

## KEY BANKING PARAMETERS OF M.P. AS ON 31.03.2023

Amount in crore

| Sr. | Parameters   | Outstanding     |                 |                 |                  | % Y-o-Y growth |             |              |
|-----|--|-----------------|-----------------|-----------------|------------------|----------------|-------------|--------------|
|     |  | Mar-20          | Mar-21          | Mar-22          | Mar-23           | Mar-21         | Mar-22      | Mar-23       |
| 1   | Total number of Branches                                       | 7,958           | 8,032           | 8,120           | 8,319            | 0.93           | 1.10        | 2.45         |
| 2   | Total number of ATMs   | 9,320           | 9,453           | 9,200           | 9,294            | 1.43           | -2.68       | 1.02         |
| 3   | <b>Total Deposits</b>  | <b>4,23,556</b> | <b>4,88,688</b> | <b>5,45,918</b> | <b>5,84,111</b>  | 15.38          | 11.71       | 7.00         |
| 4   | <b>Total Advances</b>  | <b>3,32,321</b> | <b>3,58,785</b> | <b>3,96,652</b> | <b>4,55,195</b>  | 7.96           | 10.55       | 14.76        |
| 5   | Credit Deposit Ratio   | 78.46           | 73.42           | 72.66           | 77.93            | -5.04          | -0.76       | 5.27         |
| 6   | <b>Total Business</b>  | <b>7,55,877</b> | <b>8,47,473</b> | <b>9,42,570</b> | <b>10,39,306</b> | 12.12          | 11.22       | 10.26        |
| 7   | Agriculture  | 1,09,952        | 1,17,797        | 1,28,430        | 1,43,712         | 7.13           | 9.03        | 11.90        |
| 8   | Crop Loans out of total agriculture                            | 83,295          | 85,372          | 92,767          | 1,04,359         | 2.49           | 8.66        | 12.50        |
| 9   | % of Agriculture credit to total credit [RBI Norm*: 18%]       | 33.09           | 32.83           | 32.38           | 31.57            | -0.25          | -0.45       | -0.81        |
| 10  | MSME   | 60,228          | 65,696          | 75,769          | 88,467           | 9.08           | 15.33       | 16.76        |
| 11  | Education  | 2,661           | 2,876           | 2,697           | 2,881            | 8.08           | -6.22       | 6.82         |
| 12  | Housing  | 38,116          | 43,091          | 45,882          | 56,703           | 13.05          | 6.48        | 23.58        |
| 13  | Social Infrastructure  | 235             | 252             | 234             | 382              | 7.23           | -7.14       | 63.25        |
| 14  | Renewable Energy   | 1,041           | 58              | 421             | 38               | -94.43         | 625.86      | -90.97       |
| 15  | Others   | 3,443           | 4,621           | 3,659           | 4,764            | 34.21          | -20.82      | 30.20        |
| 16  | <b>Total Priority Sector Advances</b>                          | <b>2,02,922</b> | <b>2,19,029</b> | <b>2,39,887</b> | <b>2,69,665</b>  | <b>7.94</b>    | <b>9.52</b> | <b>12.41</b> |
| 17  | % of Priority Sector advances to total credit [RBI Norm*: 40%] | 61.06           | 61.05           | 60.48           | 59.24            | -0.01          | -0.57       | -1.24        |
| 18  | Total Non-Priority Sector Advances                             | 1,29,399        | 1,39,756        | 1,56,765        | 1,85,530         | 8.00           | 12.17       | 18.35        |
| 19  | Total NPA  | 36,275          | 33,739          | 36,372          | 32,604           | -6.99          | 7.80        | -10.36       |
| 20  | % NPA of total credit  | 10.92           | 9.40            | 9.17            | 7.16             | -1.51          | -0.23       | -2.01        |

\* For Domestic Commercial Banks in the Country (excluding RRBs & SFBs)

## KEY HIGHLIGHTS MADHYA PRADESH- FY 2022-23

Highlights of the performance of all the Banks during FY 2022-23 are given below:

