



SLBC - MADHYA PRADESH



AGENDA 197TH SLBC MEETING

March 25, 2026

CONVENOR - CENTRAL BANK OF INDIA

ADOPTION OF THE MINUTES OF THE 195th & 196th SLBC MEETING
HELD ON DECEMBER 11, 2025

The Minutes of the 195th & 196th SLBC meeting held on December 11, 2025 was circulated to all concerned on 02.01.2026 and was also uploaded on the website of SLBC (www.slbcmadhyapradesh.in)

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

TABLE OF CONTENTS

Agenda No.	Agenda Items	Page No.
	Action Taken Report on actionable points of the 195 th & 196 th SLBC meeting held on December 11, 2025	6-10
1	Discussion on key banking parameters	11
	1.1. Key Banking Parameters at a glance as on 31.12.2025	12
	1.2. Major highlights	13
	1.3. Growth under Agriculture	14
	1.4. Growth under MSME, Priority Sector Credit and Advances to Weaker Sections over last few years	15
	1.5. Credit growth under MSMEs	15-16
	1.6. Credit growth comparison with country for Schedule Commercial Bank	17-19
	1.7. District-wise year-on-year trend of deposits and advances growth % and CD Ratio	
2	Review of credit disbursement by Banks	
	2.1 Achievement under ACP of the State FY 2025-26 (Q-3)	20
	2.2 Agency wise status of ACP Achievement	21
	2.3 Achievement percentage under ACP by major banks	22
3	Progress under other Government Sponsored Schemes	23
	3.1 Mukhya Mantri Udhyam Kranti Yojana	24
	3.2 Sant Ravidas Swarojgar Yojana	25
	3.3 Dr. Bhim Rao Ambedkar Arthik Kalyan Yojana	26
	3.4 Tantya Mama Arthik Kalyan Yojana	27
	3.5 Bhagwan Birsa Munda Swarojgar Yojana	28
	3.6 Vimukt Ghumantu Ardhghumantu Swarojgar Yojana	29
	3.7 Pradhan Mantri Employment Generation Programme	30-32
	3.8 PM SVANidhi Street Vendor Scheme	33
	3.9 Agriculture Infrastructure Fund	34
	3.10 National Rural Livelihood Mission	35
	3.11 Pradhan Mantri Formalization of Micro Food Processing Enterprises	36
	3.12 AHDF: Issuance of KCC to Animal Husbandry	37
	3.13 AHDF: Issuance of KCC to Fisheries	38
	3.14 PM Vishwakarma	39-40
	3.15 Dr Bhimrao Ambedkar Kamdhenu Yojana	
	3.16 Pradhan Mantri Awas Yojana (ISS)	
4	Financial Inclusion	
	4.1 Social Security Schemes i.e. PMJDY, PMJJBY, PMSBY & APY	41-47
	4.2 Progress of RSETIs	48-49
	4.3 Opening of Brick and Mortar Branches	49
5	Non Performing Asset	
	5.1 NPA status as on 31.12.2025	50
	5.2 Agency wise NPA status	51

	5.3 Sector wise NPA status 5.4 NPA under Government Sponsored Schemes 5.5 Chief Minister Rural Housing Mission 5.6 Recovery through RRC	52
6	Other Important Agenda 6.1 Re-KYC of low risk accounts (a) Overall Bank wise Achievement (b) Focused Group-Bank wise 6.2 National Strategy for Financial Inclusion (NSFI): 2025-30 – Action Points 6.3 Progress under DEA Fund campaign of RBI 6.4 e-NWR Based Pledged Finance 6.5 CM Helpline Complains 6.6 Delay in conduct of Sub Committee meetings 6.7 Vacant FLCs	53-54 55-56 57-60 60-61 62-65 66
7	Any other issue with permission of the Chair	

DATA TABLE

Table No.	Contents of Data Table showing progress in Madhya Pradesh as on 31.12.2025	Page No.
1	Bank wise position of branches/ATMs	68
2	Centre wise information regarding Deposits, Advances and CD Ratio	69
3i	Bank wise total Deposits, Advances and CD Ratio	70
3ii	District wise Credit Deposit Ratio	71
4	Bank wise outstanding of Agriculture under Priority Sector advances	72
5	Bank wise outstanding of MSMEs under Priority Sector advances	73
6	Bank wise outstanding of Export Credit, Education, Housing, Social Infrastructure, Renewable Energy & others under Priority Sector advances	74
7	Advances to Weaker Sections	75
8	Bank wise outstanding of Non-Priority Sector advances	76
9(i)	Target and ACP FY 2025-26 Q-3 achievement of Farm Credit & crop loans under Agriculture	77
9(ii)	Target and ACP FY 2025-26 Q-3 achievement under Agriculture Infrastructure, Ancillary activities under Agriculture	78
10	Target and ACP FY 2025-26 Q-3 achievement of MSMEs under Priority Sector	79
11(i)	Target and ACP FY 2025-26 Q-3 achievement of Export Credit, Education & Housing under Priority Sector	80
11(ii)	Target and ACP FY 2025-26 Q-3 achievement of Social Infrastructure, Renewable Energy & others under Priority Sector	81
12	Target and ACP FY 2025-26 Q-3 achievement under Non-Priority Sector	82
13	Bank wise position of NPA	83
14	Bank wise NPA under Priority Sector advances	84
15	Bank wise NPA under Crop Loan	85
16	Bank wise NPA under Non-Priority Sector advances	86
17	Bank wise NPA under Govt. Sponsored Schemes	87
18	Progress under Kisan Credit Card	88
19	Progress under Higher Education loans	89
20	Position of SHGs bank linkage programme	90
21	Loans outstanding to Minority Communities	91
22	Loans outstanding to SC/STs	92
23	Loans disbursed to SC/STs	93
24	Advances to women	94

ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
AHDF	: Animal Husbandry, Dairy & Fishery
APY	: Atal Pension Yojana
BC	: Business Correspondent
BLBC	: Block Level Bankers Committee
CFL	: Centre for Financial Literacy
CMRHM	: Chief Minister Rural Housing Mission
CDR	: Credit-Deposit Ratio
DBT	: Direct Benefit Transfer
DCC	: District Consultative Committee
DCCBs	: District Central Cooperative Banks
DIF	: Directorate of Institutional Finance
DFS	: Department of Financial Services
FPO	: Food Processing Unit
GSS	: Government Sponsored Schemes
IGRS	: Inspector General of Registration & Stamp
IPPB	: India Post Payment Bank
KCC	: Kisan Credit Card
LDM	: Lead District Manager
NABARD	: National Rural Bank for Agriculture and Rural Development
NRLM	: National Rural Livelihood Mission
M.M	: Margin Money
MSME	: Micro, Small & Medium Enterprises
NPA	: Non Performing Asset
PMEGP	: Prime Minister Employment Generation Scheme
PMFME	: Prime Minister Formalization of Micro Food Processing Enterprises
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
RBI	: Reserve Bank of India
RRB	: Regional Rural Bank
RIDF	: Rural Infrastructure Development Fund
RSETI	: Rural Self Employment Training Institutes
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SFB	: Small Finance Banks
SRLM	: State Rural Livelihood Mission
URC	: Unbanked Rural Centre
UPI	: Unified Payment System
WDRA	: Warehousing Development & Regulatory Authority
Y-o-Y	: Year on year

ACTION TAKEN REPORT OF THE 195th SLBC MEETING HELD ON DECEMBER 11, 2025

Sr.	Actionable Point	Action Taken
1	<p>Status of Non-Performing Assets</p> <p>Committee was apprised of the position of NPA, particularly under crop loans, which constituted approximately 14.24 percent of agricultural outstanding. The Chair advised banks to Intensify recovery efforts, undertake restructuring of eligible accounts, and conduct a focused recovery/OTS drive for a period of 15-20 days. The Secretary, Farmer Welfare and Agriculture Development, was directed to examine the reasons for high NPAs under crop loans and submit a report within 15 days.</p> <p style="text-align: center;">Action: Dept of F W & Agri.; SBI; Convener Bank; Agri Sub-Comm.</p>	<p>State Bank of India convened a meeting on 02.01.2026 under the Chairmanship of Secretary Farmer Welfare and Agriculture Development Department. During the meeting, reasons of high NPAs was discussed and banks were advised to analyse 2-2 cases on a sample basis to intensify recovery efforts, undertake restructuring of eligible accounts, and conduct a focused recovery/OTS drive for Agriculture Loan. Comprehensive report of Agriculture NPA in the State is compiled by SBI based on case studies submitted by BOI, CBI, SBI and MPGB. The report has been submitted to the department of Agriculture and Farmer Welfare vide letter no ZO: SLBC:2025-26: 694 dated 20.03.2026.</p>
2	<p>Review of Annual Credit Plan (ACP) Achievement for FY 2025-26 (up to Q2)</p> <p>While reviewing the ACP performance up to Q2, the House expressed overall satisfaction. The Regional Director, RBI, emphasized the need for enhancing agriculture term lending to sustain the growth momentum. Chief Secretary. GoMP expressed concern over the lower achievement under crop loans as compared to the previous year. The Convener, SLBC, informed that high NPAs. In crop loans were constraining banks from renewing or enhancing KCC limits despite revision in the scale of finance.</p> <p style="text-align: center;">Action: All Banks</p>	<p>Agriculture loan other than crop loan increased from ₹16,798 crore as of September 2025 to ₹25,716 crore in December 2025. ACP Achievement under crop loan has been increased to 68% as on 31st December 2025.</p>
3	<p>Review of Social Security Schemes</p> <p>Progress under PMJJBY, PMSBY and APY, along with the status of claim settlement under PMJJBY and PMSBY, was reviewed. Concern was expressed regarding the low number of claims settled. It was decided to examine a sample of 100 cases. to identify reasons for rejection and ensure submission of requisite documents wherever deficiencies are rectifiable. ACS (Finance) highlighted cases where nominees were unable to receive benefits due to lack of awareness.</p>	<p>In this regard, DIF convened a meeting with SLIC on 28.01.2026 to analyse the rejection reasons under PMJJBY and PMSBY. The brief of the meeting and suggestions proposed are as under:-</p> <p>For PMJJBY</p> <ul style="list-style-type: none"> • Portal to be strengthened to restrict claim submission during the 30-day lien period. • Banks to complete KYC verification before enrolment and ensure correct date of birth to avoid age-related rejections. • System checks to prevent duplicate claims and claims before risk commencement. • Banks to verify authenticity of all claim documents, including death certificates, before submission. <p>For PMSBY</p> <ul style="list-style-type: none"> • Banks to coordinate with claimants' families to complete PMR/FIR and other required documents so that eligible claims

	<p>Chief Secretary, GoMP directed that progress under social security schemes be presented period-wise instead of cumulatively. Commissioner, Institutional Finance, was advised to take up issues relating to Aadhaar capture, de-duplication on the Jan Suraksha Portal and allied matters with IRDAI/DFS and, if required, with the Chairman, IRDAI,</p> <p style="text-align: center;">Action: Department of institutional Finance and SLBC</p>	<p>can be reconsidered.</p> <ul style="list-style-type: none"> • Jan Suraksha Portal to be upgraded to prevent submission of claims where death is not due to accident. • System validation to be introduced to block duplicate claims and claims prior to risk commencement. • Banks to ensure strict KYC compliance and correct age capture at enrolment; auto-debit to stop after age limit. <p>Further Suggestions to Increase Claim Submission under PMJJBY & PMSBY</p> <ul style="list-style-type: none"> • Banks, insurance companies, and the State Government should jointly organize awareness camps at the Gram Panchayat level and distribute awareness material among insured persons and their family members. • It should be ensured that the passbooks of all insured customers clearly reflect their enrolment status under PMJJBY and PMSBY. • Banks should ensure that insurance claim proceeds are settled before releasing or adjusting the balance in the deceased customer's account to the legal heir. • The State Government should periodically share death registration data with the Lead District Manager (LDM), who will further disseminate the information to all bank branches in the district. <p>Period-wise progress will be presented in all future meetings.</p> <p>DIF has written a letter to DFS for making necessary changes like capturing KYC details on Jansuraksha portal to avoid duplicate enrolment.</p>
4	<p>Unclaimed Assets in the Financial Sector</p> <p>During the review, banks were advised to share details of unclaimed Government accounts with the Department of institutional Finance, ACS (Finance) shall issue necessary instructions to all departments for claiming the amounts from banks.</p> <p>Action: Department of Institutional</p>	<p>SLBC provided district-wise, bank-wise and account-wise data of Government DEAF accounts to DIF. Finance department vide its letter no. I/816484/2026 dated 15.02.2026 has appointed District Treasury Officers as nodal authority to execute all necessary formalities required by bank and claim the funds of Govt a/cs transferred to</p>

	Finance, SLBC; All Banks	DEA Fund.
5	<p>Delay In Convening Sub-Committee Meetings</p> <p>The Chair expressed displeasure over delays in convening sub-committee meetings. Convenor banks were advised to ensure timely conduct of meetings in coordination with the respective sub-committee Chairs and to avoid recurrence of such lapses.</p> <p>Action: Sub-Committee Convenor Banks</p>	All Sub committee meeting conducted since Last SLBC meeting except Digital Transaction (Convenor Bank-Bank of India).
6	<p>Discrepancies in DCCB Data under RBI Data Flow Mechanism</p> <p>Committee was informed that despite onboarding of 38 DCCBs and the Apex Bank under the RBI Data Flow Mechanism, discrepancies persist in data, particularly in KCC-related files. The Managing Director, Apex Bank, informed that PACS maintain multiple DMR accounts which are required to be treated as a single account, and that technical issues remain unresolved. Chief Secretary, GoMP directed completion of PACS computerization as a prerequisite and advised resolution of data discrepancies thereafter. Time up to July, 2026 was granted for completion.</p> <p>Action: Apex Bank</p>	During the December quarter 2025, most of the data has been rectified by DCCBs. However, in some items, such as the number of KCCs, the rectification is under process.
7	<p>Trade Receivables Discounting System (TReDS)</p> <p>Regional Director, RBI, emphasized the Importance of timely onboarding of buyers on TReDS platforms to mitigate delays in MSME payments. Principal Secretary, MSME, apprised the House of initiatives undertaken during the past year. Chief Secretary, GoMP advised the Department to ensure onboarding of more buyers and PSUs on the platform.</p> <p>Action: MSME Department</p>	Awareness Workshop has been conducted by MSME dept, however, most of the Govt PSUs are yet to be on boarded on the TReDs platform.
8	<p>Re-KYC Progress under Financial Inclusion Saturation Campaign</p> <p>Chief Secretary, GoMP expressed concern over the low progress under Re-KYC. Banks were advised to analyze pending cases and consider sending pre-filled messages to customers to facilitate timely completion.</p> <p>Action: All Banks</p>	Progress of M.P. as on 28 th February 2026 is 32% An advisory was also issued by SLBC to all banks on 28.01.2026 for clearing the pendency under Re-KYC.
9	<p>Saturation of KCC under Pradhan Mantri Fasal Bima Yojana (PMFBY)</p> <p>The Convener, SLBC, apprised the House of the saturation achieved for loanee farmers during Kharif 2025. Banks were directed to achieve 100 percent saturation under PMFBY</p>	Saturation of KCC under Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kharif 2025 season is 79.01% and 46.84% in Rabi 2025-26.

	<p>within the stipulated timeframe. Secretary, Farmer Welfare, was advised to analyze reasons for shortfall, if any.</p> <p>Action: Secretary, Farmer Welfare and All Banks</p>	
10	<p>Jan Samarth Government Schemes</p> <p>Commissioner, Institutional Finance, urged that all KCC, Animal Husbandry and Fisheries applications be routed through the JanSamarth Portal Banks were advised to inform SLBC regarding their onboarding status. Secretary, Farmer Welfare & Agriculture Development, was directed to convene a meeting of all stakeholders within one week and ensure that all such applications are routed through the portal with effect from 1st January, 2026.</p> <p>Action: Department of Farmer Welfare & Agriculture; SLBC, All Banks.</p>	<p>Various meetings under the chairmanship of the Commissioner, Institutional Finance, Government of Madhya Pradesh, have been conducted with Jansamarth team, SLBC, Animal Husbandry, and Fisheries Departments. The on boarding of these schemes for Madhya Pradesh on the Jan Samarth portal is under process.</p> <p>DIF vide Letter noI/715966/2026 dated 05.01.2026 send to DFS for on boarding of KCC, Animal Husbandry and Fisheries on Janasamarth portal.</p> <p>Animal Husbandry dept letter no 41/PSAHDF/KCC/2025-26 dated 20.1.2026 and Fisheries dept letter No 5000/KCC.2025-26 dated 03.02.2026 also send to DFS for the same.</p>
11	<p>Issues Raised by HDFC Bank</p> <p>The issue relating to sale and conversion of land despite subsisting bank charges. was discussed. The forum agreed that banks holding charge on land should be Informed prior to mutation/namantaran. Banks were advised to nominate nodal. officers and share their details with the Revenue Department through SLBC for operationalization of the intimation mechanism.</p> <p>Action: Land Revenue Department: SLBC; All Banks</p>	<p>DIF has shared details of nodal officers to Land Revenue department vide their letter no. I/797291/2026 dated 07.02.2026 based on the information submitted by banks/ SLBC.</p>
12	<p>Financial Fraud Risk Integration (FRI)</p> <p>Director, Telecommunications, apprised the House of the FRI initiative and emphasized its integration into banks' fraud risk management frameworks in accordance with RBI directions. Extension of the framework to MPGB was also requested.</p> <p>Action: MPGB</p>	<p>MPGB has confirmed its integration into fraud risk management frameworks with the DoT (Department of Telecommunications).</p>
13	<p>Review of Government Sponsored Schemes</p> <p>ACS, Urban Administration and Development Department, highlighted high pendency under PM SVANidhi and delays in interest subsidy claims, and requested extension of PMAY (ISS) benefits to eligible cases sanctioned from September, 2024. Concern was expressed regarding charging of higher interest rates by certain banks under PM SVANidhi. The Chair directed HDFC Bank to</p>	<p>Commissioner UADD wrote letter to 15 Banks to reverse the excess interest charged accordingly banks have responded.</p>

	<p>refund excess interest claimed since Inception of the scheme. SBI was directed to clear pendency within one week, and other banks by 31st December, 2025.</p> <p>Action: UADD; HDFC Bank; SBI; All Banks</p>	
14	<p>The Chair appreciated the performance of Public Sector Banks under PMFME and expressed dissatisfaction with the performance of certain private sector banks. HDFC Bank, ICICI Bank, Axis Bank and Bandhan Bank were directed to improve performance by January.</p> <p>Action: HDFC Bank; ICICI Bank; Axis Bank; Bandhan Bank</p>	<p>A letter was issued by SLBC to HDFC Bank, ICICI Bank, Axis Bank, and Bandhan Bank for improving performance under the PMFME scheme. However, no progress has been observed.</p>
15	<p>Under PMEGP, banks were advised to promptly address referred-back cases and lodge margin money claims, while KVIC was directed to ensure timely release of pending claims.</p> <p>Action: All Banks; KVIC</p>	<p>Banks have rectified the discrepancies and still 119 cases are pending due to various reason.</p>
16	<p>During the review of NRLM, Issues relating to low average ticket size were noted. Banks were advised to adhere to MoRD guidelines regarding minimum first disbursement and enhance loan amounts accordingly. Coordination with Gol for system integration under MUDRA was also emphasized.</p> <p>Action: MPGB; All Banks; SRLM</p>	<p>Bank wise ticket size along with other issues was discussed in SHG Sub-committee meeting held on 23.02.2026. All banks were advised to adhere to the RBI Guideline.</p>
17	<p>Under Animal Husbandry, banks were advised to review rejected cases and not to insist on land availability as a mandatory criterion.</p> <p>Action: All Banks</p>	<p>SLBC vide its letter no. ZO:SLBC:2025-26:522 dated 05.01.2026 issued advisory to bank for not to reject cases due to non-availability of land as mandatory criteria.</p>
18	<p>The Chair noted satisfactory progress under Mukhyamantri Udyam Kranti Yojana and Sant Ravidas Swarojgar Yojana. However, focused efforts were directed for Improvement under Bhagwan Birsa Munda Swarojgar Yojana, Tantya Mama Arthik Kalyan Yojana and Vimukt, Ghumantu & Ardh-Ghumantu Swarojgar Yojana, with directions to clear pendency and enhance progress by January, 2026.</p> <p>Action: All Banks</p>	<p>Banks have been requested to clear the pendency and achieve the target under MSME schemes in timely manner.</p>

AGENDA NO-1

BANKING DEVELOPMENT IN MADHYA PRADESH FY 2025-26 Q-3

For information

1.1 KEY BANKING PARAMETERS OF THE STATE AS ON DEC'25

Amount in Crore

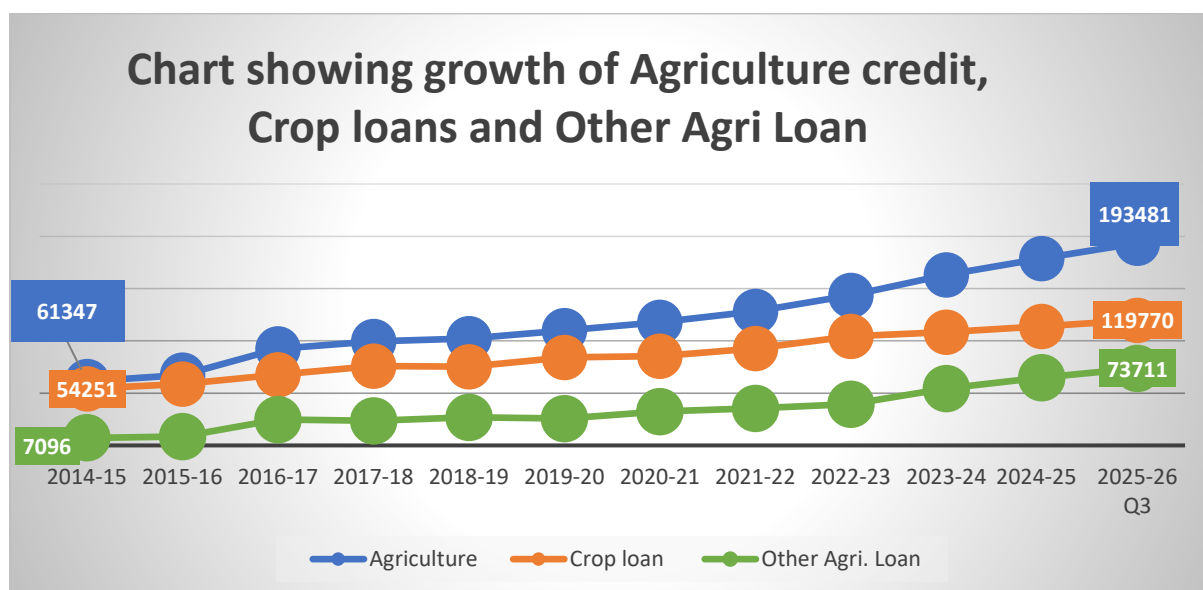
Sr.	Parameters	Outstanding			Y-o-Y variation (Absolute Term)		Y-o-Y variation %	
		Dec'23	Dec'24	Dec'25	Dec'24	Dec'25	Dec'24	Dec'25
1	Total number of Branches	8385	8684	8845	299	161	3.57	1.85
2	Total number of ATMs	9297	8999	8651	-298	-348	-3.21	-3.87
3	Total Deposits	630207	678037	757400	47830	79363	7.59	11.70
4	Total Advances	511008	579533	643118	68525	63585	13.41	10.97
4a	Credit as per place of utilisation	27759	26162	28021	-1597	1859	-5.75	7.11
5	Credit Deposit Ratio	81.1	85.5	84.9	4.4	-0.6		
5a	Credit Deposit Ratio as per place of utilisation	85.0	89.3	88.6	4.3	-0.7		
6	Total Business [3+4]	1141215	1257570	1400518	116355	142948	10.20	11.37
7	Agriculture	159359	174082	193481	14723	19399	9.24	11.14
8	Crop Loans out of total agriculture	108826	115596	119770	6770	4174	6.22	3.61
9	% of Agriculture Advances Total advances [RBI Norm:18]	31.19	30.04	30.08	-1	0		
10	MSME	102302	114311	137395	12009	23084	11.74	20.19
11	Education (Pri+NPS)	3526	4076	5613	550	1537	15.60	37.71
12	Housing (Pri+NPS)	70038	79256	88218	9218	8962	13.16	11.31
13	Priority Sector Advances	303872	335215	382344	31343	47129	10.31	14.06
14	% of Priority Sector advances to Total advances [RBI Norm:40]	59.47	57.84	59.45	-1.62	1.61		
15	Non-Priority Sector Advances	207135	244318	260774	37183	16456	17.95	6.74
16	Advances to small & marginal	62547	71468	72730	8921	1262	14.26	1.77
17	% of advances to small & marginal farmers to total advances [RBI Norm:10]	12.24	12.33	11.31	0.09	-1.02		
18	Total NPA	35802	35668	36777	-134	1109	-0.37	3.11
19	% of NPA to Total Advances	7.0	6.15	5.7	-0.9	-0.4		
20	Advances to Weaker Sections	119214	129316	138170	10102	8854	8.47	6.85
21	% of advances to Weaker Sections to total Advances [RBI Norm:12]	23.33	22.31	21.48	-1.0	-0.8		

2.1 Major Highlights

- (i) The banking sector demonstrated steady, broad-based and robust growth across all major business parameters, reflecting resilience and sustained credit demand in the economy. Both deposits and advances registered healthy year-on-year growth during the period under review.
- (ii) The Credit-Deposit Ratio (CD Ratio) improved significantly from 81.1% in December 2023 to 85.5% in December 2024, indicating efficient deployment of resources. However, it moderated marginally to 84.9% in December 2025, though it continues to remain at a comfortable level, reflecting sustained credit absorption capacity in the state. Reason behind YOY de-growth is due to less offtake in NPS segment.
- (iii) The overall business of banks recorded a year-on-year growth of 10.20% in December 2024, which further improved to 11.37% in December 2025, driven by balanced growth in both deposits and advances.
- (iv) Credit growth remained robust, registering 13.41% growth in December 2024, followed by 10.97% growth in December 2025. While credit expansion continues at a healthy pace, deposit growth, which stood at 7.59% in December 2024, accelerated significantly to 11.70% in December 2025, indicating improved deposit mobilisation efforts by banks.
- (v) The MSME sector continued to be a key growth driver of economy, registering a year-on-year growth of 11.74% in December 2024, which further strengthened to 20.19% in December 2025, reflecting focused credit support to the sector.
- (vi) Advances under Education and Housing segments also showed encouraging performance. Education loans recorded growth of 15.60% in December 2024, which further surged to 37.71% in December 2025. Housing loans grew by 13.16% in December 2024 and 11.31% in December 2025, indicating sustained demand in the housing sector.
- (vii) Priority Sector Advances increased by 10.31% in December 2024, followed by an improved growth of 14.06% in December 2025, reflecting continued compliance with priority sector lending objectives. In contrast, Non-Priority Sector Advances witnessed higher growth of 17.95% in December 2024, which dipped to 6.74% in December 2025.
- (viii) On the asset quality front, Total NPAs declined marginally by 0.37% in December 2024, however increase of 3.11% was observed in December 2025. The major rise in NPA was observed in DCCB and Apex Bank, where NPA increased from 6021 crore in December 2024 to 7064 crore in December 2025. Despite this, the NPA ratio improved consistently from 7.0% in December 2023 to 6.2% in December 2024 and further to 5.7% in December 2025, indicating overall improvement in asset quality.
- (ix) Regarding banking infrastructure, the number of branches increased steadily over the period, while a year-on-year decline in ATMs observed, with ATMs reducing to

8,999 in December 2024 and 8,651 in December 2025. This decline may be attributed to rationalisation and increased reliance on digital banking channels.

