship of the Shri Qamar Javed, General Manager, NABARD, Regional Office, Bhopal. The meeting was convened by Shri Sanjay Roy, Zonal Manager & Deputy General Manager, Indian Bank. The meeting also had the participation of officials from the Reserve Bank of India, DIF, SLBC and member banks. A list of participants is attached in **Annexure-A**. The following points were discussed, and actionable points were derived from the deliberations:

1. SHG Credit Linkage Status-YOY:

YOY progress was reviewed for 30.06.2024 over 30.06.2023. It was in increasing trend, both in terms of numbers of SHG as well as amount. All the member banks were in increasing trend except ICICI Bank in terms of numbers and IDBI Bank in terms of amount. Chairman advised member banks to take the necessary steps regarding disposal of pendency and to achieve good progress.

Action- All Member Banks

2. Bank wise SHG Credit linkage Target Status for FY 2024-25:

Bank wise progress as on 31.08.2024 was reviewed. SRLM allotted annual target of Rs 4300.48 Crore amongst 17 member banks. Out of which member banks have achieved 35.40% of their allotted targets. Central Bank of India achieved 95.95% of their allotted target, which is highest amongst the member banks. Chairman advised member banks to take the necessary steps to achieve the allocated target for the FY 2024-25 by Dec-2024.

Action- All Member Banks

3. Per SHG Disbursement Status:

Bank wise progress as on 31.08.2024 was reviewed. Punjab & Sind Bank, UCO Bank and Canara Bank achieved per SHG disbursement of Rs 0.84, Rs 0.74 & Rs 0.70 Lakhs respectively. Chairman advised concerned banks to improve their progress in this regard. Further, Chairman also advised to make all the necessary steps and efforts to make per SHG disbursement of Rs 2.00 Lakhs.

Action-All Member Banks

4. SHG Cases Pendency & Rejection:

Bank wise status as on 31.08.2024 was reviewed. Member banks informed the house that there are many duplicate entries in the NRLM portal due to which pendency is reflecting on higher side. Further application submitted again in the portal after rejection which increases pendency & rejection numbers. Chairman advised SRLM to review rejected cases. Further, Chairman advised member banks to dispose of pending cases up to 31.12.2024. Chairman also advised that rejection should not be done on any vague reason.

Action-All Member Banks & SRLM

5. Review of NPA Position:

Bank wise status as on 30.06.2024 was reviewed. Out of 17 member banks, three banks i.e. Punjab & Sind Bank, Punjab National Bank & Indian Bank reported NPA in double digits in terms of percentage of amount. Chairman expressed concerns regarding this and advised concerned member banks to make full efforts to reduce the NPA level. Average NPA level in MP State was 1.83% in terms of amount. Chairman also advised SRLM to support member banks in recovery.

Action- P&SB, PNB, Indian Bank & SRLM

6. JLG Credit Linkage Status:

Bank wise progress as on 30.06.2024 was reviewed. Out of 17 member banks, only 08 member banks have exposure in JLG Credit Linkage. HDFC has highest exposure in JLG linkage. Overall NPA in terms of amount is 13.27%. Chairman expressed concerns regarding this and advised concerned banks to make full efforts to reduce the NPA level. Further Chairman also advised other member banks to extend credit linkage to JLG and also informed the house regarding the incentive being provided by the NABARD for this.

Action-All Member Banks

7. Mudra Loans to SHG Members:

Member Banks informed the house that branch wise pendency should be provided by SRLM for faster disposal. Further Chairman advised member banks to dispose of the pending cases within 15 days and also advised SRLM to provide branch wise pendency details to member banks. Chairman also advised SRLM to forward proposal under newly launched scheme Lakhpati Didi to the member banks for achieving the targets given by GOI.

Action- All Member Banks & SRLM

8. Suggestions for improving credit flow to SHG/JLG:

Chairman advised member banks to take credit decision within 15 days after receiving the SHG credit linkage application. Chairman also advised that member banks should aim for disbursement of 10 SHG per branch per month. Further SRLM should conduct training of Bank Sakhi and also provide list of such Bank Sakhi to member banks. Member Banks informed the house about issues faced in extending credit linkage to SHGs.

Action- All Banks & SRLM

The meeting ended with vote of thanks to the Chair & other participants.

Minutes of 28th SLBC Sub-committee meeting on SHG/JLG

The 28th SLBC Sub-committee meeting on SHG/JLG took place on 26.12.2024 under the Chairmanship of the Shri Qamar Javed, General Manager/OIC, NABARD, Regional Office, Bhopal. The meeting was convened by Shri Sharad Kumar Joshi, Deputy Zonal Manager, Indian Bank. The meeting also had the participation of officials from the Reserve Bank of India, DIF, SLBC and member banks. A list of participants is attached in **Annexure-A**. The following points were discussed, and actionable points were derived from the deliberations:

1. SHG Credit Linkage Status-YOY:

YOY progress was reviewed for 30.09.2024 over 30.09.2023. It was in increasing trend, both in terms of numbers of SHG as well as amount. All the member banks were in increasing trend except ICICI Bank in terms of numbers and IDBI Bank in terms of amount. Chairman advised member banks to take the necessary steps regarding disposal of pendency and to achieve good progress.

Action- All Member Banks

2. Bank wise SHG Credit linkage Target Status for FY 2024-25:

Bank wise progress as on 30.09.2024 was reviewed. SRLM allotted annual target of Rs 4300.48 Crore amongst 17 member banks. Out of which member banks have achieved 45.63% of their allotted targets. Central Bank of India achieved 115.40% of their allotted target, which is highest amongst the member banks. Chairman advised member banks to take the necessary steps to achieve the allocated target for the FY 2024-25.

Action- All Member Banks

3. Per SHG Disbursement Status:

Bank wise progress as on 30.09.2024 was reviewed. Punjab & Sind Bank, Canara Bank and UCO Bank achieved per SHG disbursement of Rs 0.91 Lakhs, Rs 0.85 Lakhs & Rs 0.74 Lakhs respectively. As on 30.09.2024, average per SHG disbursement was Rs 1.82 Lakhs. Chairman advised concerned banks to improve their progress in this regard. Further, Chairman also advised to make all the necessary steps and efforts to make per SHG disbursement of Rs 2.00 Lakhs. Further, chairman advised that as per RBI guidelines, first year limit should be 1.50 Lakhs or 6 times of group corpus, whichever is higher is to be given. All banks should issue circular in this regard under copy to NABARD.

Action-All Member Banks

4. SHG Cases Pendency & Rejection:

Bank wise status as on 30.09.2024 was reviewed. Chairman advised to dispose of pendency at the earliest. Conversion of 60% should be achieved. Union Bank and MGB was having conversion ratio of 17% & 22% respectively. Chairman advised both banks to increase the conversion ratio. BOM, BOB & UCO bank had submitted that applications not received in physical form. Chairman advised that ROs to get physical application and provide to their branches. Further UCO bank has submitted that, one person is a member in two different SHGs. Chairman advised to take declaration from each member of the SHG that he/she is member of only one SHG. Further beneficiary-owner linkage

should be done at the time of credit linkage. Further member banks informed the house that there are many duplicate entries in the NRLM portal due to which pendency is reflecting on higher side. Further application submitted again in the portal after rejection which increases pendency & rejection numbers. Also applications submitted for enhancement before their maturity of the SHG. Chairman advised SRLM to review rejected cases and should not submit enhancement proposals before maturity. Chairman also advised that rejection should not be done on any vague reason.

Action-All Member Banks & SRLM

5. Review of NPA Position:

Bank wise status as on 30.09.2024 was reviewed. Out of 17 member banks, two banks i.e. Punjab National Bank & MGB reported NPA in double digits in terms of percentage of amount. Chairman expressed concerns regarding this and advised concerned member banks to make full efforts to reduce the NPA level. Average NPA level in MP State was 2.67% in terms of amount. Chairman advised member banks to contact SRLM before any SHG turning into NPA and after NPA. Chairman also advised SRLM to support member banks in recovery.

Action- PNB, MGB & SRLM

6. JLG Credit Linkage Status:

Bank wise progress as on 30.09.2024 was reviewed. Out of 17 member banks, only 08 member banks have exposure in JLG Credit Linkage. HDFC has highest exposure in JLG linkage. Overall NPA in terms of amount is 12.62%. Chairman expressed concerns regarding this and advised concerned banks to make full efforts to reduce the NPA level. Further Chairman also advised other member banks to extend credit linkage to JLG and also informed the house regarding the incentive being provided by the NABARD for this.

Action-All Member Banks

7. Mudra Loans to SHG Members:

Member Banks informed the house that branch wise pendency should be provided by SRLM for faster disposal. Further Chairman advised member banks to dispose of the pending cases within 15 days and also advised SRLM to provide branch wise pendency details to member banks. Chairman also advised SRLM to forward proposal under newly launched scheme Lakhpati Didi to the member banks for achieving the targets given by GOI. Further financing for purchasing Drone should be extended to women members of the SHG.

Action- All Member Banks & SRLM

8. Special Sub Committee on specific issues raised during 191st SLBC Meeting:

In the Special SLBC and 191st SLBC meeting held on 16.10.2024, Chief Secretary, GoMP raised the concerns about low number of SHG applications and an average disbursement of Rs 1.70 Lakhs per SHG. CS, GoMP has advised to form a committee consisting of all stakeholders and member banks to strengthen SHGs and boost members' income in the said meeting. As per our proposal, house approved to consider this Sub Committee on SHG/JLG to address both the above issues raised by CS, GoMP. For the first issue, Chairman advised that as per RBI guidelines, first year limit should be 1.50 Lakhs or 6 times of group corpus, whichever is higher is to be given. All banks should issue

circular in this regard under copy to NABARD. Further, chairman also advised that SHGs, who have completed one/two year, second/third year limit should be provided without waiting for entire repayment of earlier limit.

With respect to second issue raised, SRLM has submitted that disbursement target has been given for the whole financial year and as on 30.09.2024, proportionate applications have been submitted to the banks. Further, sufficient no of applications will be submitted to the member banks well before the time to achieve the targets.

Action- All Banks & SRLM

The meeting ended with vote of thanks to the Chair & other participants.

Minutes of SLBC Sub-committee meeting on Financial Inclusion held on 24.12.2024

The SLBC Sub-committee meeting on Financial Inclusion took place on 24.12.2024 under the Co-chairmanship of the Joint Director, Directorate of Institutional Finance, Madhya Pradesh and General Manager, Reserve Bank of India, Bhopal. The meeting had the participation of officials from RBI, NABARD, SRLM and member banks. A list of participants is attached in **Annexure-A**. The following points were discussed, and actionable points were derived from the deliberations:

1. Financial Inclusion Index:

The General Manager, RBI reviewed the performance of bottom districts under RBI FI-Index under Access and Usage parameter. He advised the lead Banks of respective districts to devise a mechanism/ submit monitorable action plan to enhance the availability of banking services and districts and also make people aware for utilization of banking services through Financial Literacy Counselors and CFLs.

Action-Bank of Baroda, State Bank of India, Central Bank of India and Union Bank of India

2. Review of Social Security Schemes:

Under Social Security Scheme, performance of Atal Pension Yojana (APY), PMJJBY and PMSBY was reviewed. Fresh enrollment of around 4.42 lakh in APY and gross enrollment of 128.79 lakh and 322.14 lakh have been done under PMJJBY and PMSBY respectively.

The claim status under PMJJBY and PMSBY was discussed and Joint Director DIF acknowledged the request raised by SLBC to DIF regarding creation of a website in public-domain in order to provide access to family members of deceased person to know the status of enrollment under both the insurance schemes.

As of 30.11.2024, approximately 4.40 crore (cumulative) accounts have been opened under PMJDY. Shri Deepak Ranjan, CM, SLBC, informed the house about the recent instructions issued by the Secretary, DFS, regarding the Re-KYC exercise to be carried out by all banks. He also requested banks to submit the requisite data for reviewing the progress. The GM, RBI, further advised banks to take prompt action in this regard.

Action- All Banks

3. Bank wise Inactive BC

The bank-wise inactivity percentage of BCs was reviewed. The GM, RBI, asked Canara Bank, UCO Bank, HDFC Bank, and Bank of India to explain the reasons for the increasing percentage of inactivity and advised them to take appropriate steps to address the issue.

Action- Banks having higher BC inactivity %

4. Performance of R-SETIs

Progress of RSETIs up to 30.11.24 was appraised to forum. Shri Madan Jain, State Director RSETI informed that 66% of the training target has been achieved and assured to achieve the yearly target. Bank wise pendency under claim settlement also reviewed wherein GM RBI advised SRLM and Banks to work in close coordinate and clear the pendency at the earliest.

Action- Respective Banks and SRLM dept.

5. Establishment of New RSETIs

Shri Deepak Ranjan, CM SLBC informed the house that lead banks of Agar Malwa, Niwari, Mauganj, Maihar and Pandhurna have received the necessary approval from MoRD. In two districts viz., Mauganj and Maihar, lead banks started its RSETI on rented premises. DGM SLBC requested Joint Director, DIF to coordinate with district collectors of respective district for allotment of land at the earliest.

Action- BOI, CBI, UBI, Indian Bank and DIF

6. Vacant Financial Literacy Centers

GM RBI expressed his concern over 17 vacant FLCs. He also suggested banks to appoint the Ex-Servicemen from Jila Sainik Kalyan Board or good performing Business Correspondent etc. looking at their knowledge on financial sector.

Action- SBI, BOI, CBI, UBI and Indian Bank

7. 80 blocks identified by RBI for Branch Opening

In 80 identified RBI blocks, banks have selected 51 locations for opening of bank branches and has taken the approval from competent authority in 19 locations. GM RBI advised banks to expedite this process and open the branches at the earliest. He also advised to circulate the list of 80 blocks to private banks also.

Action-All PSBs and SLBC

8. Coverage of Unbanked Rural Centers

DGM SLBC requested banks to cover the Unbanked Rural Centres while doing branch expansion and also intimate to SLBC for periodical updation of RRC list.

Action-All other banks

The meeting ended with vote of thanks to the chair.

MINUTES OF 41st SLBC SUB COMMITTEE MEETING DATED 15.01.2025 ON
IMPROVEMENT OF RECOVERY SYSTEM IN BANKS

41st meeting of SLBC Sub-Committee on “Improvement of Recovery System in Banks” for quarters ended September 2024 was held on 15.01.2025 at New Conference Hall, 4th floor, SBI, LHO Bhopal under the Chairmanship of Ms. Arti Sharma, Joint Director, Directorate of Institutional Finance, Madhya Pradesh. Meeting was attended by undermentioned officials of RBI, NABARD and Banks:

1. Shri Mukund Sharma, Joint Director, MSME Department, GoMP
2. Shri Pramod Mishra., Deputy General Manager, Central Bank of India and Convener, State Level Bankers’ Committee, Madhya Pradesh
3. Shri Jitendra Singh, DGM (FI), State Bank of India and Convenor, SLBC sub-committee on improvement of recovery system in Banks.
4. Ms. Rita Rajora, DGM (RE & RL), State Bank of India, Bhopal
5. Shri Sushil Kumar, DGM, NABARD
6. Shri Sravan S., Manager, RBI, Bhopal
7. Senior officials of State Government & Member Banks of the SLBC Sub-Committee, Bhopal. **(The list of the participants is attached as Annexure A)**

Meeting was started with the welcome address by DGM, State Bank of India and followed by presentation on the agenda by AGM (Lead Bank), State Bank of India.

Agenda 1: Review of NPA under Chief Minister Rural Housing Mission Scheme

- i. Joint Director, DIF requested the member banks to submit a revised proposal through SLBC to the government. DGM, SLBC proposed that a meeting of all Banks state heads may be convened shortly, probably before the forthcoming SLBC meeting to discuss and finalizing formal proposal.
(SLBC)
- ii. DGM (Real Estate & Retail Loans Dept.), SBI said that there is a clause in MoU in all the Banks (Except some Banks like Central bank of India etc.) that once Banks Park the dues in advance under collection account after making 100% provision, the Government will stop the subsidy. In this connection DGM (Real Estate & Retail Loans Dept.), SBI requested for amendment in the clause and to allow Banks to write-off and transfer the dues in Advance under Collection account and continue the subsidy payment as usual. Joint Director, DIF advised State bank of India to proceed further for amendment in MoU.

(SBI)

Agenda No. 2: Review of increasing NPA in Government Sponsored Schemes:

- i. Joint Director, DIF advised the banks to take support from nodal agencies like Zila panchayat, SRLM, NRLM for recovery in NPA cases under SHG scheme.
(All Banks)
- ii. Bankers requested the KVIC department to adjust the subsidy in eligible cases so that no further cases are slipped to NPA. Officials from KVIC Department informed the house that the subsidy under the PMEGP scheme is adjusted only after 100% physical verification of the operating unit. The survey work was not being done for the last 2-3 years but now KVIC has done MoU with India Post for survey work and the same has been started. All the pending subsidy claims will be settled as soon as the survey report is submitted to KVIC by India Post. So far 15% of the survey work has been done and rest will be completed by 31.03.2025. Director KVIC requested all the Banks to sensitize their branches for providing support to the survey team so that the work is completed timely. Joint Director, DIF asked the KVIC Department to share the district wise list of survey officers with the banks so that branches may be advised suitably. Banks requested KVIC Department to complete all remaining surveys without any further delay.
(KVIC Department)
- iii. Joint Director, DIF advised the Banks to device a mechanism (calls or SMS) for sensitizing the borrowers in advance about the timely repayment of EMI so that borrower may get the enough time to arrange the money and default of EMI could be avoided. DGM(FI), SBI stated that borrowers should suitably be informed about the repayment schedule at the time of sanction of loan and documentation.
(All Banks)
- iv. Regarding MMYUY & MMSY schemes Joint Director, MSME Department requested the banks to lodge all pending liabilities like interest subsidy, margin money and CGTSME claims for the cases done till 2017-18 on the concerned portal latest by 31.01.2025 as these cases are to be closed 100% by the end of this financial year and no further claims could be lodged thereafter. He also requested the Banks for lodging the subsidy claims for the newly launched GSS schemes as well in due time to avoid the slippage of new schemes into NPA.
(All Banks)
- v. Joint Director, DIF advised the Banks to use the tools like RRC & SARFAESI in eligible cases for maximizing the recovery efforts. Use forums like Lok Adalat to do maximum settlements under OTS and other bank level schemes.
(All Banks)

Agenda No. 3: Review of pendency of RRC filed cases under The Madhya Pradesh Lok Dhan (Recovery of Dues) Act, 1987.

- i. Joint Director, DIF informed that the suggestions given by bankers for revamping of RRC portal and updation of BRISC software have been considered, some of the suggestions have been implemented and some suggestions need amendment in the RRC Act and policies for being implemented, which will be possible after the meeting/discussion between the Banks and DIF. (DIF)
- ii. Joint Director, DIF advised the Banks to provide the granular data of RRC filed in a uniform format so that the data of the RRC portal could be synchronized with the bank's data and actual position of pendency could be analyzed. (All Banks)

Agenda No. 4: Review of pending applications with District Collector under SARFAESI Act 2002

- i. DGM, SLBC raised the issue that even after District collector's order for physical possession of property, Tehsildars conduct further enquiries and delay the process instead of giving physical possession of property and the process of physical possession is unnecessarily delayed. In this regard all Banks requested DIF to issue instructions/guidelines to Collectors for timely disposal of cases under SARFAESI Act. (DIF)
- ii. Joint Director, DIF advised the Banks to provide district wise list of cases which are pending with District Collectors for more than a month and assured to follow up the same from their good offices for quick disposal of cases. (All Banks)

Agenda No. 5: Identify the underlying causes of the high NPAs in GSS and enable appropriate corrective actions.