1. Total Business of the Banks increased to Rs 10, 39,306 crore in March 2023 from Rs. 9.42,570 crore in previous year. On year-on-year (y-o-y) basis, bank's business increased by 10.3% in March 2023 as compared with an increase of 11.2% in March 2022. In absolute term, total business increased by Rs 96,736 crore y-o-y in March'23.
2. Aggregate deposits increased by Rs 38,193 crore y-o-y and stood at Rs. 5, 84,111 crore in March 2023. The year-on-year (y-o-y) growth in aggregate deposits worked out to 7.0% in March 2023 as against an increase of 11.7% last year. Deposit growth witnessed a slower growth compared to credit growth for the quarter ended March 2023.
3. Out of total deposits, share of CASA (Savings Account & Current Account) was 42.2 per cent March 31, 2023 as compared to 43.1% last year. Out of 52 districts, 50% of total deposits were concentrated in only 4 major districts i.e. Bhopal, Indore, Gwalior & Jabalpur as on March'23.
4. The Credit-Deposit (C-D) Ratio of the state increased to 77.93% at the end of March 2023 from 72.66% previous year in March 2022. However, actual CD ratio stood at 84.39% after including credit of Rs.37, 761 crore as per "place of utilisation Norm" of RBI.
5. Gross credit of the Banks increased to Rs.4,55,195 crore in March 2023 from Rs. 3,96,652 crore one year ago, registering y-o-y growth of 14.8% as compared to growth of 10.5% in previous year. Y-o-Y growth of credit was 7.9% in March 2021. Higher demand for working capital requirements, agricultural loans, housing loans and personal/vehicle loans played a key role in boosting the credit. Out of total credit growth, share of personal/vehicle loans/corporate finance, agricultural loans, MSMEs and housing loans was 49%, 26%, 22% and 18% respectively.
6. Agriculture credit increased by 11.9% y-o-y to Rs.1.43, 712 crore in March 2023 from Rs. 1, 28,430 crore previous year. Agriculture credit is constituting 31.6% of the total credit portfolio as on March 2023.
7. Credit to MSME sectors stood at Rs. 88,467 crore in March 2023, showing y-o-y growth of 16.8% as compared to 15.3% a year ago.
8. Credit to housing sector stood at Rs 56,703 crore in March 2023 from Rs 45,882 crore last year showing an increase of 23.6% y-o-y as against increase of 6.5% last year.
9. Gross NPA decreased from Rs 36,372 crore in March 2022 to Rs 32,604 crore in March 2023. NPA percentage reduced to 7.16% of total credit in Mar'23 from 9.17% previous year.
10. 10 Banks namely State Bank of India, DCCBs & Apex Bank, HDFC Bank, Punjab National Bank, Bank of India, Central Bank of India, Union Bank of India, ICICI Bank, Bank of Baroda and Axis Bank accounted for over two-thirds of total business as on March 2023.

Of which, around ¼th of total business is lying with SBI. Axis Bank has made it to the top 10 position this time, surpassing Canara Bank.

### TOP 10 BANKS IN TERMS OF BUSINESS IN M.P. AS ON 31.03.2023

In descending order

Amount in crore

| Sl No. | Bank                  | Deposit  | Advances | Business |
|--------|-----------------------|----------|----------|----------|
| 1      | State Bank of India   | 1,74,857 | 87,489   | 2,62,346 |
| 2      | DCCBs & Apex Bank     | 35,358   | 41,195   | 76,553   |
| 3      | HDFC Bank             | 30,372   | 39,026   | 69,398   |
| 4      | Punjab National Bank  | 36,694   | 28,418   | 65,112   |
| 5      | Bank of India         | 34,603   | 30,315   | 64,918   |
| 6      | Central Bank of India | 40,456   | 20,113   | 60,569   |
| 7      | Union Bank of India   | 39,326   | 18,141   | 57,468   |
| 8      | ICICI Bank            | 23,448   | 29,703   | 53,150   |
| 9      | Bank of Baroda        | 25,231   | 18,385   | 43,615   |
| 10     | Axis Bank             | 18,355   | 18,345   | 36,700   |

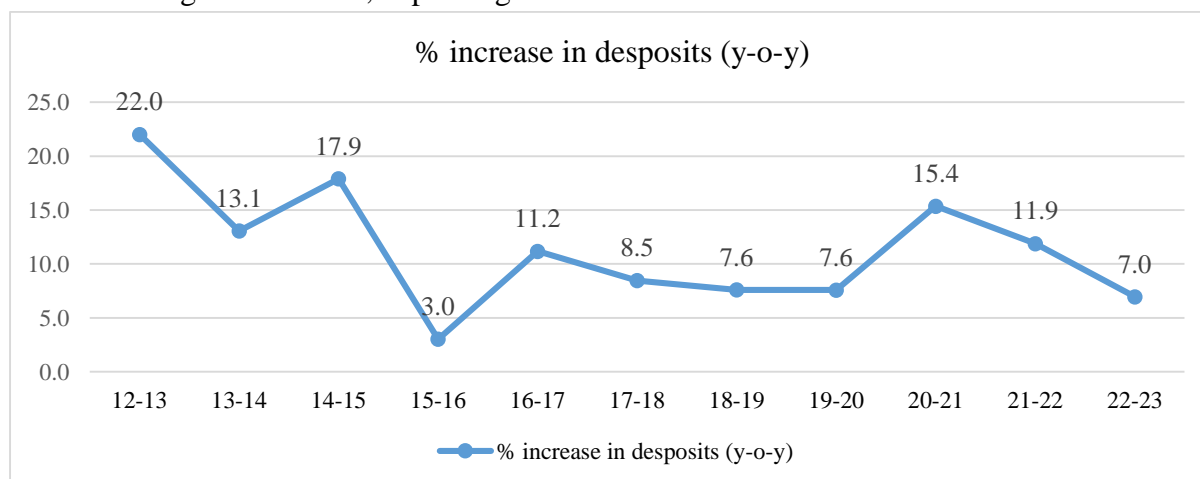
### PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS

#### Banking Network

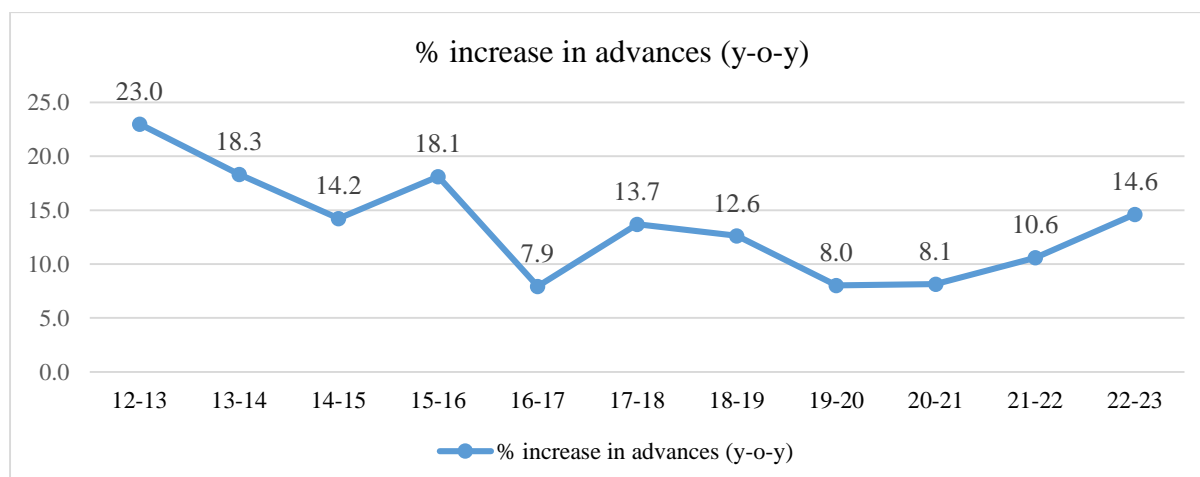
Banks in Madhya Pradesh have a network of 8,319 branches spanning 34%, 31% and 35% in rural, semi-urban and urban/metropolitan areas respectively with 9,294 ATMs as on March 31, 2023. Number of bank-branches and ATMs increased in a year was 199 and 94 respectively.

#### Deposits

- Deposits in PMJDY accounts increased by Rs .... crore in a year and reached to Rs ..... crore as on March 31, 2023.
- During FY 2013–23, deposits grew at a CAGR of 10.21%.



## Credit



- During FY 2013–23, credit off-take grew at a CAGR of 12.59%.
- Credit to priority sector and agriculture sectors were 59.24% and 31.57% of total credit respectively as on March 31, 2023.
- Year-on-year, Bank’s credit to Agriculture, MSME, Education, Housing and Priority Sector grew at 12.5%, 16.8%, 6.8%, 23.6% & 12.4% respectively in March 2023 as compared to growth of 9.0%, 15.3%, -6.2%, 6.5% & 9.5% previous year respectively.
- Per capita credit was Rs 56,898 whereas average loan size was Rs 2.64 lakh as on March 31, 2023.

## Agriculture

- Agriculture credit grew by 11.9% year-on-year as on March 2023 as compared to 9.0% previous year.
- Out of total agriculture credit share of crop loans and term loans was 72% and 28% respectively.