3.1 Growth under Agriculture



Agency wise growth under Agriculture

Amount in crore

Sr.	Agency	Dec'23	Dec'24	Dec'25	Y-o-Y Growth		% Y-o-Y Growth	
					Dec'24	Dec'25	Dec'24	Dec'25
1	Public Sector Banks	64722	70489	80206	5767	9717	8.91	13.79
2	Private Sector Banks	40004	45573	49174	5569	3601	13.92	7.90
3	Regional Rural Banks	10368	11044	12141	676	1097	6.52	9.93
4	Cooperative Banks	39719	42318	47214	2599	4896	6.54	11.57
5	Small Finance Banks	4546	4050	4745	-496	695	-10.91	17.17
	Total	159359	173474	193481	14115	20007	8.86	11.53

Growth under Crop Loan

Amount in crore

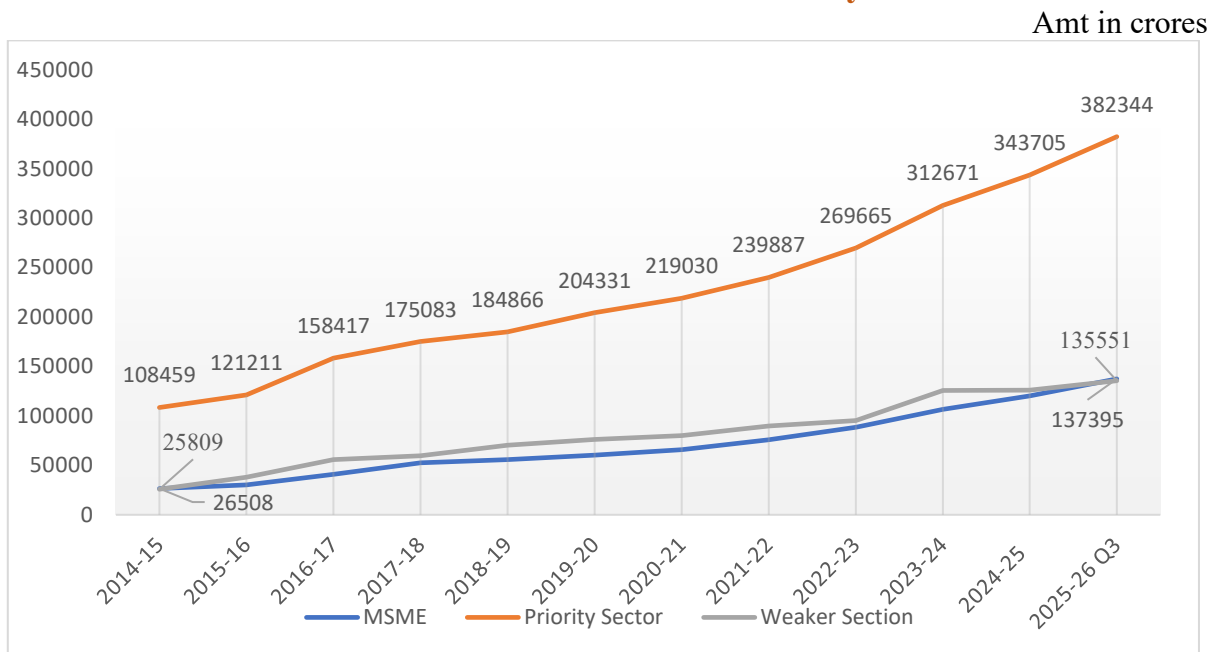
Sr.	Agency	Dec'23	Dec'24	Dec'25	Y-o-Y Growth		% Y-o-Y Growth	
					Dec'24	Dec'25	Dec'24	Dec'25
1	Public Sector Banks	44885	47167	47669	2283	502	5.09	1.06
2	Private Sector Banks	15823	17804	17057	1980	-746	12.51	-4.19
3	Regional Rural Banks	8909	9177	9482	268	305	3.01	3.32
4	Cooperative Banks	39194	41675	45525	2480	3850	6.33	9.24
5	Small Finance Banks	15	21	36	6	15	42.17	70.72
	Total	108826	115844	119770	7018	3925	6.45	3.39

- Madhya Pradesh is an agrarian state. Credit to agriculture and allied activities stood at ₹1,93,481 crore as on December 2025, registering a y-o-y growth of 11.53%, as compared to 8.86% growth recorded in December 2024. The improved growth

indicates a stronger credit off-take towards the agriculture sector during the current year.

- Crop loan outstanding increased to ₹1,19,770 crore as on December 2025, recording a y-o-y growth of 3.39%, which is lower than the 6.45% growth achieved in December 2024. The moderation in crop loan growth suggests a relatively subdued short-term credit demand.

4.1 Growth under MSMEs, Priority Sector credit and advances to weaker sections over last few years



5.1 Credit growth under MSMEs (Dec'25)

Amount in crore

Sr.	Particulars	Dec'23	Dec'24	Dec'25	Y-o-Y Growth		% Y-o-Y Growth	
					Dec'24	Dec'25	Dec'24	Dec'25
1	Micro Enterprises	56937	66637	83632	9700	16996	17.04	25.51
2	Small Enterprises	29245	32300	36731	3055	4431	10.45	13.72
3	Medium Enterprises	13003	14549	16156	1546	1607	11.89	11.05
4	Other MSME	3118	761	876	-2358	115	-75.6	15.06
5	Total Credit to MSMEs	102302	114246	137395	11943	23149	11.67	20.26
6	Total Banks Credit	511008	579533	643118	68525	63585	13.41	10.97
7	Credit to MSEs (Micro & Small Enterprises)	86181	98936	120363	12755	21427	14.8	21.66
8	% credit to Micro enterprises to MSE	66.07	67.35	69.48	1.29	2.13	-	-
9	% credit to Micro enterprises to total credit	11.14	11.5	13	0.36	1.51	-	-
10	NPA under MSMEs	6347	6045	6342	-301	297	-4.75	4.91
11	% NPA of the MSME portfolio	6.2	5.29	4.62	-0.91	-0.68	-	-

6.1 Credit growth comparison with country for Scheduled Commercial Banks

(Excluding RRB & DCCBs)

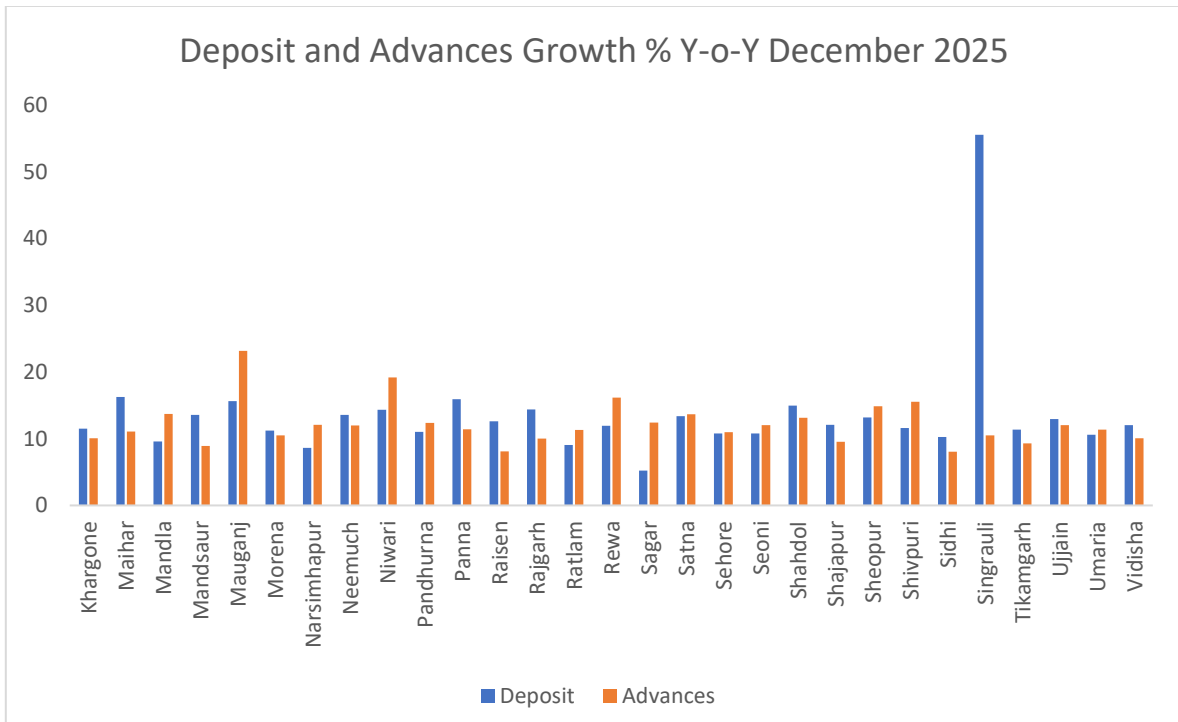
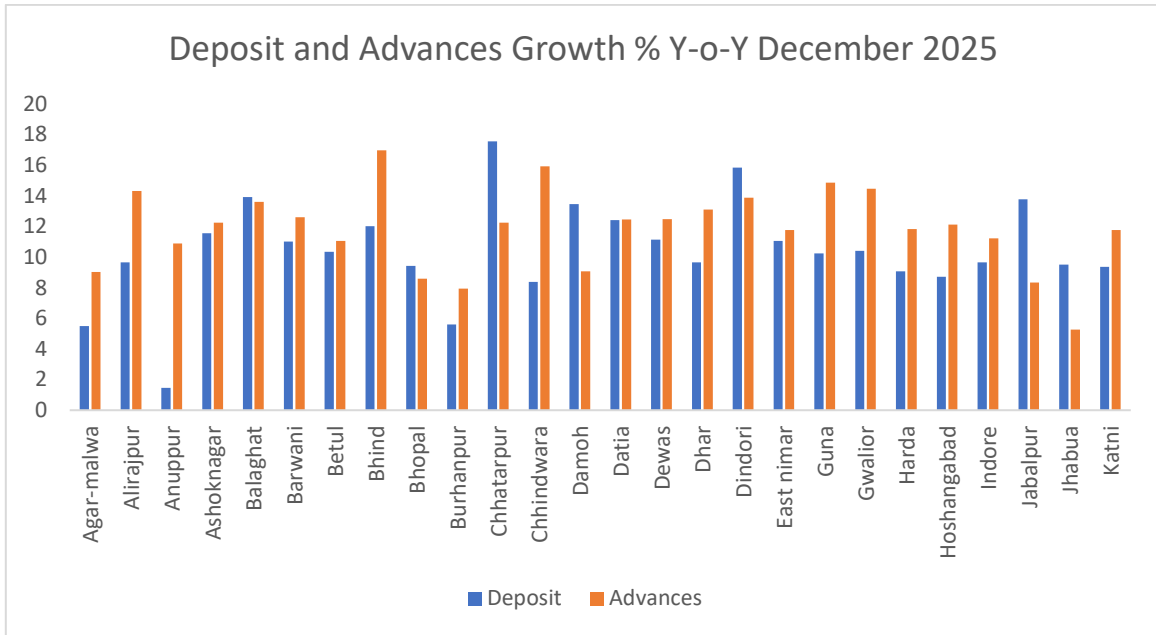
Outstanding amount in crore

Sr.	Sector	Country*			Y-o-Y variation%		Madhya Pradesh			Y-o-Y variation%	
		Dec '23	Dec'24	Dec'25	Dec'24	Dec'25	Dec'23	Dec'24	Dec'25	Dec'24	Dec'25
1	Total Deposit	19633612	21765596	23979767	10.86	10.17	558163	601651	671764	7.79	11.65
2	Total Credit	15918805	17686899	20234543	11.11	14.40	430276	490894	544760	14.09	10.97
3	CD Ratio	81.08	81.26	84.38	0.18	3.12	77.09	81.59	81.09	4.50	-0.50
4	Agriculture & Allied	1984675	2236648	2554979	12.70	14.23	104726	116062	129380	10.82	11.48
5	MSME	2383787	2720685	3435341	14.13	26.27	89188	103194	124598	15.70	20.74
6	Housing	2637784	2931739	3256351	11.14	11.07	65931	74584	83154	13.12	11.49
7	Education	114956	133139	152789	15.82	14.76	3462	4017	5557	16.03	38.34
8	Priority Sector	7192006	8098838	9465631	12.61	16.88	230279	255482	296046	10.94	15.88

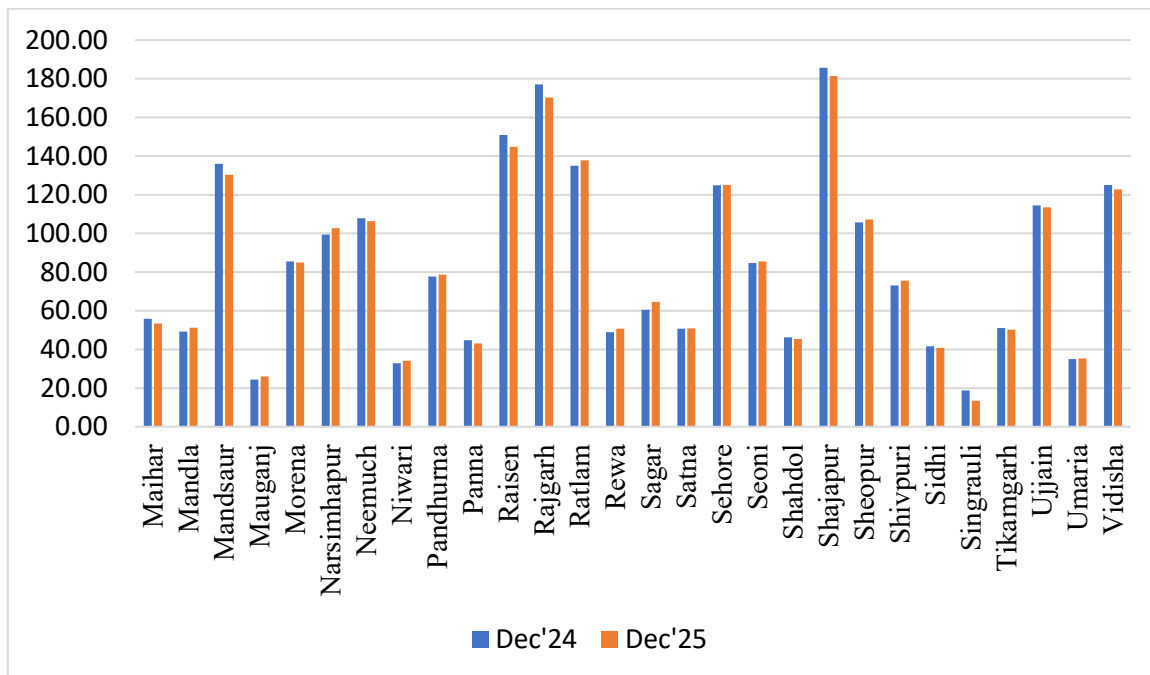
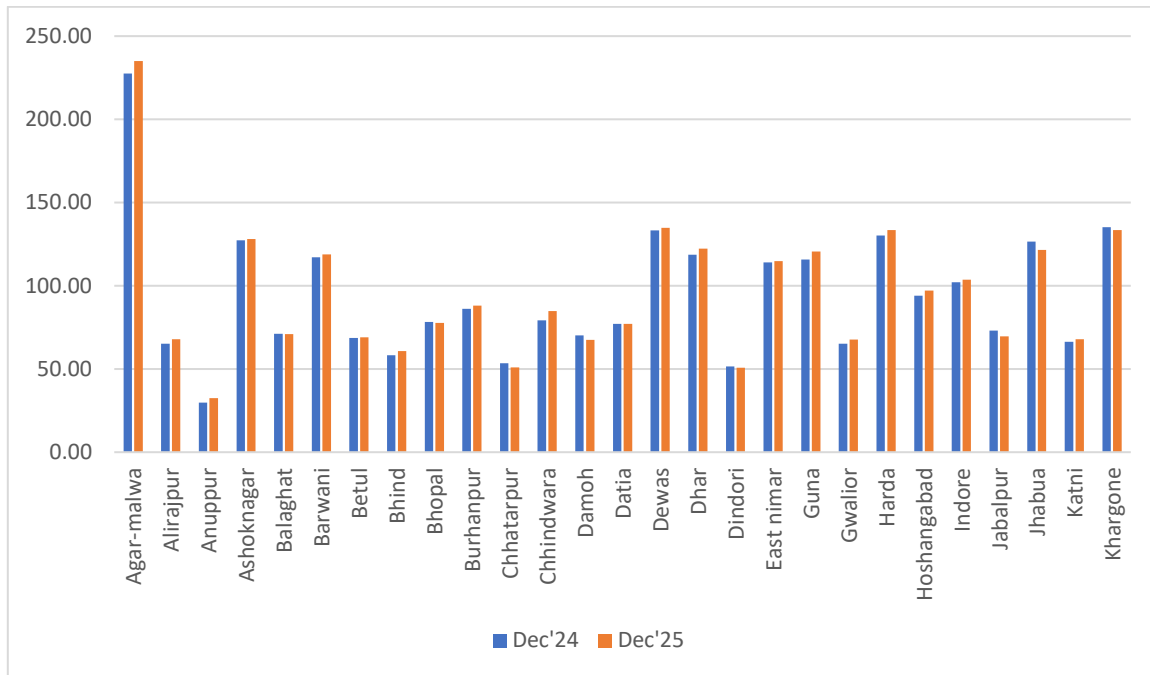
*Source-http://www.rbi.org.in/scripts/BS_PressRelease

- The Credit sector witnessed a moderation in growth at the national level, while Madhya Pradesh showed an improvement; however, the growth remained lower compared to earlier momentum in certain segments. Nationally, Y-o-Y credit growth increased from 11.11% in December 2024 to 14.40% in December 2025, whereas Madhya Pradesh growth decline from 14.09 % to 10.97% during the same period.
- The Agricultural sector at the country level recorded rise with Y-o-Y growth increasing from 12.70 % to 14.23%. Madhya Pradesh, however, showed a marginal rise in agricultural credit, growing from 10.82% in December 2024 to 11.48% in December 2025.
- In the Micro, Small and Medium Enterprises (MSME) sector, both the country and Madhya Pradesh experienced significant acceleration in credit growth. Madhya Pradesh Y-o-Y growth improved from 15.7% to 20.7%, while country witnessed a sharp increase from 14.7% to 26.3%, reflecting robust credit expansion in the MSME segment within the state.
- At the national level, Y-o-Y growth slightly decline from 11.14% in December 2024 to 11.07% in December 2025. In Madhya Pradesh growth decline from 13.12% in December 2024 to 11.49 in December 2025.
- National Y-o-Y growth decline from 15.82% to 14.76%, whereas Madhya Pradesh saw rise from 16.03% in December 2024 to 38.34% in December 2025.
- The Priority Sector continued to maintain positive growth at both the national and state levels. National Y-o-Y growth increased from 12.61% to 16.88%, while Madhya Pradesh recorded higher growth, improving from 10.94% to 15.88%, indicating stronger thrust on priority sector lending in the state.
- On the Deposit front, national Y-o-Y growth slightly decline from 10.86% in December 2024 to 10.16% in December 2025, while Madhya Pradesh recorded deposit growth of 11.65% in December 2025.

DISTRICT-WISE YEAR-ON-YEAR TREND OF DEPOSITS and ADVANCES GROWTH %



DISTRICT-WISE CD RATIO OF DECEMBER'24 & DECEMBER'25



During December 2025, the state-level CD ratio moderated marginally to 84.9% from 85.5% in December 2024, reflecting a year-on-year decline of 0.60 percentage points. Despite this marginal moderation, the CD ratio remains at a comfortable and healthy level, signifying sustained credit absorption capacity in the state.

Districts with High CD Ratio (Above 100%)

A total of 21 districts recorded a CD ratio exceeding 100% in December 2025, indicating that credit deployment in these districts surpassed deposit mobilisation. This reflects robust lending activity and strong demand for credit. The districts with CD ratios above 100% include:

Agar-Malwa, Shajapur, Rajgarh, Raisen, Ratlam, Khargone, Mandsaur, Dewas, Ashoknagar, Harda, Jhabua, Barwani, Vidisha, Sehore, Dhar, Guna, Indore, Neemuch, Sheopur, Ujjain and Khandwa. While high CD ratios indicate active economic engagement, these districts may require focused deposit mobilisation efforts to maintain long-term sustainability and balance between credit and deposits.

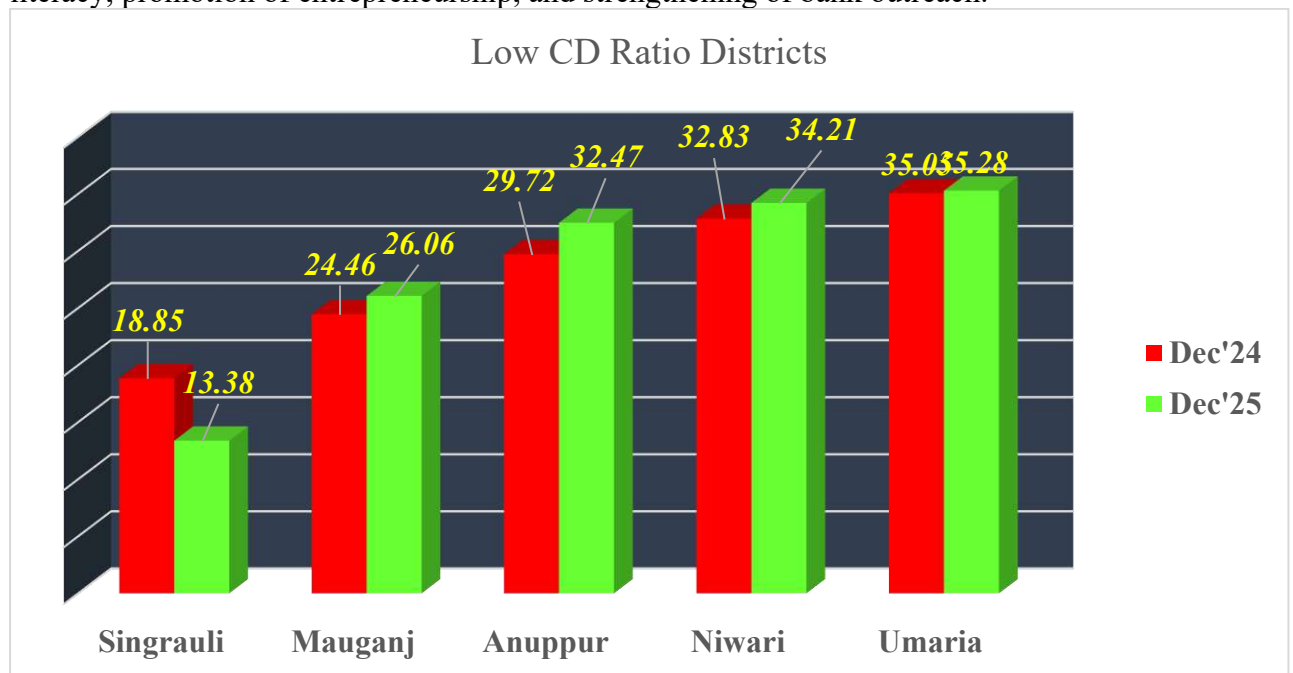
Districts with Moderate to Low CD Ratio (Below 60%)

There are 14 districts where the CD ratio remained below 60%, indicating comparatively lower credit deployment. These districts include: Chhatarpur, Bhind, Satna, Dindori, Mandla, Tikamgarh, Panna, Rewa, Shahdol, Sidhi, Niwari, Umaria, Anuppur and Singrauli.

These districts present untapped potential for credit expansion, particularly under agriculture, MSME and priority sector lending.

Districts with Low CD Ratio (Below 40%)

Notably, five districts—Singrauli, Anuppur, Niwari, Umaria and Mauganj—reported CD ratios below 40%, highlighting significant scope for improving credit penetration. This situation calls for targeted interventions to stimulate credit flow through enhanced financial literacy, promotion of entrepreneurship, and strengthening of bank outreach.



AGENDA NO-2

REVIEW OF CREDIT DISBURSEMENT BY BANKS

2.1 ACHIEVEMENT UNDER ACP OF THE STATE FY 2025-26 Q-3

Number in lakh & amount in crore

Sr.	Sector	FY 2024-25 Dec'24					FY 2025-26 Dec'25				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No	Amt.	No	Amt.	Amt.	No	Amt.	No	Amt.	Amt.
1	Agriculture	75.92	135459	57.33	97598	72	85.56	146034	56.00	109758	75
1a	Farm Credit	74.97	116682	56.88	80661	69	84.72	120931	55.26	85228	70
1b	Crop Loan	46.34	80871	41.40	60147	74	59.01	87570	41.64	59512	68
1c	Agri Infra	0.14	1679	0.04	954	57	0.07	1726	0.04	793	46
1d	Ancillary Activity	0.81	17098	0.41	15984	93	0.77	23377	0.71	23737	102
2	MSME	11.32	111066	6.62	90436	81	9.83	133971	6.67	111022	83
3	Export Credit	0.00	432	0.00	146	34	0.00	251	0.00	32	13
4	Education	0.28	468	0.22	377	81	0.34	577	0.27	470	81
5	Housing	1.09	5998	0.88	4051	68	1.23	8196	1.04	4750	58
6	Social infra	0.07	213	0.00	59	28	0.01	142	0.00	70	49
7	Renewable	0.05	84	0.01	24	29	0.01	186	0.26	501	269
8	Others	7.37	5258	3.28	3440	65	4.86	4386	2.24	4644	106
9	Total Priority	96.10	258978	68.34	196131	76	101.84	293743	66.48	231247	79
10	Total NPS	18.27	99645	18.37	152868	153	25.33	125366	21.05	169451	135
11	Total Credit Plan	114.37	358623	86.71	348999	97	127.17	419109	87.53	400698	96

Under the Total Credit Plan, banks achieved 97% of the total Annual target by disbursing Rs. 3,48,999 crore against a target of Rs. 3,58,623 crore up to December 2024. In comparison, during December 2025, banks disbursed Rs. 4,00,698 crore against a target of Rs. 4,19,109 crore, achieving 96%, indicating sustained credit flow despite an expanded credit plan.