- i. DGM(FI), SBI advised the Bankers to update RRC portal timely (both at maker checker end) and requested DIF to regularly monitor the pendency at department level then only the RRC portal could be utilized in true sense. (DIF & All Banks)
- ii. Joint Director, MSME pointed out that under financing the project by Banks is also a major cause of the units becoming NPA as underfinancing the project disturbs its further financial revenue model. (All Banks)
- iii. Manager, RBI stated that proper selection of the borrower should be ensured at preliminary stage while financing the GSS cases, whether he needs that

financing or not. Financing the customers without need usually leads to diversion of funds which end up with the accounts becoming NPA.

(All Banks)

The meeting was concluded with vote of thanks to the Chair and to all the dignitaries present in the meeting by DGM (FI), the convenor of SLBC sub-committee on improvement of recovery system in Banks.

Bank wise Position of Branches/ATM as on 31.03.2025

SLBC Madhya Pradesh Convenor: Central Bank of India

Numbers

Sr.	BANKS	RURAL	SEMI	URBAN	TOTAL	ATM
1	Bank of Baroda	49	89	134	272	389
2	Bank of India	178	146	134	458	480
3	Bank of Maharashtra	78	44	76	198	178
4	Canara Bank	55	117	137	309	194
5	Central Bank of India	227	138	96	461	476
6	Indian Bank	81	52	96	229	125
7	Indian Overseas Bank	9	7	43	59	47
8	Punjab and Sind Bank	10	7	32	49	30
9	Punjab National Bank	94	104	182	380	394
10	State Bank of India	356	389	430	1175	4050
11	UCO Bank	43	49	83	175	124
12	Union Bank of India	105	95	164	364	360
	PSBs - SUB TOTAL	1285	1237	1607	4129	6847
13	Axis Bank	54	77	122	253	343
14	Bandhan Bank	28	158	124	310	21
15	Catholic Syrian Bank	0	0	9	9	6
16	City Union Bank	0	0	9	9	12
17	Development Credit Bank	11	13	10	34	32
18	Dhan Lakshmi Bank	0	0	1	1	1
19	Federal Bank Ltd.	1	2	15	18	17
20	HDFC Bank	23	194	210	427	474
21	ICICI Bank	85	99	138	322	510
22	IDBI Bank	25	41	53	119	139
23	IDFC First Bank	18	27	60	105	36
24	Indusind Bank Limited	33	33	67	133	85
25	Jammu and Kashmir Bank	0	0	2	2	1
26	Karnataka Bank Limited	0	0	7	7	6
27	Karur Vysya Bank Ltd.	0	0	4	4	4
28	Kotak Mahindra Bank	13	10	46	69	69
29	Lakshmi Vilas Bank	0	0	4	4	4
30	Ratnakar Bank Ltd. (RBL)	4	6	9	19	13
31	South Indian bank	0	0	4	4	5
32	Tamilnadu Mercantile Bank	0	1	2	3	3
33	Yes Bank	9	21	34	64	60
	PRIVATE BANK SUB TOTAL	304	682	930	1916	1841
	COMMERCIAL BANKS SUB	1589	1919	2537	6045	8688
35	MGB	316	90	48	454	1
36	MPGB	538	231	112	881	0
	RRBs - SUB TOTAL	854	321	160	1335	1
37	DCCB & Apex Bank	360	283	247	890	45
	CO-OPERATIVE BANK - SUB TOT	360	283	247	890	45
38	AU Small Finance Bank	22	87	72	181	53
39	Equitas Small Finance Bank	5	15	35	55	21
40	ESAF	2	46	21	69	46
41	Jana Small Finance Bank	12	6	28	46	3
42	Shivalik Small Finance Bank	0	1	4	5	0
43	Suryoday Small Finance Bank	6	10	19	35	0
44	Ujjivan Small Finance Bank	1	5	8	14	13
45	Utkarsh Small Finance Bank	9	30	19	58	12
	SMALL FINANCE BANK SUB TOT	57	200	206	463	148
47	INDIA POST PAYMENT BANK	0	14	28	42	0
	PAYMENT BANK - SUB TOTAL	0	14	28	42	0
	TOTAL	2860	2737	3178	8775	8882

CENTRE WISE DEPOSITS, ADVANCES AND C.D.RATIO 31.03.2025

SLBC, Madhya Pradesh Convenor: Central Bank of India

[Amt. in lacs]

TABLE-2

Sr.	BANKS	DEPOSIT			ADVANCES			C.D RATIO		
		Rural	Semi-Urban	Urban & Metro	Rural	Semi-Urban	Urban & Metro	Rural	Semi-Urban	Urban & Metro
1	Bank of Baroda	146694	558812	2064712	147053	549446	1517760	100.2	98.3	73.5
2	Bank of India	815750	1112289	2276099	1012271	964554	1809398	124.1	86.7	79.5
3	Bank of Maharashtra	314871	176501	782852	154564	120909	588734	49.1	68.5	75.2
4	Canara Bank	208500	357499	1599739	119179	413768	1715378	57.2	115.7	107.2
5	Central Bank of India	1192817	1191726	2111749	685453	735722	1115923	57.5	61.7	52.8
6	Indian Bank	350755	382839	1445325	143251	130874	977320	40.8	34.2	67.6
7	Indian Overseas Bank	21042	12964	251974	15309	13630	386618	72.8	105.1	153.4
8	Punjab and Sind Bank	10702	19855	225471	5254	13951	108180	49.1	70.3	48.0
9	Punjab National Bank	331810	647429	3175219	267629	398496	2961803	80.7	61.6	93.3
10	State Bank of India	1922811	5590206	13378035	2712995	3102055	5603751	141.1	55.5	41.9
11	UCO Bank	123491	155269	912779	101008	115931	704100	81.8	74.7	77.1
12	Union Bank of India	653787	843184	3354781	342598	420934	1388268	52.4	49.9	41.4
	PSBs - SUB TOTAL	6093030	11048572	31578737	5706564	6980269	18877232	93.7	63.2	59.8
13	Axis Bank	93593	291064	1806389	172557	508010	1764861	184.4	174.5	97.7
14	Bandhan Bank	10101	62587	253366	75329	199302	660894	745.7	318.4	260.8
15	Catholic Syrian Bank	0	0	15164	0	0	4921	0.0	0.0	32.5
16	City Union Bank	0	0	19926	0	0	28267	0.0	0.0	141.9
17	Development Credit Bank	21499	42710	54918	70852	97730	87233	329.6	228.8	158.8
18	Dhan Lakshmi Bank	0	0	4875	0	0	927	0.0	0.0	19.0
19	Federal Bank Ltd.	3037	4240	145629	5833	8122	61752	192.1	191.5	42.4
20	HDFC Bank	33343	769222	3946119	40971	1642375	5344712	122.9	213.5	135.4
21	ICICI Bank	43436	443587	2935841	134370	914515	2882556	309.4	206.2	98.2
22	IDBI Bank	23438	139220	874307	29195	96809	381346	124.6	69.5	43.6
23	IDFC First Bank	58624	113213	423813	97771	187969	637882	166.8	166.0	150.5
24	Indusind Bank Limited	33071	38491	550682	267876	215313	612801	810.0	559.4	111.3
25	Jammu and Kashmir Bank	0	0	5973	0	0	4942	0.0	0.0	82.7
26	Karnataka Bank Limited	0	0	32580	0	0	27703	0.0	0.0	85.0
27	Karur Vysya Bank Ltd.	0	0	24484	0	0	18652	0.0	0.0	76.2
28	Kotak Mahindra Bank	28901	41614	525363	89887	152721	1020876	311.0	367.0	194.3
29	Lakshmi Vilas Bank	0	0	10173	0	0	16823	0.0	0.0	165.4
30	Ratnakar Bank Ltd. (RBL)	6325	14420	77042	21696	34673	64117	343.0	240.4	83.2
31	South Indian Bank	0	0	38027	0	0	14719	0.0	0.0	38.7
32	Standard Chartered Bank	0	0	0	0	0	0	0.0	0.0	0.0
33	Tamilnadu Mercantile Bank	0	694	2855	0	1458	3941	0.0	210.0	138.0
34	Yes Bank	12005	35746	347588	22951	81617	567157	191.2	228.3	163.2
	PRIVATE BANK SUB TOTAL	367374	1996809	12095114	1029286	4140614	14207082	280.2	207.4	117.5
	COMMERCIAL BANKS SUB	6460403	13045381	43673850	6735851	11120883	33084314	104.3	85.2	75.8
35	MGB	676866	319844	231252	283533	138168	79661	41.9	43.2	34.4
36	MPGB	879494	687161	426096	879956	543968	268169	100.1	79.2	62.9
	RRBs - SUB TOTAL	1556360	1007005	657348	1163490	682136	347830	74.8	67.7	52.9
37	DCCB & Apex Bank	767086	952366	2321425	1357888	1173377	1907966	177.0	123.2	82.2
	CO-OPERATIVE BANK - SUB	767086	952366	2321425	1357888	1173377	1907966	177.0	123.2	82.2
38	AU Small Finance Bank	1452	67143	393790	19135	488634	950534	1317.8	727.8	241.4
39	Equitas Small Finance Bank	9931	12199	117226	239	19263	84433	2.4	157.9	72.0
40	ESAF	694	28312	23912	1535	52137	53927	221.3	184.2	225.5
41	Jana Small Finance Bank	1525	3799	70978	55603	11927	142283	3646.5	314.0	200.5
42	Shivalik Small Finance Bank	0	9475	6279	0	4402	29888	0.0	46.5	476.0
43	Suryoday Small Finance Bank	191	308	9694	5513	13986	45572	2880.7	4535.3	470.1
44	Ujjivan Small Finance Bank	1872	10181	27932	1223	12400	39228	65.4	121.8	140.4
45	Utkarsh Small Finance Bank	88	1209	46485	1699	21367	26755	1930.0	1767.9	57.6
	SMALL FINANCE BANK SUB TOTAL	15753	132625	696296	84948	624116	1372620	539.3	470.6	197.1
46	INDIA POST PAYMENT BANK	0	46096	101618	0	0	0	0.0	0.0	0.0
	PAYMENT BANK - SUB TOTAL	0	46096	101618	0	0	0	0.0	0.0	0.0
	TOTAL	8799602	15183473	47450537	9342176	13600511	36712729	106.2	89.6	77.4

BANKWISE TOTAL DEPOSITS, ADVANCES AND C.D.RATIO As on 31.03.2025
SLBC, Madhya Pradesh Convenor-Central Bank of India

[Amt. in lacs]

TABLE: 3(i)

SR	BANKS	DEPOSITS		ADVANCES			C.D RATIO		
		Previous Quarter 31.12.2024	Current Quarter 31.03.2025	Previous Quarter 31.12.2024	Current Quarter 31.03.2025	Credit as per place of Utilization Mar-25	Previous Quarter 31.12.2024	Current Quarter 31.03.2025	Including Cr. as per place of utilization 31.03.2025
1	Bank of Baroda	2633812	2770218	2132375	2214258		80.96	79.93	79.93
2	Bank of India	4036847	4204138	3640302	3786224		90.18	90.06	90.06
3	Bank of Maharashtra	1250382	1274224	820066	864207		65.59	67.82	67.82
4	Canara Bank	2178349	2165738	2188792	2248324		100.48	103.81	103.81
5	Central Bank of India	4445272	4496292	2401762	2537098		54.03	56.43	56.43
6	Indian Bank	1976674	2178919	1184964	1251445	5800	59.95	57.43	57.70
7	Indian Overseas Bank	274417	285980	411562	415558		149.98	145.31	145.31
8	Punjab and Sind Bank	247317	256028	119421	127384		48.29	49.75	49.75
9	Punjab National Bank	3853568	4154457	3608730	3627927		93.65	87.33	87.33
10	State Bank of India	20098143	20891052	11010154	11418802	2584000	54.78	54.66	67.03
11	UCO Bank	1105874	1191539	883646	921040		79.90	77.30	77.30
12	Union Bank of India	4523306	4851752	2131919	2151800	61579	47.13	44.35	45.62
	PSBs - SUB TOTAL	46623961	48720339	30533692	31564065	2651379	65.49	64.79	70.23
13	Axis Bank	2089316	2191046	2297292	2445428		109.95	111.61	111.61
14	Bandhan Bank	288318	326054	928683	935525		322.10	286.92	286.92
15	Catholic Syrian Bank	12465	15164	4495	4921		36.06	32.45	32.45
16	City Union Bank	7707	19926	14319	28267		185.79	141.86	0.00
17	Development Credit Bank	106673	119127	238437	255814		223.52	214.74	214.74
18	Dhan Lakshmi Bank	4839	4875	892	927		18.44	19.02	19.02
19	Federal Bank Ltd.	152306	152906	96842	75706		63.58	49.51	49.51
20	HDFC Bank	4385812	4748684	6663782	7028059		151.94	148.00	148.00
21	ICICI Bank	3181941	3422863	3815738	3931441		119.92	114.86	114.86
22	IDBI Bank	977969	1036964	474583	507350		48.53	48.93	48.93
23	IDFC First Bank	545041	595650	882692	923621		161.95	155.06	155.06
24	Indusind Bank Limited	627015	622245	1063540	1095991		169.62	176.13	176.13
25	Jammu and Kashmir Bank	5773	5973	5077	4942		87.95	82.74	82.74
26	Karnataka Bank Limited	32308	32580	27954	27703		86.52	85.03	85.03
27	Karur Vysya Bank Ltd.	26319	24484	20856	18652		79.24	76.18	76.18
28	Kotak Mahindra Bank	574925	595878	1223084	1263483		212.74	212.04	212.04
29	Lakshmi Vilas Bank	10346	10173	18044	16823		174.40	165.37	165.37
30	Ratnakar Bank Ltd. (RBL)	81331	97787	118539	120486		145.75	123.21	123.21
31	South Indian Bank	35778	38027	21805	14719		60.94	38.71	38.71
32	Standard Chartered Bank	0	0	0	0		#DIV/0!	#DIV/0!	0.00
33	Tamilnadu Mercantile Bank	3474	3549	5424	5399		156.11	152.11	152.11
34	Yes Bank	391437	395339	633600	671725		161.87	169.91	169.91
	PRIVATE BANK SUB TOTAL	13541092	14459296	18555678	19376982	0	137.03	134.01	134.01
	COMMERCIAL BANKS SUB TOTAL	60165053	63179635	49089370	50941047	2651379	81.59	80.63	84.83
35	MGB	1166683	1227962	471504	501363		40.41	40.83	40.83
36	MPGB	1921585	1992750	1644576	1692092		85.58	84.91	84.91
	RRBs - SUB TOTAL	3088268	3220713	2116080	2193455	0	68.52	68.10	68.10
37	DCCB & Apex Bank	3631001	4040876	4780122	4439230		131.65	109.86	109.86
	CO-OPERATIVE BANK - SUB TOTAL	3631001	4040876	4780122	4439230	0	131.65	109.86	109.86
38	AU Small Finance Bank	436975	462385	1363079	1458303		311.94	315.39	315.39
39	Equitas Small Finance Bank	139356	139356	103935	103935		74.58	74.58	74.58
40	ESAF	46665	52918	108877	107599		233.32	203.33	203.33
41	Jana Small Finance Bank	71861	76302	198106	209813		275.68	274.98	274.98
42	Shivalik Small Finance Bank	14792	15754	31038	34290		209.84	217.66	217.66
43	Suryoday Small Finance Bank	9032	10194	64292	65070		711.82	638.34	638.34
44	Ujjivan Small Finance Bank	36151	39985	48623	52852		134.50	132.18	132.18
45	Utkarsh Small Finance Bank	44444	47782	49808	49821		112.07	104.27	104.27
	SMALL FINANCE BANK SUB TOTAL	799276	844675	1967758	2081684	0	246.19	246.45	246.45
46	INDIA POST PAYMENT BANK	120102	147714	0	0		0.00	0.00	0.00
	PAYMENT BANK - SUB TOTAL	120102	147714	0	0	0	0.00	0.00	0
	TOTAL	67803699	71433613	57953331	59655416	2651379	85.47	83.51	87.22

CREDIT DEPOSIT RATIO (DISTRICT WISE) AS ON Mar 31, 2025				
Amount in lakh				
Sr.	District Name	Deposits	Advances	CD Ratio
1	Agar-malwa	189822	409296	215.62
2	Alirajpur	191917	116490	60.70
3	Anuppur	582601	168653	28.95
4	Ashoknagar	313828	395092	125.89
5	Balaghat	772365	509759	66.00
6	Barwani	505918	595206	117.65
7	Betul	1050498	688834	65.57
8	Bhind	610579	362274	59.33
9	Bhopal	14974253	11498598	76.79
10	Burhanpur	441419	378571	85.76
11	Chhatarpur	1030853	535119	51.91
12	Chhindwara	1197036	924498	77.23
13	Damoh	550579	367994	66.84
14	Datia	382760	287764	75.18
15	Dewas	986135	1288572	130.67
16	Dhar	1278700	1472961	115.19
17	Dindori	213454	102966	48.24
18	East nimar	701571	776270	110.65
19	Guna	573946	671473	116.99
20	Gwalior	3627709	2431550	67.03
21	Harda	367181	507604	138.24
22	Hoshangabad	1187899	1175921	98.99
23	Indore	11303431	11434376	101.16
24	Jabalpur	4717583	3276318	69.45
25	Jhabua	317922	378973	119.20
26	Katni	864797	597415	69.08
27	Khargone	1072975	1360541	126.80
28	Maihar	367726	195990	53.30
29	Mandla	539478	254943	47.26
30	Mandsaur	726034	928150	127.84
31	Mauganj	238271	55748	23.40
32	Morena	702467	605785	86.24
33	Narsimhapur	720926	695910	96.53
34	Neemuch	570941	587628	102.92
35	Niwari	196879	63822	32.42
36	Pandhurna	239311	174877	73.08
37	Panna	448116	189305	42.24
38	Raisen	644451	964337	149.64
39	Rajgarh	540581	925671	171.24
40	Ratlam	963783	1269561	131.73
41	Rewa	1625968	781131	48.04
42	Sagar	1797274	1088588	60.57
43	Satna	1316204	659124	50.08
44	Sehore	810819	1007444	124.25
45	Seoni	657208	529529	80.57
46	Shahdol	697336	314066	45.04
47	Shajapur	422573	770007	182.22
48	Sheopur	195746	193431	98.82
49	Shivpuri	679566	494988	72.84
50	Sidhi	561484	226418	40.32
51	Singrauli	2031290	312420	15.38
52	Tikamgarh	463155	229900	49.64
53	Ujjain	2104261	2346660	111.52
54	Umaria	370644	125615	33.89
55	Vidisha	793391	951281	119.90
	Total	71433613	59655416	83.51