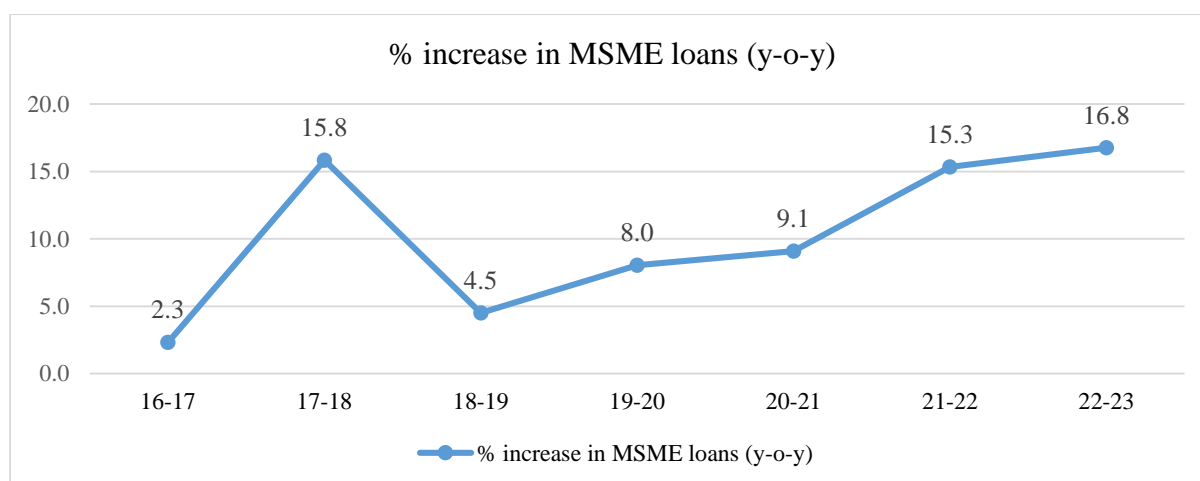
Amount in crore

| Sl No. | Agency               | Mar-20          | Mar-21          | Mar-22          | Mar-23          | y-o-y growth % |             |             |              |
|--------|----------------------|-----------------|-----------------|-----------------|-----------------|----------------|-------------|-------------|--------------|
|        |                      |                 |                 |                 |                 | Mar-20         | Mar-21      | Mar-22      | Mar-23       |
| 1      | Commercial Banks     | 68,798          | 76,044          | 83,497          | 94,507          | 4.59           | 10.53       | 9.80        | 13.19        |
| 2      | Regional Rural Banks | 7,926           | 8,182           | 8,831           | 9,737           | 13.46          | 3.23        | 7.93        | 10.26        |
| 3      | Cooperative Banks    | 31,624          | 31,211          | 32,809          | 36,496          | 11.51          | -1.31       | 5.12        | 11.24        |
| 4      | Small Finance Banks  | 1,604           | 2,360           | 3,291           | 2,973           | 57.25          | 47.13       | 39.45       | -9.66        |
|        | <b>Total</b>         | <b>1,09,952</b> | <b>1,17,797</b> | <b>1,28,428</b> | <b>1,43,713</b> | <b>7.65</b>    | <b>7.13</b> | <b>9.02</b> | <b>11.90</b> |