- In the Priority Sector, achievement improved from 76% (Rs. 1,96,131 crore) in Dec'24 to 79% (Rs. 2,31,247 crore) in Dec'25, reflecting better performance against the increased target.

- The Agriculture sector registered an improvement in achievement level from 72% in Dec'24 (Rs. 97,598 crore) to 75% in Dec'25 (Rs. 1,09,758 crore), despite a higher target in FY 2025-26.
- Farm Credit, the major component of agriculture, improved marginally from 69% achievement in Dec'24 (Rs. 80,661 crore) to 70% in Dec'25 (Rs. 85,228 crore), indicating steady credit flow.
- Crop Loan performance moderated slightly, with achievement declining from 74% in Dec'24 to 68% in Dec'25, even as the absolute disbursement remained broadly stable.
- Ancillary Activities under agriculture showed notable improvement, with achievement increasing from 93% in Dec'24 to 102% in Dec'25, surpassing the target in the current year.
- In the MSME sector, achievement improved from 81% (Rs. 90,436 crore) in Dec'24 to 83% (Rs. 1,11,022 crore) in Dec'25, reflecting enhanced credit absorption by MSMEs.
- Export Credit performance weakened, with achievement declining from 34% in Dec'24 to 13% in Dec'25, indicating subdued export credit demand.
- The Education sector maintained stable performance, with achievement remaining at 81% in both Dec'24 and Dec'25, though absolute disbursement increased during FY 2025-26.
- In the Housing sector (Priority Sector), achievement declined from 68% in Dec'24 to 58% in Dec'25, suggesting a relative slowdown in housing credit off-take.
- Social Infrastructure recorded improvement, with achievement rising from 28% in Dec'24 to 49% in Dec'25.
- The Renewable Energy sector witnessed a significant turnaround, with achievement increasing sharply from 29% in Dec'24 to 269% in Dec'25, far exceeding the target.
- Under Other Priority Sector activities, achievement improved from 65% in Dec'24 to 106% in Dec'25.
- The Non-Priority Sector (NPS) continued to outperform, though achievement moderated from 153% in Dec'24 to 135% in Dec'25, still remaining well above the target.

2.2 Agency wise status of ACP Achievement

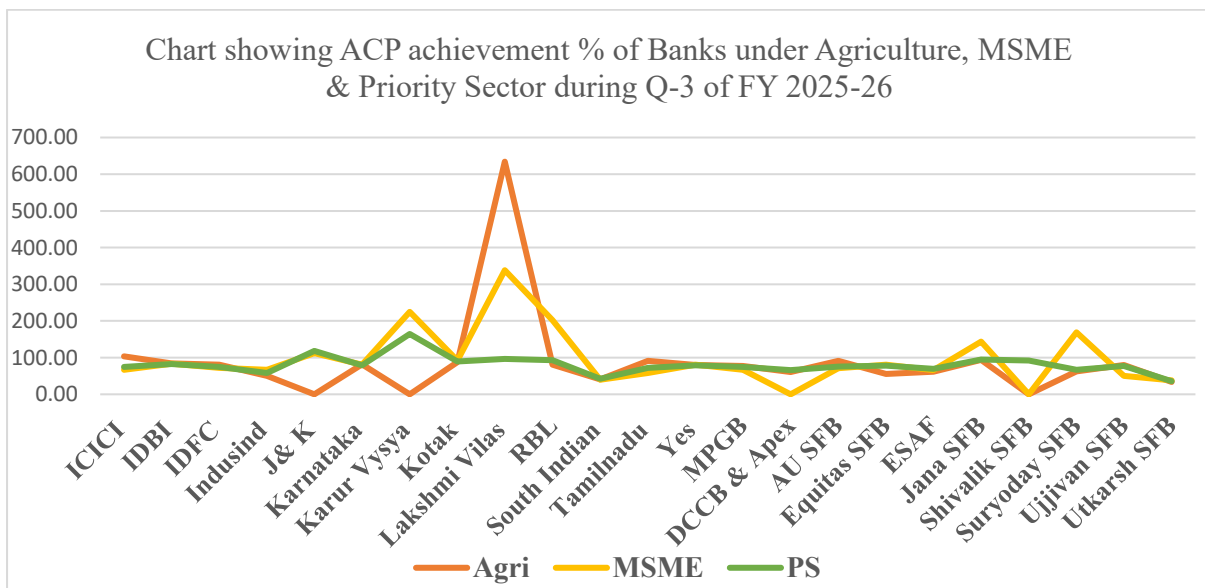
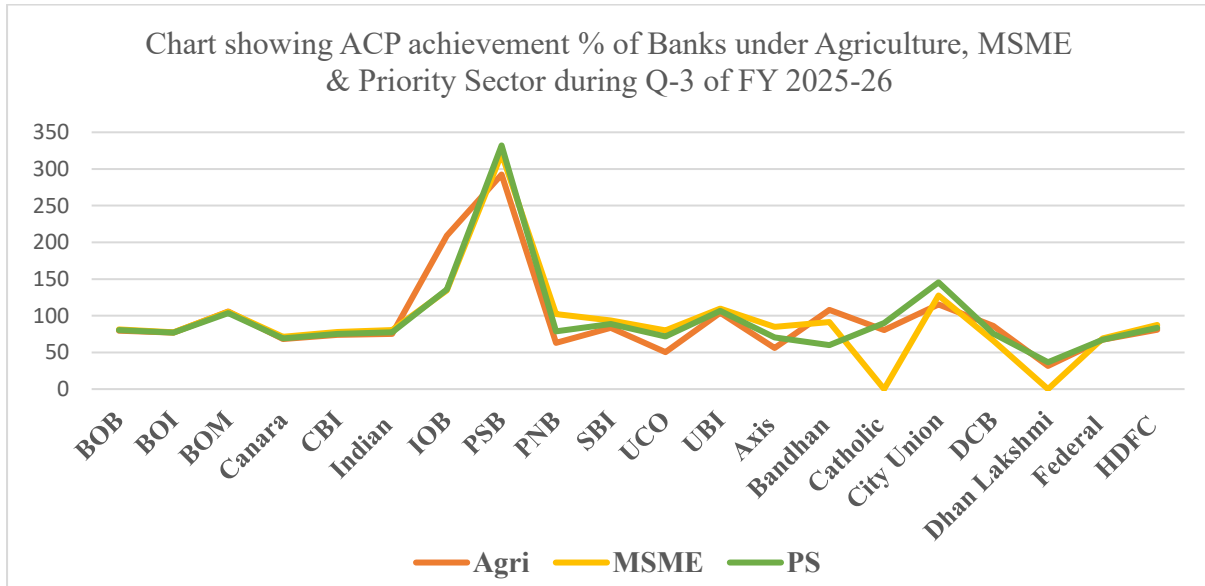
December 31, 2025

Amount in crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi.%	Target	Achi.	Achi.%	Target	Achi.	Achi.%
CBs	103396	81615	78.93	126438	106360	84.12	240020	193872	80.77
RRBs	9472	7329	77.38	2747	1841	67.02	13928.5	10355	74.34
Co- Ope.	29717	18170	61.14	1128	0	0.00	31293.7	20599	65.82
SFBs	3449	2644	76.66	3658	2821	77.12	8502	6421	75.52

Total	146034	109758	75.16	133971	111022	82.87	293744	231247	78.72
-------	--------	--------	-------	--------	--------	-------	--------	--------	-------

2.3 Achievement % under Annual Credit Plan by banks FY 2025-26 (Q3)



AGENDA NO- 3

PROGRESS UNDER OTHER GOVERNMENT SPONSORED SCHEMES

3.1 MUKHYA MANTRI UDHYAM KRANTI YOJANA

As on 10.03.2026

No. in actual

Sr.	Bank Name	Target	Submitted	Sanctioned	Sanction% over Target	Disbursed	Rejected	Pending for Sanction
1	Bank of India	455	2354	1644	361.32	1575	362	348
2	Union Bank	405	1925	1399	345.43	1343	158	368
3	Indian Overseas Bank	64	232	156	243.75	154	19	57
4	Punjab National Bank	402	1595	887	220.65	852	361	347
5	Central Bank of India	534	1679	1001	187.45	935	528	150
6	State Bank of India	1308	4963	2430	185.78	2296	427	2106
7	Bank of Baroda	273	938	455	166.67	436	122	361
8	IDBI Bank	127	293	198	155.91	191	12	83
9	UCO Bank	190	467	274	144.21	252	65	128
10	Canara Bank	320	692	402	125.63	377	74	216
11	Bank of Maharashtra	198	434	217	109.60	201	47	170
12	Indian Bank	261	435	212	81.23	202	50	173
13	P & Sind Bank	55	75	32	58.18	25	11	32
14	MPGB	1591	974	778	48.90	749	73	123
15	ICICI Bank	326	51	36	11.04	35	1	14
16	HDFC Bank	441	80	45	10.20	45	0	35
17	Axis Bank	251	37	21	8.37	21	0	16
18	Federal Bank	17	2	1	5.88	0	1	0
19	Bandhan Bank Ltd	333	7	6	1.80	6	0	1
20	Dhanlaxmi Bank	2	0	0	0.00	0	0	0
21	Karur Vysya Bank	4	0	0	0.00	0	0	0
22	South Indian Bank	3	0	0	0.00	0	0	0
23	IDFC First Bank	103	3	0	0.00	0	0	3
24	Yes Bank	59	6	0	0.00	0	0	6
	Other Bank	278	0	0	0	0	0	0

TOTAL	8000	17242	10194	127.43	9695	2311	4737
--------------	-------------	--------------	--------------	---------------	-------------	-------------	-------------

3.2 SANT RAVIDAS SWAROJGAR YOJANA

As on 10.03.2026

No. in actual

Sr.	Bank Name	Target	Submitted	Sanctioned	Sanction % over Target	Disbursed	Rejected	Pending for Sanction
1	Bank of India	112	727	288	257.14	277	231	208
2	Indian Overseas Bank	16	69	40	250.00	39	5	24
3	Punjab National Bank	103	506	227	220.39	217	133	146
4	Union Bank	94	451	190	202.13	174	55	206
5	State Bank of India	338	1769	664	196.45	621	199	906
6	Bank of Baroda	64	340	121	189.06	112	79	140
7	Indian Bank	61	207	85	139.34	81	35	87
8	Central Bank of India	130	394	155	119.23	145	173	66
9	Bank of Maharashtra	44	118	41	93.18	38	18	59
10	Canara Bank	79	175	63	79.75	58	34	78
11	Punjab And Sind Bank	14	21	10	71.43	8	4	7
12	UCO Bank	50	111	32	64.00	28	30	49
13	MPGB	428	382	246	57.48	242	58	78
14	IDBI Bank Ltd	30	20	6	20.00	6	5	9
15	ICICI Bank	78	7	6	7.69	6	0	1
16	HDFC Bank Ltd	109	15	3	2.75	3	1	11
22	Axis Bank Ltd	60	4	0	0.00	0	0	4
23	Bandhan Bank Ltd	81	2	0	0.00	0	0	2
20	Other Bank	109	0	0	0.00	0	0	0
Total		2000	5318	2177	108.85	2055	1060	2081

3.3 DR. BHIM RAO AMBEDKAR ARTHIK KALYAN YOJANA

As on 10.03.2026

No. in actual

Sr.	Bank Name	Target	Submitted	Sanctioned	Sanction % over Target	Disbursed	Rejected	Pending for Sanction
1	Indian Bank	155	524	428	276.13	415	21	75
2	Bank of Baroda	161	477	365	226.71	353	41	71
3	Union Bank	238	605	448	188.24	435	37	120
4	Punjab National Bank	257	562	441	171.60	436	68	53
5	Bank of India	280	625	455	162.50	441	110	60
6	Bank of Mahaarashtra	112	164	124	110.71	124	10	30
7	Canara Bank	196	253	204	104.08	202	7	42
8	State Bank of India	846	1371	872	103.07	844	84	415
9	Indian Overseas Bank	40	53	41	102.50	41	3	9
10	Central Bank of India	328	408	284	86.59	278	70	54
11	UCO Bank	125	128	94	75.20	91	13	21
12	Punjab & Sind Bank	36	28	23	63.89	23	2	3
13	MPGB	1067	490	372	34.86	366	57	61
14	HDFC Bank Ltd	272	41	33	12.13	33	0	8
15	IDBI Bank Ltd	76	18	5	6.58	5	1	12
16	Bandhan Bank Ltd	201	5	5	2.49	4	0	0
17	Axis Bank Ltd	149	3	0	0.00	0	0	3
18	ICICI Bank	195	1	0	0.00	0	0	1
20	Yes Bank	34	1	0	0.00	0	0	1
25	Other Bank	232	0	0	0.00	0	0	0
Total		5000	5757	4194	83.88	4091	524	1039

3.4 TANTYA MAMA ARTHIK KALYAN YOJANA

As on 10.03.2026

No. in actual

Sr.	Bank Name	Target	Submitted	Sanctioned	Sanction % over Target	Disbursed	Rejected	Pending for Sanction
1	Indian Overseas Bank	19	36	30	157.89	28	0	6
2	Indian Bank	134	297	184	137.31	176	24	89
3	Union Bank	242	504	276	114.05	263	48	180
4	Bank of Baroda	204	399	232	113.73	230	24	143
5	Bank of India	311	569	335	107.72	321	103	131
6	Punjab National Bank	195	379	193	98.97	188	135	51
7	Bank of Maharashtra	178	219	134	75.28	130	19	66
8	State Bank of India	777	1442	538	69.24	500	141	763
9	Central Bank of India	365	467	220	60.27	209	164	83
10	UCO Bank	88	109	48	54.55	47	28	33
11	MPGB	1181	849	496	42.00	485	222	131
12	Canara Bank	167	113	51	30.54	51	17	45
13	IDBI Bank Ltd	91	9	4	4.40	4	3	2
14	Punjab & Sind Bank	23	3	1	4.35	0	2	0
15	Bandhan Bank Ltd	230	1	1	0.43	1	0	0
16	Yes Bank	34	0	0	0.00	0	0	0
17	Axis Bank Ltd	145	3	0	0.00	0	0	3
18	HDFC Bank Ltd	247	2	0	0.00	0	1	1
19	ICICI Bank	176	3	0	0.00	0	0	3
20	Other Bank	193	0	0	0.00	0	0	0
Total		5000	5404	2743	54.86	2633	931	1730

3.5 BHAGWAN BIRSA MUNDA SWAROJGAR YOJANA

As on 10.03.2026

No. in actual

Sr.	Bank Name	Target	Submitted	Sanctioned	Sanction % over Target	Disbursed	Rejected	Pending for Sanction
1	Bank of India	62	466	156	252.61	146	173	137
2	State Bank of India	156	1374	343	219.51	315	178	853
3	Central Bank of India	72	440	156	216.67	145	231	53
4	Punjab National Bank	39	218	77	195.34	72	88	53
5	Union Bank	48	313	88	183.02	87	55	170
6	Indian Bank	27	118	47	175.06	40	13	58
7	Bank of Baroda	40	300	64	158.27	61	43	193
8	Uco Bank	18	64	19	106.75	17	19	26
9	MPGB	224	395	168	75.00	157	136	91
10	Bank of Mahaarashtra	35	76	21	59.26	21	13	42
11	Icici Bank	35	13	13	37.07	13	0	0
12	Idbi Bank Ltd	18	14	6	33.03	6	0	8
13	Canara Bank	33	89	10	29.88	10	15	64
14	Indian Overseas Bank	4	7	1	25.68	1	1	5
15	Punjab & Sind Bank	5	3	1	21.84	1	1	1
16	Hdfc Bank Ltd	50	8	3	6.06	3	0	5
18	Axis Bank Ltd	29	6	0	0.00	0	0	6
19	Bandhan Bank Ltd	33	0	0	0.00	0	0	0
20	Other Bank	71	0	0	0	0	0	0
Total		1000	3904	1173	117.32	1095	966	1765

3.6 VIMUKT GHUMANTU ARDHGHUMANTU SWAROJGAR YOJANA

As on 10.03.2026

No. in actual

Sr.	Bank Name	Target	Application Submitted	Sanctioned	Sanction % over Target	Disbursed	Rejected	Pending for Sanction
1	Bank of Baroda	39	46	22	56.41	20	7	17
2	Punjab National Bank	52	79	21	40.38	20	24	34
3	Central Bank of India	63	101	22	34.92	19	60	19
4	Bank of Maharashtra	24	13	7	29.17	5	3	3
5	Union Bank	43	55	9	20.93	7	4	42
6	UCO Bank	27	41	4	14.81	2	25	12
7	Indian Overseas Bank	8	4	1	12.50	1	0	3
8	State Bank of India	170	231	18	10.59	16	15	198
9	Bank of India	79	71	8	10.13	7	20	43
10	Indian Bank	26	20	1	3.85	1	5	14
11	HDFC Bank Ltd	57	4	2	3.51	2	0	2
12	Canara Bank	41	11	0	0.00	0	1	10
13	IDBI Bank Ltd	18	7	0	0.00	0	1	6
14	Punjab & Sind Bank	7	8	0	0.00	0	5	3
15	Other Bank	400	39	10	2.50	10	0	15
	Total	1054	730	125	11.86	110	170	421

3.7 PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME

As on 10.03.2026

No. in actual, amt. in crores

Sr.	Bank Name	Target		M.M. Disbursed		Achi% over Target	Sanctioned by Bank pending for M.M. claim		Referred Back for rectification		Pending at bank credit decision	
		No.	M.M.	No.	M.M.		No.	M.M.	No.	M.M.	No.	M.M.
1	Central Bank of India	195	7	322	20	274	133	5	306	14	231	9
2	Union Bank of India	195	7	257	13	174	57	2	171	7	3	0
3	State Bank of India	252	9	318	14	148	125	3	119	3	0	0
4	Idbi Bank	28	1	21	1	126	12	1	30	1	32	2
5	Uco Bank	37	1	34	2	110	18	0	32	1	0	0
6	Bank of India	193	7	203	7	97	84	3	163	5	2	0
7	Indian Overseas Bank	34	1	21	1	93	10	1	25	1	0	0
8	Punjab National Bank	195	7	165	7	91	60	1	223	7	14	1
9	Bank of Baroda	193	7	88	5	72	78	3	76	3	193	8
10	Indian Bank	60	2	37	2	69	30	1	58	2	0	0
11	Canara Bank	194	7	76	4	52	2	0	55	2	0	0
12	MPGB	225	8	134	4	52	85	2	129	3	213	6
14	Bank of Maharashtra	95	4	20	2	45	21	0	35	1	0	0
15	Hdfc Bank	32	1	3	0	29	9	0	8	1	104	7
16	Icici Bank	32	1	1	0	15	2	0	0	0	1	0
17	Punjab & Sind Bank	34	1	5	0	7	2	0	4	0	3	0
18	Axis Bank	2	0	0	0	0	3	0	0	0	34	1
19	Yes Bank	3	0	0	0	0	0	0	0	0	0	0
	Total	1999	74	1705	81	109	731	23	1434	51	830	33

3.8 PM SVANIDHI STREET VENDOR SCHEME

As on 10.03.2026 (Since Inception)

No. in actual (15K)

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending for Sanction	Pending for Disbursed	Return by bank
1	State Bank of India	362534	315344	311823	86.98%	19698	3521	27492
2	Bank of India	162958	145964	145142	89.57%	7798	822	9196
3	Bank of Baroda	117669	99409	98428	84.48%	6742	981	11518
4	Union Bank of India	92369	84908	83618	91.92%	2168	1290	5293
5	Central Bank of India	83123	75316	74735	90.61%	2684	581	5123
6	Punjab National Bank	84766	74936	74390	88.40%	2457	546	7373
7	Indian Bank	42922	39172	38800	91.26%	1372	372	2378
8	Canara Bank	40793	35746	35620	87.63%	2046	126	3001
9	UCO Bank	29899	26527	26145	88.72%	1035	382	2337
10	MPGB	44890	40710	39071	90.69%	1309	1639	2871
11	Bank of Maharashtra	17496	15621	15461	89.28%	143	160	1732
13	Indian Overseas Bank	8948	8082	8008	90.32%	261	74	605
14	HDFC Bank	9260	5360	5082	57.88%	436	278	3464
15	Punjab and Sind Bank	4954	4480	4453	90.43%	96	27	378
16	IDBI Bank	5131	3697	3572	72.05%	326	125	1108
17	Kotak Mahindra Bank	5302	2211	2104	41.70%	1413	107	1678
18	Axis Bank	3587	1516	1445	42.26%	1647	71	424
19	ICICI Bank	2010	1289	1287	64.13%	138	2	583
20	AU SFB	744	544	544	73.12%	39	0	161
21	Bandhan Bank	753	252	252	33.47%	170	0	331
22	IDFC First Bank	621	235	235	37.84%	143	0	243
23	Utkarsh SFB	343	174	167	50.73%	158	7	11
24	Karnataka Bank	449	164	102	36.53%	162	62	123
25	The Federal Bank	206	143	143	69.42%	5	0	58
26	Indusind Bank	883	113	62	12.80%	698	51	72
	Other Bank	656	228	223	34.76%	221	5	207
Total		1123266	982141	970912	87.44%	53365	11229	87760

As on 10.03.2026 (Since Inception)

No. in actual (25K)

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending for Sanction	Pending for Disbursed	Return by bank
1	State Bank of India	189801	145923	141941	76.88%	11986	3982	31892
2	Bank of India	76136	68681	67867	90.21%	2097	814	5358
3	Union Bank of India	44905	40454	40064	90.09%	360	390	4091
4	Central Bank of India	46036	35797	35436	77.76%	2554	361	7685
5	Bank of Baroda	39893	33945	33572	85.09%	1438	373	4510
6	Punjab National Bank	36574	30319	29972	82.90%	1209	347	5046
7	Indian Bank	25788	19445	18772	75.40%	1129	673	5214
8	Canara Bank	25127	19429	19271	77.32%	1000	158	4698
9	MPGB	20830	16855	15775	80.92%	540	1080	3435
10	UCO Bank	12727	11008	10864	86.49%	224	144	1495
11	Bank of Maharashtra	7729	6931	6843	89.68%	100	88	698
13	Indian Overseas Bank	5100	4442	4377	87.10%	65	65	593
14	Punjab & Sind Bank	2531	2239	2180	88.46%	42	59	250
15	IDBI Bank	1754	1433	1388	81.70%	59	45	262
16	HDFC Bank	2139	1020	958	47.69%	90	62	1029
17	Kotak Mahindra Bank	1470	651	291	44.29%	494	360	325
18	Axis Bank	240	158	141	65.83%	76	17	6
19	ICICI Bank	307	126	125	41.04%	49	1	132
20	AU SFB	166	110	109	66.27%	5	1	51
21	Utkarsh SFB	73	65	56	89.04%	5	9	3
22	IDFC First Bank	156	56	56	35.90%	49	0	51
23	The Federal Bank	70	47	47	67.14%	4	0	19
24	Karnataka Bank	70	40	19	57.14%	26	21	4
25	Bandhan Bank	157	24	24	15.29%	34	0	99
26	Other Bank	146	41	36	28.08%	70	5	35
	Total	539925	439239	430184	81.35%	23705	9055	76981

As on 10.03.2026 (Since Inception)

No. in actual (50K)

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending for Sanction	Pending for Disbursed	Return by bank
1	State Bank of India	58867	43137	41401	73.3	5374	1736	10356
2	Bank of India	24617	21599	21142	87.7	1160	457	1858
3	Union Bank of India	12779	11437	11275	89.5	255	162	1087
4	Central Bank of India	17532	10432	9869	59.5	1492	563	5608
5	Punjab National Bank	12649	9922	9702	78.4	461	220	2266
6	Canara Bank	12266	8458	8324	69.0	722	134	3086
7	Bank of Baroda	9375	8001	7871	85.3	584	130	790
8	Indian Bank	8034	6795	6612	84.6	392	183	847
9	MPGB	7569	6772	6360	89.5	277	412	520
10	UCO Bank	3690	3382	3312	91.7	78	70	230
11	Bank of Maharashtra	2486	2275	2232	91.5	59	43	152
12	Indian Overseas Bank	2225	1912	1879	85.9	64	33	249
13	Punjab and Sind Bank	1042	924	868	88.7	17	56	101
14	IDBI Bank	645	581	554	90.1	17	27	47
15	HDFC Bank	581	332	204	57.1	77	128	172
16	ICICI Bank	73	39	38	53.4	26	1	8
17	Kotak Mahindra Bank	175	32	32	18.3	124	0	19
18	Axis Bank	41	17	17	41.5	22	0	2
19	Federal Bank	29	16	16	55.2	1	0	12
20	IDFC First Bank	24	14	13	58.3	7	1	3
21	J& K Bank	10	10	9	100.0	0	1	0
22	Karnataka Bank	11	6	5	54.5	4	1	1
23	Karur Vysya Bank	2	2	2	100.0	0	0	0
24	South Indian Bank	2	2	1	100.0	0	1	0
25	Tamilnad Mercantile Bank	2	2	2	100.0	0	0	0
26	Bandhan Bank	7	0	0	0.0	5	0	2
27	City Union Bank	1	0	0	0.0	0	0	1
30	Indusind Bank	2	0	0	0.0	2	0	0
	Total	174736	136099	131740	77.9	11220	4359	27417