AGRICULTURE LOANS OUTSTANDING AS ON 31.03.2025

Amt. in Lakhs

No. in actual

TABLE: 4

Sr.	Banks	Outstanding at the end of quarter 31.03.2025										% of Agri adv. to total credit
		Farm Credit		Out of Farm Credit total Crop Loans		Agri Infrastructure		Ancillary Activities		Total Agri		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	119987	282210	86589	197324	1864	32414	3230	138357	125081	452980	20.46
2	Bank of India	627686	1485906	380253	988068	788	49804	17009	96893	645483	1632604	43.12
3	Bank of Maharashtra	48858	127956	40869	105415	379	21434	7584	52228	56821	201618	23.33
4	Canara Bank	148698	371274	136695	323933	454	67254	2221	37286	151373	475814	21.16
5	Central Bank of India	329517	743456	278838	603345	1002	50802	2094	61082	332613	855340	33.71
6	Indian Bank	93548	196919	80909	170685	136	5289	329	28543	94013	230751	18.44
7	Indian Overseas Bank	8614	21143	4130	10934	69	474	231	5532	8914	27150	6.53
8	Punjab and Sind Bank	6400	21734	4934	9521	8	362	246	6208	6654	28304	22.22
9	Punjab National Bank	207973	420799	181805	380141	959	33203	3728	129634	212660	583637	16.09
10	State Bank of India	644303	1654620	600615	1400274	70	25321	2976	212233	647349	1892173	16.57
11	UCO Bank	65600	160364	9857	37219	277	6968	36535	108730	102412	276061	29.97
12	Union Bank of India	218156	590805	185063	517277	726	14991	4959	88538	223841	694334	32.27
	PSBs - SUB TOTAL	2519340	6077186	1990557	4744137	6732	308316	81142	965264	2607214	7350766	23.29
13	Axis Bank	113512	421450	54082	346598	86	10343	1858	328102	115456	759895	31.07
14	Bandhan Bank	58933	49584	1701	20410	0	0	6940	10117	65873	59701	6.38
15	Catholic Syrian Bank	2025	3314	0	0	0	0	2	20	2027	3334	67.74
16	City Union Bank	58	45	2	20	353	19	124	6890	535	6954	0.00
17	Development Credit Bank	45031	56340	20182	48633	17	307	1932	42438	46980	99085	38.73
18	Dhan Lakshmi Bank	14	120	0	0	2	25	6	55	22	200	21.56
19	Federal Bank Ltd.	9052	22420	312	1270	27	2430	247	2236	9326	27086	35.78
20	HDFC Bank	381921	1134429	74179	443741	428	22557	5208	411486	387557	1568472	22.32
21	ICICI Bank	152394	736527	67999	494126	16	48	1451	165496	153861	902071	22.95
22	IDBI Bank	36082	71023	24500	63810	55	2991	555	9919	36692	83933	16.54
23	IDFC First Bank	172596	217829	7927	108117	0	0	6	270	172602	218100	23.61
24	Indusind Bank Limited	669785	508436	84984	202478	5	515	5	3074	669795	512025	46.72
25	Jammu and Kashmir Bank	0	0	1	61	0	0	206	1165	206	1165	23.58
26	Karnataka Bank Limited	393	929	26	29	24	4237	206	2546	623	7712	27.84
27	Karur Vysya Bank Ltd.	1	15	2	63	0	0	69	1726	70	1741	9.33
28	Kotak Mahindra Bank	265793	317686	1117	5660	71	4633	585	116017	266449	438335	34.69
29	Lakshmi Vilas Bank	41414	12532	0	0	0	0	64	396	41478	12929	76.85
30	Ratnakar Bank Ltd. (RBL)	138594	77902	5420	26038	2	42	11	553	138607	78496	65.15
31	South Indian Bank	700	1811	0	0	1	0	39	457	740	2268	15.41
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	551	1097	45	68	0	0	154	1427	705	2525	46.76
34	Yes Bank	75102	103599	5621	52559	28	2564	335	58477	75465	164639	24.51
	PRIVATE BANK SUB TOTAL	2163951	3737087	348100	1813679	1115	50711	20003	1162867	2185069	4950665	25.55
	COMMERCIAL BANKS SUB TOTAL	4683291	9814273	2338657	6557816	7847	359028	101145	2128131	4792283	12301431	24.15
35	MGB	192528	250355	177762	228042	122	5949	344	508	192994	256812	51.22
36	MPGB	515187	859657	406277	679180	315	14484	979	4147	516481	878289	51.91
	RRBs - SUB TOTAL	707715	1110012	584039	907223	437	20433	1323	4656	709475	1135101	51.75
37	DCCB & Apex Bank	4062775	4030946	4037842	3910121	315	1484	8	43	4063098	4032473	90.84
	CO-OPERATIVE BANK - SUB TOTAL	4062775	4030946	4037842	3910121	315	1484	8	43	4063098	4032473	91
38	AU Small Finance Bank	234277	162268	3	11	144	4431	1470	35876	235891	202575	13.89
39	Equitas Small Finance Bank	30647	15654	0	0	0	0	0	0	30647	15654	15.06
40	ESAF	155864	60434	280	1432	0	0	0	0	155864	60434	56.17
41	Jana Small Finance Bank	185560	65688	0	0	0	0	0	0	185560	65688	31.31
42	Shivalik Small Finance Bank	42096	12794	295	1345	0	0	0	0	42096	12794	37.31
43	Suryoday Small Finance Bank	66268	23016	0	0	190	95	3791	1270	70249	24381	37.47
44	Ujjivan Small Finance Bank	28374	9065	0	0	0	0	0	0	28374	9065	17.15
45	Utkarsh Small Finance Bank	53543	14920	0	0	0	0	0	0	53543	14920	29.95
	SMALL FINANCE BANK SUB TOTAL	796629	363838	578	2788	334	4526	5261	37146	802224	405510	19.48
	TOTAL	10250410	15319069	6961116	11377949	8933	385471	107737	2169975	10367080	17874515	29.96

MSME (PRIORITY SECTOR) OUTSTANDING AS ON 31.03.2025

Amt. in Lakh

No. in actual

TABLE:5

Amt. in Lakh		No. in actual												TABLE-3	
Sr.	Banks	Outstanding at the end of quarter 31.12.2024												% of Micro credit to total advances	
		Micro		Small		Medium		KVIC		Other MSME		Total			
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt		
1	Bank of Baroda	109017	406113	1606	138947	346	90691	0	0	0	0	110969	635750	18.34	
2	Bank of India	203094	385621	1559	176188	836	48740	0	0	0	0	205489	610550	10.18	
3	Bank of Maharashtra	22880	102175	891	120729	98	71021	0	0	0	0	23869	293926	11.82	
4	Canara Bank	60563	257290	3036	80283	106	19204	0	0	1249	2345	64954	359122	11.44	
5	Central Bank of India	110443	447282	2327	192033	98	43851	0	0	3888	33005	116756	716170	17.63	
6	Indian Bank	35991	172339	577	50862	68	27621	0	0	0	0	36636	250821	13.77	
7	Indian Overseas Bank	10723	40128	87	7792	9	1322	0	0	0	0	10819	49242	9.66	
8	Punjab and Sind Bank	7288	34120	127	20852	21	7117	0	0	0	0	7436	62089	26.78	
9	Punjab National Bank	95683	330766	5072	170377	458	93679	0	0	0	0	101213	594822	9.12	
10	State Bank of India	229409	888770	4732	348027	618	181399	0	0	92	29817	234851	1448013	7.78	
11	UCO Bank	838	99582	12	9260	134	91	0	0	0	0	984	108934	10.81	
12	Union Bank of India	89400	320945	2301	149438	213	67181	0	0	0	0	91914	537564	14.92	
	PSBs - SUB TOTAL	975329	3485131	22327	1464787	3005	651917	0	0	5229	65167	1005890	5667003	11.04	
13	Axis Bank	9934	314901	2934	224993	513	103792	0	0	0	0	13381	643686	12.88	
14	Bandhan Bank	96881	67149	130	13165	4	410	0	0	0	0	97015	80723	7.18	
15	Catholic Syrian Bank	1	15	0	0	0	0	0	0	0	0	1	15	0.30	
16	City Union Bank	110	9038	12	4469	0	0	0	0	0	0	122	13507	0.00	
17	Development Credit Bank	43	3857	1	27	0	0	0	0	0	0	44	3884	1.51	
18	Dhan Lakshmi Bank	2	36	0	0	0	0	0	0	0	0	2	36	3.91	
19	Federal Bank Ltd.	66	4525	25	3170	10	5	0	0	0	0	101	7700	5.98	
20	HDFC Bank	33243	789494	11903	593453	3607	425102	0	0	0	0	48753	1808048	11.23	
21	ICICI Bank	21732	642453	8258	566211	1369	195152	0	0	0	0	31359	1403816	16.34	
22	IDBI Bank	7630	52349	252	31730	20	7279	0	0	8	65	7910	91423	10.32	
23	IDFC First Bank	21579	129366	1661	62362	165	10202	0	0	0	0	23405	201931	14.01	
24	Indusind Bank Limited	75323	138954	1315	44504	316	18644	0	0	0	0	76954	202102	12.68	
25	Jammu and Kashmir Bank	6	111	0	0	0	0	0	0	0	0	6	111	2.25	
26	Karnataka Bank Limited	52	6040	18	345	0	0	0	0	0	0	70	6386	21.80	
27	Karur Vysya Bank Ltd.	36	4500	6	1784	0	0	0	0	0	0	42	6284	24.13	
28	Kotak Mahindra Bank	8689	196069	3871	170930	1138	95394	0	0	0	0	13698	462393	15.52	
29	Lakshmi Vilas Bank	6	662	15	1842	0	0	0	0	0	0	21	2504	3.93	
30	Ratnakar Bank Ltd. (RBL)	112	5236	38	2831	3	1781	0	0	0	0	153	9849	4.35	
31	South Indian Bank	7	166	2	597	0	0	0	0	0	0	9	763	1.13	
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00	
33	Tamilnadu Mercantile Bank	5	247	0	0	0	0	0	0	0	0	5	247	4.57	
34	Yes Bank	3753	92058	1381	73317	416	37996	0	0	0	0	5550	203371	13.70	
	PRIVATE BANK SUB TOTAL	279210	2457226	31822	1795729	7561	895758	0	0	8	65	318601	5148779	12.68	
	COMMERCIAL BANKS SUB TOTAL	1254539	5942357	54149	3260516	10566	1547676	0	0	5237	65232	1324491	10815782	11.67	
35	MGB	67612	79205	0	0	0	0	0	0	1089	3539	68701	82743	15.80	
36	MPGB	191176	223607	54	6670	0	0	0	0	0	0	191230	230277	13.21	
	RRBs - SUB TOTAL	258788	302812	54	6670	0	0	0	0	1089	3539	259931	313020	13.81	
37	DCCB & Apex Bank	0	0	0	0	1	17	0	0			1	17	0.00	
	CO-OPERATIVE BANK - SUB TOTAL	0	0	0	0	1	17	0	0	0	0	1	17	0.00	
38	AU Small Finance Bank	81336	685685	966	59103	98	11830	0	0	0	0	82400	756618	47.02	
39	Equitas Small Finance Bank	6018	31240	207	3753	51	289	0	0	0	0	6276	35283	30.06	
40	ESAF	43282	12505	0	0	0	0	0	0	0	0	43282	12505	11.62	
41	Jana Small Finance Bank	35507	41998	19	1145	3	13	0	0	0	0	35529	43156	20.02	
42	Shivalik Small Finance Bank	966	10057	34	2396	2	157	0	0	0	0	1002	12611	29.33	
43	Suryoday Small Finance Bank	79	1280	3	80	0	0	0	0	0	0	82	1361	1.97	
44	Ujjivan Small Finance Bank	11437	7848	17	979	0	0	0	0	0	0	11454	8828	14.85	
45	Utkarsh Small Finance Bank	1431	8636	18	367	0	0	0	0	0	0	1449	9002	17.33	
	SMALL FINANCE BANK SUB TOTAL	180056	799251	1264	67824	154	12289	0	0	0	0	181474	879364	38.39	
	TOTAL	1693383	7044420	55467	3335010	10721	1559982	0	0	6326	68771	1765897	12008183	11.81	

**PRIORITY SECTOR OUTSTANDING (Export Credit, Education, Housing , Social Infra, Renewable Energy and Others) AS ON
31.03.2025**

Amt. in Lakhs				Number in Actual										TABLE:6			
Sr.	Banks	Outstanding at the end of quarter 31.03.2025														% of Total Pri Sec loans to total advances	
		Export Credit		Education		Housing		Social Infra		Renewable Energy		Others		Total Priority Sector			
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt		
1	Bank of Baroda	0	0	4140	16734	34433	171807	8	142	66	2717	0	0	274697	1280130	57.81	
2	Bank of India	5	2	6264	16997	53617	156570	0	0	1	0	70	332	910929	2417055	63.84	
3	Bank of Maharashtra	0	0	1349	4938	11991	62229	0	0	160	275	0	0	94190	562986	65.14	
4	Canara Bank	0	0	4804	17917	18948	134492	3	11	260	409	213	276	240555	988040	43.95	
5	Central Bank of India	0	0	5860	20196	93305	179029	8	453	0	0	408	75	548950	1771262	69.81	
6	Indian Bank	0	0	1478	5269	8239	34523	0	0	0	0	0	0	140366	521364	41.66	
7	Indian Overseas Bank	0	0	274	801	5135	38333	0	0	0	0	295	50	25437	115575	27.81	
8	Punjab and Sind Bank	0	0	141	454	868	6613	3	25	12	21	463	81	15577	97587	76.61	
9	Punjab National Bank	3	614	6437	26963	50319	144148	1	1	975	1525	1393	191	373001	1351900	37.26	
10	State Bank of India	3	174	23352	90335	188326	928927	0	0	5853	10782	0	0	1099734	4370404	38.27	
11	UCO Bank	5	173	1215	3369	7564	67788	10	6322	1	2	8869	40455	121060	503103	54.62	
12	Union Bank of India	0	0	4100	13807	30656	92807	5	1	0	0	1258	17	351774	1338530	62.21	
	PSBs - SUB TOTAL	16	963	59414	217778	503401	2017265	38	6955	7328	15731	12969	41477	4196270	15317937	48.53	
13	Axis Bank	2	3314	1183	3954	6300	65617	0	0	0	0	91375	17572	227697	1494039	61.10	
14	Bandhan Bank	0	0	0	0	40507	314426	0	0	0	0	201839	61130	405234	515980	55.15	
15	Catholic Syrian Bank	0	0	0	0	4	10	0	0	0	0	13	7	2045	3366	68.39	
16	City Union Bank	0	0	2	9	26	351	0	0	0	0	4	0	689	20821	0.00	
17	Development Credit Bank	0	0	13	19	28974	33506	31	2628	0	0	7268	901	83310	140022	54.74	
18	Dhan Lakshmi Bank	0	0	2	7	30	243	0	0	2	6	1	0	59	493	53.12	
19	Federal Bank Ltd.	0	0	10	37	131	1287	0	0	0	0	203	35	9771	36145	47.74	
20	HDFC Bank	0	0	1225	2479	51824	544527	3	120	0	0	37384	7408	526746	3931053	55.93	
21	ICICI Bank	2	1095	610	4316	7059	65720	0	0	0	0	3034	554	195925	2377572	60.48	
22	IDBI Bank	0	0	688	2649	4645	50383	0	0	3	5	0	0	49938	228392	45.02	
23	IDFC First Bank	0	0	0	0	6186	31786	1634	244	0	0	0	0	203827	452061	48.94	
24	Indusind Bank Limited	0	0	0	0	1270	10493	4	2	0	0	23813	4994	771836	729615	66.57	
25	Jammu and Kashmir Bank	0	0	13	48	66	450	0	0	2	5	22	18	315	1796	36.35	
26	Karnataka Bank Limited	0	0	6	21	248	2773	0	0	0	0	16	486	963	17377	62.73	
27	Karur Vysya Bank Ltd.	0	0	1	0	41	508	0	0	0	0	5	0	159	8533	45.75	
28	Kotak Mahindra Bank	0	0	0	0	436	6707	0	0	0	0	10945	1114	291528	908549	71.91	
29	Lakshmi Vilas Bank	0	0	1	1	0	0	474	32	0	0	3905	617	45879	16082	95.59	
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	452	6310	0	0	0	0	4336	1019	143548	95673	79.41	
31	South Indian Bank	0	0	6	56	31	293	1	45	0	0	6	20	793	3446	23.41	
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	
33	Tamilnadu Mercantile Bank	0	0	0	0	46	355	0	0	0	0	3	0	759	3127	57.93	
34	Yes Bank	0	0	22	223	3016	35378	0	0	0	0	796	506	84849	404117	60.16	
	PRIVATE BANK - SUB TOTAL	4	4409	3782	13818	151292	1171122	2147	3071	7	16	384968	96380	3045870	11388260	58.77	
	COMMERCIAL BANKS SUB TOTAL	20	5372	63196	231596	654693	3188387	2185	10025	7335	15746	397937	137857	7242140	26706197	52.43	
35	MGB	0	0	184	366	56286	58148	0	0	125	100	1035	280	319325	398449	79.47	
36	MPGB	0	0	1830	4412	188841	137502	31	1090	152	266	74731	144676	973296	1396512	82.53	
	RRBs - SUB TOTAL	0	0	2014	4777	245127	195650	31	1090	277	366	75766	144956	1292621	1794961	81.83	
37	DCCB & Apex Bank	0	0	66	119	12566	18141	0	0	8	18	5533	272658	4081272	4323426	97.39	
	CO-OPERATIVE BANK - SUB TOTAL	0	0	66	119	12566	18141	0	0	8	18	5533	272658	4081272	4323426	97.39	
38	AU Small Finance Bank	0	0	0	0	9514	84820	42	819	2	895	28715	5785	356564	1051511	72.11	
39	Equitas Small Finance Bank	0	0	0	0	100	990	0	0	0	0	26049	7457	63072	59384	57.14	
40	ESAF	0	0	155	32	237	3624	0	0	0	0	54314	21310	253852	97906	90.99	
41	Jana Small Finance Bank	0	0	0	0	17875	42764	0	0	0	0	67040	27219	306004	178828	85.23	
42	Shivalik Small Finance Bank	0	0	1	14	142	1101	1	132	0	0	15887	2763	59129	29415	85.78	
43	Suryoday Small Finance Bank	0	0	0	0	379	2733	0	0	0	0	44264	15459	114974	43933	67.52	
44	Ujjivan Small Finance Bank	0	0	0	0	8997	16390	0	0	0	0	11955	4516	60780	38798	73.41	
45	Utkarsh Small Finance Bank	0	0	0	0	37	509	55	22	0	0	60228	21650	115312	46103	92.54	
	SMALL FINANCE BANK SUB TOTAL	0	0	156	47	37281	152931	98	973	2	895	308452	106159	1329687	1545878	74.26	
	TOTAL	20	5372	65432	236539	949667	3555110	2314	12089	7622	17025	787688	661629	13945720	34370462	57.61	