## Micro, Small & Medium Enterprises

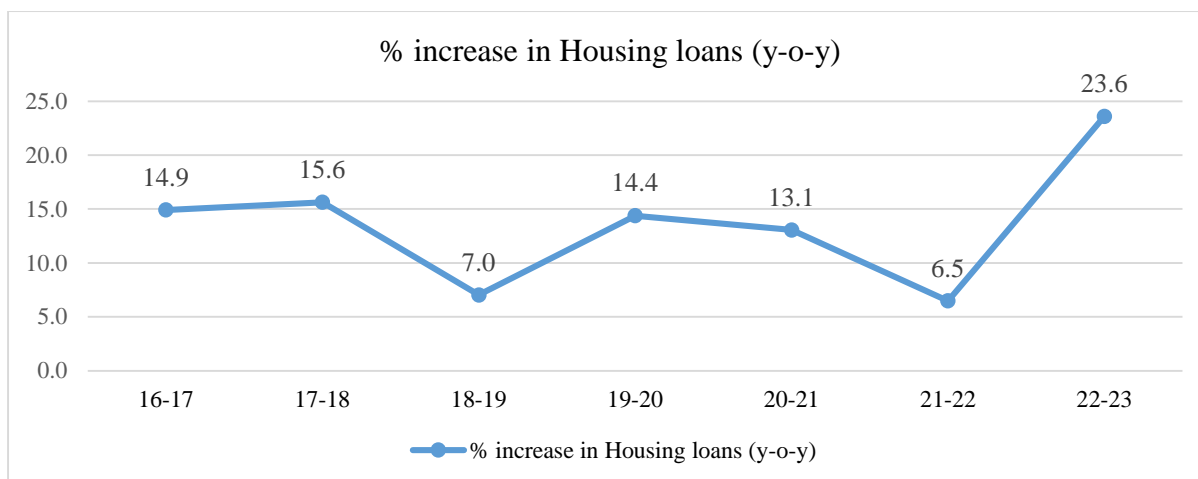
Outstanding amount in crore

| Sr. | Particulars                                   | Mar-20        | Mar-21        | Mar-22        | Mar-23       | % Y-o-Y variation |             |
|-----|---|---------------|---------------|---------------|--------------|-------------------|-------------|
|     |   |               |               |               |              | Mar-22            | Mar-23      |
| 1   | MSE Advances (Micro & Small Enterprises)      | 53,127        | 54,907        | 63,400        | 73897        | 15.5              | 16.6        |
| 2   | % credit to Micro enterprises to MSE          | 58.85         | 61.85         | 61.65         | 64.91        | -0.2              | 3.3         |
| 3   | Micro Enterprises                             | 31,263        | 33,958        | 39,085        | 47965        | 15.1              | 22.7        |
| 4   | % credit to Micro Enterprises to total credit | 9.41          | 9.46          | 9.85          | 10.54        | 4.1               | 6.9         |
| 5   | Small Enterprises                             | 21,864        | 20,949        | 24,315        | 25932        | 16.1              | 6.7         |
| 6   | Medium Enterprises                            | 6,060         | 7,687         | 9,864         | 12150        | 28.3              | 23.2        |
| 7   | Others  | 1,041         | 3,102         | 1,041         | 2,420        | -66.4             | 132.5       |
| 8   | <b>Total credit to MSMEs</b>                  | <b>60,228</b> | <b>65,696</b> | <b>75,769</b> | <b>88467</b> | <b>15.3</b>       | <b>16.8</b> |
| 9   | Total Bank's Credit                           | 3,32,377      | 3,58,785      | 3,96,652      | 455195       | 10.6              | 14.8        |
| 10  | NPA under MSMEs                               | 5,892         | 6,191         | 6,818         | 9948         | 10.1              | 45.9        |
| 11  | % NPA of the portfolio                        | 9.78          | 9.42          | 9.00          | 11.24        | -0.4              | 2.2         |



## Housing Loans

Year-on-year growth in housing sectors grew by 23.5% in Mar'23 as compared to growth of 6.5% previous year. It was highest in last 7 years. While there is significant demand from end-users, investors are also returning to the market. The growing awareness of home ownership and the government's favourable affordable housing schemes has led to significant growth in the affordable housing segment. With people realising the long-term potential of owning a house, v/s renting led to sustainable growth in the segment.



### **Education Loans**

Education loan marginally grew by 6.8% y-o-y in Mar'23 as compared to negative growth of -6.2% in previous year. The spurt in demand especially for the big-ticket loans for studies abroad and willingness to provide collateral besides the threshold limit by the parents accounted for the growth in education advances from the last financial year.

### **Priority Sector**

- Priority sector advances increased by 12.4% in March 2023 as compared to an increase of 9.5% in March 2022.
- The outstanding credit to priority sector grew to Rs 2.70 lakh crore at the end of March 2023 from Rs 2.40 lakh crore in March 2022.

### **CREDIT GROWTH COMPARISON WITH COUNTRY Scheduled Commercial Banks (Excluding Cooperative Banks)**

| Sector                 | Y-o-Y growth % |        |        |                |        |        |
|------------------------|----------------|--------|--------|----------------|--------|--------|
|                        | All India*     |        |        | Madhya Pradesh |        |        |
|                        | Mar'21         | Mar'22 | Mar'23 | Mar'21         | Mar'22 | Mar'23 |
| Deposits               | 10.9           | 10.1   | 9.1    | 15.2           | 11.6   | 6.5    |
| Advances               | 5.0            | 9.7    | 15.4   | 9.2            | 11.3   | 16.3   |
| Agriculture & Allied   | 10.1           | 10.9   | 15.1   | 10.5           | 10.4   | 12.1   |
| MSME                   | 8.0            | 14.8   | 13.8   | 6.0            | 16.3   | 16.4   |
| Housing <sup>^</sup>   | 9.1            | 12.9   | 15.0   | 5.7            | 14.2   | 23.7   |
| Education <sup>^</sup> | -4.4           | 1.9    | 17.0   | 3.7            | -6.2   | 6.8    |
| Priority Sector        | 7.4            | 10.5   | 12.2   | 8.7            | 11.6   | 12.1   |

\*source-rbi.org.in

<sup>^</sup> Priority & Non-Priority Sectors