3.9 AGRICULTURE INFRASTRUCTURE FUND

As on 10.03.2026

Amount in crores

Sr.	Bank	Target	Achieved	Achi% over Target	Pending at Bank level	
		Amt (Cr.)	Amt (Cr.)		No. of Projects	Loan Amt (Cr.)
1	Punjab & Sind Bank	7	20	301	3	0
2	State Bank of India	616	944	153	980	277
3	IDBI Bank	7	9	137	20	9
4	Bank of India	287	309	108	154	48
5	Central Bank of India	294	304	103	20791	439
6	UCO Bank	85	57	67	32	18
7	Punjab National Bank	241	149	62	79	41
8	Union Bank of India	124	48	39	27	8
9	Indian Bank	82	30	36	16	7
10	Bank of Maharashtra	196	59	30	14	12
11	Kotak Mahindra Bank	29	9	30	3	9
12	Bank of Baroda	271	78	29	83	25
13	ICICI Bank	55	15	26	4	2
14	Indian Overseas Bank	10	2	25	3	2
15	Axis Bank	65	16	24	20	20
16	MPGB	163	39	24	85	13
17	Canara Bank	323	63	20	21	14
18	HDFC Bank	241	19	8	130	86
19	Karnataka Bank	3	0	5	0	0
20	AU SFB	39	0	1	6	16
21	DCCBs	52	0	0	0	0
22	Yes Bank	16	0	0	0	0
23	IDFC First Bank	3	0	0	4	6
24	Indusind Bank	3	0	0	0	0
25	The Federal Bank	3	0	0	0	0
Total		3215	2170	67	22475	1053

3.10 NATIONAL RURAL LIVELIHOOD MISSION

As on 10.03.2026

No in actual amount in crores

Sr.	Bank Name	Target		Achieved		Achi%	
		Total SHG's	Disbursed Amt.	Total SHG's	Disbursed Amt.	Total SHG's	Disbursed Amt.
1	Punjab & Sind Bank	50	0	121	2	242.00	589.33
2	UCO Bank	1520	17	1401	41	92.17	243.24
3	HDFC Bank	7400	223	13685	501	184.93	225.12
4	Central Bank of India	20300	424	24600	569	121.18	134.23
5	Indian Overseas Bank	110	2	106	2	96.36	124.53
6	Bank of India	11140	247	9363	224	84.05	90.81
7	Indian Bank	5700	72	3465	64	60.79	88.94
8	Punjab National Bank	7260	154	5205	121	71.69	78.36
9	Bank of Maharashtra	5470	176	4410	124	80.62	70.42
10	MPGB	109120	2204	82576	1552	75.67	70.39
11	Bank of Baroda	2950	59	2067	39	70.07	67.03
12	State Bank of India	27000	400	9939	247	36.81	61.85
13	Canara Bank	2760	55	1666	32	60.36	58.36
2	ICICI Bank	1940	58	440	16	22.68	26.91
2	Union Bank of India	11080	202	2437	36	21.99	17.87
3	IDBI Bank Ltd	200	8	3	0	1.50	1.65
Total		214000	4300	161484	3570	75.46	83.03

3.11 PRADHAN MANTRI FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES

As on 10.03.2026

No. in actuals

Sr.	Bank	Target	Submitted	Pending	Sanctioned	Sanction % over Target	Disbursed	Rejected
1	BOI	510	2251	479	961	188.43	709	811
2	UCO Bank	185	510	90	323	174.59	213	97
3	IOB	55	113	36	60	109.09	43	17
4	CBI	516	1462	344	522	101.16	377	596
5	BOB	298	794	236	299	100.34	167	259
6	IDBI Bank	112	239	90	102	91.07	77	47
7	SBI	1300	3858	1128	1158	89.08	811	1572
8	UBI	410	1037	259	338	82.44	219	440
9	PNB	431	1021	268	314	72.85	221	439
10	Canara	310	541	118	222	71.61	169	201
11	BOM	195	341	68	137	70.26	97	136
12	P & Sind	41	42	12	23	56.1	18	7
13	Indian Bank	225	337	88	124	55.11	68	125
14	MPGB	1200	1836	541	661	55.08	440	634
15	City Union	3	1	0	1	33.33	1	0
16	HDFC	360	378	195	102	28.33	85	81
17	Kotak Mahindra	20	24	20	4	20	4	0
18	Equitas SFB	13	3	2	1	7.69	1	0
19	ESAF SFB	16	9	8	1	6.25	0	0
20	ICICI Bank	236	51	16	9	3.81	7	26
21	Yes Bank	42	6	5	1	2.38	1	0
22	AU SFB	50	19	11	1	2	0	7
23	Axis Bank	150	44	42	2	1.33	0	0
24	IDFC First Bank	80	20	10	1	1.25	1	9
25	Bandhan Bank	150	19	19	0	0	0	0
26	Indusind Bank	92	13	13	0	0	0	0
	TOTAL	7000	14969	4098	5367	76.67	3729	5504

3.12 AHDF: ISSUANCE OF KCC TO ANIMAL HUSBANDRY

As on 10.03.2026

No in actuals

Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction % over received
1	Bank of India	165947	106260	57424	2263	64.03
2	Cooperative Bank	119917	75734	39465	4718	63.16
3	Punjab National Bank	33161	20725	11671	765	62.50
4	Central Bank of India	71756	41062	28793	1901	57.22
5	UCO Bank	18594	9925	8497	172	53.38
6	Bank of Maharashtra	15904	8136	7686	82	51.16
7	State Bank of India	183163	93339	83745	6079	50.96
8	Canara Bank	11635	5800	5313	522	49.85
9	Bank of Baroda	24564	11998	10946	1620	48.84
10	Indian Bank	22047	10651	10607	789	48.31
11	Union Bank of India	34589	16325	16108	2156	47.20
12	Punjab & Sind Bank	1723	633	810	280	36.74
13	Indian Overseas Bank	1843	497	650	696	26.97
14	IDBI Bank Ltd.	1045	260	687	98	24.88
	Grand Total	705888	401345	282402	22141	56.86

3.13 AHDF: ISSUANCE OF KCC TO FISHERIES

As on 10.03.2026

No in actuals

Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction % over received
1	Bank of Baroda	5797	2901	2741	155	50.04
2	Bank of India	26411	17755	8428	228	67.23
3	Bank of Maharashtra	2804	1734	1068	2	61.84
4	Canara Bank	1097	653	363	81	59.53
5	Central Bank of India	12414	8520	3641	253	68.63
6	Cooperative Bank	71899	49333	21385	1181	68.61
7	IDBI Bank Ltd.	477	308	119	50	64.57
8	Indian Bank	5702	2496	3171	35	43.77
9	Indian Overseas Bank	113	56	29	28	49.56
10	Punjab & Sind Bank	135	35	81	19	25.93
11	Punjab National Bank	5654	3865	1615	174	68.36
12	State Bank of India	38898	23384	15033	481	60.12
13	UCO Bank	2062	1201	804	57	58.24
14	Union Bank of India	6944	3322	3103	519	47.84
	Grand Total	180407	115563	61581	3263	64.06

3.14 PM VISHWAKARMA

As on 10.03.2026

No in actuals

Sr	Bank Name	Received	Sanctioned	Disbursed	Pending	Rejected	Sanction% over received
1	State Bank of India	56964	19574	19574	2891	34499	34.36
2	Bank of India	19361	8107	8093	1294	9960	41.87
3	Punjab National Bank	14943	7008	6871	442	7493	46.90
4	Bank of Baroda	13270	4787	4787	1328	7155	36.07
5	Union Bank of India	12144	3780	3767	572	7792	31.13
6	Central Bank of India	12355	2786	2785	675	8894	22.55
7	Indian Bank	7018	2743	2734	273	4002	39.09
8	Bank of Maharashtra	3382	1879	1765	69	1434	55.56
9	UCO Bank	3448	1533	1531	128	1787	44.46
10	Canara Bank	2650	1033	1033	246	1371	38.98
11	MPGB	5440	985	985	928	3527	18.11
12	Punjab & Sind Bank	408	184	184	13	211	45.10
13	Indian Overseas Bank	436	172	171	36	228	39.45
14	Idbi Bank	657	87	87	16	554	13.24
15	Kotak Mahindra Bank	310	87	87	78	145	28.06
16	Hdfc Bank	1044	66	66	216	762	6.32
17	Icici Bank	241	29	29	37	175	12.03
18	Axis Bank	440	19	19	395	26	4.32
19	Yes Bank	110	10	10	0	100	9.09
20	Au Small Finance Bank	724	5	5	0	719	0.69
21	Indusind Bank	340	4	4	324	12	1.18
22	Karnataka Bank	19	2		15	2	10.53
23	Other Bank	167	0	0	111	56	0.00
	Grand Total	155871	54880	54587	10087	90904	35.21

3.15 DR BHIMRAO AMBEDKAR KAMDHENU YOJANA

As on 10.03.2026

No in actuals

Sr.	Bank Name	Targets	No. of Proposal Submitted	Approved	Rejected
1	Canara Bank	75	47	23	12
2	Central Bank of India	75	95	10	4
3	Bank of India	75	45	4	14
4	IDBI Bank	30	44	3	6
5	UCO Bank	35	18	2	0
6	Bank of Baroda	55	9	1	1
7	Indian Bank	55	9	1	1
8	Punjab National Bank	70	19	1	5
9	State Bank of India	125	120	1	29
10	Union Bank of India	70	20	1	6
11	Axis Bank	2	0	0	0
11	Bank of Maharashtra	30	5	0	7
12	HDFC	45	8	0	0
13	ICICI Bank	45	0	0	0
14	Indian Overseas Bank	30	8	0	4
15	DCB Bank Limited	0	1	0	1
16	MPGB	125	42	0	2
17	Punjab and Sindh Bank	40	1	0	1
	Total	982	501	44	78

3.16 ISS PMAY scheme

The Interest Subsidy Scheme (ISS) is a key intervention aimed at providing financial relief to eligible beneficiaries through interest support on eligible loans. Effective implementation of the scheme requires coordinated efforts by the State Government, Banks, Urban Local Bodies (ULBs), and other stakeholders, along with sustained awareness and robust monitoring mechanisms.

The State Government has allocated a district-wise target of 5 lakh beneficiaries under ISS. Subsequently, bank-wise and district-wise targets have been allocated by the SLBC to ensure equitable distribution of responsibility and focused implementation across all districts and banks.

To enhance awareness and participation under ISS, ULB-level camps and IEC activities have been conducted across districts as part of “PM Awas Mah” and “Angikaar-2025 Campaign” of the Government of India. Further, IEC materials such as leaflets and standees have been circulated to all banks for display and distribution at branch and field levels to improve visibility of the scheme among potential beneficiaries.

To strengthen monitoring and facilitate timely follow-up, the Government of India has ensured provision for downloading beneficiary-wise data through LDM login credentials. This facility enables effective district-level monitoring, identification of gaps, and coordination with banks and ULBs for corrective action.

Creating widespread awareness among potential beneficiaries remains one of the most critical factors for effective implementation of ISS. In this regard, banks are advised to intensify outreach efforts by ensuring availability and prominent display of ISS leaflets and standees at all branches, leveraging social media platforms for dissemination of information and guidance for application submission through the Unified Web Portal (UWP), hosting complete information along with the application link on official bank websites, and promoting ISS through informative videos and visuals on LED screens of ATM and within bank branches.

Interest Subsidy Scheme (ISS) Vertical - PLI-wise

As on 10.03.2026

No in actuals

Sr.	Bank Name	Received	Status of Received				Pending at Other Stages	CNA Approved	% of CNA Approved
			Verified	Pending for Verification					
				Home Loan (Yes)	Home Loan (No)	Total			
1	HDFC	1268	634	59	575	634	113	521	41.1
2	Jana SFB	287	182	62	43	105	95	87	30.3
3	SBI LHO	2335	827	192	1316	1508	147	680	29.1

4	RBL Bank	48	15	14	19	33	6	9	18.8
5	IOB	131	25	6	100	106	7	18	13.7
6	CBI	678	170	20	488	508	79	91	13.4
7	Indusind	99	15	2	82	84	2	13	13.1
8	Bandhan	1033	179	196	658	854	47	132	12.8
9	Equitas SFB	49	14	-	35	35	8	6	12.2
10	MPGB	821	269	97	455	552	180	89	10.8
11	AU SFB	845	124	254	467	721	46	78	9.2
12	DCB	67	10	18	39	57	4	6	9
13	BOM	464	102	31	331	362	61	41	8.8
14	Yes Bank	127	9	0	118	118	0	9	7.1
15	Canara	1289	82	36	1171	1207	13	69	5.4
16	Ujjivan SFB	77	15	2	60	62	11	4	5.2
17	UCO	635	77	25	533	558	48	29	4.6
18	BOB	2221	76	35	2110	2145	26	50	2.3
19	UBI	1117	34	28	1055	1083	9	25	2.2
20	IDFC	237	64	37	136	173	59	5	2.1
21	BOI	1887	65	81	1741	1822	30	35	1.9
22	Axis Bank	1151	31	53	1067	1120	14	17	1.5
23	PNB	1120	40	54	1026	1080	26	14	1.3
24	Indian	631	30	17	584	601	24	6	1
25	IDBI	279	11	4	264	268	9	2	0.7
26	ICICI	643	2	108	533	641	2	-	0
27	P & Sind	137	5	3	129	132	5	-	0
28	HFCs Sub Total	16372	7963	2103	6306	8409	2822	5141	31.4
Total		36048	11070	3537	21441	24978	3893	7177	19.9

*Pending at other stages (Pending for Annexure7, Geotagging, Submission to HO, Pending at HO, Pending at CNA, etc.)

AGENDA NO- 4

FINANCIAL INCLUSION

4.1 PMJDY, PMJJBY & PMSBY and APY

PMJDY STATUS

Sr.	Particulars	All India (As on 10.03.2026)	Madhya Pradesh		
			As on 25.03.2015	As on 11.03.2026	Progress
1	No of PMJDY A/cs (in crores)	57.78	1.19	4.66	3.5
2	Ratio of Rural & Urban A/cs	66:34	49:51	61:39	0.5
3	Ratio of Male & Female A/cs	45:55	53:47	45:55	-0.3
4	Total Deposit (Rs. Crore)	294701	530	18,318	17788
5	Average Balance per A/c (Rs. Actual)	5,100	445	3,931	3485.5
6	No. of Zero Balance A/cs (in crores)		0.86	0.43	-0.43
7	% of Zero Balance A/cs (in crores)		72.3	9.2	-63.0
8	No. of Aadhaar Seeded A/cs (in crores)		0.45	4.18	3.7
9	% of Aadhaar Seeded A/cs		37.8	89.7	51.9
10	No. of RuPay card Issued (in crores)	40.08	1.05	3.47	2.4
11	% RuPay Card issuance (in crores)	69.37	88.24	74.46	-13.8

DISTRICT WISE PMJDY A/c Opened

As on 10.03.2026

(No. in lakhs amt in crores)

Sr.	District	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhar Seeded
1	Sagar	17.8	680.9	1.9	12.4	16.2
2	Dhar	17.6	571.3	1.6	14.3	15.7
3	Indore	17.3	783.6	1.6	14.7	15.5
4	Rewa	14.9	997.2	1.5	8.2	13.6
5	Khargone	13.2	386.5	1.2	11.0	11.6
6	Satna	12.9	791.7	1.2	7.2	11.8
7	Chhatarpur	12.5	677.3	1.0	9.8	11.0
8	Morena	12.4	352.9	1.2	8.9	10.9
9	Ujjain	12.4	404.2	1.2	10.6	10.9
10	Rajgarh	12.2	306.0	1.2	10.2	10.8
11	Chhindwara	12.1	465.3	1.0	8.9	11.0
12	Jabalpur	12.0	594.6	1.2	9.1	10.6
13	Shivpuri	11.8	365.8	1.2	8.2	10.4
14	Bhopal	11.7	515.3	1.2	9.8	10.3
15	Gwalior	11.4	451.2	1.1	8.9	9.9
16	Dewas	11.2	387.6	1.0	9.6	9.9
17	Damoh	11.2	341.7	1.3	7.4	10.0
18	Jhabua	10.3	236.3	0.6	8.6	9.5
19	Barwani	10.2	238.9	1.0	8.2	9.2
20	Vidisha	10.1	294.6	1.1	7.8	9.0
21	Bhind	9.8	380.5	0.9	7.2	8.6
22	Ratlam	9.8	273.7	0.9	7.7	8.9
23	Sidhi	9.3	601.2	1.0	4.8	8.6
24	Guna	9.1	212.8	1.0	6.3	8.2
25	Shajapur	9.0	253.5	0.8	7.6	7.8
26	Seoni	8.9	346.3	0.7	6.3	8.2
27	Mandsaur	8.8	303.7	0.7	6.9	8.0
28	Sehore	8.7	366.5	0.8	6.9	7.8
29	Balaghat	8.7	359.8	0.6	6.5	8.0
30	Raisen	8.3	293.8	0.8	6.8	7.3
31	Tikamgarh	7.5	325.9	0.7	4.5	6.6
32	Narsinghpur	7.3	288.7	0.9	5.1	6.3
33	East Nimar	7.3	204.9	0.7	5.8	6.4
34	Singrauli	7.1	528.5	0.7	3.1	6.6
35	Katni	7.0	381.3	0.5	5.2	6.2
36	Panna	6.7	333.5	0.7	4.4	6.0
37	Betul	6.6	309.2	0.6	4.7	6.0
38	Shahdol	6.6	298.1	0.5	5.0	5.9
39	Narmadapuram	6.3	279.3	0.6	4.9	5.7
40	Ashoknagar	6.3	158.1	0.8	4.7	5.7
41	Alirajpur	5.9	177.2	0.3	4.9	5.5
42	Mandla	5.7	260.6	0.3	4.2	5.2
43	Sheopur	5.6	169.3	0.6	4.1	4.9
44	Dindori	5.4	207.5	0.3	3.8	4.9
45	Datia	5.3	218.1	0.7	4.3	4.9
46	Neemuch	4.9	216.1	0.4	4.0	4.3

47	Burhanpur	4.5	119.1	0.4	3.7	4.0
48	Anuppur	4.1	185.2	0.3	3.0	3.7
49	Umaria	3.5	165.5	0.3	2.4	3.1
50	Agar Malwa	2.9	61.4	0.3	2.5	2.5
51	Harda	2.8	106.0	0.3	2.2	2.6
52	Niwari	2.1	89.9	0.2	0.9	1.9
	Grand Total	466.8	18318.4	43.4	348.0	418.5

BANK WISE POSITION UNDER PMJDY

As on 10.03.2026

(No. in lakhs amt in crores)

Sr.	Bank Name	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	State Bank of India	148.1	5441.7	3.7	132.5	126.9
2	Bank of Baroda	52.7	2047.2	3.5	50.1	51.7
3	Bank of India	46.3	1809.7	4.8	41.6	41.5
4	Central Bank of India	33.0	1350.9	3.4	19.5	30.5
5	Union Bank of India	32.1	1647.4	5.4	10.9	30.3
6	Punjab National Bank	31.9	1298.4	5.9	26.7	30.5
7	Indian Bank	14.0	874.0	1.0	7.8	11.0
8	UCO Bank	10.5	328.4	1.2	5.5	9.2
9	Bank of Maharashtra	7.6	484.8	0.4	4.6	7.3
10	Canara Bank	7.4	593.7	1.0	4.8	6.8
11	Indian Overseas Bank	1.2	46.9	0.0	1.1	1.1
12	Punjab & Sind Bank	0.8	23.3	0.0	0.5	0.7
	PSB Sub Total	385.6	15946.4	30.5	305.7	347.7
13	ICICI Bank	3.6	61.2	1.1	3.2	2.9
14	HDFC Bank	3.0	87.0	1.3	3.0	1.9
15	IDBI Bank	1.2	50.2	0.3	0.2	0.7
16	IndusInd Bank	0.8	15.9	0.1	0.8	0.2
17	Axis Bank	0.6	48.2	0.1	0.4	0.5
18	Kotak Mahindra Bank	0.5	10.3	0.2	0.4	0.5
19	RBL Bank	0.2	3.4	0.0	0.2	0.2
20	Yes Bank	0.1	1.6	0.0	0.1	0.1
21	Federal Bank Ltd	0.0	1.7	0.0	0.0	0.0
22	South Indian Bank	0.0	0.4	0.0	0.0	0.0
23	Karur Vysya Bank	0.0	0.1	0.0	0.0	0.0
24	City Union Bank	0.0	0.1	0.0	0.0	0.0
25	Jammu & Kashmir Bank	0.0	0.1	0.0	0.0	0.0
	PVT Sub Total	10.0	280.2	3.1	8.4	6.9
26	MPGB	71.2	2091.8	9.8	33.9	63.9
	Grand Total	466.8	18318.4	43.4	348.0	418.5

District wise Enrolment under PMJJBY & PMSBY

As on 10.03.2026

(No. in lakhs)

Sr.	District Name	PMJJBY		PMSBY	
		No of enrolments Transmitted to Insurer till date	No of fresh enrol Since 1st June of Current Policy year	No of enrolments Transmitted to Insurer till date	No of fresh enrol Since 1st June of Current Policy year
1	Indore	9.43	1.08	18.62	2.07
2	Dhar	7.29	0.73	13.65	1.15
3	Ujjain	5.79	0.72	11.08	1.04
4	Chhindwara	5.73	0.76	11.84	1.04
5	Jabalpur	5.40	0.79	11.83	1.17
6	Bhopal	5.25	0.61	13.52	1.52
7	Dewas	4.98	0.52	10.33	0.81
8	Sagar	4.60	0.65	12.87	1.31
9	Balaghat	4.51	0.66	8.37	0.74
10	Khargone	4.45	0.47	9.53	0.80
11	Chhatarpur	4.12	0.49	10.05	0.77
12	Rajgarh	4.07	0.36	9.24	0.64
13	Satna	3.97	0.46	8.76	0.80
14	Rewa	3.88	0.48	9.89	0.93
15	Gwalior	3.84	0.47	9.66	0.99
16	Shajapur	3.54	0.36	7.94	0.57
17	Betul	3.52	0.65	8.19	0.76
18	Shivpuri	3.49	0.35	8.84	0.65
19	Sehore	3.46	0.45	8.25	0.70
20	Seoni	3.30	0.47	6.93	0.53
21	Jhabua	3.24	0.40	6.22	0.54
22	Narmadapuram	3.19	0.33	7.35	0.62
23	Ratlam	3.19	0.39	7.37	0.72
24	Barwani	3.09	0.37	6.64	0.61
25	Mandsaur	3.07	0.39	6.93	0.67
26	Raisen	3.05	0.40	7.35	0.64
27	Katni	3.04	0.37	6.60	0.62
28	Shahdol	2.89	0.33	5.81	0.51
29	Vidisha	2.83	0.39	7.52	0.75
30	Mandla	2.82	0.31	5.21	0.45
31	East Nimar	2.82	0.34	6.99	0.55
32	Morena	2.48	0.30	7.35	0.68
33	Guna	2.40	0.31	7.29	0.61
34	Tikamgarh	2.39	0.28	6.06	0.39
35	Neemuch	2.31	0.23	4.89	0.38
36	Damoh	2.29	0.25	7.88	0.58
37	Bhind	2.26	0.25	5.94	0.46
38	Alirajpur	2.21	0.20	3.77	0.27
39	Sidhi	2.15	0.22	5.70	0.50
40	Panna	1.91	0.24	5.30	0.35
41	Anuppur	1.89	0.23	3.64	0.28
42	Narsinghpur	1.87	0.22	5.26	0.44
43	Umaria	1.78	0.16	3.40	0.23
44	Singrauli	1.73	0.23	4.47	0.44
45	Dindori	1.56	0.17	3.24	0.25

46	Burhanpur	1.53	0.17	3.93	0.26
47	Sheopur	1.43	0.16	3.48	0.30
48	Harda	1.33	0.17	3.32	0.30
49	Ashoknagar	1.17	0.16	3.96	0.36
50	Datia	1.04	0.17	3.29	0.36
51	Agar Malwa	0.94	0.09	2.23	0.17
52	Niwari	0.79	0.07	2.00	0.16
	Grand Total	165.32	19.81	379.78	33.42

Bank wise Enrolment under PMJJBY & PMSBY

As on 10.03.2026

(No. in lakhs)

Sr.	Bank Name	PMJJBY		PMSBY	
		No of enrolments Transmitted to Insurer till date	No of fresh enrol Since 1st June of Current Policy year	No of enrolments Transmitted to Insurer till date	No of fresh enrol Since 1st June of Current Policy year
1	State Bank of India	56.79	6.91	133.77	10.08
2	Bank of India	20.01	1.88	41.94	2.87
3	Bank of Baroda	11.07	1.82	26.21	2.96
4	Central Bank of India	9.80	1.20	25.19	2.20
5	Union Bank of India	4.88	0.55	19.32	2.09
6	Indian Bank	4.21	0.78	8.54	1.04
7	Canara Bank	4.19	0.41	8.62	1.07
8	Bank of Maharashtra	4.14	1.45	6.95	1.17
9	Punjab National Bank	3.36	0.62	14.64	2.24
10	UCO Bank	2.73	0.56	6.67	1.42
11	Punjab & Sind Bank	0.68	0.18	1.35	0.31
12	Indian Overseas Bank	0.49	0.07	1.07	0.14
	PSB Sub Total	122.35	16.44	294.28	27.59
13	ICICI Bank	1.30	0.00	4.18	0.00
14	HDFC Bank	0.78	0.16	3.79	1.14
15	IDBI Bank	0.71	0.17	1.67	0.36
16	Axis Bank	0.17	0.23	0.88	0.61
17	IndusInd Bank	0.11	0.09	0.19	0.10
18	IDFC Bank	0.09	0.03	0.58	0.23
19	Kotak Mahindra Bank	0.05	0.03	0.19	0.11
20	Yes Bank	0.03	0.02	0.33	0.27
21	Federal Bank	0.01	0.00	0.03	0.00
22	Karur Vysya Bank	0.01	0.00	0.02	0.01
23	RBL Bank	0.01	0.00	0.02	0.00
24	South Indian Bank	0.01	0.00	0.02	0.01
25	City Union Bank	0.00	0.00	0.01	0.00
26	J & K Bank	0.00	0.00	0.00	0.00
27	TMB	0.00	0.00	0.02	0.00
	PVT Sub Total	3.29	0.74	11.93	2.84
28	MPGB	39.68	2.64	73.57	2.99
	Grand Total	165.32	19.81	379.78	33.42

District wise –Atal Pension Yojana

As on 10.03.2026

(Number in actual)