Weaker Section outstanding as on 31.03.2025

Amt. in Lakhs		Number in Actual		TABLE:7																
Sr.	Banks	Outstanding at the end of the quarter 31.03.2025																		% of loans to weaker sections to total advances
		Loans to small & marginal farmers		Loans to SC/ST		Loans to SHGs		Loans to Minority Communities		OD under PMJDY		Beneficiaries of DRI scheme		Other loans to weaker sections		Total advances to weaker sections				
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt			
1	Bank of Baroda	126363	281305	46403	109263	2481	6334	8290	33388	5196	168	50	137	0	0	188733	430458	19.44		
2	Bank of India	430695	779266	115837	228798	694	1869	38962	115263	681	12	186	1382	3664	3084	590533	1128292	29.80		
3	Bank of Maharashtra	29654	61322	6476	9251	6264	12105	7215	47769	0	0	0	0	4450	7391	54059	137838	15.95		
4	Canara Bank	128049	262117	36687	86877	2103	3793	32317	128253	37223	6	1192	102	4610	31944	240989	512990	22.82		
5	Central Bank of India	287886	561697	106177	205280	20565	57575	9737	52618	1	0	0	0	5533	13306	429899	890476	35.10		
6	Indian Bank	72670	136974	26839	52276	0	0	9606	30321	0	0	5	1	182	390	109297	219961	17.58		
7	Indian Overseas Bank	5963	13653	334	1545	198	387	573	2146	0	0	7	1	11756	15834	18824	33565	8.08		
8	Punjab and Sind Bank	5920	10997	1564	3796	177	184	994	5146	47	1	10	1	0	0	8702	20125	15.80		
9	Punjab National Bank	225152	335287	50388	98607	20	85	17357	52860	4	0	0	0	28354	127625	321275	614464	16.94		
10	State Bank of India	383077	716281	337860	1036857	3637	5938	84978	286971	385	6	2	0	52908	73762	862845	2119815	18.56		
11	UCO Bank	3006	1029	14885	31807	498	373	7123	19841	0	0	135	16	46290	81699	71802	134749	14.63		
12	Union Bank of India	192755	441442	65640	141907	5300	11778	25690	96843	10377	24	110	52	2815	5323	302577	697317	32.41		
	PSBs - SUB TOTAL	1891190	3601371	809090	2006265	41937	100420	242842	871418	53914	218	1697	1691	160562	360359	3199535	6940051	21.99		
13	Axis Bank	37478	152181	28480	24739	0	0	14377	60196	6	0	0	0	354	1784	80695	238900	9.77		
14	Bandhan Bank	57076	28865	10451	5528	0	0	91545	58074	0	0	0	0	0	0	159072	92467	9.88		
15	Catholic Syrian Bank	1425	636	57	163	0	0	150	328	0	0	0	0	0	0	1632	1126	22.88		
16	City Union Bank															0	0	0.00		
17	Development Credit Bank	57571	39291	31	144	523	225	6840	7269	0	0	0	0	3304	302	68269	47230	18.46		
18	Dhan Lakshmi Bank	0	0	0	0	0	0	1	11	0	0	0	0	0	0	1	11	1.19		
19	Federal Bank Ltd.	7190	14357	313	684	1	3	1031	4272	0	0	0	0	418	670	8953	19986	26.40		
20	HDFC Bank	225564	333480	4035	23730	13818	10872	25089	266304	0	0	0	0	129	104	268635	634490	9.03		
21	ICICI Bank	77597	229275	21545	80895	390	409	19008	202784	0	0	0	0	205	571	118745	513935	13.07		
22	IDBI Bank	26534	35839	7525	18129	7	29	5099	26473	0	0	0	0	830	2600	39995	83070	16.37		
23	IDFC First Bank	26492	6642	81153	43246	0	0	6641	1645	0	0	0	0	0	0	114286	51533	5.58		
24	Indusind Bank Limited	637272	291682	389329	113917	0	0	133316	46695	0	0	0	0	42632	119869	1202549	572163	52.21		
25	Jammu and Kashmir Bank	0	0	22	103	0	0	295	1566	2	0	26	1	0	0	319	1670	33.79		
26	Karnataka Bank Limited	174	325	42	281	1	0	92	817	0	0	0	0	24	324	333	1748	6.31		
27	Karur Vysya Bank Ltd.	0	0	53	664	0	0	33	560	0	0	0	0	0	0	86	1224	6.56		
28	Kotak Mahindra Bank	211694	129918	153197	100246	0	0	6105	57045	0	0	0	0	105885	129856	476881	417064	33.01		
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00		
30	Ratnakar Bank Ltd. (RBL)	121308	44575	54561	18046	0	0	12111	3633	0	0	0	0	0	0	187980	66254	54.99		
31	South Indian Bank	700	1811	6	5	0	0	65	356	0	0	0	0	0	0	771	2172	14.76		
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00		
33	Tamilnadu Mercantile Bank	432	775	17	27	0	0	49	334	0	0	1	0	2	0	500	1137	21.06		
34	Yes Bank	65638	43345	33525	19748	0	0	4048	29686	0	0	0	0	0	0	103211	92780	13.81		
	PRIVATE BANK - SUB TOTAL	1554145	1352998	784342	450296	14740	11539	325901	768135	8	0	27	2	153783	256081	2832919	2839048	14.65		
	COMMERCIAL BANKS SUB TOTAL	3445335	4954368	1593432	2456561	56677	111959	568743	1639553	53922	218	1724	1692	314345	616440	6032454	9779099	19.20		
35	MGB	115895	81517	35040	57306	31911	57614	42006	60164	302	53	0	0	0	0	225154	256652	51.19		
36	MPGB	364194	439871	208624	240971	79036	156962	40067	68468	11268	14	0	0	0	0	703189	906287	53.56		
	RRBs - SUB TOTAL	480089	521388	243664	298277	110947	214576	82073	128632	11570	66	0	0	0	0	928343	1162939	53.02		
37	DCCB & Apex Bank	4037324	819562	2694432	206957									118	448	6731874	1026967	23.13		
	CO-OPERATIVE BANK - SUB TOTAL	4037324	819562	2694432	206957	0	0	201258	21026	0	0	0	0	118	448	6933132	1047993	23.61		
38	AU Small Finance Bank	19722	65813	21305	42893	0	0	21870	128233	0	0	0	0	208947	53757	271844	290696	19.93		
39	Equitas Small Finance Bank	15568	4243	14517	4944	0	0	8061	3719	0	0	0	0	0	0	38146	12906	12.42		
40	ESAF	156144	61866	87524	20896	0	0	12015	5481	0	0	0	0	54314	21310	309997	109553	101.82		
41	Jana Small Finance Bank	128431	35740	109338	41491	0	0	31807	17033	0	0	0	0	34777	10424	304353	104687	49.90		
42	Shivalik Small Finance Bank	41627	11928	811	1065	161	70	2326	1864	0	0	0	0	0	0	44925	14927	43.53		
43	Suryoday Small Finance Bank	1	0	34002	10909	0	0	12994	4428	0	0	0	0	0	0	46997	15337	23.57		
44	Ujjivan Small Finance Bank	24991	8088	33286	14679	0	0	6795	2705	0	0	0	0	0	0	65072	25471	48.19		
45	Utkarsh Small Finance Bank	53543	14920	41963	13303	0	0	4894	2745	0	0	0	0	0	0	100400	30967	62.16		
	SMALL FINANCE BANKS SUB TOTAL	440027	202597	342746	150180	161	70	100762	166207	0	0	0	0	298038	85490	1181734	604544	29.04		
	TOTAL	8402775	6497915	4874274	3111975	167785	326605	952836	1955417	65492	284	1724	1692	612501	702378	15075663	12594575	21.11		

NON-PRIORITY SECTOR OUTSTANDING AS ON 31.03.2025 Table: 8

Sr.	Banks	Outstanding at the end of the quarter (Amt in Lakh)											
		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	704	7297	671	17597	10504	251331	57914	108549	51284	549354	121077	934128
2	Bank of India	0	0	202	4087	4245	132148	34869	132111	85398	1100822	124714	1369168
3	Bank of Maharashtra	0	0	173	4960	3848	111303	2941	13533	28665	171425	35627	301220
4	Canara Bank	49	19477	174	4094	4038	102635	33657	88090	30665	1045989	68583	1260284
5	Central Bank of India	0	0	165	2664	546	9516	57561	398432	29489	355223	87761	765836
6	Indian Bank	41	1051	110	2582	8769	98336	29863	121055	327	507057	39110	730081
7	Indian Overseas Bank	68	494	14	264	745	24014	994	3105	12442	272107	14263	299983
8	Punjab and Sind Bank	0	0	26	458	293	6447	373	490	4313	22403	5005	29798
9	Punjab National Bank	262	192502	366	9752	10473	239256	16450	53538	47067	1780980	74618	2276028
10	State Bank of India	121	10782	2639	62305	120717	1499222	105221	162617	925088	5313471	1153786	7048397
11	UCO Bank	0	0	23	363	2238	76538	728	781	12717	340255	15706	417936
12	Union Bank of India	114	39315	874	19862	9306	138967	48004	253584	36644	361543	94942	813270
	PSBs - SUB TOTAL	1359	270917	5437	128987	175722	2689711	388575	1335885	1264099	11820629	1835192	16246129
13	Axis Bank	14	2180	448	11924	3773	119833	352450	140614	173810	676838	530495	951389
14	Bandhan Bank	0	0	0	0	10378	166822	11072	107227	142782	145495	164232	419545
15	Catholic Syrian Bank	0	0	0	0	0	0	466	1039	8	517	474	1556
16	City Union Bank	0	0	5	216	29	1305	292	1730	124	4195	450	7446
17	Development Credit Bank	705	1267	49	505	1058	24247	2	0	5519	89773	7333	115792
18	Dhan Lakshmi Bank	0	0	0	0	4	25	7	12	177	398	188	435
19	Federal Bank Ltd.	0	0	5	95	120	3614	592	919	3169	34934	3886	39562
20	HDFC Bank	14414	135418	53	282	45009	819839	122176	386634	1122088	1754832	1303740	3097006
21	ICICI Bank	0	0	705	21940	17005	400049	54525	241558	370734	890321	442969	1553869
22	IDBI Bank	1	4	88	2735	3431	90244	1203	21504	26170	164471	30893	278958
23	IDFC First Bank	70	555	391	12611	3731	63469	79071	73724	438615	321201	521878	471560
24	Indusind Bank Limited	0	0	0	0	728	11196	0	0	260846	355179	261574	366375
25	Jammu and Kashmir Bank	0	0	0	0	47	754	299	1316	309	1075	655	3146
26	Karnataka Bank Limited	4	0	4	106	87	2913	321	4225	395	3083	811	10326
27	Karur Vysya Bank Ltd.	9	89	0	0	61	1763	417	3135	100	5131	587	10118
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	93816	354934	93816	354934
29	Lakshmi Vilas Bank	0	0	1	1	2	37	0	0	122	705	125	742
30	Ratnakar Bank Ltd. (RBL)	4	117	0	0	267	9769	201	91	6796	14834	7268	24812
31	South Indian Bank	0	0	0	0	12	478	783	1718	44	9077	839	11273
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	11	298	139	434	14	1540	164	2272
34	Yes Bank	0	0	47	1308	2894	90722	5854	19446	53846	156132	62641	267608
	PRIVATE BANK - SUB T	15221	139631	1796	51723	88647	1807376	629870	1005329	2699484	4984665	3435018	7988723
	COMMERCIAL BANKS SUB TOTAL	16580	410548	7233	180710	264369	4497087	1018445	2341214	3963583	16805294	5270210	24234852
35	MGB	0	0	0	0	230	6841	3251	13764	27246	82308	30727	102913
36	MPGB	0	0	25	760	378	11992	6133	14200	74643	268628	81179	295581
	RRBs - SUB TOTAL	0	0	25	760	608	18833	9384	27964	101889	350937	111906	398494
37	DCCB & Apex Bank	0	0	0	0	0	0	19674	31433	25837	67430	45511	98864
	CO-OPERATIVE BANK -	0	0	0	0	0	0	19674	31433	25837	67430	45511	98864
38	AU Small Finance Bank	0	0	0	0	4786	68764	2993	2206	106457	335821	114236	406791
39	Equitas Small Finance Bank	0	0	0	0	318	3075	0	0	12797	41476	13115	44552
40	ESAF	0	0	0	0	0	0	0	0	5159	9693	5159	9693
41	Jana Small Finance Bank	0	0	0	0	1197	15894	0	0	14007	15091	15204	30986
42	Shivalik Small Finance Bank	0	0	1	23	75	1210	160	1326	609	2315	845	4874
43	Suryoday Small Finance Bank	30	278	0	0	93	1864	2758	2202	1890	16793	4771	21137
44	Ujjivan Small Finance Bank	0	0	0	0	689	9120	63	74	2799	4859	3551	14053
45	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	10643	3719	10643	3719
	SMALL FINANCE BANK	30	278	1	23	7158	99928	5974	5808	154361	429767	167524	535804
	TOTAL	16610	410825	7259	181493	272135	4615849	1053477	2406419	4245670	17653428	5595151	25268015

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.03.2025

Amt. in Lakhs

Table: 9(i)

Sr.	Banks	FARM CREDIT				Achievement % (Amt.)	CROP LOANS (Out of Farm Credit)				Achievement % (Amt.)
		TARGET		ACHIVEMENT			TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	153822	316006	99600	238848	75.6	105722	215782	71425	171869	79.6
2	Bank of India	528747	1037108	471366	990092	95.5	383043	723065	314660	634526	87.8
3	Bank of Maharashtra	63205	131451	27889	67400	51.3	45890	95747	24360	56567	59.1
4	Canara Bank	154061	315178	110322	280275	88.9	125310	257587	105795	271564	105.4
5	Central Bank of India	819094	816372	493285	802519	98.3	432071	425266	226815	350374	82.4
6	Indian Bank	109795	167788	88126	161679	96.4	78768	123328	84873	153816	124.7
7	Indian Overseas Bank	10454	22868	7357	23113	101.1	6305	13860	4116	13505	97.4
8	Punjab and Sind Bank	6529	13269	1027	3166	23.9	3864	6918	290	722	10.4
9	Punjab National Bank	202504	383068	90352	312348	81.5	150219	281471	85322	300882	106.9
10	State Bank of India	741166	1465210	410249	1118350	76.3	580702	1147387	376432	972334	84.7
11	UCO Bank	62807	125439	23089	58530	46.7	44001	86330	19775	48737	56.5
12	Union Bank of India	251572	440434	152539	397713	90.3	196869	337225	127821	341131	101.2
	PSBs - SUB TOTAL	3103756	5234191	1975201	4454035	85.1	2152764	3713966	1441684	3316028	89.3
13	Axis Bank	146798	277827	85855	251199	90.4	98192	186293	53075	210254	112.9
14	Bandhan Bank	20563	35833	46678	36280	101.2	7869	16974	523	5078	29.9
15	Catholic Syrian Bank	796	1148	1318	2521	219.6	95	200	0	0	0.0
16	City Union Bank	470	1010	79	60	5.9	245	516	79	60	11.6
17	Development Credit Bank	24371	46586	18683	61522	132.1	15700	28394	5511	33958	119.6
18	Dhan Lakshmi Bank	157	440	6	28	6.3	0	0	0	0	0.0
19	Federal Bank Ltd.	8270	15794	3756	10501	66.5	6933	12358	3720	10325	83.5
20	HDFC Bank	408119	728565	205979	624221	85.7	163123	328411	37772	188705	57.5
21	ICICI Bank	256813	532705	114663	353556	66.4	149752	306367	49562	174034	56.8
22	IDBI Bank	39845	78532	31081	49835	63.5	27021	53054	22423	44378	83.6
23	IDFC First Bank	115266	144995	74760	150320	103.7	16927	33119	7248	77439	233.8
24	Indusind Bank Limited	422223	330156	483353	392572	118.9	44544	88485	53219	139508	157.7
25	Jammu and Kashmir Bank	0	0	0	0	0.0	0	0	0	0	0.0
26	Karnataka Bank Limited	534	1310	194	438	33.5	157	342	192	432	126.2
27	Karur Vysya Bank Ltd.	31	88	0	0	0.0	0	0	0	0	0.0
28	Kotak Mahindra Bank	305043	242718	88646	151118	62.3	37794	28211	1	4	0.0
29	Lakshmi Vilas Bank	688	1710	9989	6400	374.2	0	0	9989	6400	0.0
30	Ratnakar Bank Ltd. (RBL)	25318	32837	57148	46522	141.7	12146	16933	6431	12512	73.9
31	South Indian Bank	628	1714	1272	2721	158.8	167	719	1272	2721	378.5
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	618	1297	817	1738	134.0	417	876	766	1664	189.9
34	Yes Bank	69601	79065	38244	60657	76.7	26023	33349	4952	30852	92.5
	PRIVATE BANK - SUB TOTAL	1846152	2554330	1262521	2202209	86.2	607105	1134601	256735	938323	82.7
	COMMERCIAL BANKS	4949908	7788521	3237722	6656243	85.5	2759869	4848567	1698419	4254350	87.7
35	MGB	196861	251672	201994	256902	102.1	162841	208879	199532	252316	120.8
36	MPGB	468494	822902	347355	575324	69.9	387347	697249	329051	500263	71.7
	RRBs - SUB TOTAL	665355	1074574	549349	832226	77.4	550188	906128	528583	752579	83.1
37	DCCB & Apex Bank	1438811	2462582	2395120	2168094	88.0	1309864	2312390	2392828	2144927	92.8
	CO-OPERATIVE BANK	1438811	2462582	2395120	2168094	88.0	1309864	2312390	2392828	2144927	92.8
38	AU Small Finance Bank	127111	119759	108099	103197	86.2	4499	8586	0	0	0.0
39	Equitas Small Finance Bank	14890	14071	7542	4797	34.1	883	1408	0	0	0.0
40	ESAF	148032	101639	49337	59756	58.8	1339	2400	8	49	2.0
41	Jana Small Finance Bank	61586	45122	96771	55165	122.3	1176	2151	0	0	0.0
42	Shivalik Small Finance Bank	1905	4000	0	0	0.0	1556	3265	0	0	0.0
43	Suryoday Small Finance Bank	39544	24558	31713	16745	68.2	519	1260	0	0	0.0
44	Ujjivan Small Finance Bank	3799	4883	11141	6554	134.2	291	612	0	0	0.0
45	Utkarsh Small Finance Bank	45966	28523	20839	9048	31.7	287	418	0	0	0.0
	SMALL FINANCE BANKS	442833	342555	325442	255262	74.5	10550	20100	8	49	0.2
	TOTAL	7496907	11668232	6507633	9911826	84.9	4630471	8087185	4619838	7151906	88.4