Sr.	District Name	Annual Target	APY accounts opened in FY 2025-26	Achi% over Target	Cumulative APY accounts opened since inception
1	Balaghat	11435	42167	368.8	136719
2	Sheopur	3090	9835	318.3	57792
3	Dindori	3775	9567	253.4	49871
4	Sidhi	6975	14552	208.6	99023
5	Seoni	8685	17486	201.3	126182
6	Umaria	3865	7738	200.2	47164
7	Shahdol	7490	14349	191.6	105549
8	Panna	6355	11721	184.4	90960
9	Anuppur	5420	9996	184.4	63890
10	Damoh	8190	15046	183.7	97575
11	Morena	9060	16556	182.7	106862
12	Chhindwara	18715	33698	180.1	173554
13	Jhabua	6090	10787	177.1	93502
14	Chhatarpur	12705	22059	173.6	154808
15	Shivpuri	9570	16357	170.9	126077
16	Shajapur	10080	17043	169.1	99582
17	Bhind	8590	13978	162.7	99408
18	Sagar	19250	31139	161.8	180488
19	Alirajpur	3255	5138	157.8	38879
20	Tikamgarh	6685	9979	149.3	77723
21	Mandla	6945	10047	144.7	76915
22	Rajgarh	11835	17059	144.1	117182
23	Dhar	21095	30026	142.3	192989
24	Betul	12950	18080	139.6	121094
25	Guna	8765	11586	132.2	75849
26	Singrauli	7490	9570	127.8	74260
27	Ujjain	20895	25880	123.9	129123
28	Barwani	9275	11375	122.6	77374
29	Rewa	17590	21178	120.4	153937
30	Raisen	13490	16157	119.8	107922
31	Niwari	3000	3577	119.2	32292
32	Datia	6050	7135	117.9	50235
33	Vidisha	12120	14236	117.5	93321
34	Dewas	14620	16950	115.9	112948
35	Ratlam	12615	14548	115.3	93503
36	Satna	17850	20220	113.3	154363
37	Mandsaur	10940	11957	109.3	83743
38	Katni	10325	11143	107.9	90286
39	Agar-Malwa	2965	3172	107.0	23863
40	Mauganj	80	84	105.0	228
41	Burhanpur	5700	5909	103.7	38983
42	Sehore	15030	15567	103.6	121836
43	Khargone	14755	14776	100.1	100480
44	Jabalpur	30790	29776	96.7	183523
45	Khandwa	11115	10723	96.5	77982
46	Narmadapuram	16635	15336	92.2	106449
47	Neemuch	7690	6981	90.8	52341
48	Gwalior	23510	20764	88.3	141684

49	Ashoknagar	6530	5701	87.3	42663
50	Narsimhapur	11420	9506	83.2	66385
51	Harda	7330	5986	81.7	39158
52	Indore	58995	33749	57.2	243446
53	Bhopal	46620	25350	54.4	213511
	Grand Total	646295	803295	124.3	5315476

BANK WISE –ATAL PENSION YOJANA

As on 10.03.2026

(Number in actual)

Sr.	Bank Name	Annual Target	APY accounts opened in FY 2025-26	Achi% over Target	Cumulative APY accounts opened since inception
1	Central Bank of India	46200	86235	186.66	484647
2	State Bank of India	112700	207814	184.40	1469613
3	Bank of India	43700	73298	167.73	476415
4	Union Bank of India	34800	52181	149.95	372660
5	Bank of Maharashtra	18800	25497	135.62	134583
6	Punjab And Sind Bank	4900	6569	134.06	29468
7	Bank of Baroda	27200	36146	132.89	280030
8	Punjab National Bank	37500	48854	130.28	237484
9	UCO Bank	17500	17988	102.79	81820
10	Indian Bank	23000	23550	102.39	168968
11	Canara Bank	32400	31677	97.77	200095
12	Indian Overseas Bank	5900	4803	81.41	33665
	PSBs Sub Total	404600	614612	151.91	3969448
13	Yes Bank	1880	4997	265.80	17320
14	Dhanlaxmi Bank	40	75	187.50	185
15	Idbi Bank	8330	12893	154.78	67255
16	Karnataka Bank	280	311	111.07	3203
17	Idfc First Bank	2320	2350	101.29	7226
18	South Indian Bank	160	162	101.25	539
19	Indusind Bank	1600	1615	100.94	8462
20	Kotak Mahindra Bank	1880	1671	88.88	10961
21	Bandhan Bank	2680	2076	77.46	5451
22	DCB Bank	1360	788	57.94	3756
23	Axis Bank	14140	7891	55.81	48288
24	RBL Bank	520	211	40.58	470
25	Hdfc Bank	29050	11465	39.47	56972
26	City Union Bank	280	106	37.86	147
27	Federal Bank	720	227	31.53	1463
28	J & K Bank	160	49	30.63	106
29	Karur Vysya Bank	160	46	28.75	94
30	TMB	120	31	25.83	1274
31	CSB Bank	240	31	12.92	87
32	ICICI Bank	13580	371	2.73	10268
33	Standard Chartered Bank	120	0	0.00	0
34	Lakshmi Vilas Bank	160	0	0.00	7
	PVT Sub Total	79780	47366	59.37	243534
35	MPGB	131900	132483	100.44	1056737
36	SFB Sub Total	12935	7351	56.83	41230
37	DCCBs	17080	1483	8.68	4527
	Grand Total	646295	803295	124.29	5315476

4.2 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 52 RSETIs and 1 RUDSET in the state of Madhya Pradesh. Progress for financial 2025-26 as on 10.03.2026 is-

Sr.	District	Target	Trained	Settled	Credit Linkage	Self-Finance	Wage Employed
1	Alirajpur	1150	317	241	125	116	0
2	Jhabua	1150	338	220	92	128	0
3	Indore	1150	805	466	159	306	1
4	Agar-Malwa	150	551	421	178	243	0
5	Barwani	1150	1138	831	417	414	0
6	Burhanpur	1150	1065	693	330	363	0
7	Dewas	1150	985	627	239	344	44
8	Dhar	1150	1121	800	400	397	3
9	Khandwa	1150	1039	527	161	362	4
10	Khargone	1150	1158	697	391	306	0
11	Rajgarh	1150	1121	646	384	262	0
12	Sehore	1150	1125	716	329	378	9
13	Shajapur	1150	1091	724	384	326	14
14	Ujjain	1150	827	544	219	325	0
15	Anuppur	1150	967	484	207	277	0
16	Balaghat	1150	1079	664	431	233	0
17	Betul	1150	1168	740	368	372	0
18	Bhind	1150	634	324	264	58	2
19	Chhindwara	1150	981	556	327	229	0
20	Dindori	1150	1090	418	176	239	3
21	Gwalior	1150	847	514	471	43	0
22	Hoshangabad	1150	1003	587	238	349	0
23	Jabalpur	1150	1003	701	479	188	34
24	Mandla	1150	1084	549	196	353	0
25	Mandsaur	1150	956	592	287	296	9
26	Morena	1150	645	366	181	185	0
27	Narsinghpur	1150	1016	709	350	353	6
28	Raisen	1150	1003	617	259	358	0
29	Ratlam	1150	1035	553	225	328	0
30	Sagar	1150	949	575	307	268	0
31	Seoni	1165	1224	498	296	201	1
32	Shahdol	1150	919	632	219	398	15
33	Satna	1150	1011	793	382	411	0
34	Maihar	750	507	55	10	45	0
35	Datia	1150	636	403	100	263	40
36	Bhopal	1150	989	760	379	349	32
37	Nagar	1150	923	539	295	244	0
38	Chhatarpur	1150	1072	599	295	302	2

39	Damoh	1150	916	627	316	311	0
40	Guna	1150	904	596	326	270	0
41	Harda	1150	1057	685	314	371	0
42	Katni	1150	1028	655	266	375	14
43	Neemuch	1160	942	329	104	196	29
44	Panna	1150	886	581	288	292	1
45	Sheopur	1150	859	464	260	204	0
46	Shivpuri	1150	949	629	205	423	1
47	Tikamgarh	1150	981	430	178	252	0
48	Umariya	1150	1040	674	226	398	50
49	Vidisha	1150	976	698	391	307	0
50	Mauganj	760	531	102	0	102	0
51	Rewa	1150	1084	744	315	314	115
52	Sidhi	1150	1155	512	176	336	0
53	Singarauli	1150	1109	705	282	420	3
	Total	59185	49839	29812	14197	15183	432

4.3 STATUS OF OPENING OF BRICK AND MORTAR BRANCHES

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 already done by SLBC. After undertaking survey, banks have opened 41 brick-and-mortar branches covering 42 locations and at five locations already, there is branch of other bank. In remaining 15 villages, banks are facing difficulty in finding suitable premises or network connectivity. Location wise details are as hereunder-

Sr.	Location/ Village	Sub District	District	Allotted Bank	Network Availability (Yes/ No)	Premises Availability (Yes/ No)
1	Palashkhurd	Bhagwanpura	Khargone	Bank of Baroda	No	No
2	Panwada	Seagaon	Khargone	Bank of Baroda	No	No
3	Karar Kheda	Pichhore	Shivpuri	Bank of India	No	No
4	Mandwa	Nepanagar	Burhanpur	Indian Bank	No	No
5	Chopali	Jhirniya	Khargone	Punjab National Bank	No	No
6	Sapatia	Jhirniya	Khargone	Punjab National Bank	No	No
7	Borwal	Jhirniya	Khargone	State Bank of India	No	No
8	Koth Barda	Jhirniya	Khargone	State Bank of India	No	No
9	Dhupabujurg	Jhirniya	Khargone	UCO Bank	No	No
10	Jadkud	Hanumana	Rewa	Union Bank of India	No	No
11	Bagdara	Chitrangi	Singarauli	Union Bank of India	No	No
12	Rupgarh	Bhagwanpura	Khargone	Union Bank of India	No	No
13	Malgaon	Jhirniya	Khargone	Union Bank of India	No	Yes
14	Naudiya	Majhauri	Sidhi	Union Bank of India	No	Yes
15	Dhar	Gandhwani	Chunpiya	Canara Bank	No	No

AGENDA NO-5

NON PERFORMING ASSET

5.1 NPA STATUS AS ON 31.12.2025

Amt. in Crore

Sr.	Banks	Total NPA		Total Advances		NPA %
		No. of A/c	Amount	No. of A/c	Amount	
1	Public sector Banks	1311388	20982	6284869	340856	6.16
2	Private sector Banks	665952	5981	5955591	203904	2.93
3	Regional Rural Banks	258229	1779	1412652	23105	7.70
4	Cooperative Banks	54354	7064	4165946	52325	13.50
5	Small Finance Banks	158474	971	1416574	22929	4.23
Total		2448397	36777	19235632	643118	5.72

5.2 AGENCY WISE NPA STATUS

Amt. in Crore

Agency	Dec'23	Dec'24	Dec'25	Y-o-Y variation %	
				Dec'24	Dec'25
Public sector Banks	22388	21799	20982	-2.6	-3.7
Private sector Banks	4053	5264	5981	29.9	13.6
Regional Rural Banks	1418	1778	1779	25.4	0.1
Cooperative Banks	7363	6021	7064	-18.2	17.3
Small Finance Banks	580	806	971	38.9	20.5
Total	35802	35668	36776	-0.4	3.1

5.3 SECTOR WISE NPA STATUS

Amt. in Crore

Sector	Dec'23	Dec'24	Dec'25	Y-o-Y variation %		NPA % of portfolio as on 31.12.2025
				Dec'24	Dec'25	
Agriculture	20119	20353	22430	1.2	10.2	11.6
Crop Loan	15177	16597	16638	9.35	0.24	13.9
MSME	6347	6045	6342	-4.7	4.9	4.6
Education	152	141	189	-7.1	33.8	6.8
Housing	2014	2043	1998	1.4	-2.2	4.8
Priority Sector	30217	29202	31141	-3.4	6.6	8.1
Non-priority sector	5585	6467	5630	15.8	-12.9	2.2

5.4 NPA UNDER GOVERNMENT SPONSORED SCHEMES

Amt. in Crore

Scheme	Dec'23	Dec'24	Dec'25	Y-o-Y variation %		NPA % of portfolio as on 31.12.2025
				Dec'24	Dec'25	
MMYUY/MMSY	551	454	422	-17.6	-7.0	42.9
PMEGP	171	188	247	9.9	31.4	17.1
CMRHM	1,641	1,609	1,670	-2.0	3.8	67.9
SHG Loans	133	105	128	-21.1	21.9	2.4
MUDRA	2,651	2,751	2,756	3.8	0.2	12.1

5.4 CHIEF MINISTER RURAL HOUSING MISSION

NPA under the 'Chief Minister Rural Housing Mission' Scheme is in increasing trend and it reached to 67.9 as on 31.12.2025. The following figures depict the alarming status-

Number in actual, amount in crore

Year	OUTSTANDING		NPA		NPA (amt.)
	NO.	AMT.	NO.	AMT.	
Mar'20	6,38,797	4,024	2,61,830	1,692	42
Mar'21	6,45,083	3,963	2,86,407	1,608	40.6
Mar'22	6,31,909	3,506	2,95,054	1,624	46.3
Mar'23	5,92,056	3,180	2,85,240	1,587	49.9
Mar'24	5,80,721	2,881	3,09,831	1,535	53.3
Mar'25	5,65,153	2,671	3,29,430	1,686	63.1
Dec'2025	4,71,219	2,432	2,92,328	1,653	67.9

Despite sustained recovery efforts by banks, a significant number of borrowers have not been repaying their instalments. Banks have also been constrained in resolving these accounts under the One Time Settlement Scheme due to a specific clause in the Memorandum of Understanding signed between the State Government and the banks, which restricts settlement under such cases.

5.5 Recovery Through RRC

Bank-wise Status from 01/04/2020 – 28.02.2026

No. in actuals

amt. in crores

Sr.	Bank Name	Submitted By Bank(s)		Forwarded By Thier Nodal Dist. Branch(s)		District Administration to Revenue		Rejected/ Returned By Dist. Admn.		Demand Notices Issued by Revenue Officers		Received Against Demand Notices		Disposed Off RRC(s) By Dist. Admn.		RRC(s) Pending for Disposal		BRISC Share @ 2.5% of Recovery
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	SBI	224095	6684	206569	6099	179420	5335	60	2	71324	2005	499	8	95	1	71229	1997	0.1924
2	BOI	86207	2285	54061	1479	40771	1133	82	2	23117	573	526	10	75	0	23042	563	0.2443
3	CBI	84025	1347	78556	1241	69675	1105	3	0	14433	268	108	1	38	0	14395	267	0.0264
4	MPGB	170815	2005	61804	692	55550	630	0	0	29701	324	570	5	507	1	29194	320	0.1146
5	HDFC Bank	43802	1422	25262	762	23293	693	0	0	7851	201	2985	38	2	0	7849	163	0.9524
6	Canara Bank	40013	995	29181	728	24656	620	0	0	7627	178	58	1	23	0	7604	178	0.0186
7	IDFC First Bank	36822	604	33428	560	29577	473	0	0	10957	205	4524	23	4203	19	6754	182	0.5851
8	UBI	45311	1306	13274	408	11805	342	9	0	6762	164	324	4	35	1	6727	160	0.0930
9	ICICI Bank	36485	1807	24695	1236	23383	1161	2	0	7003	341	2297	49	492	18	6511	292	1.2331
10	BOM	13954	384	9919	276	9526	263	2	0	5039	129	27	0	14	0	5025	129	0.0062
11	UCO Bank	15053	261	8358	158	7192	135	1	0	4521	101	615	7	17	0	4504	94	0.1675
12	PNB	83750	2132	36042	974	18852	538	0	0	3963	111	0	0	265	0	3698	111	0.0000
13	BOB	33679	805	12132	321	9940	264	0	0	3233	79	37	1	13	0	3220	78	0.0160
14	Indian Bank	41503	1388	18239	598	13018	415	0	0	2613	97	46	1	36	0	2577	97	0.0163
15	AU SFB	3911	214	3199	175	2692	146	0	0	1432	97	6	0	0	0	1432	97	0.0059
16	Karnataka Bank	596	43	589	42	589	42	0	0	815	55	256	14	0	0	815	41	0.3415
17	Axis Bank	10074	429	2095	103	1974	100	0	0	812	35	0	0	0	0	812	35	0.0000
18	Kotak Mahindra Bank	7072	215	6011	181	4951	152	0	0	719	32	50	1	0	0	719	31	0.0147
19	IDBI Bank	4141	111	1608	46	1357	40	0	0	438	13	2	0	0	0	438	13	0.0001
20	IOB	606	18	341	9	316	8	0	0	274	4	1	0	1	0	273	4	0.0006
21	Yes Bank	919	39	364	21	341	19	0	0	192	10	68	1	0	0	192	9	0.0247
22	PSB	2124	47	1694	39	1263	31	0	0	151	4	0	0	0	0	151	4	0.0000
23	RBL Bank	574	17	207	9	207	9	0	0	73	5	9	0	0	0	73	5	0.0065
24	IndusInd Bank	1071	97	188	15	166	13	0	0	66	4	0	0	0	0	66	4	0.0000
25	Equitas SFB	66	5	39	2	39	2	0	0	32	2	0	0	0	0	32	2	0.0000
26	City Union Bank	2	0	2	0	2	0	0	0	1	0	0	0	0	0	1	0	0.0000
27	Development Credit Bank	223	24	162	16	162	16	0	0	0	0	0	0	0	0	0	0	0.0000
28	Federal Bank	11	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0000
	Total	986925	24687	628028	16191	530726	13687	159	5	203158	5038	13008	162	5816	41	197342	4875	4.0600

AGENDA NO-6

Other Important Agenda

6.1 Re-KYC of low risk accounts

The Department of Financial Services (DFS), Ministry of Finance, Government of India, in coordination with the Reserve Bank of India (RBI), had launched a nationwide campaign for saturation of Financial Inclusion flagship schemes at the Gram Panchayat level across all districts for a period of three months from 01.07.2025 to 30.09.2025, which was subsequently extended for one month i.e. up to 31.10.2025. One of the key components of this campaign was updation of KYC in low risk saving accounts.

Bank wise progress is as here under:-

Sr.	Bank Name	Total Target	Total Operative accounts pending	Total Pendency	Number in actual	
					Total Achieved	Total Achieve %
1	IDFC First Bank	6346	296	936	5410	85.25
2	MPGB	606472	1498	123466	483006	79.64
3	Indian Bank	271581	106257	124193	147388	54.27
4	Bank of Baroda	87406	42557	42730	44676	51.11
5	Federal Bank	1031	60	506	525	50.92
6	Central Bank of India	1647254	423155	965991	681263	41.36
7	Bank of Maharashtra	258077	50506	158231	99846	38.69
8	UCO Bank	365047	45636	251386	113661	31.14
9	Union Bank of India	737557	129292	518776	218781	29.66
10	ICICI Bank	5045	3459	3553	1492	29.57
11	Bank of India	441693	15368	311506	130187	29.47
12	IndusInd Bank	31346	3333	22577	8769	27.97
13	Yes Bank	229	77	166	63	27.51
14	Indian Overseas Bank	12821	3708	9297	3524	27.49
15	IDBI Bank	16786	3121	12222	4564	27.19
16	DCB Bank	1552	371	1158	394	25.39
17	HDFC Bank	1640	1207	1255	385	23.48
18	Canara Bank	19912	10747	15695	4217	21.18
19	Bandhan Bank	9166	1295	7382	1784	19.46

20	Punjab & Sind Bank	8510	154	6875	1635	19.21
21	State Bank of India	2225099	586388	1844811	380288	17.09
22	Kotak Mahindra Bank	5607	826	4649	958	17.09
23	Axis Bank	18370	15053	16051	2319	12.62
24	RBL Bank	28905	7122	25947	2958	10.23
25	Punjab National Bank	316686	32107	294772	21914	6.92
	Grand Total	7124138	1483593	4764131	2360007	33.13

In view of the challenges faced by certain banks in completing the Re-KYC of inoperative accounts, RBI has given the timeline up to June 2026 to enable focused monitoring and targeted action for timely completion of Re-KYC.

Accordingly, banks have been advised to prioritize pendency in re-KYC with respect to a specific set of accounts identified as the “Focus Group.”

This Focus Group includes:

- Active accounts where re-KYC was due as on June 30, 2025 and continues to remain pending,
- Active accounts where re-KYC became due during the period from July 01, 2025 to June 30, 2026 and remains pending,
- Inoperative accounts classified as such for a period of up to one year where re-KYC has not yet been completed.

Focussed group progress as on Feb 20, 2026 is as under:-

Sr.	Bank Name	Total Target	Active A/cs Target	Total Pendency	Number in actual		
					Active A/cs	Achieved	Achie %
1	Bandhan Bank	4807	1614	2069	1295	2738	56.96
2	BOM	133427	93987	84914	50506	48513	36.36
3	UCO Bank	76699	71348	50904	45636	25795	33.63
4	PNB	127958	36392	88384	32107	39574	30.93
5	Indian Bank	158769	154820	109834	106257	48935	30.82
6	IOB	6649	5486	4764	3708	1885	28.35
7	MPGB	113100	16200	81259	1498	31841	28.15
8	P & Sind Bank	274	227	202	154	72	26.28
9	IDFC First Bank	974	439	720	296	254	26.08
10	Bank of India	24805	22028	18344	15368	6461	26.05
11	DCB Bank	523	500	391	371	132	25.24
12	Bank of Baroda	53391	52264	42562	42557	10829	20.28
13	Yes Bank	116	98	95	77	21	18.10
14	IDBI Bank	8139	3913	6887	3121	1252	15.38
15	UBI	159102	148787	142325	129292	16777	10.54
16	RBL Bank	9000	7427	8057	7122	943	10.48
17	ICICI Bank	3918	3846	3553	3459	365	9.32
18	Kotak Mahindra	1869	936	1715	826	154	8.24
19	SBI	817907	639964	759835	586388	58072	7.10
20	HDFC Bank	1310	1286	1230	1207	80	6.11
21	Axis Bank	16971	16444	15991	15053	980	5.77
22	CBI	465000	441477	442963	423155	22037	4.74
23	Federal Bank	136	71	131	60	5	3.68

24	Canara Bank	15094	11090	14631	10747	463	3.07
25	IndusInd Bank	6095	3678	5958	3333	137	2.25
	Total	2206033	1734322	1887718	1483593	318315	14.43

6.2 National Strategy for Financial Inclusion (NSFI): 2025-30 – Action Points

Reserve Bank of India, vide circular RBI, FIDD.CO.LBS.No.S1774/02.01.001/2025-26 dated 22.01.2026, has released the National Strategy for Financial Inclusion (NSFI): 2025–30, which envisages a comprehensive and structured approach towards deepening financial inclusion across the country. The strategy seeks to consolidate the gains achieved under earlier financial inclusion initiatives while addressing emerging gaps through a forward-looking framework. NSFI: 2025–30 is anchored around five strategic objectives, referred to as Panch Jyoti, and is operationalized through forty-seven identified measures aimed at strengthening access, usage, quality, and sustainability of financial services for all segments of society, particularly the underserved and unserved population.

Out of the forty-seven identified measures under NSFI: 2025–30, three measures have been specifically earmarked for implementation by State Level Bankers’ Committees and banks. These measures primarily focus on improving last-mile banking access, enhancing the participation of women as Business Correspondents, and providing credit support to individuals trained under recognized skill development programs. The effective and timely implementation of these measures is critical for achieving the overall objectives of the national strategy and requires coordinated efforts from all stakeholders, including banks, SLBCs, Lead District Managers, and field-level functionaries.

One of the key focus areas under the strategy is improving equity, reach, consistency, and quality of last-mile access to banking services. In this regard, banks are required to ensure coverage of all unbanked revenue centres in a calibrated and phased manner through the establishment of appropriate banking touchpoints such as brick-and-mortar branches, digital banking units, or fixed point Business Correspondents. The prescribed roadmap provides clear timelines for progressive coverage across different tiers of centres. Banks are expected to cover fifty percent of unbanked centres in Tier I to Tier V centres and fifteen percent of unbanked centres in Tier VI centres by December 2026. This is to be followed by complete coverage of unbanked centres in Tier I to Tier V centres and thirty percent coverage in Tier VI centres by December 2027. The roadmap further envisages coverage of fifty percent of unbanked centres in Tier VI centres by December 2028, seventy-five percent by December 2029, and full coverage of all unbanked Tier VI centres by December 2030. This phased approach is intended to ensure systematic expansion of banking access while taking into account operational feasibility and regional diversity.

Another important measure under NSFI: 2025–30 relates to increasing the participation of women as Business Correspondents, with a target of achieving thirty percent women BCs across the banking system. Women Business Correspondents play a crucial role in enhancing outreach, trust, and service delivery at the grassroots level, particularly in rural and semi-urban areas. In this context, banks are advised to adopt a calibrated approach to achieve the desired target. All new onboarding of Business Correspondents should ensure that the share of women BCs is not less than thirty percent going forward. In addition, banks should endeavour to progressively increase the share of women BCs to twenty percent by December 2026, twenty-five percent by December 2027, and thirty percent by December 2028. Focused efforts in recruitment, training, capacity building, and retention of women BCs are essential to meet these milestones and to strengthen gender-inclusive financial service delivery.

The strategy also emphasizes the importance of linking skill development initiatives with access to institutional credit. Banks are therefore advised to extend adequate credit support to individuals trained by recognized skill development institutions such as Rural Self Employment Training Institutes (R-SETIs), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Jan Shikshan Sansthan (JSS), and other approved training agencies. Providing timely and appropriate credit to skill-trained individuals is critical for enabling them to translate acquired skills into sustainable livelihood opportunities, self-employment, and micro-enterprise creation. Banks are encouraged to design suitable loan products, simplify procedures, and provide handholding support to ensure effective credit linkage for trained beneficiaries.

Banks are requested to take necessary steps for phased implementation of the identified measures under National Strategy for Financial Inclusion: 2025–30. They may align their internal policies, planning processes, and operational strategies with the timelines and objectives laid down under the strategy. State Level Bankers' Committees and Lead District Managers may closely monitor progress, facilitate inter-institutional coordination, and address implementation challenges at appropriate forums. Periodic review of progress may be undertaken to ensure timely compliance and to assess the effectiveness of interventions. Coordinated and sustained efforts by all stakeholders will be essential for achieving the intended outcomes of NSFI: 2025–30 and for advancing inclusive and sustainable financial development across the country.