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.03.2025

Amt. in Lakhs		No. in actual					TABLE: 9(ii)									
Sr.	Banks	AGRI INFRASTRUCTURE					ANCILLARY ACTIVITIES					TOTAL AGRICULTURE (Farm Credit+Agri Infr+Anci Acti)				
		TARGET		ACHIEVEMENT		Achievement % (Amt.)	TARGET		ACHIEVEMENT		Achievement % (Amt.)	TARGET		ACHIEVEMENT		Achievement % (Amt.)
		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.		No.	Amt.			
1	Bank of Baroda	693	12673	909	6707	52.9	3497	102909	1738	133869	130.1	158012	431588	102247	379425	87.9
2	Bank of India	405	13632	130	7037	51.6	10011	85982	12628	78156	90.9	539163	1136722	484124	1075285	94.6
3	Bank of Maharashtra	651	9800	1021	4979	50.8	2993	21041	5651	24635	117.1	66849	162292	34561	97014	59.8
4	Canara Bank	360	10824	139	39680	366.6	1485	25101	1020	13419	53.5	155906	351103	111481	333374	95.0
5	Central Bank of India	521	13379	246	8906	66.6	2675	71409	1374	45511	63.7	822290	901160	494905	856936	95.1
6	Indian Bank	187	4800	58	4005	83.4	1424	33379	459	34071	102.1	111406	205967	88643	199755	97.0
7	Indian Overseas Bank	39	800	52	293	36.6	242	3833	92	9596	250.4	10735	27501	7501	33002	120.0
8	Punjab and Sind Bank	21	504	0	0	0.0	112	1910	89	2096	109.7	6662	15683	1116	5262	33.6
9	Punjab National Bank	743	11222	368	5453	48.6	2712	68509	712	67741	98.9	205959	462799	91432	385542	83.3
10	State Bank of India	698	14354	51	8480	59.1	9654	197834	1996	196116	99.1	751518	1677398	412296	1322946	78.9
11	UCO Bank	89	2477	62	3639	146.9	682	9928	149	5996	60.4	63578	137844	23300	68165	49.5
12	Union Bank of India	547	7540	345	3679	48.8	7918	151094	6579	84231	55.7	260037	599068	159463	485623	81.1
	PSBs - SUB TOTAL	4954	102005	3381	92859	91.0	43405	772929	32487	695437	90.0	3152115	6109125	2011069	5242330	85.8
13	Axis Bank	179	10341	38	6135	59.3	6734	239685	2483	333465	139.1	153711	527853	88376	590800	111.9
14	Bandhan Bank	42	957	0	0	0.0	2335	7983	3215	5712	71.5	22940	44773	49893	41992	93.8
15	Catholic Syrian Bank	0	0	0	0	0.0	19	71	2	20	0.0	815	1219	1320	2542	208.5
16	City Union Bank	1	50	0	0	0.0	14	380	43	4171	1097.6	485	1440	122	4231	293.8
17	Development Credit Bank	50	1390	0	0	0.0	313	5011	2	52	1.0	24734	52987	18685	61574	116.2
18	Dhan Lakshmi Bank	2	72	0	0	0.0	17	476	0	0	0.0	176	988	6	28	2.8
19	Federal Bank Ltd.	6	278	2	966	347.5	103	2670	5	1643	61.5	8379	18742	3763	13110	69.9
20	HDFC Bank	350	12120	183	6930	57.2	10402	305479	7019	480099	157.2	418871	1046164	213181	1111250	106.2
21	ICICI Bank	7051	16270	1	8	0.0	4862	74989	1360	217777	290.4	268726	623964	116024	571341	91.6
22	IDBI Bank	121	2851	10	435	15.2	1323	16825	382	6550	38.9	41289	98208	31473	56820	57.9
23	IDFC First Bank	42	1076	0	0	0.0	596	13713	6	545	4.0	115904	159784	74766	150865	94.4
24	Indusind Bank Limited	52	1491	1	16	1.1	1103	18553	23	8026	43.3	423378	350200	483377	400614	114.4
25	Jammu and Kashmir Bank	1	36	0	0	0.0	7	200	0	0	0.0	8	236	0	0	0.0
26	Karnataka Bank Limited	2	72	0	0	0.0	36	1500	8	2395	159.7	572	2882	202	2834	98.3
27	Karur Vysya Bank Ltd.	2	80	0	0	0.0	14	380	0	0	0.0	47	548	0	0	0.0
28	Kotak Mahindra Bank	72	1252	19	870	69.5	2778	97642	494	129278	132.4	307893	341612	89159	281266	82.3
29	Lakshmi Vilas Bank	3	168	0	0	0.0	21	435	0	0	0.0	712	2313	9989	6400	276.7
30	Ratnakar Bank Ltd. (RBL)	24	834	0	0	0.0	366	7610	13	1876	24.7	25708	41281	57161	48398	117.2
31	South Indian Bank	28	119	0	0	0.0	25	676	0	0	0.0	681	2509	1272	2721	108.5
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	618	1297	817	1738	134.0
34	Yes Bank	69	3558	21	3884	109.2	972	72939	357	105932	145.2	70642	155562	38622	170473	109.6
	PRIVATE BANK - SUB TOTAL	8097	53015	275	19244	36.3	32040	867217	15412	1297543	149.6	1886289	3474562	1278208	3518995	101.3
	COMMERCIAL BANKS SUB TOTAL	13051	155020	3656	112102	72.3	75445	1640146	47899	1992980	121.5	5038404	9583687	3289277	8761325	91.4
35	MGB	70	2472	10	469	19.0	402	4086	61	228	5.6	197333	258230	202065	257599	99.8
36	MPGB	210	4406	111	1488	33.8	1249	13774	436	1896	13.8	469953	841082	347902	578709	68.8
	RRBs - SUB TOTAL	280	6878	121	1957	28.5	1651	17860	497	2124	11.9	667286	1099312	549967	836308	76.1
37	DCCB & Apex Bank	28	787	8	37	4.7	373	7970	4	16	0.2	1439212	2471339	2395132	2168147	87.7
	CO-OPERATIVE BANK - SUB TOTAL	28	787	8	37	5	373	7970	4	16	0	1439212	2471339	2395132	2168147	88
38	AU Small Finance Bank	140	4495	0	176	3.9	1474	27386	88	9939	36.3	128725	151640	108187	113312	74.7
39	Equitas Small Finance Bank	3	122	0	0	0.0	404	6385	0	0	0.0	15297	20578	7542	4797	23.3
40	ESAF	8	248	0	0	0.0	134	2700	0	0	0.0	148174	104587	49337	59756	57.1
41	Jana Small Finance Bank	3	134	0	0	0.0	58	1450	0	0	0.0	61647	46706	96771	55165	118.1
42	Shivalik Small Finance Bank	0	0	0	0	0.0	9	300	0	0	0.0	0	4300	0	0	0.0
43	Suryoday Small Finance Bank	39	101	102	76	75.4	1713	3210	2028	1000	31.2	0	27869	33843	17821	63.9
44	Ujjivan Small Finance Bank	0	0	0	0	0.0	28	630	0	0	0.0	0	5513	11141	6554	118.9
45	Utkarsh Small Finance Bank	4	180	0	0	0.0	71	1741	0	0	0.0	3874	30444	11141	9048	29.7
	SMALL FINANCE BANK SUB TOTAL	197	5280	102	252	4.8	3891	43802	2116	10938	25.0	446921	391637	327660	266453	68.0
	TOTAL	13556	167965	3887	114349	68.1	81360	1709778	50516	2006058	117.3	7591823	13545975	6562036	12032233	88.8

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC) AS ON 31.03.2025

Amt. in Lakhs

No. in actual

TABLE:10

Sr.	Banks	TARGET		Disbursement upto the end of current quarter 31.03.2025												Achievement % (Amt.)
				Micro		Small		Medium		KVIC		Other MSME		Total MSME		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	41937	339641	37338	309047	987	124115	203	95311	639	4297	0	0	39167	532770	156.9
2	Bank of India	87735	501355	67139	281366	977	146160	615	37384	0	0	0	0	68731	464910	92.7
3	Bank of Maharashtra	19286	143620	8157	74355	500	75646	52	32205	3	60	0	0	8712	182266	126.9
4	Canara Bank	33674	285875	19728	185390	1480	60101	48	14724	0	0	127	1526	21383	261741	91.6
5	Central Bank of India	78218	641164	35379	305636	1284	165669	56	29770	962	4123	145	26587	37826	531785	82.9
6	Indian Bank	43516	376813	36109	228121	883	111651	78	42996	5	19	0	0	37075	382786	101.6
7	Indian Overseas Bank	5369	24151	3593	16655	32	5048	0	0	0	0	0	0	3625	21702	89.9
8	Punjab and Sind Bank	3884	27761	1086	5268	28	5142	6	1475	0	0	0	0	1120	11886	42.8
9	Punjab National Bank	54228	454083	30281	217438	1156	118490	141	69752	0	0	0	0	31578	405679	89.3
10	State Bank of India	110887	1366474	121126	795102	3782	321519	460	196549	0	0	22	4942	125390	1318112	96.5
11	UCO Bank	19370	139819	13187	90575	523	97516	7	690	0	0	0	0	13717	188781	135.0
12	Union Bank of India	56926	498809	30412	240161	1150	144648	136	80142	26	213	0	0	31724	465163	93.3
	PSBs - SUB TOTAL	555030	4799565	403535	2749112	12782	1375706	1802	600998	1635	8711	294	33055	420048	4767582	99.3
13	Axis Bank	41742	765520	5103	281762	2110	269779	344	151605	0	0	0	0	7557	703146	91.9
14	Bandhan Bank	25062	71024	42390	48975	78	5678	3	400	0	0	0	0	42471	55053	77.5
15	Catholic Syrian Bank	208	2402	0	0	0	0	0	0	0	0	0	0	0	0	0.0
16	City Union Bank	994	5247	21	1910	12	1176	0	0	0	0	1	1	34	3086	58.8
17	Development Credit Bank	3819	36528	638	17948	31	3948	1	27	0	0	0	0	670	21922	60.0
18	Dhan Lakshmi Bank	175	1800	0	0	4	19	0	0	0	0	0	0	4	19	1.1
19	Federal Bank Ltd.	977	11568	80	1350	25	3399	6	1909	0	0	0	0	111	6659	57.6
20	HDFC Bank	103088	1818582	12216	588807	7388	608834	3147	616799	0	0	0	0	22751	1814441	99.8
21	ICICI Bank	94496	1561603	12954	610302	5662	688067	833	259111	0	0	0	0	19449	1557479	99.7
22	IDBI Bank	15194	154090	5177	43150	246	26273	21	8706	6	121	0	0	5450	78250	50.8
23	IDFC First Bank	18465	154386	7284	77526	1235	60187	110	8815	0	0	0	0	8629	146528	94.9
24	Indusind Bank Limited	67193	336589	58882	144659	1094	160674	126	36282	0	0	0	0	60102	341615	101.5
25	Jammu and Kashmir Bank	463	4590	97	1099	1	16	0	0	0	0	0	0	98	1115	24.3
26	Karnataka Bank Limited	708	6187	104	1560	34	4331	0	0	0	0	0	0	138	5891	95.2
27	Karur Vysya Bank Ltd.	202	4939	29	931	11	860	0	0	0	0	0	0	40	1791	36.3
28	Kotak Mahindra Bank	20917	455061	3272	115705	1553	138490	386	93470	0	0	0	0	5211	347665	76.4
29	Lakshmi Vilas Bank	190	5414	16	497	657	1117	37	6846	0	0	0	0	710	8460	156.3
30	Ratnakar Bank Ltd. (RBL)	3275	29144	93	4433	93	8047	10	2955	0	0	0	0	196	15435	53.0
31	South Indian Bank	465	4292	26	762	1	13	1	1950	0	0	0	0	28	2725	63.5
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	295	1889	114	1074	7	426	0	0	0	0	0	0	121	1500	79.4
34	Yes Bank	9075	193155	1895	64438	616	76908	217	69779	0	0	0	0	2728	211125	109.3
	PRIVATE BANK - SUB TOTAL	407003	5624010	150391	2006887	20858	2058241	5242	1258654	6	121	1	1	176498	5323905	94.7
	COMMERCIAL BANK	962033	10423575	553926	4756000	33640	3433947	7044	1859652	1641	8833	295	33056	596546	10091487	96.8
35	MGB	16549	64097	82410	112545	0	0	0	0	631	2151	0	0	83041	114697	178.9
36	MPGB	73223	132906	86873	129709	34	3793	0	0	1255	3004	0	0	88162	136507	102.7
	RRBs - SUB TOTAL	89772	197003	169283	242254	34	3793	0	0	1886	5156	0	0	171203	251203	127.5
37	DCCB & Apex Bank	14256	70005	1119	699	0	0	0	0	0	0	0	0	1119	699	1.0
	CO-OPERATIVE BANK	14256	70005	1119	699	0	0	0	0	0	0	0	0	1119	699	1.0
38	AU Small Finance Bank	35633	319833	27979	271654	289	23325	29	4727	0	0	0	0	28297	299706	93.7
39	Equitas Small Finance Bank	4771	28098	1680	12112	106	834	19	139	0	0	0	0	1805	13084	46.6
40	ESAF	17499	20996	15560	9009	0	0	0	0	0	0	0	0	15560	9009	42.9
41	Jana Small Finance Bank	1915	14880	30923	26162	1	12	0	0	0	0	0	0	30924	26174	175.9
42	Shivalik Small Finance Bank	697	7851	796	9407	34	3151	3	180	0	0	0	0	833	12738	0.0
43	Suryoday Small Finance Bank	1578	9915	3	179	0	0	0	0	0	0	0	0	3	179	1.8
44	Ujjivan Small Finance Bank	2611	6971	4925	4437	5	575	0	0	0	0	0	0	4930	5012	71.9
45	Utkarsh Small Finance Bank	1250	7508	691	4610	10	269	0	0	0	0	0	0	701	4879	65.0
	SMALL FINANCE BANK	65954	416052	82557	337571	445	28165	51	5046	0	0	0	0	83053	370782	89.1
	TOTAL	1132015	11106635	806885	5336524	34119	3465905	7095	1864698	3527	13989	295	33056	851921	10714171	96.5

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PS (Export Credit, Education and Housing) AS ON 31.03.2025

Amt. in Lakhs

TABLE: 11(i)

Sr.		Banks		EXPORT CREDIT				Achieve- ment % (Amt.)	EDUCATION				Achieve- ment % (Amt.)	HOUSING				Achieveme- nt % (Amt.)	
		TARGET		ACHIVEMENT				TARGET		ACHIVEMENT				TARGET		ACHIVEMENT			
		Number	Amount	Number	Amount			Number	Amount	Number	Amount			Number	Amount	Number	Amount		
1	Bank of Baroda	10	2710	0	0	0	0.0	1938	3799	1494	3178.56	83.7	6502	40043	991	3932	9.8		
2	Bank of India	14	2534	1	2	0	0.1	1806	3161	2371	3432.88	108.6	5800	33564	1879	21436	63.9		
3	Bank of Maharashtra	0	0	0	0	0	0.0	1025	1680	710	1360.46	81.0	2365	15618	1259	12005	76.9		
4	Canara Bank	2	1500	0	0	0	0.0	2384	3637	2026	3556.81	97.8	5016	28841	1887	18591	64.5		
5	Central Bank of India	2	240	0	0	0	0.0	2191	3562	1563	3786.38	106.3	8239	35597	3031	26663	74.9		
6	Indian Bank	3	2000	0	0	0	0.0	737	1219	821	1386.86	113.8	2949	15308	3384	18836	123.0		
7	Indian Overseas Bank	0	0	3	0	0	0.0	300	417	150	261.97	62.8	1308	7440	782	10124	136.1		
8	Punjab and Sind Bank	0	0	0	0	0	0.0	292	295	25	46.72	15.8	1073	5579	25	312	5.6		
9	Punjab National Bank	17	851	4	8305	976.0	2194	3653	1987	3676.59	100.6	6302	35960	2511	22581	62.8			
10	State Bank of India	45	6467	1	121	1.9	5659	9242	10090	19336.88	209.2	14817	87709	18338	116025	132.3			
11	UCO Bank	0	0	0	0	0	0.0	862	1251	353	501.78	40.1	2991	17929	1532	13778	76.8		
12	Union Bank of India	3	350	0	0	0	0.0	2521	3701	1645	3058.31	82.6	4496	24648	1113	9896	40.1		
	PSBs - SUB TOTAL	96	16652	9	8428	50.6	21909	35617	23235	43584.2	122.4	61858	348236	36732	274179	78.7			
13	Axis Bank	10	17568	3	7547	43.0	883	1657	492	1678.93	101.3	2590	15475	1593	13229	85.5			
14	Bandhan Bank	0	0	0	0	0.0	182	339	0	0.00	0.0	3615	23666	5216	40586	171.5			
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0.0	0.0	44	196	0	0	0.0			
16	City Union Bank	0	0	9	157	0.0	55	86	0	0.0	0.0	98	472	0	0	0.0			
17	Development Credit Bar	0	0	9	186	0.0	147	269	30	34.79	12.9	5575	11681	28496	23922	204.8			
18	Dhan Lakshmi Bank	0	0	0	0	0.0	55	86	0	0.00	0.0	132	648	0	0	0.0			
19	Federal Bank Ltd.	0	0	0	0	0.0	165	295	0	0.00	0.0	316	1656	8	109	6.6			
20	HDFC Bank	8	2530	0	0	0.0	767	1371	510	587.89	42.9	8182	49859	9809	65272	130.9			
21	ICICI Bank	7	2350	0	0	0.0	990	2067	112	1330.26	64.4	3847	22557	722	10004	44.3			
22	IDBI Bank	0	0	0	0	0.0	480	881	282	405.17	46.0	1166	6115	468	6075	99.4			
23	IDFC First Bank	0	0	0	0	0.0	161	339	0	0.00	0.0	1772	7537	1100	7541	100.1			
24	Indusind Bank Limited	0	0	1	495	0.0	169	213	0	0.00	0.0	753	3713	515	3151	84.9			
25	Jammu and Kashmir Bar	0	0	0	0	0.0	166	62	4	4.25	6.9	208	1042	1	3	0.2			
26	Karnataka Bank Limited	0	0	0	0	0.0	99	156	2	1.27	0.8	212	1129	18	222	19.7			
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	56	88	0	0.00	0.0	92	471	2	30	6.3			
28	Kotak Mahindra Bank	0	0	0	0	0.0	111	185	0	0.00	0.0	695	3981	110	1639	41.2			
29	Lakshmi Vilas Bank	0	0	0	0	0.0	55	86	0	0.00	0.0	79	422	3	3	0.7			
30	Ratnakar Bank Ltd. (RB)	6	4077	22	5450	133.7	80	159	0	0.00	0.0	521	3030	219	2226	73.5			
31	South Indian Bank	0	0	0	0	0.0	99	156	0	0.00	0.0	174	844	0	0	0.0			
32	Standard Chartered Banl	0	0	0	0	0.0	0	0	0	0.00	0.0	0	0	0	0	0.0			
33	Tamilnadu Mercantile Bk	0	0	0	0	0.0	10	15	0	0.00	0.0	0	0	3	37	0.0			
34	Yes Bank	0	0	0	0	0.0	243	468	8	104.70	22.4	2072	14089	531	8397	59.6			
	PRIVATE BANK - SUB	31	26525	44	13835	52.2	4973	8978	1440	4147.26	46.2	32143	168583	48814	182445	108.2			
	COMMERCIAL BANKS	127	43177	53	22263	51.6	26882	44595	24675	47731.5	107.0	94001	516819	85546	456624	88.4			
35	MGB	0	0	0	0	0.0	139	280	16	81.18	29.0	1327	9079	902	11751	129.4			
36	MPGB	0	0	0	0	0.0	518	1113	440	548.24	49.3	2726	21877	2516	18313	83.7			
	RRBs - SUB TOTAL	0	0	0	0	0.0	657	1393	456	629.42	45.2	4053	30956	3418	30064	97.1			
37	DCCB & Apex Bank	0	0	0	0	0.0	56	100	3	11.90	11.9	1516	9853	424	2381	24.2			
	CO-OPERATIVE BANK	0	0	0	0	0.0	56	100	3	11.9	11.9	1516	9853	424	2381	24.2			
38	AU Small Finance Bank	0	0	0	0	0.0	180	320	0	0.00	0.0	2185	15957	1645	18963	118.8			
39	Equitas Small Finance Bar	0	0	0	0	0.0	57	100	0	0.00	0.0	159	1026	26	342	33.3			
40	ESAF	0	0	0	0	0.0	192	114	1	0.50	0.4	163	770	325	2845	369.5			
41	Jana Small Finance Bank	0	0	0	0	0.0	44	69	0	0.00	0.0	4508	18740	3861	15223	81.2			
42	Shivalik Small Finance Ba	0	0	0	0	0.0	0	0	0	0.00	0.0	43	352	28	317	90.0			
43	Suryoday Small Finance B	0	0	0	0	0.0	48	77	0	0.00	0.0	68	312	63	240	77.0			
44	Ujjivan Small Finance Bar	0	0	0	0	0.0	0	0	0	0.00	0.0	1475	4787	4033	9238	193.0			
45	Utkarsh Small Finance Bar	0	0	0	0	0.0	44	69	0	0.00	0.0	70	217	131	71	32.6			
	SMALL FINANCE BAN	0	0	0	0	0.0	565	749	1	0.5	0.1	8671	42161	10112	47239	112.0			
	TOTAL	127	43177	53	22263	51.6	28160	46837	25135	48373.3	103.3	108241	599789	99500	536308	89.4			

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PS (Social Infra, Renewable Energy, Others)AS ON 31.03.2025

Amt. in Lakhs

Number in Actual

TABLE:11(ii)

Sr.	Banks	SOCIAL INFRASTRUCTURE				Achieve ment % (Amt.)	RENEWABLE ENERGY				Achievem ent % (Amt.)	OTHERS				TOTAL PRIORITY SECTOR				Achieve ment % (Amt.)
		TARGET		ACHIVEMENT			TARGET		ACHIVEMENT			TARGET		ACHIVEMENT		TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	Number	Amount	Number	Amount	
1	Bank of Baroda	320	1155	3	64	5.6	284	409	55	236	57.6	12376	8291	0	0	221379	827636	143957	919606	111.1
2	Bank of India	520	1258	0	0	0.0	393	939	0	0	0.0	22834	15874	19	2271	658265	1695407	557125	1567336	92.4
3	Bank of Maharashtra	88	199	0	0	0.0	67	145	5	43	29.9	6154	4669	5263	8971	95834	328223	50510	301659	91.9
4	Canara Bank	124	817	0	0	0.0	176	288	264	489	169.7	10156	6876	6	13	207438	678937	137047	617765	91.0
5	Central Bank of India	623	2249	5	450	20.0	216	357	0	0	0.0	13892	8411	1	0	925671	1592740	537331	1419620	89.1
6	Indian Bank	85	368	0	0	0.0	118	159	0	0	0.0	7032	4263	0	0	165846	606097	129923	602764	99.5
7	Indian Overseas Bank	22	170	0	0	0.0	34	65	24	43	65.4	1404	784	64	90	19172	60528	12149	65223	107.8
8	Punjab and Sind Bank	14	68	0	0	0.0	33	50	12	20	40.7	1065	699	4	13	13023	50135	2302	17540	35.0
9	Punjab National Bank	288	1535	0	0	0.0	235	372	906	1655	444.8	18284	12503	24	40	287507	971756	128442	827479	85.2
10	State Bank of India	1005	3049	0	0	0.0	781	1398	5852	11272	806.3	39888	28871	0	0	924600	3180608	571967	2787812	87.7
11	UCO Bank	291	818	10	9691	1184.7	51	74	1	2	2.4	16718	21991	7092	43776	103861	319726	46005	324695	101.6
12	Union Bank of India	363	828	6	58	7.1	209	338	0	0	0.0	10025	5955	0	0	334580	1133697	193951	963799	85.0
	PSBs - SUB TOTAL	3743	12514	24	10264	82.0	2597	4594	7119	13759	299.5	159828	119187	12473	55174	3957176	11445490	2510709	10415299	91.0
13	Axis Bank	198	795	0	0	0.0	129	237	0	0	0.0	39172	24651	18859	8324	238435	1353756	116880	1324726	97.9
14	Bandhan Bank	92	492	0	0	0.0	29	58	0	0	0.0	126962	79720	113872	61951	178882	220072	211452	199581	90.7
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0	0.0	1075	779	13	7	2142	4596	1333	2549	55.5
16	City Union Bank	0	0	4	0	0.0	0	0	77	56	0.0	254	164	0	0	1886	7409	246	7531	101.6
17	Development Credit Bank	81	500	15	1834	366.7	0	0	0	0	0.0	4931	3014	1012	379	39287	104979	48917	109851	104.6
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	538	3522	10	47	1.3
19	Federal Bank Ltd.	0	0	0	0	0.0	0	0	0	0	0.0	1057	630	0	0	10894	32891	3882	19877	60.4
20	HDFC Bank	502	1854	0	0	0.0	920	1566	0	0	0.0	58587	32331	9024	4449	590925	2954257	255275	2996000	101.4
21	ICICI Bank	350	1376	0	0	0.0	205	318	2	1094	344.0	32945	22957	3259	437	401566	2237192	139568	2141684	95.7
22	IDBI Bank	272	457	36	289	63.2	59	92	3	6	6.0	9817	6937	0	0	68277	266780	37712	141845	53.2
23	IDFC First Bank	258	385	322	127	33.0	20	50	0	0	0.0	3343	2290	0	0	139923	324771	84817	305062	93.9
24	Indusind Bank Limited	58	207	12	5	2.4	10	12	0	0	0.0	9397	6606	7881	3194	500958	697540	551888	749074	107.4
25	Jammu and Kashmir Bank	0	0	0	0	0.0	0	0	2	5	0.0	194	142	7	32	1039	6072	112	1159	19.1
26	Karnataka Bank Limited	0	0	0	0	0.0	0	0	0	0	0.0	389	251	9	3	1980	10605	369	8951	84.4
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	0	0	0	0	0.0	2	0	1	0	399	6046	43	1820	30.1
28	Kotak Mahindra Bank	48	616	0	0	0.0	13	16	0	0	0.0	54496	27806	10192	4258	384173	829277	104672	634829	76.6
29	Lakshmi Vilas Bank	0	0	0	0	0.0	0	0	0	0	0.0	160	100	186	87	1196	8335	10888	14950	179.4
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0.0	0	0	0	0	0.0	3139	1998	1778	753	32729	79689	59376	72263	90.7
31	South Indian Bank	0	0	0	0	0.0	0	0	0	0	0.0	1048	684	4	76	2467	8485	1304	5522	65.1
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	97	84	0	0	1020	3285	941	3275	99.7
34	Yes Bank	0	0	0	0	0.0	0	0	0	0	0.0	4614	3348	213	182	86646	366622	42102	390281	106.5
	PRIVATE BANK - SUB TO	1859	6682	389	2255	33.7	1385	2349	84	1161	49.4	351679	214492	166310	84134	2685362	9526181	1671787	9130877	95.9
	COMMERCIAL BANKS SU	5602	19196	413	12519	65.2	3982	6943	7203	14919	214.9	511507	333679	178783	139308	6642538	20971671	4182496	19546176	93.2
35	MGB	68	199	0	0	0.0	91	112	37	82	73.4	2548	1713	548	722	218055	333710	286609	384932	115.3
36	MPGB	91	238	4	356	149.6	81	173	147	303	175.2	70229	102363	60384	113513	616821	1099752	499555	848248	77.1
	RRBs - SUB TOTAL	159	437	4	356	81.5	172	285	184	385	135.2	72777	104076	60932	114235	834876	1433462	786164	1233180	86.0
37	DCCB & Apex Bank	35	26	0	0	0.0	23	20	6	16	78.8	13773	9170	2860	139893	1468871	2560513	2399544	2311148	90.3
	CO-OPERATIVE BANK - S	35	26	0	0	0.0	23	20	6	16	78.8	13773	9170	2860	139893	1468871	2560513	2399544	2311148	90.3
38	AU Small Finance Bank	1723	1526	0	0	0.0	1129	1134	2	882	77.8	31921	16907	7911	3562	201496	507317	146042	436426	86.0
39	Equitas Small Finance Bank	1	2	0	0	0.0	13	20	0	0	0.0	10205	5162	7614	4021	30503	54986	16987	22245	40.5
40	ESAF	15	16	0	0	0.0	0	0	0	0	0.0	6520	2903	47679	23919	172563	129386	112902	95530	73.8
41	Jana Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	25751	19869	29087	19175	93865	100264	160643	115738	115.4
42	Shivalik Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	1117	829	2095	889	1857	13332	2956	13943	104.6
43	Suryoday Small Finance Bank	5	6	0	0	0.0	0	0	0	0	0.0	18120	10051	22391	12023	19819	48230	56300	30263	62.7
44	Ujjivan Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	8866	5222	6005	3797	12952	22493	26109	24601	109.4
45	Utkarsh Small Finance Bank	85	54	34	21	0.0	1	1	0	0	0.0	36185	17936	26509	12162	41509	56229	38516	26180	46.6
	SMALL FINANCE BANK S	1829	1604	34	20.55	1.3	1143	1155	2	882	76.4	138685	78879	149291	79549	574564	932237	570153	764926	82.1
	TOTAL	7625	21263	451	12895	60.6	5320	8403	7395	16202	192.8	736742	525804	391866	472985	9520849	25897883	7938357	23855430	92.1

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AS ON 31.03.2025

Amt. in Lakhs

TABLE:12

Sr	Bank	Target		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS		Achieve ment %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.			
1	Bank of Baroda	58777	341255	35	4270	288	4410	4893	103558	23798	68015	19278	396703	48292	576955	169
2	Bank of India	74272	422122	0	0	87	1385	1202	41397	11381	69146	31620	356076	44290	468004	111
3	Bank of Maharashtra	22464	117987	0	0	107	1697	1475	36690	1310	7684	18016	110293	20908	156364	133
4	Canara Bank	37738	229884	147	7837	205	2361	1213	28606	37070	85793	7249	972504	45884	1097101	477
5	Central Bank of India	89485	371752	0	0	1	1	8	1	31738	212366	23765	337851	55512	550219	148
6	Indian Bank	40668	225124	1449	0	58	825	985	22740	15622	73014	37	404145	18151	500725	222
7	Indian Overseas Bank	7181	35703	1	2	10	131	370	12031	279	1731	8403	195737	9063	209632	587
8	Punjab and Sind Bank	3124	14441	0	0	5	114	42	1466	57	253	1732	13129	1836	14962	104
9	Punjab National Bank	60889	448211	81	613652	218	3180	2501	76520	3775	19358	18044	2011820	24619	2724530	608
10	State Bank of India	235311	1822637	54	10595	1544	18677	32383	519209	14178	66039	346630	5560711	394789	6175230	339
11	UCO Bank	19016	123423	0	0	2	6	964	29149	148	367	8719	142571	9833	172092	139
12	Union Bank of India	56379	418516	129	64066	539	8413	2329	44008	18712	150480	4489	226490	26198	493458	118
	PSBs - SUB TOTAL	705304	4571055	1896	700421	3064	41200	48365	915376	158068	754247	487982	10728028	699375	13139273	287
13	Axis Bank	74530	445220	423	4728	235	5509	214	4251	9523	25500	61567	778279	71962	818266	184
14	Bandhan Bank	29915	109004	0	0	0	0	3183	47051	3001	39119	82145	127319	88329	213489	196
15	Catholic Syrian Bank	114	687	0	0	0	0	0	0	455	971	6	503	461	1474	215
16	City Union Bank	356	1657	15	676	325	908	43	2813	0	0	0	0	383	4397	265
17	Development Credit Bank	6588	35735	1670	1345	54	659	295	8073	0	0	4640	19190	6659	29266	82
18	Dhan Lakshmi Bank	182	974	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	5139	37042	0	0	0	0	8	202	60	133	1268	15222	1336	15556	42
20	HDFC Bank	310133	1972007	13339	179125	15	48	10466	218080	44065	207528	138842	1838831	206727	2443612	124
21	ICICI Bank	315364	1326028	0	0	241	10145	3511	105200	18691	101942	404227	1021231	426670	1238518	93
22	IDBI Bank	20048	115789	3	4	54	440	1082	32838	589	8417	16265	222228	17993	263927	228
23	IDFC First Bank	101768	213529	54	531	131	3703	1289	24343	32588	46134	380649	324142	414711	398853	187
24	Indusind Bank Limited	66793	220767	0	0	0	0	463	6406	0	0	85166	234122	85629	240528	109
25	Jammu and Kashmir Bank	314	1725	0	0	0	0	7	96	34	391	73	574	114	1062	62
26	Karnataka Bank Limited	588	4980	0	0	1	41	11	395	117	1359	606	3651	735	5446	109
27	Karur Vysya Bank Ltd.	966	7224	9	90	0	0	13	501	296	3104	40	1237	358	4933	68
28	Kotak Mahindra Bank	30587	231041	0	0	0	0	0	0	0	0	42407	327383	42407	327383	142
29	Lakshmi Vilas Bank	209	1172	0	0	0	0	0	0	10	1	14	223	24	224	19
30	Ratnakar Bank Ltd. (RBL)	3066	19856	5	22	0	0	221	5419	180	86	2897	57197	3303	62723	316
31	South Indian Bank	598	6570	0	0	0	0	2	71	521	1367	19	23065	542	24503	373
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	1751	4431	0	0	0	0	1	28	121	390	7	2443	129	2861	65
34	Yes Bank	52829	216318	0	0	35	1251	898	37240	987	5605	63718	189830	65638	233925	108
	PRIVATE BANK - SUB TOTAL	1021838	4971756	15518	186520	1091	22705	21707	493007	111238	442045	1284556	5186669	1434110	6330945	127
	COMMERCIAL BANKS	1727142	9542811	17414	886941	4155	63905	70072	1408384	269306	1196292	1772538	15914697	2133485	19470218	204
35	MGB	11748	45965	0	0	0	0	140	5467	1095	7843	26643	68761	27878	82071	179
36	MPGB	33752	128214	0	0	17	234	187	4313	1867	9299	43365	170926	45436	184771	144
	RRBs - SUB TOTAL	45500	174179	0	0	17	234	327	9780	2962	17142	70008	239686	73314	266842	153
37	DCCB & Apex Bank	5072	26496	0	0	0	0	4	39	7293	27682	0	0	7297	27722	105
	CO-OPERATIVE BANK - SUB TOTAL	5072	26496	0	0	0	0	4	39	7293	27682	0	0	7297	27722	105
38	AU Small Finance Bank	35022	162635	0	0	0	0	1676	25886	1234	1364	54580	218112	57490	245362	151
39	Equitas Small Finance Bank	5986	18766	0	0	0	0	29	433	0	0	6088	13395	6117	13828	74
40	ESAF	2850	7143	0	0	0	0	0	0	0	0	7728	9611	7728	9611	135
41	Jana Small Finance Bank	2800	10736	0	0	0	0	572	6492	0	0	11991	11477	12563	17968	167
42	Shivalik Small Finance Bank	1896	14003	0	0	0	0	21	371	37	271	860	3292	918	3934	0
43	Suryoday Small Finance Bank	335	2049	0	0	0	0	5	287	76	229	677	5630	758	6146	300
44	Ujjivan Small Finance Bank	304	3786	0	0	0	0	418	5177	13	14	2081	3878	2512	9069	0
45	Utkarsh Small Finance Bank	459	1993	0	0	0	0	0	0	0	0	6375	5959	6375	5959	299
	SMALL FINANCE BANK - SUB TOTAL	49652	221111	0	0	0	0	2721	38645	1360	1878	90380	271353	94461	311876	141
	TOTAL	1827366	9964597	17414	886941	4172	64138	73124	1456848	280921	1242995	1932926	16425736	2308557	20076658	201

POSITION OF NPA AS ON 31.03.2025

SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs]

TABLE-13

Sr.No	BANKS	TOTAL NPA		TOTAL ADVANCES		NPA %
		No.	Amt.	No.	Amt.	
1	Bank of Baroda	88694	196228	395774	2214258	8.9
2	Bank of India	218496	342604	1035643	3786223	9.0
3	Bank of Maharashtra	30179	24836	129817	864206	2.9
4	Canara Bank	57411	135268	309138	2248324	6.0
5	Central Bank of India	141908	207262	636711	2537098	8.2
6	Indian Bank	56793	103665	179476	1251445	8.3
7	Indian Overseas Bank	4793	13478	39700	415558	3.2
8	Punjab and Sind Bank	6069	7912	20582	127384	6.2
9	Punjab National Bank	167610	407638	447619	3627927	11.2
10	State Bank of India	329369	466653	2253520	11418802	4.1
11	UCO Bank	28451	78581	136766	921040	8.5
12	Union Bank of India	115806	221642	446716	2151800	10.3
	PSBs - SUB TOTAL	1245579	2205766	6031462	31564066	7.0
13	Axis Bank	97593	96118	758192	2445428	3.9
14	Bandhan Bank	139590	56711	569466	935525	6.1
15	Catholic Syrian Bank	2	2	2519	4921	0.0
16	City Union Bank	27	703	1139	28267	0.0
17	Development Credit Bank	40947	8297	90643	255814	3.2
18	Dhan Lakshmi Bank	0	0	247	927	0.0
19	Federal Bank Ltd.	358	843	13657	75706	1.1
20	HDFC Bank	57517	105304	1830486	7028059	1.5
21	ICICI Bank	33757	127991	638894	3931441	3.3
22	IDBI Bank	11852	15674	80831	507350	3.1
23	IDFC First Bank	27427	16280	725705	923621	1.8
24	Indusind Bank Limited	155385	48714	1033410	1095990	4.4
25	Jammu and Kashmir Bank	209	491	970	4942	9.9
26	Karnataka Bank Limited	99	2926	1774	27703	10.6
27	Karur Vysya Bank Ltd.	12	439	746	18652	2.4
28	Kotak Mahindra Bank	41232	29974	385344	1263483	2.4
29	Lakshmi Vilas Bank	8	945	46004	16824	5.6
30	Ratnakar Bank Ltd. (RBL)	3688	6815	150816	120486	5.7
31	South Indian Bank	66	281	1632	14719	1.9
32	Standard Chartered Bank	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	12	1039	923	5400	19.2
34	Yes Bank	6245	13031	147490	671725	1.9
	PRIVATE BANK - SUB TOTAL	616026	532577	6480888	19376983	2.7
	COMMERCIAL BANKS SUB TOTAL	1861605	2738344	12512350	50941049	5.4
35	MGB	107455	80459	350052	501363	16.0
36	MPGB	166583	89732	1054475	1692093	5.3
	RRBs - SUB TOTAL	274038	170191	1404527	2193455	7.8
37	DCCB & Apex Bank	54946	723145	4126783	4422290	16.4
	CO-OPERATIVE BANK - SUB TOTAL	54946	723145	4126783	4422290	16.4
38	AU Small Finance Bank	29141	48306	470800	1458302	3.3
39	Equitas Small Finance Bank	2169	5574	76187	103935	5.4
40	ESAF	43361	10968	259011	107599	10.2
41	Jana Small Finance Bank	19645	6090	321208	209813	2.9
42	Shivalik Small Finance Bank	4717	1571	59974	34290	4.6
43	Suryoday Small Finance Bank	7292	2594	119745	65070	4.0
44	Ujjivan Small Finance Bank	2037	317	64331	52852	0.6
45	Utkarsh Small Finance Bank	19564	5908	125955	49821	11.9
	SMALL FINANCE BANK SUB TOTAL	127926	81328	1497211	2081683	3.9
	TOTAL	2318515	3713007	19540871	59638477	6.2