6.3 DEA Fund-Overall Achievement

As per the Department of Financial Services, Ministry of Finance, GoI direction, camp to settle Unclaimed Asset Fund has been organized in all 55 districts in phase wise manner based on the districts identified by DFS. During the review in the last SLBC meeting, Hon'ble Chief Secretary, Govt. of M.P. advised banks to share details of unclaimed Government accounts with the Department of institutional Finance; and ACS (Finance) shall issue necessary instructions to all departments for claiming the amounts from banks.

In this regard, a letter has been issued to All District Collectors and Treasury Officers by ACS Finance, with advisory to take necessary steps for claiming such amounts from the concerned banks. Based on the information shared by the Finance Department, about 1.28 lakh Government-related accounts maintained in various banks have remained inoperative for more than 10 years, with an unclaimed balance of approximately ₹244.76 crore, which has been transferred to the Depositor Education and Awareness (DEA) Fund in accordance with RBI guidelines.

SLBC has also advised all Banks and Lead District Managers (LDMs) to prioritise this matter and extend necessary support to the District Treasury Officers for completion of required formalities and lodgement of claims so that the unclaimed Government balances can be recovered and deposited in the Government Treasury at the earliest. Coordination between LDMs, Banks, and District Treasury Officers may be ensured for timely resolution of the identified accounts. Institution wise summary, Bank wise and district wise status are as under:-

Summary

Agency	A/c transferred to DEAF as on 31.08.2025		Settled as on 10.03.2026		Settlement % Amt.
	No	Amt. in cr.	No	Amt. in cr.	
Government	137092	284.4	7291	128.2	45.1
Institutional	560049	282.3	8593	39.5	14.0
Retail	6981659	2042	26134	74.4	3.6
Grand Total	7678800	2608.7	42018	242.1	9.3

Bank wise status

Sr.	Name of the Bank	DEAF		Settled		Settlement % (amt)
		No of Account	Total Amount (Cr)	No of Account	Total Amount (Cr)	
1	State Bank of India	1799984	958	6560	93	9.67
2	MPGB	1337313	308	20661	51	16.41
3	Bank of India	1271878	260	3466	24	9.13
4	Punjab National Bank	766524	239	2128	7	2.98
5	Union Bank of India	553915	197	3029	23	11.49
6	Central Bank of India	579470	184	1919	9	4.70
7	Indian Bank	317512	119	1315	12	9.80
8	Bank of Baroda	260477	106	685	9	8.41
9	Canara Bank	336897	77	309	7	9.01
10	UCO Bank	139546	44	858	4	8.24
11	Axis Bank	56036	32	72	0	0.53
12	ICICI Bank	52957	24	163	0	1.33
13	IDBI Bank	52181	17	112	1	6.49
14	Punjab and Sind Bank	51048	16	172	0	2.38
15	Indian Overseas Bank	44437	14	224	1	7.83
16	HDFC Bank	50808	11	53	0	0.87
17	Bank of Maharashtra	2376	1	257	2	182.63
18	DCCB & Apex Bank	375	0	14	0	5.57
19	Development Credit Bank	2044	0	0	0	0.00
20	YES Bank	639	0	2	0	1.75
21	RBL Bank	1361	0	1	0	0.62
22	Dhanlakshmi Bank	1004	0	0	0	0.00
23	Catholic Syrian bank	18	0	0	0	0
	Total	7678800	2609	42018	242	9.28

District wise status

Sr.	District	DEAF		Settled		Settlement % (amt)
		No of Account	Total Amount (Cr)	No of Account	Total Amount (Cr)	
1	Indore	545233	236	2801	16	6.92
2	Bhopal	563659	230	2209	23	10.08
3	Jabalpur	335172	164	1259	16	9.61
4	Gwalior	277336	125	1115	9	7.47
5	Rewa	193757	99	585	8	8.58
6	Ujjain	290750	82	1256	8	10.37
7	Sagar	229558	82	792	8	9.57
8	Chhindwara	172425	59	1692	8	12.84
9	Narmadapuram	178553	56	1197	6	10.71
10	Dewas	249432	55	3220	7	11.98
11	Dhar	237158	54	936	6	10.76
12	Ratlam	166405	53	3137	7	12.31
13	Khargone	220125	50	1517	4	7.83
14	Bhind	92837	49	978	4	7.40
15	Morena	147872	49	984	3	6.29
16	Satna	121411	48	471	4	7.97
17	Vidisha	142339	47	317	5	10.11
18	Katni	115255	46	245	3	6.24
19	Raisen	145858	45	528	3	5.62
20	Rajgarh	195609	44	1071	7	15.84
21	Shivpuri	136877	44	339	2	4.92
22	Shahdol	112117	44	556	4	8.22
23	Guna	123794	41	350	4	9.63
24	Chhatarpur	104607	41	321	2	5.11
25	Khandwa	152351	40	670	4	9.67
26	Barwani	155565	40	582	6	15.30
27	Betul	138948	40	441	3	6.84
28	Balaghat	129597	36	462	5	12.69
29	Singrauli	111747	35	339	4	10.41
30	Seoni	111082	35	967	5	15.55
31	Sehore	169310	34	1061	3	9.04
32	Sidhi	75858	33	260	4	12.38
33	Jhabua	71950	33	195	2	6.07
34	Narsimhapur	131597	31	412	2	6.35
35	Shajapur	158126	31	549	4	12.63
36	Mandla	87387	30	339	2	6.05
37	Mandsaur	112165	30	1696	4	13.36
38	Neemuch	80212	27	1729	3	10.70

39	Anuppur	78167	25	203	2	9.14
40	Datia	74582	25	455	2	6.42
41	Dindori	66573	24	229	2	9.92
42	Damoh	80650	23	267	1	6.43
43	Ashok Nagar	66523	22	183	1	6.55
44	Umaria	48675	21	234	2	10.52
45	Sheopur	46574	21	326	3	13.89
46	Alirajpur	45051	21	130	2	9.04
47	Burhanpur	82482	19	321	1	7.58
48	Harda	58231	18	405	2	12.31
49	Panna	55058	17	387	2	9.65
50	Tikamgarh	45420	13	329	2	13.23
51	Maihar	35286	13	110	1	10.34
52	Mauganj	19328	9	108	1	8.60
53	Pandhurna	33822	9	179	0	3.44
54	Agar Malwa	39143	7	532	1	14.81
55	Niwari	19201	6	42	0	1.46
	Grand Total	7678800	2609	42018	242	9.28

6.4 e-NWR BASED PLEDGED FINANCE

The Department of Financial Services (DFS), Ministry of Finance, Government of India, vide communication dated 03.07.2025, has advised all stakeholders to scale up electronic Negotiable Warehouse Receipt (e-NWR) based pledge finance across the country. A sub-target of ₹10,000 crore has been earmarked for e-NWR based pledge finance under the overall Ground Level Credit (GLC) target of ₹32,50,000 crore for FY 2025-26.

In pursuance of the above, NABARD, vide letter dated 09.07.2025, has apportioned the said sub-target among Cooperative Banks, Regional Rural Banks (RRBs), and Commercial Banks, and has advised all State Level Bankers' Committees (SLBCs) to circulate the same among member banks for necessary action.

The e-NWR based pledge finance mechanism aims to enable farmers, Farmer Producer Organizations (FPOs), and other stakeholders to avail institutional credit against agricultural produce stored in WDRA-registered warehouses. The initiative is expected to curb distress sale at the time of harvest, facilitate better price realization, and promote scientific warehousing practices through a transparent, technology-driven, and secure financing framework.

To support implementation, the Government of India has introduced several enabling measures. A Credit Guarantee Scheme has been launched to cover e-NWR based pledge finance, thereby mitigating credit risk for lending institutions. Further, the e-Kisan Upaj Nidhi Portal has been developed to enable digital issuance, tracking, and monitoring of e-NWRs, simplifying processes for both farmers and banks. In addition,

the Warehousing Development and Regulatory Authority (WDRA) has strengthened its regulatory and supervisory framework to ensure credibility, safety, and integrity of warehouse receipts.

WDRA has conveyed its willingness to actively assist banks in operationalizing e-NWR based pledge finance. Senior officials of WDRA have expressed readiness to participate in SLBC / Agriculture Sub-Committee meetings to provide clarifications, share best practices, and encourage wider adoption by banks.

Banks are advised to align their credit planning and disbursement strategies with the allocated e-NWR sub-targets, undertake capacity building of field functionaries, and create awareness among farmers regarding the benefits of warehouse-based pledge finance. Banks may also strengthen coordination with WDRA-accredited warehouses to ensure smooth end-to-end operations. Progress under e-NWR based pledge finance may be reviewed and reported on a quarterly basis to SLBC.

The promotion of e-NWR based pledge finance is a priority initiative aimed at strengthening post-harvest credit delivery, reducing farmer distress, and enhancing income realization. Active participation of all member banks is essential for achieving the allocated targets. Coordinated efforts of SLBC, NABARD, WDRA, and banks will play a pivotal role in deepening the post-harvest financing ecosystem and advancing financial inclusion in the agriculture sector.

e-NWR based Pledge Finance for FY 2025-26 as on 10.03.2026

amt in crores

Sr.	Banks	Target	Sanction	Disbursed	Achi%
1	State Bank of India	440	492.00	445.00	101.14
2	Central Bank of India	162	839.00	375.00	231.48
3	Punjab National Bank	135	169.31	169.31	125.41
4	Axis Bank	72	245.00	137.00	190.28
5	ICICI Bank	92	55.58	55.58	60.41
6	HDFC Bank	121	52.47	52.47	43.36
7	Punjab and Sind Bank	18	193.40	32.74	181.89
8	Union Bank of India	100	83.00	28.42	28.42
9	Bank of Baroda	96	28.30	20.10	20.94
10	Indian Bank	81	8.94	8.94	11.04
11	Yes Bank	18	4.42	4.42	24.56
12	IDBI Bank	33	7.24	3.24	9.82
13	Canara Bank	108	2.51	2.51	2.32
14	Bank of India	164	0.09	0.09	0.05
15	Indian Overseas Bank	21	0.92	0.01	0.05
16	Bank of Maharashtra	70	0.00	0.00	0.00
17	UCO Bank	63	0.00	0.00	0.00
18	IDFC First Bank	30	0.00	0.00	0.00
19	Indusind Bank Limited	37	0.00	0.00	0.00
20	Kotak Mahindra Bank	20	0.00	0.00	0.00
21	MPGB	69	0.00	0.00	0.00
	TOTAL	1950	2182	1335	68.45

6.5 CM HELPLINE COMPLAIN

सी.एम. हेल्पलाइन पोर्टल पर लंबित शिकायतों की स्थिति

लेवल	लेवल अधिकारी	शिकायत 10.03.2026
एल 1	बैंक के रीजनल मैनेजर	2941
एल 2	बैंक के राज्य स्तरीय प्रमुख	1050
एल 3	अग्रणी जिला प्रबंधक	2446
एल 4	कलेक्टर/जिला दंडाधिकारी	107
कुल शिकायत		6544

प्रारूप वार लंबित शिकायतों की स्थिति

क्र	प्रारूप	कुल शिकायतें
1	ATM कार्ड जारी करना / ATM कार्ड से राशि कटना (संस्थागत वित्त)	230
2	अन्य (संस्थागत वित्त)	64
3	आधार कार्ड लिंक / खाते में KYC / e-KYC संबंधित शिकायतें (संस्थागत वित्त)	337
4	कृषि साख खाते (KCC) / फसल ऋण एवं बीमा संबंधी/ NOC प्राप्त न होने से संबंधित (संस्थागत वित्त)	802
5	जमा खाता खोलने / खाता बंद करने / खाते के परिचालन / खाते में होल्ड से संबंधित शिकायतें (संस्थागत वित्त)	3191
6	पासबुक जारी करना / पासबुक प्रिंटिंग एवं चेक बुक से संबंधित शिकायतें (संस्थागत वित्त)	113
7	पेंशन प्रारंभ करना / पेंशन एरियर प्राप्त न होना (संस्थागत वित्त)	88
8	शासकीय ऋण एवं अनुदान / ब्याज अनुदान (लीड बैंक - संस्थागत वित्त)	1454
9	शासकीय ऋण एवं अनुदान / ब्याज अनुदान संबंधी (संस्थागत वित्त)	265
कुल शिकायत		6544

District wise status

District Name	L1	L2	L3	L4	Grand Total
भोपाल	171	80	183		434
रीवा	116	32	139		287
ग्वालियर	103	20	153	3	279
इन्दौर	145	38	57	1	241
सिंगरोली	87	16	131	4	238
जबलपुर	111	66	58	1	236
उज्जैन	122	50	60	1	233
मुरैना	82	28	112	2	224
सीधी	63	21	137		221
मंदसौर	55	15	129	5	204
गुना	85	30	66	5	186
नर्मदापुरम	65	29	85	2	181
देवास	66	31	60	23	180
शाजापुर	54	22	71	3	150
नरसिंहपुर	53	11	81		145
रायसेन	52	26	55		133
सीहोर	73	32	27	1	133
सागर	111	19	1		131
आगर मालवा	34	35	52	6	127
खण्डवा	63	35	23	2	123
पन्ना	43	17	61		121
दमोह	56	19	42	3	120
टीकमगढ़	40	12	67		119
सिवनी	49	22	46		117
रतलाम	57	20	38		115
छिन्दवाडा	42	6	37	27	112
छतरपुर	71	20	20		111
भिण्ड	46	20	44		110
कटनी	57	31	18		106
शिवपुरी	70	19	12		101
बैतूल	48	10	35		93
राजगढ़	76	11	1	5	93
खरगोन	52	23	11		86
अनूपपुर	31	17	36	1	85
अशोक नगर	60	17	6		83
सतना	45	18	14		77
धार	27	15	32		74
मण्डला	31	14	24		69
हरदा	12	16	36	1	65
डिण्डोरी	33	5	22	1	61
शहडोल	38	14	1		53
मऊगंज	30	9	10		49
श्योपुर	23	13	12		48
झाबुआ	13	3	30		46
विदिशा	41	1	4		46

उमरिया	19	2	14	6	41
नीमच	11	3	26		40
बुरहानपुर	17	2	19		38
मैहर	14	12	11		37
बडवानी	14	4	18		36
बालाघाट	26	7			33
दतिया	7	5	13		25
निवाड़ी	22	2			24
पांडुर्णा	7	5	2		14
आलीराजपुर	2		4	4	10
Grand Total	2941	1050	2446	107	6544

बैंक-वार लंबित शिकायतें

Banks Name	L1	L2	L3	L4	Grand Total
भारतीय स्टेट बैंक	685	213	494	26	1418
यूनियन बैंक ऑफ इंडिया	392	71	347	7	817
बैंक ऑफ इंडिया	334	217	187	8	746
सेंट्रल बैंक ऑफ इंडिया	269	52	171	10	502
मध्य प्रदेश ग्रामीण बैंक	139	20	201	9	369
एचडीएफसी बैंक	126	101	112	7	346
पंजाब नेशनल बैंक	159	51	107	11	328
बैंक ऑफ बड़ौदा	37	24	191	5	257
इंडियन बैंक	106	44	70	1	221
इंडिया पोस्ट पेमेंट्स बैंक	75		81	3	159
कैनरा बैंक	56	41	54	3	154
एक्सिस बैंक	57	42	53	1	153
यूको बैंक	49	23	76		148
बैंक ऑफ महाराष्ट्र	73	35	30		138
आईसीआईसीआई बैंक	59	32	29	2	122
इंडसइंड बैंक	43	24	43	5	115
कोटक महिंद्रा बैंक लिमिटेड	51	12	34	3	100
एयू स्माल फायनेंस बैंक	47	5	25		77
आईडीएफसी बैंक लिमिटेड	5		46	2	53
इंडियन ओवरसीज बैंक	29	4	13		46
बंधन बैंक	23	7	14	1	45
भारतीय स्टेट बैंक पेंशन सेल	30	3	11		44
आईडीबीआई बैंक	25		13	2	40
जना स्माल फायनेंस बैंक	9	5	9		23
एमपी राज्य सहकारी बैंक/ डीसीसीबी	14	3	5		22
यस बैंक	2	2	13		17
डेवलपमेंट क्रेडिट बैंक	8	1	5		14
उज्ज्वल स्माल फायनेंस बैंक लिमिटेड	6	1	5		12
इक्विटास स्माल फायनेंस बैंक लिमिटेड	6	3			9
पंजाब एंड सिंध बैंक	4	2	2		8
सिटी यूनियन बैंक लिमिटेड	7	1			8

फिनकेयर स्मॉल फायनेंस बैंक लिमिटेड	4	3	1		8
कर्नाटक बैंक लिमिटेड	3	3	1		7
फेडरल बैंक लिमिटेड		3		1	4
जम्मू-कश्मीर बैंक	2	1			3
लक्ष्मी विलास बैंक	1	1	1		3
उत्कर्ष स्माल फायनेंस बैंक लिमिटेड	2		1		3
सूर्योदय स्मॉल फायनेंस बैंक लिमिटेड	2				2
करूर वैश्य बैंक	1				1
साउथ इंडियन बैंक लिमिटेड			1		1
रत्नाकर बैंक लिमिटेड	1				1
Grand Total	2941	1050	2446	107	6544

6.6 DELAY IN CONDUCT OF SUB COMMITTEE MEETINGS

As per the Reserve Bank of India's guidelines on the Lead Bank Scheme, the SLBC meeting is expected to focus mainly on policy-level issues, while routine operational matters are to be addressed through the sub-committees. These sub-committees are entrusted with examining specific issues in detail and formulating solutions or recommendations for consideration and approval by the SLBC.

RBI further stipulates that sub-committee meetings should be convened more frequently than SLBC meetings, and must be held at least once every quarter. Hence, the functioning of sub-committees is critical and central to the effective implementation of the Lead Bank Scheme.

However, it has been observed that the sub-committee meetings are not being conducted regularly, which affects timely review and resolution of operational issues at the state level.

The details of sub-committee meetings held during the financial year 2025-26 are as under:

Sr.	Name of the Sub-Committees	Convenor Bank	No of Meetings to be conducted	No of meeting conducted	No of Meeting conducted since last SLBC meeting
1	Steering Sub Committee	Central Bank of India	3	3	1
2	Financial Inclusion	Central Bank of India	3	3	1
3	Digital Transaction	Bank of India	3	1	0
4	MSME	Punjab National Bank	3	2	0
5	Housing	Central Bank of India	3	3	1
6	Education	Canara Bank	3	1	1
7	Weaker Section	Bank of Baroda	3	2	1
8	Agriculture	State Bank of India	3	2	1
9	Recovery	State Bank of India	3	3	1
10	SHG	Indian Bank	3	2	1
11	Improving CD ratio	Union Bank of India	3	3	1

6.7 FLCs PENDING APPOINTMENT

During the Sub Committee meeting on Financial Inclusion held on 22.12.2025, RBI expressed its concern over vacant FLCs and advised banks to appoint FLCs in these vacant locations at the earliest. It was also flagged that some of the banks have given the additional responsibility of their permanent staff as FLC counsellor. In this regard, banks were advised to adhere to RBI guideline and ensure to conduct the Financial Literacy camp accordingly. Details of vacant district where FLCs appointment is pending are as under:-

District	Status
Agar Malwa,	Bank of India
Barwani	Bank of India
Burhanpur	Bank of India
Dewas	Bank of India
Dhar	Bank of India
Shajapur	Bank of India
Ujjain	Bank of India
Ashoknagar	State Bank of India
Sheopurkala	State Bank of India
Umaria	State Bank of India
Pandhurna	Central Bank of India

Any other issue with permission of the Chair

Bank wise Position of Branches/ATM as on 31.12.2025

SLBC Madhya Pradesh Convenor: Central Bank of India

Numbers

Sr.	BANKS	RURAL	SEMI	URBAN	TOTAL	ATM
1	Bank of Baroda	49	89	134	272	382
2	Bank of India	174	144	148	465	463
3	Bank of Maharashtra	78	45	78	201	180
4	Canara Bank	57	118	137	312	149
5	Central Bank of India	227	138	96	462	476
6	Indian Bank	81	52	96	229	139
7	Indian Overseas Bank	9	9	44	62	52
8	Punjab and Sind Bank	10	8	33	51	30
9	Punjab National Bank	95	106	184	385	352
10	State Bank of India	356	389	430	1175	3993
11	UCO Bank	43	50	86	179	125
12	Union Bank of India	109	95	162	366	355
	PSBs - SUB TOTAL	1288	1243	1628	4159	6696
13	Axis Bank	56	79	131	266	327
14	Bandhan Bank	28	158	124	310	21
15	Catholic Syrian Bank	0	0	11	11	6
16	City Union Bank	0	0	9	9	10
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	24	197	214	435	471
21	ICICI Bank	90	99	142	331	421
22	IDBI Bank	21	45	56	122	171
23	IDFC First Bank	18	27	61	106	36
24	Indusind Bank Limited	33	33	67	133	86
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	50	73	69
29	Lakshmi Vilas Bank	0	0	3	3	3
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	35	65	60
	PRIVATE BANK SUB TO	308	691	957	1956	1763
	COMMERCIAL BANKS	1596	1934	2585	6115	8459
34	MPGB	854	318	148	1320	0
	RRBs - SUB TOTAL	854	318	148	1320	0
35	DCCB & Apex Bank	360	283	247	890	45
	CO-OPERATIVE BANK -	360	283	247	890	45
36	AU Small Finance Bank	24	93	77	194	58
37	Equitas Small Finance Bank	5	16	36	57	21
38	ESAF	2	46	21	69	47
39	Jana Small Finance Bank	11	6	28	45	3
40	Shivalik Small Finance Bank	0	1	5	6	0
41	Suryoday Small Finance Ban	7	10	18	35	0
42	Ujjivan Small Finance Bank	1	5	8	14	13
43	Utkarsh Small Finance Bank	9	30	19	58	11
	SMALL FINANCE BANK	59	207	212	478	153
44	INDIA POST PAYMENT B	0	14	28	42	0
	PAYMENT BANK - SUB T	0	14	28	42	0
	TOTAL	2869	2756	3220	8845	8657

CENTRE WISE DEPOSITS, ADVANCES AND C.D.RATIO 31.12.2025
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	150791	580855	2135386	157020	584410	1676599	104.1	100.6	78.5
2	Bank of India	811337	1096057	2520737	1081186	1029135	2071449	133.3	93.9	82.2
3	Bank of Maharashtra	331774	186013	986479	168360	144675	656368	50.7	77.8	66.5
4	Canara Bank	151963	389234	1603459	129713	460360	1847859	85.4	118.3	115.2
5	Central Bank of India	1231518	1237902	2278060	743617	821803	1183009	60.4	66.4	51.9
6	Indian Bank	374138	408888	1626831	129206	143052	1060826	34.5	35.0	65.2
7	Indian Overseas Bank	23927	15367	307489	17604	16065	435470	73.6	104.5	141.6
8	Punjab and Sind Bank	10375	21778	250633	6125	17589	129168	59.0	80.8	51.5
9	Punjab National Bank	361994	695827	3047533	292926	445337	2962820	80.9	64.0	97.2
10	State Bank of India	2071696	5993133	14380592	3000992	3454821	5898572	144.9	57.6	41.0
11	UCO Bank	133585	166766	873475	105011	127311	771313	78.6	76.3	88.3
12	Union Bank of India	675582	865635	3294615	360247	444381	1511167	53.3	51.3	45.9
	PSBs - SUB TOTAL	6328681	11657456	33305288	6192007	7688939	20204620	97.8	66.0	60.7
13	Axis Bank	97553	277265	1933503	174004	493721	1890996	178.4	178.1	97.8
14	Bandhan Bank	11091	66189	278119	53093	183728	674697	478.7	277.6	242.6
15	Catholic Syrian Bank	0	0	30746	0	0	13758	0.0	0.0	44.7
16	City Union Bank	0	0	20491	0	0	20393	0.0	0.0	99.5
17	Development Credit Bank	22241	43023	63879	76227	107710	97858	342.7	250.4	153.2
18	Dhan Lakshmi Bank	0	0	4701	0	0	1007	0.0	0.0	21.4
19	Federal Bank Ltd.	3503	4578	165533	7806	10652	90551	222.8	232.7	54.7
20	HDFC Bank	47024	880172	4560523	50699	1788937	5652791	107.8	203.2	124.0
21	ICICI Bank	57952	474280	3191162	139565	922573	3050745	240.8	194.5	95.6
22	IDBI Bank	23964	133809	852520	31735	111806	436778	132.4	83.6	51.2
23	IDFC First Bank	63867	133294	496106	106044	200456	722903	166.0	150.4	145.7
24	Indusind Bank Limited	28005	35695	561608	189377	231578	607987	676.2	648.8	108.3
25	Jammu and Kashmir Bank	0	0	5894	0	0	5373	0.0	0.0	91.2
26	Karnataka Bank Limited	0	0	37289	0	0	31602	0.0	0.0	84.7
27	Karur Vysya Bank Ltd.	0	0	49647	0	0	28013	0.0	0.0	56.4
28	Kotak Mahindra Bank	31103	47245	574476	105207	152277	1069701	338.3	322.3	186.2
29	Lakshmi Vilas Bank	0	0	9376	0	0	25892	0.0	0.0	276.2
30	Ratnakar Bank Ltd. (RBL)	5697	15466	78789	21516	37442	71448	377.7	242.1	90.7
31	South Indian Bank	0	0	52749	0	0	17179	0.0	0.0	32.6
32	Tamilnadu Mercantile Bank	0	910	3282	0	2103	5124	0.0	231.0	156.1
33	Yes Bank	12629	37430	360564	24948	72752	579656	197.6	194.4	160.8
	PRIVATE BANK SUB TOTAL	404628	2149356	13330957	980221	4315736	15094450	242.3	200.8	113.2
	COMMERCIAL BANKS SUB	6733309	13806812	46636245	7172228	12004675	35299070	106.5	86.9	75.7
34	MPGB	1640106	1051253	694459	1220341	719014	371095	74.4	68.4	53.4
	RRBs - SUB TOTAL	1640106	1051253	694459	1220341	719014	371095	74.4	68.4	53.4
35	DCCB & Apex Bank	856914	1029349	2192650	1673843	1417000	2141655	195.3	137.7	97.7
	CO-OPERATIVE BANK - SUB	856914	1029349	2192650	1673843	1417000	2141655	195.3	137.7	97.7
36	AU Small Finance Bank	1871	75431	434363	22368	543585	1031340	1195.4	720.6	237.4
37	Equitas Small Finance Bank	10933	8391	119596	442	21230	88218	4.0	253.0	73.8
38	ESAF	754	31599	25773	1559	56183	54853	206.9	177.8	212.8
39	Jana Small Finance Bank	1309	3950	81941	63378	14501	167840	4842.0	367.1	204.8
40	Shivalik Small Finance Bank	0	9820	7152	0	4964	38635	0.0	50.6	540.2
41	Suryoday Small Finance Bank	461	295	13824	7473	15545	48670	1622.4	5260.8	352.1
42	Ujjivan Small Finance Bank	1802	11204	28000	1477	15749	52216	82.0	140.6	186.5
43	Utkarsh Small Finance Bank	109	1094	48205	1390	17118	24163	1280.5	1564.9	50.1
	SMALL FINANCE BANK SUB TOT.	17238	141785	758855	98087	688875	1505935	569.0	485.9	198.4
44	INDIA POST PAYMENT BANK	0	56661	124381	0	0	0	0.0	0.0	0.0
	PAYMENT BANK - SUB TOTAL	0	56661	124381	0	0	0	0.0	0.0	0.0
	TOTAL	9247567	16085860	50406590	10164499	14829564	39317756	109.9	92.2	78.0