POSITION OF SECTOR WISE NPA (PRIORITY SECTOR) As on 31.03.2025
SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs]																
SR	BANKS	AGRICULTURE			MSME			EDUCATION			HOUSING			TOTAL PRIORITY SECTOR		
		No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %
1	Bank of Baroda	15426	44078	9.7	46513	81331	12.8	371	680	4.1	16743	12920	7.5	79063	141505	11.1
2	Bank of India	97229	213639	13.1	74150	74030	12.1	667	1301	7.7	26404	14155	9.0	198478	303127	12.5
3	Bank of Maharashtra	11008	15184	7.5	9435	7787	2.6	21	18	0.4	2514	919	1.5	22978	23907	4.2
4	Canara Bank	17933	45402	9.5	25442	60861	16.9	441	1087	6.1	3837	4773	3.5	47743	112231	11.4
5	Central Bank of India	40363	69304	8.1	58063	69614	9.7	1399	3209	15.9	38271	24102	13.5	138505	166303	9.4
6	Indian Bank	45925	89950	39.0	92	7350	2.9	494	281	5.3	4075	1968	5.7	50586	99549	19.1
7	Indian Overseas Bank	3362	6981	25.7	7	1016	2.1	12	18	2.3	991	1099	2.9	4483	9123	7.9
8	Punjab and Sind Bank	5346	7265	25.7	25	183	0.3	17	2	0.4	112	186	2.8	5552	7645	7.8
9	Punjab National Bank	90761	141240	24.2	43158	104033	17.5	1138	2834	10.5	25654	25360	17.6	161891	273628	20.2
10	State Bank of India	152102	340514	18.0	81258	44001	3.0	520	1426	1.6	51654	40724	4.4	285536	426704	9.8
11	UCO Bank	25682	34174	12.4	231	11199	10.3	278	607	18.0	136	869	1.3	27740	48105	9.6
12	Union Bank of India	38051	100542	14.5	34972	54590	10.2	625	1347	9.8	14861	8397	9.0	89495	164888	12.3
	PSBs - SUB TOTAL	543188	1108273	15.1	373346	515994	9.1	5983	12810	5.9	185252	135471	6.7	1112050	1776716	11.6
13	Axis Bank	22778	60141	7.9	703	12130	1.9	62	71	1.8	83	767	1.2	45157	75363	5.0
14	Bandhan Bank	21735	10140	17.0	6	335	0.4	651	4335	0.0	0	0	0.0	114947	39737	7.7
15	Catholic Syrian Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
16	City Union Bank	15	280	0.0	1	260	0.0	0	0	0.0	3	31	0.0	19	571	2.7
17	Development Credit Bank	36244	5829	5.9	1	8	0.2	0	0	0.0	214	541	1.6	40701	6839	4.9
18	Dhan Lakshmi Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
19	Federal Bank Ltd.	132	392	1.4	10	5	0.1	0	0	0.0	5	46	3.6	149	444	1.2
20	HDFC Bank	10092	61967	4.0	114	4009	0.2	22	20	0.8	624	4871	0.9	33043	75341	1.9
21	ICICI Bank	21055	86861	9.6	504	13542	1.0	7	23	0.5	207	1489	2.3	22247	102003	4.3
22	IDBI Bank	3885	8000	9.5	6	826	0.9	10	26	1.0	41	398	0.8	3942	9250	4.0
23	IDFC First Bank	8124	3671	1.7	597	2709	1.3	0	0	0.0	248	516	1.6	9140	6921	1.5
24	Indusind Bank Limited	114977	30681	6.0	8068	5111	2.5	0	0	0.0	0	0	0.0	123154	36749	5.0
25	Jammu and Kashmir Ban	28	66	5.7	0	0	0.0	1	1	2.7	17	44	9.9	49	113	6.3
26	Karnataka Bank Limited	55	952	34.4	8	689	47.2	0	0	0.0	6	68	2.5	73	1853	10.7
27	Karur Vysya Bank Ltd.	2	146	8.4	1	279	4.4	0	0	0.0	0	0	0.0	3	425	5.0
28	Kotak Mahindra Bank	29291	17711	4.0	504	6138	1.3	0	0	0.0	2	21	0.3	31728	24137	2.7
29	Lakshmi Vilas Bank	1	494	3.8	1	37	0.0	0	0	0.0	0	0	#DIV/0!	2	531	3.3
30	Ratnakar Bank Ltd. (RBL	1777	6263	8.0	1	2	0.0	0	0	0.0	1	8	0.1	2608	6426	6.7
31	South Indian Bank	5	15	0.7	1	155	20.3	0	0	0.0	0	0	0.0	6	170	4.9
32	Standard Chartered Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	#DIV/0!
33	Tamilnadu Mercantile Ba	4	252	10.0	0	0	0.0	0	0	0.0	0	0	0.0	4	252	8.1
34	Yes Bank	4157	4248	2.6	114	3475	1.7	0	0	0.0	94	1110	3.1	4449	8848	2.2
	PRIVATE BANK - SUB TOTAL	274357	298111	6.0	10640	49712	1.0	753	4477	32.4	1545	9912	0.8	431421	395972	3.5
	COMMERCIAL BANK	817545	1406384	11.4	383986	565705	5.2	6736	17287	7.5	186797	145383	4.6	1543471	2172687	8.1
35	MGB	52150	53516	20.8	26725	9030	10.9	91	142	38.8	27546	16512	28.4	106683	79234	19.9
36	MPGB	26263	47411	5.4	40964	15211	6.6	98	199	4.5	97334	25607	18.6	164818	88477	6.3
	RRBs - SUB TOTAL	78413	100927	8.9	67689	24241	7.7	189	341	7.1	124880	42120	21.5	271501	167710	9.3
37	DCCB & Apex Bank	28520	653483	16.2	0	0	0.0	52	107	89.5	9000	9970	55.0	41371	682983	15.8
	CO-OPERATIVE BAN	28520	653483	16.2	0	0	0.0	52	107	89.5	9000	9970	55.0	41371	682983	15.8
38	AU Small Finance Bank	13091	7805	3.9	3754	20283	2.7	0	0	0.0	165	1337	1.6	19809	29811	2.8
39	Equitas Small Finance Ba	695	2281	14.6	9	33	0.1	0	0	0.0	17	109	11.0	762	2437	4.1
40	ESAF	31122	8012	13.3	9315	2098	0.0	84	23	69.4	1	8	0.2	43309	10886	11.1
41	Jana Small Finance Bank	15440	3274	5.0	814	930	2.2	0	0	0.0	750	987	2.3	18932	5418	3.0
42	Shivalik Small Finance Ba	2549	523	4.1	4	436	3.5	0	0	0.0	2	9	0.9	4699	1459	5.0
43	Suryoday Small Finance f	616	180	0.7	0	0	0.0	0	0	0.0	8	69	2.5	7194	2085	4.7
44	Ujjivan Small Finance Ba	1089	156	1.7	292	48	0.5	0	0	0.0	143	58	0.4	1991	305	0.8
45	Utkarsh Small Finance Ba	7158	2144	14.4	50	115	0.0	0	0	0.0	4	64	12.6	17272	5015	10.9
	SMALL FINANCE BA	71760	24374	6.0	14238	23944	2.7	84	23	48.3	1090	2641	1.7	113968	57417	3.7
	TOTAL	996238	2185168	12.23	465913	613890	5.11	7061	17757	7.5	321767	200114	5.6	1970311	3080797	9.0

POSITION OF SECTOR WISE NPA (NON PRIORITY SECTOR) As on 31.03.2025

SLBC Madhya Pradesh. Convenor Central Bank of India

[Amt. in lacs]

TABLE: 15

SR	BANKS	EDUCATION		HOUSING		OTHERS		TOTAL NPS		NPA %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	6	81	175	1956	3554	42613	9631	54723	5.86
2	Bank of India	11	81	83	523	18327	37914	20018	39476	2.88
3	Bank of Maharashtra	0	0	14	320	7142	502	7201	928	0.31
4	Canara Bank	9	37	159	2171	8576	19685	9668	23037	1.83
5	Central Bank of India	1	0	38	443	575	37068	3403	40959	5.35
6	Indian Bank	3	0	4010	2595	55	9	6207	4116	0.56
7	Indian Overseas Bank	0	0	5	180	211	3587	310	4355	1.45
8	Punjab and Sind Bank	0	0	12	0	309	259	517	267	0.89
9	Punjab National Bank	0	0	245	3016	4756	115582	5719	134010	5.89
10	State Bank of India	10	232	735	3616	40811	33469	43833	39950	0.57
11	UCO Bank	0	0	16	377	529	29998	711	30476	7.29
12	Union Bank of India	5	37	3276	3066	20153	49669	26311	56754	6.98
	PSBs - SUB TOTAL	45	469	8768	18263	104998	370354	133529	429051	2.64
13	Axis Bank	3	0	110	626	44820	16673	52436	20755	2.18
14	Bandhan Bank	220	2200	335	2311	0	0	24643	16974	4.05
15	Catholic Syrian Bank	0	0	0	0	0	0	2	2	0.11
16	City Union Bank	0	0	1	70	6	57	8	132	0.00
17	Development Credit Bank	0	0	22	327	202	1090	246	1458	1.26
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	0	0	2	30	103	242	209	400	1.01
20	HDFC Bank	0	0	192	2099	22305	24703	24474	29963	0.97
21	ICICI Bank	1	17	125	2981	10328	18918	11510	25989	1.67
22	IDBI Bank	0	0	15	132	7880	6238	7910	6424	2.30
23	IDFC First Bank	0	0	26	344	15533	7097	18287	9359	1.98
24	Indusind Bank Limited	0	0	36	269	32195	11696	32231	11965	3.27
25	Jammu and Kashmir Bank	0	0	1	19	131	317	160	378	12.01
26	Karnataka Bank Limited	0	0	5	160	12	286	26	1074	10.40
27	Karur Vysya Bank Ltd.	0	0	0	0	2	3	9	14	0.14
28	Kotak Mahindra Bank	0	0	0	0	9504	5837	9504	5837	1.64
29	Lakshmi Vilas Bank	0	0	1	7	5	406	6	414	55.81
30	Ratnakar Bank Ltd. (RBL)	0	0	1	16	1079	373	1080	389	1.57
31	South Indian Bank	0	0	0	0	1	1	60	111	0.98
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	0	0	0	0	8	786	8	786	34.62
34	Yes Bank	0	0	49	834	1559	2847	1796	4182	1.56
	PRIVATE BANK - SUB TOT	224	2218	921	10226	145673	97571	184605	136606	1.71
	COMMERCIAL BANKS SUB TOTAL	269	2686	9689	28489	250671	467925	318134	565656	2.33
35	MGB	0	0	2	56	490	751	772	1225	1.19
36	MPGB	0	0	0	0	804	1140	1765	1255	0.42
	RRBs - SUB TOTAL	0	0	2	56	1294	1891	2537	2480	0.62
37	DCCB & Apex Bank	0	0	0	0	6069	30450	13575	40162	40.62
	CO-OPERATIVE BANK - SUB TOTAL	0	0	0	0	6069	30450	13575	40162	40.62
38	AU Small Finance Bank	0	0	59	672	9019	17642	9332	18495	4.55
39	Equitas Small Finance Bank	0	0	5	53	1402	3084	1407	3137	7.04
40	ESAF	0	0	0	0	52	82	52	82	0.84
41	Jana Small Finance Bank	0	0	16	344	697	327	713	672	2.17
42	Shivalik Small Finance Bank	0	0	1	25	13	72	18	112	2.30
43	Suryoday Small Finance Bank	0	0	4	44	50	373	98	509	2.41
44	Ujjivan Small Finance Bank	0	0	0	0	46	12	46	12	0.09
45	Utkarsh Small Finance Bank	0	0	0	0	2292	893	2292	893	24.01
	SMALL FINANCE BANK SUB TOTAL	0	0	85	1139	13571	22485	13958	23912	4.46
	TOTAL	269	2686	9776	29685	271605	522750	348204	632211	2.50

POSITION OF NPA UNDER GOVT. SPONSORED SCHEME As on 31.03.2025

SLBC Madhya Pradesh. Convener-Central Bank of India

TABLE-16

[Amt. in lacs]		MMYUY/MMSY					PMEGP					CMRHM					SHG LOANS (All SHGs loans)					MUDRA LOANS					
SR.	BANKS	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA%	NPA		OUTSTANDING		NPA%	NPA		OUTSTANDING		NPA %	
		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.				
1	Bank of Baroda	1716	3276	3259	10099	32.4	383	810	1686	8249	9.8	16606	9463	18562	9921	95.4	245	267	2481	6334	4.2	8119	17900	27715	75605	23.7	
2	Bank of India	1860	1286	2910	1912	67.3	399	391	2382	2490	15.7	28541	11896	41475	15475	76.9	711	436	8779	9662	4.5	15249	9078	44012	34689	26.2	
3	Bank of Maharashtra	96	173	1407	2564	6.7	148	479	515	2692	17.8	7061	3125	10910	4814	64.9	485	364	6715	10580	3.4	6963	7816	13298	20563	38.0	
4	Canara Bank	2319	3335	4090	7014	47.6	861	2954	2940	12327	24.0	1462	832	3706	1826	45.6	366	292	2103	3793	7.7	6331	15238	57132	121624	12.5	
5	Central Bank of India	7594	13894	12607	24999	55.6	820	3224	5553	38687	8.3	37387	21005	78980	43480	48.3	860	803	26370	73980	1.1	38260	30613	101895	163123	18.8	
6	Indian Bank	3549	6143	4741	9746	63.0	529	1295	1478	6118	21.2	7666	6338	8823	6607	95.9	875	994	5289	10863	9.1	15874	9841	34972	38413	25.6	
7	Indian Overseas Bank	199	547	1383	4985	11.0	55	172	375	2567	6.7	835	630	1771	983	64.1	6	5	184	302	1.6	859	1319	6518	8887	14.8	
8	Punjab and Sind Bank	104	317	263	1054	30.1	60	251	6112	3124	8.0	0	0	0	0	#DIV/0!	9	12	27	118	9.9	741	1197	2031	4751	25.2	
9	Punjab National Bank	2958	9647	10099	39445	24.5	476	1683	1563	7440	22.6	22319	19074	31268	24381	78.2	1501	1899	7963	11840	16.0	41488	50101	92628	142112	35.3	
10	State Bank of India	210	255	391	324	78.8	2550	9085	5361	25480	35.7	50757	36500	105106	67385	54.2	1230	1379	14354	39476	3.5	137207	38275	283388	237166	16.1	
11	UCO Bank	1616	905	1857	1020	88.8	189	349	957	3313	10.5	0	0	0	0	#DIV/0!	95	81	1229	2213	3.7	1767	2275	6934	15803	14.4	
12	Union Bank of India	1113	1809	1428	2312	78.3	309	1405	2056	12591	11.2	15645	5850	22503	7953	73.6	226	119	4338	9177	1.3	5858	14053	27640	73316	19.2	
	PSBs - SUB TOTAL	23334	41586	44435	105473	39.4	6779	22098	30978	125079	17.7	188279	114712	323104	182825	62.7	6609	6651	79832	178337	3.7	278716	197706	698163	936052	21.1	
13	Axis Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
16	City Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
17	Development Credit Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	2077	555	5813	1557	35.7
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0.0
19	Federal Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0.0
20	HDFC Bank	0	0	0	0	0	0	0	30	504	0.0	0	0	0	0	#DIV/0!	951	747	30655	68748	1.1	25005	8791	109718	126474	7.0	
21	ICICI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
22	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
23	IDFC First Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
25	Jammu and Kashmir Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
26	Karnataka Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	14181	3190	78216	17346	18.4
31	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
34	Yes Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	0	0
	PRIVATE BANK - SUB T	0	0	0	0	0	0	0	30	504	0.0	0	0	0	0	#DIV/0!	951	747	30655	68748	1.1	41263	12537	193747	145376	8.6	
	COMMERCIAL BANKS	23334	41586	44435	105473	39.4	6779	22098	31008	125583	17.6	188279	114712	323104	182825	62.7	7560	7397	110487	247085	3.0	319979	210243	891910	1081428	19.4	
35	MGB	5364	2626	8362	4504	58.3	227	470	1089	3538	13.3	30545	18914	53615	32462	58.3	2145	2112	31911	57612	3.7	22412	6446	54862	48759	13.2	
36	MPGB	1263	1126	5608	5780	19.5	398	868	6420	19958	4.3	97157	24733	173154	41151	60.1	518	258	86299	160715	0.2	33696	15647	161040	185066	8.5	
	RRBs - SUB TOTAL	6627	3752	13970	10284	36.5	625	1338	7509	23497	5.7	127702	43647	226769	73614	59.3	2663	2370	118210	218327	1.1	56108	22093	215902	233825	9.4	
37	DCCB & Apex Bank	0	0	0	0	0	0	0	0	0	0	13449	10227	15280	10694	95.6	645	636	656	645	98.6	0	0	0	0	0	
	CO-OPERATIVE BANK	0	0	0	0	0	0	0	0	0	0	13449	10227	15280	10694	95.6	645	636	656	645	98.6	0	0	0	0	0	
38	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	5001	3728	51073	76737	4.9
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0
40	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	33685	8368	161525	38354	21.8
41	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0
42	Shivalik Small Finance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0
43	Suryoday Small Finance Bar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	1861	441	50887	17311	2.5
45	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	0	0	0	0	0
	SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	40547	1			

PROGRESS UNDER KISAN CREDIT CARD (as on 31.03.2025)

[Amt. in lacs]

TABLE:17

SR	BANKS	No. of KCC issued from 01.04.24 to 31.03.2025 (Including renewal)		Total no. of KCC as on 31.03.2025	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	71425	171869	86589	197324
2	Bank of India	314660	634526	380253	988068
3	Bank of Maharashtra	24360	56567	40869	105415
4	Canara Bank	105795	271564	136695	323933
5	Central Bank of India	226815	350374	278838	603345
6	Indian Bank	84873	153816	80909	170685
7	Indian Overseas Bank	4116	13505	4130	10934
8	Punjab and Sind Bank	290	722	4934	9521
9	Punjab National Bank	85322	300882	181805	380141
10	State Bank of India	376432	972334	600615	1400274
11	UCO Bank	19775	48737	9857	37219
12	Union Bank of India	127821	341131	185063	517277
	PSBs - SUB TOTAL	1441684	3316028	1990557	4744137
13	Axis Bank	53075	210254	54082	346598
14	Bandhan Bank	523	5078	1701	20410
15	Catholic Syrian Bank	0	0	0	0
16	City Union Bank	79	60	2	20
17	Development Credit Bank	5511	33958	20182	48633
18	Dhanlaxmi Bank	0	0	0	0
19	Federal Bank Ltd.	3720	10325	312	1270
20	HDFC Bank	37772	188705	74179	443741
21	ICICI Bank	49562	174034	67999	494126
22	IDBI Bank	22423	44378	24500	63810
23	IDFC	7248	77439	7927	108117
24	Indusind Bank Limited	53219	139508	84984	202478
25	Jammu and Kashmir Bank	0	0	1	61
26	Karnataka Bank Limited	192	432	26	29
27	Karur Vysya Bank Ltd.	0	0	2	63
28	Kotak Mahindra Bank	1	4	1117	5660
29	Lakshmi Vilas Bank	9989	6400	0	0
30	Ratnakar Bank Ltd. (RBL)	6431	12512	5420	26038
31	South Indian Bank	1272	2721	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	766	1664	45	68
34	Yes Bank	4952	30852	5621	52559
	PRIVATE BANK - SUB TOTAL	256735	938323	348100	1813679
	COMMERCIAL BANKS SUB TOTAL	1698419	4254350	2338657	6557816
35	MGB	199532	252316	177762	228042
36	MPGB	329051	500263	406277	679180
	RRBs - SUB TOTAL	528583	752579	584039	907223
37	DCCB & Apex Bank	2392828	2144927	4037842	3910121
	CO-OPERATIVE BANK - SUB TOTAL	2392828	2144927	4037842	3910121
38	AU Small Finance Bank	0	0	3	11
39	Equitas Small Finance Bank	0	0	0	0
40	ESAF	8	49	280	1432
41	Jana Small Finance Bank	0	0	0	0
42	Shivalik Small Finance Bank	0	0	295	1345
43	Suryoday Small Finance Bank	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0
	SMALL FINANCE BANK SUB TOTAL	8	49	578	2788
	TOTAL	4619838	7151906	6961116	11377949