BANKWISE TOTAL DEPOSITS, ADVANCES AND C.D.RATIO As on 31.12.2025

SLBC, Madhya Pradesh Convenor-Central Bank of India

[Amt. in lacs]

TABLE: 3(i)

SR	BANKS	DEPOSITS		ADVANCES			C.D RATIO		
		Previous Quarter 30.09.2025	Current Quarter 31.12.2025	Previous Quarter 30.09.2025	Current Quarter 31.12.2025	Credit as per place of Utilization Dec-25	Previous Quarter 30.09.2025	Current Quarter 31.12.2025	Including Cr. as per place of utilization 31.12.2025
1	Bank of Baroda	2852862	2867032	2338703	2418029	0	81.98	84.34	84.34
2	Bank of India	4331781	4428131	3945674	4181770	0	91.09	94.44	94.44
3	Bank of Maharashtra	1393761	1504266	914795	969403	0	65.64	64.44	64.44
4	Canara Bank	2110920	2144655	2465133	2437932	0	116.78	113.67	113.67
5	Central Bank of India	4747195	4747480	2623251	2748429	0	55.26	57.89	57.89
6	Indian Bank	2212987	2409858	1306267	1333084	5374	59.03	55.32	55.54
7	Indian Overseas Bank	333031	346784	446010	469139	0	133.92	135.28	135.28
8	Punjab and Sind Bank	272937	282786	140149	152882	0	51.35	54.06	54.06
9	Punjab National Bank	4076061	4105355	3814212	3701083	0	93.58	90.15	90.15
10	State Bank of India	21756362	22445421	12030186	12354385	2781047	55.30	55.04	67.43
11	UCO Bank	1150604	1173826	878157	1003635	0	76.32	85.50	85.50
12	Union Bank of India	5068993	4835832	2230969	2315794	15673	44.01	47.89	48.21
	PSBs - SUB TOTAL	50307495	51291424	33133507	34085566	2802094	65.86	66.45	71.92
13	Axis Bank	2256676	2308322	2442902	2558722	0	108.25	110.85	110.85
14	Bandhan Bank	346041	355399	908776	911519	0	262.62	256.48	256.48
15	Catholic Syrian Bank	30595	30746	6357	13758	0	20.78	44.75	44.75
16	City Union Bank	19799	20491	19273	20393	0	97.34	99.52	0.00
17	Development Credit Bank	126767	129143	263262	281794	0	207.67	218.20	218.20
18	Dhan Lakshmi Bank	5005	4701	1007	1007	0	20.13	21.41	21.41
19	Federal Bank Ltd.	171709	173614	100544	109009	0	58.55	62.79	62.79
20	HDFC Bank	5192464	5487719	7204649	7492427	0	138.75	136.53	136.53
21	ICICI Bank	3594195	3723394	3994440	4112883	0	111.14	110.46	110.46
22	IDBI Bank	995611	1010292	561745	580319	0	56.42	57.44	57.44
23	IDFC First Bank	660342	693266	976821	1029403	0	147.93	148.49	148.49
24	Indusind Bank Limited	650934	625307	1042028	1028942	0	160.08	164.55	164.55
25	Jammu and Kashmir Bank	5629	5894	5157	5373	0	91.60	91.16	91.16
26	Karnataka Bank Limited	33432	37289	27206	31602	0	81.38	84.75	84.75
27	Karur Vysya Bank Ltd.	28795	49647	23538	28013	0	81.74	56.43	56.43
28	Kotak Mahindra Bank	611552	652824	1274425	1327185	0	208.39	203.30	203.30
29	Lakshmi Vilas Bank	10193	9376	16699	25892	0	163.82	276.17	276.17
30	Ratnakar Bank Ltd. (RBL)	96524	99952	126494	130406	0	131.05	130.47	130.47
31	South Indian Bank	52062	52749	13006	17179	0	24.98	32.57	32.57
32	Tamilnadu Mercantile Bank	3779	4192	5810	7227	0	153.75	172.40	172.40
33	Yes Bank	397859	410623	673191	677356	0	169.20	164.96	164.96
	PRIVATE BANK SUB TOTAL	15289963	15884941	19687328	20390407	0	128.76	128.36	128.36
	COMMERCIAL BANKS SUB TOTAL	65597458	67176365	52820835	54475973	2802094	80.52	81.09	85.27
34	MPGB	3332064	3385818	2234185	2310450	0	67.05	68.24	68.24
	RRBs - SUB TOTAL	3332064	3385818	2234185	2310450	0	67.05	68.24	68.24
35	DCCB & Apex Bank	3979843	4078913	4928597	5232498	0	123.84	128.28	128.28
	CO-OPERATIVE BANK - SUB TOTAL	3979843	4078913	4928597	5232498	0	123.84	128.28	128.28
36	AU Small Finance Bank	499563	511665	1529590	1597294	0	306.19	312.18	312.18
37	Equitas Small Finance Bank	148258	138920	108977	109890	0	73.51	79.10	79.10
38	ESAF	53631	58126	105617	112595	0	196.93	193.71	193.71
39	Jana Small Finance Bank	82971	87200	228742	245719	0	275.69	281.79	281.79
40	Shivalik Small Finance Bank	16778	16972	39665	43599	0	236.41	256.88	256.88
41	Suryoday Small Finance Bank	12720	14580	70842	71688	0	556.92	491.68	491.68
42	Ujjivan Small Finance Bank	36859	41007	61373	69443	0	166.51	169.34	169.34
43	Utkarsh Small Finance Bank	49823	49408	45376	42671	0	91.08	86.37	86.37
	SMALL FINANCE BANK SUB TOTAL	900603	917878	2190182	2292897	0	243.19	249.80	249.80
44	INDIA POST PAYMENT BANK	169258	181042	0	0	0	0.00	0.00	0.00
	PAYMENT BANK - SUB TOTAL	169258	181042	0	0	0	0.00	0.00	0
	TOTAL	73979226	75740017	62173799	64311818	2802094	84.04	84.91	88.61

CREDIT DEPOSIT RATIO (DISTRICT WISE) as on December 31, 2025

Amount in lakh

Sr.	District Name	Deposits	Advances	cd ratio
1	Agar-malwa	183578	431567	235.09
2	Alirajpur	197257	133891	67.88
3	Anuppur	561611	182387	32.48
4	Ashoknagar	329367	421956	128.11
5	Balaghat	828416	587402	70.91
6	Barwani	532220	632594	118.86
7	Betul	1103556	762675	69.11
8	Bhind	665927	404778	60.78
9	Bhopal	15553137	12075479	77.64
10	Burhanpur	458088	403222	88.02
11	Chhatarpur	1139421	580794	50.97
12	Chhindwara	1244073	1054859	84.79
13	Damoh	602730	406242	67.40
14	Datia	408113	314685	77.11
15	Dewas	1052186	1419401	134.90
16	Dhar	1345724	1645985	122.31
17	Dindori	233007	118214	50.73
18	East nimar	732726	841435	114.84
19	Guna	609221	734478	120.56
20	Gwalior	3901014	2639168	67.65
21	Harda	407617	544340	133.54
22	Hoshangabad	1290957	1253134	97.07
23	Indore	11907647	12333254	103.57
24	Jabalpur	5075030	3533656	69.63
25	Jhabua	325201	395408	121.59
26	Katni	935147	634243	67.82
27	Khargone	1062690	1418231	133.46
28	Maihar	397382	212082	53.37
29	Mandla	565255	289316	51.18
30	Mandsaur	772509	1007589	130.43
31	Mauganj	256362	66810	26.06
32	Morena	752734	639540	84.96
33	Narsimhapur	746432	766521	102.69
34	Neemuch	612886	651864	106.36
35	Niwari	212823	72828	34.22
36	Pandhurna	262074	206075	78.63
37	Panna	480421	206885	43.06
38	Raisen	694943	1006453	144.83
39	Rajgarh	576219	981742	170.38
40	Ratlam	1010235	1392147	137.80
41	Rewa	1726355	876739	50.79
42	Sagar	1810641	1169495	64.59
43	Satna	1430145	726949	50.83
44	Sehore	866164	1083621	125.11
45	Seoni	683805	584893	85.53
46	Shahdol	760462	345848	45.48
47	Shajapur	452178	820516	181.46
48	Sheopur	204642	219359	107.19
49	Shivpuri	718132	542855	75.59
50	Sidhi	576600	234969	40.75
51	Singrauli	2522217	337697	13.39
52	Tikamgarh	486265	243875	50.15
53	Ujjain	2239637	2542279	113.51
54	Umaria	388306	137018	35.29
55	Vidisha	848529	1042376	122.84
	Grand Total	75740017	64311818	84.91

AGRICULTURE LOANS OUTSTANDING AS ON 31.12.2025

Amt. in Lakhs

No. in actual

TABLE: 4

Sr.	Banks	Outstanding at the end of quarter 31.12.2025										% 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	125695	322795	90822	229331	2433	31271	3663	142862	131791	496928	20.55
2	Bank of India	635891	1631170	379136	989694	770	45245	18154	106848	654815	1783262	42.64
3	Bank of Maharashtra	42177	107946	33543	78472	398	18759	15543	103172	58118	229878	23.71
4	Canara Bank	140359	379891	127282	334279	405	41527	2236	49160	143000	470578	19.30
5	Central Bank of India	332114	803088	280236	629117	1364	54743	2501	65119	335979	922950	33.58
6	Indian Bank	91008	194732	80132	170239	338	5414	420	32653	91766	232800	17.46
7	Indian Overseas Bank	8639	23939	4863	13691	77	385	237	7922	8953	32246	6.87
8	Punjab and Sind Bank	7328	28959	5027	9850	9	390	376	7910	7713	37259	24.37
9	Punjab National Bank	207769	462866	180571	415798	972	30995	3800	160803	212541	654665	17.69
10	State Bank of India	645036	1777390	554824	1324092	60	16139	16537	350842	661633	2144370	17.36
11	UCO Bank	55747	154400	8660	34159	372	10184	34416	131879	90535	296463	29.54
12	Union Bank of India	216660	603450	187419	538172	573	13491	3276	102280	220509	719222	31.06
	PSBs - SUB TOTAL	2508423	6490628	1932515	4766895	7771	268543	101159	1261451	2617353	8020623	23.53
13	Axis Bank	116591	263791	36969	191209	105	7258	1878	302893	118574	573942	22.43
14	Bandhan Bank	91753	72921	2020	23349	0	0	5604	11951	97357	84872	9.31
15	Catholic Syrian Bank	1968	5071	1	1	0	0	0	0	1968	5071	36.86
16	City Union Bank	74	59	1	8	21	1360	97	6145	192	7563	0.00
17	Development Credit Bank	47708	82032	17633	37953	14	244	1967	49847	49689	132124	46.89
18	Dhan Lakshmi Bank	0	0	0	0	1	12	11	114	12	126	12.52
19	Federal Bank Ltd.	5644	25385	416	1809	0	0	0	0	5644	25385	23.29
20	HDFC Bank	373226	1132120	77856	457731	437	18851	5388	397037	379051	1548008	20.66
21	ICICI Bank	131114	755747	66582	493003	19	114	2284	220352	133417	976212	23.74
22	IDBI Bank	35047	76887	24334	69122	51	2172	878	12572	35976	91631	15.79
23	IDFC First Bank	147391	237160	8811	132131	0	0	85	12995	147476	250155	24.30
24	Indusind Bank Limited	505720	466638	26745	218523	5	446	1	257	505726	467341	45.42
25	Jammu and Kashmir Bank	0	0	1	1	0	0	138	1468	138	1468	27.31
26	Karnataka Bank Limited	175	975	4	12	18	4152	172	4188	365	9315	29.48
27	Karur Vysya Bank Ltd.	1	13	2	68	0	0	136	4947	137	4961	17.71
28	Kotak Mahindra Bank	206183	337401	1092	246	53	4057	733	121314	206969	462773	34.87
29	Lakshmi Vilas Bank	41012	22450	0	0	0	0	10	609	41022	23060	89.06
30	Ratnakar Bank Ltd. (RBL)	128504	83815	4998	23582	2	38	19	215	128525	84067	64.47
31	South Indian Bank	507	1579	0	0	1	0	44	634	552	2213	12.88
32	Tamilnadu Mercantile Bank	534	1597	87	150	0	0	144	1676	678	3273	45.29
33	Yes Bank	86356	114548	5700	56851	18	2880	324	46438	86698	163866	24.19
	PRIVATE BANK SUB TOTAL	1919508	3680189	273252	1705748	745	41582	19913	1195653	1940166	4917425	24.12
	COMMERCIAL BANKS SUB TOTAL	4427931	10170817	2205767	6472642	8516	310126	121072	2457104	4557519	12938047	23.75
34	MPGB	744548	1189228	597513	948221	479	18940	1440	5899	746467	1214066	52.55
	RRBs - SUB TOTAL	744548	1189228	597513	948221	479	18940	1440	5899	746467	1214066	52.55
35	DCCB & Apex Bank	4100719	4720040	4100411	4552455	306	1385	2	24	4101027	4721449	90.23
	CO-OPERATIVE BANK - SUB TOTA	4100719	4720040	4100411	4552455	306	1385	2	24	4101027	4721449	90
36	AU Small Finance Bank	222573	194359	2	4	142	5891	1311	34555	224026	234806	14.70
37	Equitas Small Finance Bank	27855	13127	0	0	0	0	5210	32309	33065	45436	41.35
38	ESAF	75492	52677	270	1339	0	0	0	0	75492	52677	46.78
39	Jana Small Finance Bank	190325	75105	0	0	0	0	0	0	190325	75105	30.57
40	Shivalik Small Finance Bank	46165	17118	590	2300	0	0	0	0	46165	17118	39.26
41	Suryoday Small Finance Bank	67852	25239	0	0	234	80	3748	1429	71834	26748	37.31
42	Ujjivan Small Finance Bank	29485	11497	0	0	0	0	0	0	29485	11497	16.56
43	Utkarsh Small Finance Bank	40576	11146	0	0	0	0	0	0	40576	11146	26.12
	SMALL FINANCE BANK SUB TOTA	700323	400268	862	3643	376	5971	10269	68294	710968	474533	20.70
	TOTAL	9973521	16480354	6904553	11976962	9677	336422	132783	2531320	10115981	19348096	30.08

MSME (PRIORITY SECTOR) OUTSTANDING AS ON 31.12.2025

Amt. in Lakh

No. in actual

TABLE:5

Sr.	Banks	Outstanding at the end of quarter 31.12.2025												% 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	105463	471103	1027	153727	227	75544	0	0	0	0	106717	700374	19.48
2	Bank of India	202807	435379	1355	184444	974	68270	0	0	0	0	205136	688093	10.41
3	Bank of Maharashtra	19647	145281	515	107056	33	44619	0	0	0	0	20195	296956	14.99
4	Canara Bank	59444	269803	2662	95602	110	29675	0	0	756	2301	62972	397380	11.07
5	Central Bank of India	105828	515147	2358	202265	106	51311	0	0	3748	36834	112040	805557	18.74
6	Indian Bank	35409	193240	540	58621	72	28611	0	0	0	0	36021	280472	14.50
7	Indian Overseas Bank	10288	45510	51	6756	4	891	0	0	0	0	10343	53157	9.70
8	Punjab and Sind Bank	6906	40534	109	29394	4	3003	0	0	0	0	7019	72930	26.51
9	Punjab National Bank	90553	401503	4342	188580	289	82212	0	0	0	0	95184	672295	10.85
10	State Bank of India	115137	1082857	5176	402465	747	294877	0	0	27912	48362	148972	1828561	8.76
11	UCO Bank	591	107489	10	8914	129	86	0	0	0	0	730	116488	10.71
12	Union Bank of India	72332	344292	1346	141525	190	81435	0	0	0	0	73868	567252	14.87
	PSBs - SUB TOTAL	824405	4052136	19491	1579348	2885	760534	0	0	32416	87497	879197	6479515	11.89
13	Axis Bank	9696	318055	3042	286053	511	115322	0	0	0	0	13249	719430	12.43
14	Bandhan Bank	97826	73428	222	22497	11	2128	0	0	0	0	98059	98053	8.06
15	Catholic Syrian Bank	11	211	7	241	0	0	0	0	0	0	18	453	1.54
16	City Union Bank	46	6264	1	1809	0	0	0	0	0	0	47	8074	0.00
17	Development Credit Bank	57	2615	3	54	0	0	0	0	0	0	60	2668	0.93
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0.00
20	HDFC Bank	49089	1164868	12569	812167	3010	436924	0	0	0	0	64668	2413959	15.55
21	ICICI Bank	24994	772574	7520	530638	1493	152585	0	0	0	0	34007	1455797	18.78
22	IDBI Bank	8021	69149	129	27904	7	1326	0	0	8	56	8165	98434	11.92
23	IDFC First Bank	20735	144297	1832	55372	312	6115	0	0	0	0	22879	205785	14.02
24	Indusind Bank Limited	67026	181931	1179	38200	252	14529	0	0	0	0	68457	234660	17.68
25	Jammu and Kashmir Bank	5	81	0	0	0	0	0	0	0	0	5	81	1.51
26	Karnataka Bank Limited	20	3279	7	91	0	0	0	0	0	0	27	3369	10.38
27	Karur Vysya Bank Ltd.	55	9955	1	454	0	0	0	0	0	0	56	10409	35.54
28	Kotak Mahindra Bank	10002	224227	3301	179137	884	89008	0	0	0	0	14187	492373	16.89
29	Lakshmi Vilas Bank	10	1700	0	0	0	0	0	0	0	0	10	1700	6.56
30	Ratnakar Bank Ltd. (RBL)	197	9552	33	3437	4	1742	0	0	0	0	234	14732	7.33
31	South Indian Bank	4	6	4	554	0	0	0	0	0	0	8	561	0.04
32	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Yes Bank	4394	120575	1164	72947	203	26268	0	0	0	0	5761	219790	17.80
	PRIVATE BANK SUB TOT	292188	3102767	31014	2031557	6687	845948	0	0	8	56	329897	5980328	15.22
	COMMERCIAL BANKS S	1116593	7154903	50505	3610905	9572	1606482	0	0	32424	87552	1209094	12459843	13.13
34	MPGB	247757	317119	13	3916	0	0	0	0	0	0	247770	321035	13.73
	RRBs - SUB TOTAL	247757	317119	13	3916	0	0	0	0	0	0	247770	321035	13.73
35	DCCB & Apex Bank	0	0	0	0	1	0	0	0	22	0	23	0	0.00
	CO-OPERATIVE BANK - S	0	0	0	0	1	0	0	0	22	0	23	0	0.00
36	AU Small Finance Bank	87587	769090	681	49419	51	8715	0	0	0	0	88319	827224	48.15
37	Equitas Small Finance Bank	102	1821	32	625	0	0	0	0	0	0	134	2446	1.66
38	ESAF	31673	12141	0	0	0	0	0	0	0	0	31673	12141	10.78
39	Jana Small Finance Bank	61700	54529	60	2640	0	0	0	0	0	0	61760	57170	22.19
40	Shivalik Small Finance Bank	2006	16238	44	1852	3	240	0	0	0	0	2053	18330	37.24
41	Suryoday Small Finance Bank	25712	19103	182	1358	26	176	0	0	0	0	25920	20637	26.65
42	Ujjivan Small Finance Bank	9786	8234	23	1822	1	4	0	0	0	0	9810	10060	11.86
43	Utkarsh Small Finance Bank	2219	10069	26	550	0	0	0	0	0	0	2245	10619	23.60
	SMALL FINANCE BANK S	220785	891226	1048	58266	81	9136	0	0	0	0	221914	958627	38.87
	TOTAL	1585135	8363248	51566	3673087	9654	1615617	0	0	32446	87552	1678801	13739505	13.00

PRIORITY SECTOR OUTSTANDING AS ON 31.12.2025

Amt. in Lakhs

Number in Actual

TABLE:6

Sr.	Banks	Outstanding at the end of quarter 31.12.2025														% 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	4523	21587	32436	155434	6	131	59	2770	1623	2550	277155	1379773	57.06
2	Bank of India	2	0	6753	19460	54205	216416	0	0	1	0	99	368	921011	2707600	64.75
3	Bank of Maharashtra	1	198	1582	6508	11214	95540	0	0	463	778	0	0	91573	629859	64.97
4	Canara Bank	0	0	5329	20715	20108	171462	1	0	1040	1533	113	45	232563	1061713	43.55
5	Central Bank of India	0	0	6090	25210	90227	191464	8	337	0	0	403	90	544747	1945608	70.79
6	Indian Bank	0	0	986	4138	5536	48397	0	0	468	755	0	0	134777	566562	42.50
7	Indian Overseas Bank	0	0	277	966	4643	37023	0	0	58	95	178	1870	24452	125357	26.72
8	Punjab and Sind Bank	0	0	162	529	931	7795	4	18	49	84	416	70	16294	118686	77.63
9	Punjab National Bank	0	0	6485	25416	52535	207022	1	1	2294	3510	2651	306	371691	1563214	42.24
10	State Bank of India	3	3027	27032	112970	196838	1132256	32	162	27976	47976	0	0	1062486	5269322	42.65
11	UCO Bank	4	9	1307	3533	8033	72525	7	8599	1	1	10707	54228	111324	551846	54.98
12	Union Bank of India	0	0	4293	15431	30944	94738	47	580	4	729	1217	17	330882	1397968	60.37
	PSBs - SUB TOTAL	10	3235	64819	256465	507650	2430071	106	9827	32413	58231	17407	59544	4118955	17317510	50.81
13	Axis Bank	0	0	1026	5126	5452	57243	0	0	0	0	53313	10393	191614	1366134	53.39
14	Bandhan Bank	0	0	0	0	41832	361139	0	0	0	0	71239	14685	308487	558750	61.30
15	Catholic Syrian Bank	0	0	0	0	4	9	0	0	0	0	0	0	1990	5533	40.22
16	City Union Bank	0	0	1	3	18	201	0	0	0	0	1	0	259	15841	0.00
17	Development Credit Bank	0	0	0	0	34404	40167	16	1560	0	0	5456	507	89625	177027	62.82
18	Dhan Lakshmi Bank	0	0	3	7	28	232	0	0	2	5	1	0	46	370	36.72
19	Federal Bank Ltd.	0	0	7	21	144	1436	0	0	0	0	7	1	5802	26843	24.62
20	HDFC Bank	0	0	993	2233	53621	635154	8	1556	0	0	15707	4172	514048	4605082	61.46
21	ICICI Bank	0	0	566	5159	6776	65239	0	0	0	0	736	304	175502	2502711	60.85
22	IDBI Bank	0	0	721	2994	5375	66277	10	31	13	15	0	0	50260	259382	44.70
23	IDFC First Bank	0	0	0	0	5630	36481	548	54	0	0	0	0	176533	492475	47.84
24	Indusind Bank Limited	0	0	0	0	1541	13409	16	5	0	0	9320	2075	585060	717490	69.73
25	Jammu and Kashmir Bank	0	0	10	33	64	785	0	0	2	3	99	219	318	2589	48.18
26	Karnataka Bank Limited	0	0	6	20	223	2538	0	0	0	0	13	400	634	15642	49.50
27	Karur Vysya Bank Ltd.	0	0	0	0	45	615	0	0	0	0	3	1	241	15986	57.06
28	Kotak Mahindra Bank	0	0	0	0	463	6832	0	0	0	0	2384	601	224003	962578	72.53
29	Lakshmi Vilas Bank	0	0	0	0	0	0	183	6	0	0	2624	177	43839	24943	96.33
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	653	9841	0	0	0	0	3681	980	133093	109620	84.06
31	South Indian Bank	0	0	5	49	27	265	1	31	0	0	5	196	598	3315	19.29
32	Tamilnadu Mercantile Bank	0	0	0	0	42	316	0	0	0	0	2	0	722	3590	49.67
33	Yes Bank	0	0	23	240	3114	37116	0	0	0	0	550	165	96146	421178	62.18
	PRIVATE BANK - SUB TOTAL	0	0	3361	15885	159456	1335298	782	3242	17	23	165141	34876	2598820	12287078	60.26
	COMMERCIAL BANKS	10	3235	68180	272350	667106	3765370	888	13069	32430	58254	182548	94420	6717775	29604587	54.34
34	MPGB	0	0	1831	4706	220292	195684	34	1544	609	896	85296	173081	1302299	1911014	82.71
	RRBs - SUB TOTAL	0	0	1831	4706	220292	195684	34	1544	609	896	85296	173081	1302299	1911014	82.71
35	DCCB & Apex Bank	0	0	59	112	11774	18158	0	0	16	29	5757	272759	4118656	5012507	95.80
	CO-OPERATIVE BANK -	0	0	59	112	11774	18158	0	0	16	29	5757	272759	4118656	5012507	95.80
36	AU Small Finance Bank	0	0	0	0	10309	95425	30	479	3	1788	17244	4545	339931	1164267	72.89
37	Equitas Small Finance Bank	0	0	0	0	289	2267	0	0	0	0	21815	7572	55303	57722	52.53
38	ESAF	0	0	32	6	305	5193	0	0	0	0	84761	30878	192263	100896	89.61
39	Jana Small Finance Bank	0	0	0	0	12349	60883	0	0	0	0	46894	20878	311328	214035	87.11
40	Shivalik Small Finance Bank	0	0	1	14	160	1530	0	0	0	0	8243	1028	56622	38020	87.20
41	Suryoday Small Finance Bank	0	0	0	0	29	175	0	0	0	0	12245	3487	110028	51047	71.21
42	Ujjivan Small Finance Bank	0	0	0	0	11681	21707	0	0	0	0	9777	5073	60753	48337	69.61
43	Utkarsh Small Finance Bank	0	0	0	0	36	452	41	11	0	0	39351	9726	82249	31954	74.88
	SMALL FINANCE BANK	0	0	33	20	35158	187632	71	490	3	1788	240330	83186	1208477	1706277	74.42
	TOTAL	10	3235	70103	277188	934330	4166844	993	15103	33058	60968	513931	623447	13347207	38234386	59.45