PROGRESS UNDER HIGHER EDUCATION LOANS AS ON 31.03.2025

Amt. in Lakhs

TABLE: 18

Sr. No.	Name of the Bank	Sanctioned during the year (including application received during previous year)		of which girl student (Out of column 3)		of which no of loans guaranteed by MP STATE GOVT		Education Loan Outstanding		of Which Girl Student	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12
1	Bank of Baroda	597	8452	246	3490			4140	16734	1916	13556
2	Bank of India	995	5959	486	2606			6264	16997	2609	8384
3	Bank of Maharashtra	352	3691	167	712			1349	4938	656	4375
4	Canara Bank	770	2618	276	1076			4804	17917	2003	9786
5	Central Bank of India	160	1638	58	570			5860	20196	2236	7924
6	Indian Bank	75	1552	18	388			1478	5269	511	2791
7	Indian Overseas Bank	42	357	21	183			274	801	119	448
8	Punjab and Sind Bank	29	438	14	185			141	454	68	347
9	Punjab National Bank	851	8438	370	3772			6437	26963	2575	15261
10	State Bank of India	4635	21081	1680	8000			23352	90335	9561	56522
11	UCO Bank	136	1217	53	355			1215	3369	519	2012
12	Union Bank of India	842	14000	355	6386			4100	13807	1991	14105
	PSBs - SUB TOTAL	9484	69443	3744	27722	0	0	59414	217778	24764	135511
13	Axis Bank	1631	22199	532	7811			1183	3954	532	5503
14	Bandhan Bank	0	0	0	0			0	0	0	0
15	Catholic Syrian Bank	0	0	0	0			0	0	0	0
16	City Union Bank	1	75	0	0			2	9	2	9
17	Development Credit Bank	28	50	12	31			13	19	9	27
18	Dhanlaxmi Bank	0	0	0	0			2	7	0	0
19	Federal Bank Ltd.	0	0	0	0			10	37	6	45
20	HDFC Bank	0	0	0	0			1225	2479	0	0
21	ICICI Bank	112	3199	68	2000			610	4316	341	2524
22	IDBI Bank	1	70	1	70			688	2649	312	1164
23	IDFC	0	0	0	0			0	0	0	0
24	Indusind Bank Limited	0	0	0	0			0	0	0	0
25	Jammu and Kashmir Bank	1	2	1	2			13	48	4	13
26	Karnataka Bank Limited	0	0	0	0			6	21	0	38
27	Karur Vysya Bank Ltd.	0	0	0	0			1	0	1	0
28	Kotak Mahindra Bank	0	0	0	0			0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0			1	1	0	0
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0			0	0	0	0
31	South Indian Bank	0	0	0	0			6	56	5	29
32	Standard Chartered Bank	0	0	0	0			0	0	0	0
33	Tamilnad Merchantile Bank	0	0	0	0			0	0	0	0
34	Yes Bank	43	1356	14	401			22	223	31	619
	PRIVATE BANK - SUB TOTAL	1817	26951	628	10316			3782	13818	1243	9970
	COMMERCIAL BANKS - SUB TOTAL	11301	96393	4372	38037			63196	231596	26007	145481
35	MGB	4	14	0	0			184	366	124	218
36	MPGB	150	832	54	247			1830	4412	701	1899
	RRBs - SUB TOTAL	154	846	54	247			2014	4777	825	2117
37	DCCB & Apex Bank	2	10	0	0			66	119	5	13
	CO-OPERATIVE BANK - SUB TOTAL	2	10	0	0			66	119	5	13
38	AU Small Finance Bank	0	0	0	0			0	0	0	0
39	Equitas Small Finance Bank	0	0	0	0			0	0	0	0
40	ESAF	1	1	1	1			155	32	155	32
41	Jana Small Finance Bank	0	0	0	0			0	0	0	0
42	Shivalik Small Finance Bank	0	0	0	0			1	14	1	23
43	Suryoday Small Finance Bank	0	0	0	0			0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0			0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0			0	0	0	0
	SMALL FINANCE BANK - SUB TOTAL	1	1	1	1			156	47	156	56
	TOTAL	11458	97250	4427	38284	0	0	65432	236539	26993	147667

POSITION SHG BANK LINKAGE PROGRAMME AS ON 31.03.2025

[Amt. in lacs]

TABLE-19

Sr.No	BANKS	Quarterly				Current FY			
		Savings Linked qtrly		Credit Linked qtrly		Savings Linked		Credit Linked	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	46	13	26	44	137	409	124	198
2	Bank of India	1	0	129	565	1	0	129	565
3	Bank of Maharashtra	60	8	427	996	173	67	1351	2728
4	Canara Bank	109	3	39	54	338	6	198	218
5	Central Bank of India	462	94	732	896	2460	639	4501	5647
6	Indian Bank	132	6	209	628	13455	5639	5690	11163
7	Indian Overseas Bank	17	29	17	29	53	68	53	68
8	Punjab and Sind Bank	1	0	0	0	35	5	1	6
9	Punjab National Bank	280	5	363	479	899	66	1026	1204
10	State Bank of India	176359	90541	11986	15148	176359	90541	13890	39049
11	UCO Bank	58	1	35	190	183	28	86	472
12	Union Bank of India	1	2	85	280	36	12	333	1233
	PSBs - SUB TOTAL	177526	90701	14048	19309	194129	97479	27382	62551
13	Axis Bank	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0	0	0	0	0
17	Development Credit Bank	0	0	0	0	0	0	0	0
18	Dhanlaxmi Bank	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	0	0	0	0	0	0	0	0
20	HDFC Bank	1939	1802	5027	0	10823	3245	17223	1
21	ICICI Bank	0	0	274	1032	0	0	1429	5042
22	IDBI Bank	6	1	6	22	11	3	212	280
23	IDFC	0	0	0	0	0	0	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0
25	Jammu and Kashmir Bank	0	0	0	0	0	0	0	0
26	Karnataka Bank Limited	0	0	0	0	0	0	0	0
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0	0	0	0
31	South Indian Bank	0	0	0	0	0	0	0	0
32	Standard Chartered Bank	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0
34	Yes Bank	0	0	0	0	0	0	0	0
	PRIVATE BANK - SUB TOT	1945	1804	5307	1054	10834	3248	18864	5322
	COMMERCIAL BANKS SUB TOTAL	179471	92505	19355	20363	204963	100727	46246	67874
35	MGB	1037	171	13117	19460	4079	720	27583	38643
36	MPGB	2368	292	1804	1367	7598	1062	6894	40813
	RRBs - SUB TOTAL	3405	463	14921	20827	11677	1782	34477	79456
37	DCCB & Apex Bank	20	1	0	0	107	3	0	0
	CO-OPERATIVE BANK - SUB TOTAL	20	1	0	0	107	3	0	0
38	AU Small Finance Bank	0	0	0	0	0	0	0	0
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0
40	ESAF	0	0	0	0	0	0	0	0
41	Jana Small Finance Bank	0	0	0	0	0	0	0	0
42	Shivalik Small Finance Bank	0	0	0	0	0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK SUB TOTAL	0	0	0	0	0	0	0	0
	TOTAL	182896	92969	34276	41191	216747	102512	80723	147330

LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 31.03.2025

SLBC Madhya Pradesh, Convenor-Central Bank of India

[Amt. in lacs]

TABLE-20

SR	BANKS	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	241	1902	5571	14474	289	1213	499	3213	7	53	1683	12533	8290	33388
2	Bank of India	906	5222	34942	73529	74	680	1129	16979	7	51	1904	18803	38962	115263
3	Bank of Maharashtra	185	3187	4776	20746	101	604	1205	10349	4	2	944	12880	7215	47769
4	Canara Bank	2128	9124	15709	43644	3180	9744	7571	28222	35	93	3694	37425	32317	128253
5	Central Bank of India	2643	4141	589	3065	2235	4841	1248	8045	31	54	2991	32471	9737	52618
6	Indian Bank	444	2208	7946	18132	112	223	330	4001	2	1	772	5756	9606	30321
7	Indian Overseas Bank	85	606	401	876	2	1	66	499	0	0	19	164	573	2146
8	Punjab and Sind Bank	35	190	427	937	0	0	389	3032	0	0	143	987	994	5146
9	Punjab National Bank	621	3279	13816	28814	84	422	1039	7085	1	6	1796	13254	17357	52860
10	State Bank of India	3974	23617	69746	181405	927	2893	4137	25043	12	22	6182	53990	84978	286971
11	UCO Bank	192	1120	5844	11686	15	45	528	2293	4	11	540	4685	7123	19841
12	Union Bank of India	842	5290	20114	38854	291	720	1156	20443	13	126	3274	31410	25690	96843
	PSBs - SUB TOTAL	12296	59886	179881	436162	7310	21386	19297	129206	116	418	23942	224359	242842	871418
13	Axis Bank	251	1353	12071	33167	21	378	1076	8085	10	3497	948	13716	14377	60196
14	Bandhan Bank	277	586	90292	53381	6	3	256	1114	3	1	711	2988	91545	58074
15	Catholic Syrian Bank	20	32	112	232	0	0	9	26	0	0	9	38	150	328
16	City Union Bank	0	0	6	89	0	0	0	0	0	0	0	0	6	89
17	Development Credit Bank	16	215	6675	4219	0	0	28	150	0	0	121	2685	6840	7269
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	1	11	1	11
19	Federal Bank Ltd.	339	1557	560	1772	2	1	116	878	0	0	14	64	1031	4272
20	HDFC Bank	418	3293	18680	94532	21	220	2402	35970	16	2733	3552	129554	25089	266304
21	ICICI Bank	490	5124	14709	86599	108	785	1511	23837	148	470	2042	85970	19008	202784
22	IDBI Bank	123	906	3772	11408	16	158	330	2436	1	0	857	11564	5099	26473
23	IDFC First Bank	36	9	6390	1571	4	1	186	56	5	2	20	5	6641	1645
24	Indusind Bank Limited	619	243	131236	44557	1234	329	118	748	5	10	104	808	133316	46695
25	Jammu and Kashmir Bank	1	1	265	1416	10	39	18	109	0	0	1	2	295	1566
26	Karnataka Bank Limited	5	34	53	354	1	8	8	97	0	0	25	325	92	817
27	Karur Vysya Bank Ltd.	1	1	15	59	1	51	8	333	0	0	8	114	33	560
28	Kotak Mahindra Bank	57	277	4498	25826	14	43	836	10409	2	4	698	20486	6105	57045
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	79	62	11922	3386	11	5	52	93	35	83	12	4	12111	3633
31	South Indian Bank	48	289	15	63	0	0	0	0	0	0	2	4	65	356
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	7	63	39	257	0	0	0	0	0	0	3	14	49	334
34	Yes Bank	47	256	3552	11113	9	17	150	4659	0	0	290	13641	4048	29686
	PRIVATE BANK - SUB TOTAL	2834	14301	304862	373999	1458	2038	7104	89001	225	6800	9418	281995	325901	768135
	COMMERCIAL BANKS - SUB TOTAL	15130	74187	484743	810162	8768	23425	26401	218207	341	7218	33360	506354	568743	1639553
35	MGB	454	325	12231	20594	0	0	974	2533	0	0	28347	36712	42006	60164
36	MPGB	712	1510	33943	52963	395	389	2326	3273	3	16	2688	10317	40067	68468
	RRBs - SUB TOTAL	1166	1835	46174	73557	395	389	3300	5806	3	16	31035	47028	82073	128632
37	DCCB & Apex Bank	195	79	192770	19958	617	32	548	115	20	1	7108	841	201258	21026
	CO-OPERATIVE BANK - SUB TOTAL	195	79	192770	19958	617	32	548	115	20	1	7108	841	201258	21026
38	AU Small Finance Bank	270	495	18846	95682	1	0	314	2998	0	0	2439	29058	21870	128233
39	Equitas Small Finance Bank	68	49	7843	3622	25	9	85	25	5	2	35	12	8061	3719
40	ESAF	207	234	11563	4639	33	16	105	187	1	1	106	404	12015	5481
41	Jana Small Finance Bank	1345	733	10440	5396	19577	10719	64	49	0	0	381	136	31807	17033
42	Shivalik Small Finance Bank	24	4	2253	1434	1	0	25	171	0	0	23	255	2326	1864
43	Suryoday Small Finance Bank	87	34	12778	4339	11	5	42	17	57	19	19	14	12994	4428
44	Ujjivan Small Finance Bank	22	10	6650	2645	33	13	80	33	0	0	10	3	6795	2705
45	Utkarsh Small Finance Bank	122	39	4553	2385	44	13	59	242	9	2	107	65	4894	2745
	SMALL FINANCE BANK - SUB TOTAL	2145	1597	74926	120143	19725	10775	774	3722	72	24	3120	29947	100762	166207
	TOTAL	18636	77698	798613	1023819	292505	34620	31023	227849	436	7260	74623	584171	952836	1955417

LOANS OUTSTANDING TO SC/ST AS ON 31.03.2025

[Amt. in lacs]

Table: 22

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	19779	49321	26624	59942
2	Bank of India	59254	118216	56583	110582
3	Bank of Maharashtra	3248	4802	3228	4449
4	Canara Bank	17656	41741	19031	45136
5	Central Bank of India	47475	87753	58702	117527
6	Indian Bank	15857	30207	10982	22069
7	Indian Overseas Bank	262	1008	72	537
8	Punjab and Sind Bank	1095	2545	469	1252
9	Punjab National Bank	28074	55894	22314	42712
10	State Bank of India	192750	564550	145110	472308
11	UCO Bank	10029	20759	4856	11047
12	Union Bank of India	36107	68643	29533	73264
	PSBs - SUB TOTAL	431586	1045439	377504	960826
13	Axis Bank	15615	12417	12865	12322
14	Bandhan Bank	7340	3913	3111	1615
15	Catholic Syrian Bank	49	142	8	20
16	City Union Bank	0	0	0	0
17	Development Credit Bank	16	70	15	73
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	237	512	76	171
20	HDFC Bank	2381	15045	1654	8685
21	ICICI Bank	12013	43627	9532	37268
22	IDBI Bank	4439	11338	3086	6791
23	IDFC First Bank	43723	24527	37430	18719
24	Indusind Bank Limited	246338	71544	142991	42373
25	Jammu and Kashmir Bank	16	63	6	40
26	Karnataka Bank Limited	41	281	1	0
27	Karur Vysya Bank Ltd.	53	664	0	0
28	Kotak Mahindra Bank	87280	41818	65917	58428
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	35557	11267	19004	6779
31	South Indian Bank	6	5	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	4	6	13	22
34	Yes Bank	20262	11815	13263	7933
	PRIVATE BANK - SUB TOTAL	475370	249055	308972	201241
	COMMERCIAL BANKS SUB TOTAL	906956	1294495	686476	1162066
35	MGB	24992	41563	10048	15743
36	MPGB	70813	77797	137811	163174
	RRBs - SUB TOTAL	95805	119360	147859	178917
37	DCCB & Apex Bank	606269	46715	2088163	160242
	CO-OPERATIVE BANK - SUB TOTAL	606269	46715	2088163	160242
38	AU Small Finance Bank	10381	19824	10924	23069
39	Equitas Small Finance Bank	9134	3289	5383	1655
40	ESAF	45820	11110	41704	9786
41	Jana Small Finance Bank	53786	21402	55552	20090
42	Shivalik Small Finance Bank	580	705	231	360
43	Suryoday Small Finance Bank	18034	5827	15968	5081
44	Ujjivan Small Finance Bank	20528	9245	12758	5433
45	Utkarsh Small Finance Bank	27271	8538	14692	4764
	SMALL FINANCE BANK SUB TOTAL	185534	79941	157212	70239
	TOTAL	1794564	1540511	3079710	1571464

LOANS DISBURSED TO SC/ST 01.04.2024 TO 31.03.2025

[Amt. in lacs]

Table: 23

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	7041	19702	8686	21088
2	Bank of India	7082	13851	7822	13658
3	Bank of Maharashtra	854	1363	622	1042
4	Canara Bank	4675	10570	4297	10483
5	Central Bank of India	22523	38766	31405	49700
6	Indian Bank	3273	6492	2143	3313
7	Indian Overseas Bank	9	20	2	10
8	Punjab and Sind Bank	38	187	16	44
9	Punjab National Bank	2365	5631	1526	3304
10	State Bank of India	78168	291119	57277	239253
11	UCO Bank	484	1469	242	705
12	Union Bank of India	3712	8712	3707	8996
	PSBs - SUB TOTAL	130224	397882	117745	351596
13	Axis Bank	1028	880	773	696
14	Bandhan Bank	3389	3271	1481	1386
15	Catholic Syrian Bank	103	342	17	48
16	City Union Bank	0	0	0	0
17	Development Credit Bank	26	14	24	50
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	80	168	24	69
20	HDFC Bank	180	1276	140	804
21	ICICI Bank	1494	6317	601	2100
22	IDBI Bank	417	1062	228	488
23	IDFC First Bank	6199	4398	4987	3189
24	Indusind Bank Limited	53187	26337	31163	15555
25	Jammu and Kashmir Bank	8	35	3	5
26	Karnataka Bank Limited	16	85	0	0
27	Karur Vysya Bank Ltd.	4	38	0	0
28	Kotak Mahindra Bank	28240	22663	21311	30150
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	13693	7260	6542	3884
31	South Indian Bank	3	3	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	6	10	16	25
34	Yes Bank	1329	874	1379	917
	PRIVATE BANK - SUB TOTAL	109402	75032	68689	59365
	COMMERCIAL BANKS SUB TOTAL	239626	472913	186434	410961
35	MGB	37400	15727	2102	5874
36	MPGB	28965	38531	49205	57251
	RRBs - SUB TOTAL	66365	54258	51307	63125
37	DCCB & Apex Bank	30617	11963	99319	37639
	CO-OPERATIVE BANK - SUB TOTAL	30617	11963	99319	37639
38	AU Small Finance Bank	2293	8544	3010	13301
39	Equitas Small Finance Bank	2846	1620	1535	784
40	ESAF	3683	1735	2869	1303
41	Jana Small Finance Bank	6464	4425	6928	4324
42	Shivalik Small Finance Bank	337	562	149	300
43	Suryoday Small Finance Bank	2090	1097	1979	1003
44	Ujjivan Small Finance Bank	2854	2125	2111	1414
45	Utkarsh Small Finance Bank	2189	1152	1423	689
	SMALL FINANCE BANK SUB TOTAL	22756	21259	20004	23118
	TOTAL	359364	560393	357064	534842

ADVANCES TO WOMEN AS ON 31.03.2025

[Amt. in lacs]

Table: 24

SR	BANKS	Outstanding loans to Women		Loans disbursed to women 01.04.2024 to 31.03.2025	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	80434	248362	34041	109412
2	Bank of India	202963	438468	114624	253562
3	Bank of Maharashtra	23679	94092	41358	34442
4	Canara Bank	57410	201382	36670	103863
5	Central Bank of India	110294	396543	64247	204218
6	Indian Bank	34633	94512	9732	26238
7	Indian Overseas Bank	8550	33734	4139	12649
8	Punjab and Sind Bank	3788	12387	1075	4699
9	Punjab National Bank	91973	343504	30321	144635
10	State Bank of India	394741	1470512	170697	663863
11	UCO Bank	23658	89176	7212	37904
12	Union Bank of India	77559	240198	38052	121656
	PSBs - SUB TOTAL	1109682	3662868	552168	1717139
13	Axis Bank	182127	166800	53903	90436
14	Bandhan Bank	456821	257650	259185	200677
15	Catholic Syrian Bank	1330	1235	993	1715
16	City Union Bank	120	1207	123	570
17	Development Credit Bank	59129	15570	6330	7895
18	Dhan Lakshmi Bank	116	476	83	211
19	Federal Bank Ltd.	2826	8715	957	3393
20	HDFC Bank	291033	756449	100508	205625
21	ICICI Bank	132213	987231	71240	306192
22	IDBI Bank	28581	67292	16986	34145
23	IDFC First Bank	186765	101049	118845	77010
24	Indusind Bank Limited	14982	24236	5102	10638
25	Jammu and Kashmir Bank	222	867	58	313
26	Karnataka Bank Limited	335	2153	196	909
27	Karur Vysya Bank Ltd.	166	1619	0	829
28	Kotak Mahindra Bank	235403	81703	76783	48234
29	Lakshmi Vilas Bank	17	66	1	0
30	Ratnakar Bank Ltd. (RBL)	131158	33659	49706	23213
31	South Indian Bank	512	1547	1270	2872
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	96	412	93	235
34	Yes Bank	63539	49298	30774	28191
	PRIVATE BANK - SUB TOTAL	1787491	2559232	793136	1043304
	COMMERCIAL BANKS SUB	2897173	6222100	1345304	2760443
35	MGB	42754	63158	6113	23922
36	MPGB	222539	373963	112580	183022
	RRBs - SUB TOTAL	265293	437122	118693	206944
37	DCCB & Apex Bank	2582926	243913	847415	360901
	CO-OPERATIVE BANK - SUB	2582926	243913	847415	360901
38	AU Small Finance Bank	247818	103301	110530	69741
39	Equitas Small Finance Bank	64782	23298	19329	11662
40	ESAF	244816	66347	96004	49190
41	Jana Small Finance Bank	277165	111449	143234	86835
42	Shivalik Small Finance Bank	55680	13799	15482	8523
43	Suryoday Small Finance Bank	115187	40071	56013	30070
44	Ujjivan Small Finance Bank	62580	28339	27919	21345
45	Utkarsh Small Finance Bank	130765	36829	52326	23807
	SMALL FINANCE BANK SUB	1198793	423433	520837	301174
	TOTAL	6944185	7326568	2832249	3629461