Amt. in Lakhs		Number in Actual		TABLE:7 Outstanding at the end of the quarter 31.12.2025																
Sr.	Banks	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		% of loans to weaker sections to total advances		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt			
		1	Bank of Baroda	128550	310727	46898	118719	2556	7428	7878	33177	5132	153	43	124	0	0		191014	470203
2	Bank of India	458891	944712	124669	262445	652	2104	45592	201287	741	20	205	1444	7968	8014	638513	1418582	33.92		
3	Bank of Maharashtra	37563	78723	5494	12074	21	28	6814	50162	0	0	0	0	1840	1872	51732	142859	14.74		
4	Canara Bank	119729	270281	37982	94625	2190	4869	30435	128569	36800	2	1310	125	4523	31500	231659	529845	21.73		
5	Central Bank of India	277839	571475	105535	216043	21698	75539	9646	55681	1	0	0	0	5578	14162	420297	932899	33.94		
6	Indian Bank	78180	147204	26406	50242	19	50	9782	33362	2	0	0	0	9495	2887	123884	233744	17.53		
7	Indian Overseas Bank	6287	16272	323	1485	206	368	558	2062	1	0	10	1	10675	17890	18050	38076	8.12		
8	Punjab and Sind Bank	6272	13169	1732	4448	209	183	975	5423	37	1	12	0	0	0	9225	23224	15.19		
9	Punjab National Bank	238187	399451	50785	107231	20	85	17346	56563	4	0	0	0	22272	122894	328614	686224	18.54		
10	State Bank of India	391748	777981	366977	1144227	2470	3707	97400	343208	309	5	1	0	64807	84177	923711	2353306	19.05		
11	UCO Bank	60109	101443	15122	35112	150	71	7238	23771	0	0	102	11	3210	2682	85829	163078	16.25		
12	Union Bank of India	190438	451277	67016	153382	5699	10996	22393	77328	10050	19	110	57	15104	8442	310700	701445	30.29		
	PSBs - SUB TOTAL	1993793	4082715	848939	2200032	35890	105428	256057	1010593	53077	201	1793	1763	145472	294518	3333228	7693486	22.57		
13	Axis Bank	81397	78434	5588	18455	0	0	13405	76595	0	0	0	0	5	25	100395	173509	6.78		
14	Bandhan Bank	89239	49134	7332	4069	0	0	65924	51517	0	0	0	0	0	0	162495	104720	11.49		
15	Catholic Syrian Bank	1144	316	58	164	0	0	144	445	0	0	0	0	0	0	1346	925	6.72		
16	City Union Bank	74	59	0	0	0	0	0	0	0	0	0	0	0	0	74	59	0.00		
17	Development Credit Bank	57096	49799	18	99	521	225	6393	7327	0	0	0	0	3275	301	67303	57752	20.49		
18	Dhan Lakshmi Bank	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0.02		
19	Federal Bank Ltd.	3696	12269	443	1237	0	0	1418	6162	0	0	0	0	37	22	5594	19691	18.06		
20	HDFC Bank	211223	348125	5630	41198	5340	11348	23217	313326	0	0	0	0	112	113	245522	714110	9.53		
21	ICICI Bank	58349	127326	18028	73570	117	220	17109	277530	0	0	0	0	44	25	93647	478670	11.64		
22	IDBI Bank	25708	39252	7359	19037	5	18	4932	26040	0	0	0	0	811	2519	38815	86866	14.97		
23	IDFC First Bank	22432	7372	66797	1812	0	0	5725	1340	0	0	0	0	0	0	94954	10524	1.02		
24	Indusind Bank Limited	468026	207250	280178	80278	0	0	100349	37177	0	0	0	0	508272	219795	1356825	544501	52.92		
25	Jammu and Kashmir Bank	0	0	20	100	0	0	291	1843	2	0	22	2	0	0	313	1943	36.16		
26	Karnataka Bank Limited	145	223	33	305	1	0	78	623	0	0	0	0	5	18	262	1169	3.70		
27	Karur Vysya Bank Ltd.	0	0	49	741	0	0	34	261	0	0	0	0	0	0	83	1002	3.58		
28	Kotak Mahindra Bank	150161	152583	100067	108774	0	0	6282	58811	0	0	0	0	79961	146506	336471	466674	35.16		
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)	113232	51481	47025	19366	0	0	9632	3961	0	0	0	0	0	0	169889	74808	57.37		
31	South Indian Bank	507	1579	4	4	0	0	56	260	0	0	0	0	0	0	567	1843	10.73		
32	Tamilnadu Mercantile Bank	254	558	24	44	0	0	51	337	0	0	1	0	1	0	330	940	13.01		
33	Yes Bank	77006	51780	38875	23551	0	0	4200	25214	0	0	0	0	0	0	120081	100545	14.84		
	PRIVATE BANK - SUB TO	1359689	1177540	577528	392803	5984	11811	259241	888771	2	0	23	2	592523	369324	2794967	2840250	13.93		
	COMMERCIAL BANKS SUB TOTAL	3353482	5260255	1426467	2592835	41874	117239	515298	1899363	53079	201	1816	1765	737995	663842	6128195	10533736	19.34		
34	MPGB	534946	604796	237675	268408	114642	235967	37197	54787	11434	14	0	0	0	0	935894	1163972	50.38		
	RRBs - SUB TOTAL	534946	604796	237675	268408	114642	235967	37197	54787	11434	14	0	0	0	0	935894	1163972	50.38		
35	DCCB & Apex Bank	1495201	1121616	2806072	275053	641	566	208951	30199					112	440	4510977	1427874	27.29		
	CO-OPERATIVE BANK - SUB TOTAL	1495201	1121616	2806072	275053	641	566	208951	30199	0	0	0	0	112	440	4510977	1427874	27.29		
36	AU Small Finance Bank	188698	133110	21610	56061	0	0	18898	143153	0	0	0	0	0	0	229206	332324	20.81		
37	Equitas Small Finance Bank	7464	2180	5783	2876	0	0	1925	953	0	0	0	0	0	0	15172	6009	5.47		
38	ESAF	75492	52677	63640	17134	0	0	9567	6372	0	0	0	0	84761	30878	233460	107061	95.09		
39	Jana Small Finance Bank	129803	38280	139026	59273	0	0	31445	16652	0	0	0	0	31442	10859	331716	125063	50.90		
40	Shivalik Small Finance Bank	45468	15896	851	2286	118	53	1659	2467	0	0	0	0	0	0	48096	20702	47.48		
41	Suryoday Small Finance Bank	66955	23672	35540	12474	0	0	13802	5093	0	0	0	0	2326	1989	118623	43228	60.30		
42	Ujjivan Small Finance Bank	24211	9441	34315	18458	0	0	6531	2979	0	0	0	0	0	0	65057	30878	44.46		
43	Utkarsh Small Finance Bank	40576	11146	32799	10764	0	0	3736	2521	0	0	0	0	0	0	77111	24430	57.25		
	SMALL FINANCE BANK SUB TOTAL	578667	286400	333564	179325	118	53	87563	180190	0	0	0	0	118529	43726	1118441	689694	30.08		
	TOTAL	5962296	7273068	4803778	3315621	157275	353825	849009	2164538	64513	215	1816	1765	856636	708008	12693507	13815276	21.48		

NON-PRIORITY SECTOR OUTSTANDING AS ON 31.12.2025 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	716	8280	473	15419	12546	302774	53549	110675	53256	601107	120540	1038256
2	Bank of India	0	0	179	4163	1899	97944	36097	137450	115133	1234614	153308	1474170
3	Bank of Maharashtra	142	4983	2985	99704	37210	182014	86	52800	86	43	40509	339544
4	Canara Bank	159	56204	257	7560	2844	84388	54563	140637	29512	1087430	87335	1376219
5	Central Bank of India	0	0	71	1270	474	8155	64573	461499	28377	331897	93495	802821
6	Indian Bank	11	1154	128	3570	5726	95772	33436	147819	3707	518208	43008	766522
7	Indian Overseas Bank	66	454	18	262	1016	21226	1032	3498	17574	318342	19706	343782
8	Punjab and Sind Bank	0	0	24	506	300	7266	473	803	4760	25622	5557	34197
9	Punjab National Bank	225	203467	427	13371	8144	216004	16506	55187	54546	1649839	79848	2137868
10	State Bank of India	210	3148	2629	61614	121603	1519183	88083	107224	1172702	5393893	1385227	7085063
11	UCO Bank	0	0	18	325	2717	94834	628	682	15488	355948	18851	451789
12	Union Bank of India	111	33242	961	23126	8972	158022	52117	294516	56369	408919	118530	917825
	PSBs - SUB TOTAL	1640	310932	8170	230889	203451	2787579	401143	1512792	1551510	11925862	2165914	16768054
13	Axis Bank	3	516	348	10339	4777	154703	292395	158951	147255	868078	444778	1192587
14	Bandhan Bank	0	0	0	0	6583	109552	11584	119856	115650	123361	133817	352769
15	Catholic Syrian Bank	0	0	0	0	0	0	636	1542	9	6684	645	8226
16	City Union Bank	0	0	3	148	22	1013	253	2029	70	1361	348	4552
17	Development Credit Bank	285	743	31	219	1120	25547	2	0	4798	78258	6236	104767
18	Dhan Lakshmi Bank	0	0	0	0	5	35	4	8	197	594	206	637
19	Federal Bank Ltd.	0	0	6	99	102	3782	637	900	7944	77384	8689	82165
20	HDFC Bank	11123	180473	104	301	45508	760558	129892	478831	1132309	1467182	1318936	2887345
21	ICICI Bank	0	0	753	23743	18763	435738	50373	228019	357098	922672	426987	1610172
22	IDBI Bank	0	0	71	2343	2632	83226	1383	27689	29104	207679	33190	320937
23	IDFC First Bank	84	1134	414	13541	3945	61242	85170	85533	493810	375478	583423	536928
24	Indusind Bank Limited	0	0	0	0	773	14777	0	0	250484	296675	251257	311452
25	Jammu and Kashmir Bank	0	0	0	0	28	417	272	1364	266	1004	566	2784
26	Karnataka Bank Limited	0	0	4	124	75	2704	315	11099	416	2033	810	15960
27	Karur Vysya Bank Ltd.	0	0	0	0	58	2312	406	4049	132	5667	596	12028
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	69765	364606	69765	364606
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	91	949	91	949
30	Ratnakar Bank Ltd. (RBL)	40	54	1	28	203	9357	367	172	5467	11175	6078	20786
31	South Indian Bank	0	0	0	0	9	416	942	1935	269	11513	1220	13864
32	Tamilnadu Mercantile Bank	0	0	0	0	8	243	204	452	45	2943	257	3638
33	Yes Bank	0	0	52	1653	3075	96843	5928	18219	59821	139464	68876	256179
	PRIVATE BANK - SUB T	11535	182920	1787	52538	87686	1762462	580763	1140647	2675000	4964764	3356771	8103331
	COMMERCIAL BANKS SUB TOTAL	13175	493852	9957	283428	291137	4550041	981906	2653439	4226510	16890626	5522685	24871385
34	MPGB	0	0	24	678	317	11831	10504	30287	99508	356640	110353	399437
	RRBs - SUB TOTAL	0	0	24	678	317	11831	10504	30287	99508	356640	110353	399437
35	DCCB & Apex Bank	0	0	0	0	0	0	21699	35945	25591	184046	47290	219990
	CO-OPERATIVE BANK	0	0	0	0	0	0	21699	35945	25591	184046	47290	219990
36	AU Small Finance Bank	0	0	0	0	4311	61278	1877	1162	121495	370587	127683	433026
37	Equitas Small Finance Bank	0	0	0	0	133	1878	0	0	13937	50290	14070	52168
38	ESAF	0	0	0	0	0	0	0	0	6173	11699	6173	11699
39	Jana Small Finance Bank	0	0	0	0	468	6463	0	0	27227	25221	27695	31683
40	Shivalik Small Finance Bank	0	0	1	23	75	1332	211	1809	1011	2415	1298	5580
41	Suryoday Small Finance Bank	0	0	0	0	749	5002	3213	2023	10478	13615	14440	20641
42	Ujjivan Small Finance Bank	0	0	0	0	1364	17099	21	21	2295	3986	3680	21106
43	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	13058	10717	13058	10717
	SMALL FINANCE BANK	0	0	1	23	7100	93052	5322	5015	195674	488529	208097	586620
	TOTAL	13175	493852	9982	284128	298554	4654925	1019431	2724686	4547283	17919841	5888425	26077432

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.12.2025

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	120340	279288	84551	226419	81.1	77799	197008	62705	169501	86.0
2	Bank of India	530473	1212422	424213	941720	77.7	360104	783305	297461	560726	71.6
3	Bank of Maharashtra	47503	90279	27491	56792	62.9	37222	69168	15206	45694	66.1
4	Canara Bank	126828	309087	77361	229977	74.4	102061	279906	74048	223561	79.9
5	Central Bank of India	673583	896749	500754	656945	73.3	318483	435298	230330	280953	64.5
6	Indian Bank	97966	167956	63805	124684	74.2	80041	150269	62158	121968	81.2
7	Indian Overseas Bank	7759	24071	6812	19097	79.3	4983	16676	4181	11395	68.3
8	Punjab and Sind Bank	1928	4218	3745	11282	267.5	1061	1753	2310	4741	270.4
9	Punjab National Bank	119088	515692	74322	269093	52.2	99059	484142	68010	256353	52.9
10	State Bank of India	570138	1283540	381289	1013323	78.9	474435	1125714	314839	720004	64.0
11	UCO Bank	29738	68285	11124	28580	41.9	20732	53371	9489	22871	42.9
12	Union Bank of India	168718	389354	168037	378272	97.2	140724	360106	152856	340618	94.6
	PSBs - SUB TOTAL	2494062	5240941	1823504	3956185	75.5	1716704	3956716	1293593	2758385	69.7
13	Axis Bank	102924	309727	71261	101469	32.8	67727	242711	34499	72211	29.8
14	Bandhan Bank	43591	43728	57065	50211	114.8	2764	8099	307	4308	53.2
15	Catholic Syrian Bank	2022	4903	688	3761	76.7	0	0	2	3	0.0
16	City Union Bank	44	59	84	68	115.5	40	55	84	68	123.9
17	Development Credit Bank	26550	76985	18370	66815	86.8	9011	42651	10301	48266	113.2
18	Dhan Lakshmi Bank	16	166	4	39	23.3	11	161	4	39	0.0
19	Federal Bank Ltd.	12841	44333	6793	29798	67.2	10587	41636	6688	29158	70.0
20	HDFC Bank	259722	764366	136516	546686	71.5	77103	282510	39785	189688	67.1
21	ICICI Bank	168690	451930	102269	336445	74.4	79030	235550	42347	119557	50.8
22	IDBI Bank	34653	58488	19825	45320	77.5	24235	50277	18038	42135	83.8
23	IDFC First Bank	84040	180641	52677	131005	72.5	13663	80884	7190	76159	94.2
24	Indusind Bank Limited	367961	381611	151751	196853	51.6	70385	167455	52931	102116	61.0
25	Jammu and Kashmir Bank	0	0	1	1	0.0	0	0	0	0	0.0
26	Karnataka Bank Limited	129	415	226	752	181.1	108	380	222	751	197.6
27	Karur Vysya Bank Ltd.	0	0	3	0	#DIV/0!	0	0	1	0	0.0
28	Kotak Mahindra Bank	122723	187266	79854	131503	70.2	3561	4170	1	0	0.0
29	Lakshmi Vilas Bank	5687	3414	16186	21653	634.2	4749	3281	16186	21653	0.0
30	Ratnakar Bank Ltd. (RBL)	59361	55358	53926	44819	81.0	6572	13641	4513	7654	56.1
31	South Indian Bank	1130	3550	535	1446	40.7	649	2370	535	1446	61.0
32	Tamilnadu Mercantile Bank	802	1768	583	1614	91.3	688	1664	499	1464	88.0
33	Yes Bank	61132	83897	35043	52420	62.5	12108	37005	4895	24339	65.8
	PRIVATE BANK - SUB TOTAL	1354018	2652605	803660	1762676	66.5	382991	1214500	239028	741014	61.0
	COMMERCIAL BANKS	3848080	7893546	2627164	5718861	72.4	2099695	5171216	1532621	3499399	67.7
34	MPGB	571759	935030	468132	730131	78.1	471804	814006	443377	645700	79.3
	RRBs - SUB TOTAL	571759	935030	468132	730131	78.1	471804	814006	443377	645700	79.3
35	DCCB & Apex Bank	3690142	2935801	2188806	1816937	61.9	3314331	2754553	2187514	1804431	65.5
	CO-OPERATIVE BANK	3690142	2935801	2188806	1816937	61.9	3314331	2754553	2187514	1804431	65.5
36	AU Small Finance Bank	103305	115761	91673	109462	94.6	6443	7376	0	0	0.0
37	Equitas Small Finance Bank	15953	12392	11411	7096	57.3	1132	1343	0	0	0.0
38	ESAF	86231	95664	21258	59016	61.7	2129	2289	15	77	3.4
39	Jana Small Finance Bank	68827	50838	68188	48111	94.6	2534	3513	0	0	0.0
40	Shivalik Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	0.0
41	Suryoday Small Finance Bank	44380	27594	24886	17736	64.3	1276	1511	0	0	0.0
42	Ujjivan Small Finance Bank	11174	9353	11934	7951	85.0	0	0	0	0	0.0
43	Utkarsh Small Finance Bank	32266	17099	11750	5921	34.6	1166	1227	0	0	0.0
	SMALL FINANCE BANKS	362136	328701	241100	255294	77.7	14680	17259	15	77	0.4
	TOTAL	8472117	12093078	5525202	8521223	70.5	5900510	8757034	4163527	5949607	67.9

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.12.2025

Sr.	Banks	No. in actual											TABLE: 9(ii)			
		AGRI INFRASTRUCTURE						ANCILLARY ACTIVITIES						TOTAL AGRICULTURE (Farm Credit+Agri Infr+Anci Acti)		
		TARGET		ACHIVEMENT		Achievement % (Amt.)	TARGET		ACHIVEMENT		Achievement % (Amt.)	TARGET		ACHIVEMENT		Achievement % (Amt.)
		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.	
1	Bank of Baroda	1151	7512	1280	5920	78.8	2348	171671	1672	131648	76.7	123839	458471	87503	363987	79.4
2	Bank of India	245	9046	90	4058	44.9	18298	100684	11021	69613	69.1	549016	1322152	435324	1015391	76.8
3	Bank of Maharashtra	2169	8606	568	4513	52.4	13203	30174	27069	75091	248.9	62875	129059	55128	136396	105.7
4	Canara Bank	290	47503	131	7905	16.6	1149	15484	1174	16082	103.9	128267	372074	78666	253964	68.3
5	Central Bank of India	255	8551	437	12888	150.7	1986	62663	1122	46324	73.9	675824	967963	502313	716157	74.0
6	Indian Bank	52	4181	320	1778	42.5	368	34830	175	29137	83.7	98386	206967	64300	155599	75.2
7	Indian Overseas Bank	31	230	54	195	84.7	67	2395	121	36570	1527.0	7857	26696	6987	55862	209.3
8	Punjab and Sind Bank	1	6	7	281	4686.3	101	1250	291	4446	355.6	2030	5474	4043	16009	292.5
9	Punjab National Bank	517	3997	284	3903	97.7	903	84680	514	108884	128.6	120508	604369	75120	381881	63.2
10	State Bank of India	122	11276	41	7008	62.1	2754	256531	9539	275903	107.6	573014	1551347	390869	1296233	83.6
11	UCO Bank	88	3307	61	3226	97.5	219	7312	191	7964	108.9	30045	78904	11376	39770	50.4
12	Union Bank of India	577	4086	77	1393	34.1	13286	110405	1854	143675	130.1	182581	503845	169968	523340	103.9
	PSBs - SUB TOTAL	5498	108301	3350	53067	49.0	54682	878079	54743	945336	107.7	2554242	6227321	1881597	4954588	79.6
13	Axis Bank	99	8579	13	2364	27.6	2782	423671	2121	310281	73.2	105805	741977	73395	414114	55.8
14	Bandhan Bank	167	882	0	0	0.0	3746	8957	2207	7547	84.3	47504	53567	59272	57758	107.8
15	Catholic Syrian Bank	0	0	0	0	0.0	1	6	29	194	0.0	2023	4909	717	3955	80.6
16	City Union Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	44	59	84	68	115.5
17	Development Credit Bank	1	10	0	0	0.0	15	543	2	51	9.5	26566	77538	18372	66866	86.2
18	Dhan Lakshmi Bank	0	0	0	0	#DIV/0!	0	0	2	14	#DIV/0!	16	166	6	52	31.5
19	Federal Bank Ltd.	3	3754	3	2576	68.6	10	2185	8	1452	66.5	12854	50272	6804	33826	67.3
20	HDFC Bank	276	8389	98	14211	169.4	9445	545180	6061	505544	92.7	269443	1317935	142675	1066441	80.9
21	ICICI Bank	28	586	2	51	8.7	1281	151617	2020	288729	190.4	169999	604133	104291	625226	103.5
22	IDBI Bank	24	628	9	383	60.9	486	7874	604	10483	133.1	35163	66990	20438	56185	83.9
23	IDFC First Bank	1	35	0	0	0.0	29	2279	80	16461	722.3	84070	182955	52757	147466	80.6
24	Indusind Bank Limited	3	76	0	0	0.0	121	13124	11	1637	12.5	368085	394811	151762	198490	50.3
25	Jammu and Kashmir Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	1	1	#DIV/0!
26	Karnataka Bank Limited	0	0	0	0	#DIV/0!	7	2407	10	1545	64.2	136	2822	236	2296	81.4
27	Karur Vysya Bank Ltd.	0	0	0	0	#DIV/0!	1	1039	0	0	0.0	1	1039	3	0	0.0
28	Kotak Mahindra Bank	24	882	9	1775	201.2	975	155502	563	167202	107.5	123722	343650	80426	300480	87.4
29	Lakshmi Vilas Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	5687	3414	16186	21653	634.2
30	Ratnakar Bank Ltd. (RBL)	2	36	0	0	0.0	24	1803	13	1187	65.9	59387	57197	53939	46006	80.4
31	South Indian Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	1130	3550	535	1446	40.7
32	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	802	1768	583	1614	91.3
33	Yes Bank	44	4755	12	2760	58.0	419	114917	281	107745	93.8	61595	203569	35336	162925	80.0
	PRIVATE BANK - SUB TOTAL	672	28612	146	24119	84.3	19342	1431104	14012	1420073	99.2	1374032	4112321	817818	3206868	78.0
	COMMERCIAL BANKS SUB TOTAL	6170	136913	3496	77186	56.4	74024	2309183	68755	2365409	102.4	3928274	10339642	2699415	8161456	78.9
34	MPGB	156	2829	101	820	29.0	692	9296	398	1940	20.9	572607	947155	468631	732891	77.4
	RRBs - SUB TOTAL	156	2829	101	820	29.0	692	9296	398	1940	20.9	572607	947155	468631	732891	77.4
35	DCCB & Apex Bank	257	32153	25	41	0.1	97	3764	8	11	0.3	3690496	2971718	2188839	1816989	61.1
	CO-OPERATIVE BANK - SUB TOTAL	257	32153	25	41	0.1	97	3764	8	11.09	0.3	3690496	2971718	2188839	1816989	61
36	AU Small Finance Bank	12	296	2	1200	405.3	170	11228	87	5264	46.9	103487	127285	91762	115926	91.1
37	Equitas Small Finance Bank	2	14	0	0	0.0	7	347	0	0	0.0	15962	12753	11411	7096	55.6
38	ESAF	2	29	0	0	0.0	10	450	0	0	0.0	86243	96143	21258	59016	61.4
39	Jana Small Finance Bank	3	43	0	0	0.0	12	527	0	0	0.0	68842	51408	68188	48111	93.6
40	Shivalik Small Finance Bank	0	0	0	0	0.0	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
41	Survyday Small Finance Bank	159	243	44	34	14.1	2334	2149	1581	1046	48.7	0	29986	26511	18817	62.8
42	Ujjivan Small Finance Bank	12	112	0	0	0.0	26	465	0	0	0.0	0	9930	11934	7951	80.1
43	Utkarsh Small Finance Bank	1	12	0	0	0.0	7	302	0	0	0.0	11182	17413	11934	5921	34.0
	SMALL FINANCE BANK SUB TOTAL	191	749	46	1234	164.8	2566	15468	1668	6310	40.8	364893	344918	242814	262838	76.2
	TOTAL	6774	172644	3668	79282	45.9	77379	2337711	70829	2373670	101.5	8556270	14603433	5599699	10974175	75.1

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC) AS ON 31.12.2025

Amt. in Lakhs

No. in actual

TABLE:10

Sr.	Banks	TARGET		Disbursement upto the end of current quarter 31.12.2025												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	54906	679297	30072	338421	512	124867	116	85182	690	4595	0	0	31390	553065	81.4
2	Bank of India	89741	596168	50416	281285	731	135809	668	44219	0	0	0	0	51815	461313	77.4
3	Bank of Maharashtra	12282	185635	40295	98191	767	70043	54	26911	9	20	0	0	41125	195165	105.1
4	Canara Bank	27922	309051	15386	148467	351	55493	28	15879	0	0	74	774	15839	220612	71.4
5	Central Bank of India	56305	699395	27314	324532	1326	154629	59	34123	820	8657	138	23094	29657	545035	77.9
6	Indian Bank	45822	417636	35701	233707	547	68378	51	34617	18	7	0	0	36317	336708	80.6
7	Indian Overseas Bank	4484	20361	2525	23201	25	3796	1	400	0	0	0	0	2551	27397	134.6
8	Punjab and Sind Bank	1488	14679	2591	26924	62	17211	4	2930	7	3	0	0	2664	47068	320.6
9	Punjab National Bank	35567	418468	15664	219317	1066	113244	120	95521	0	0	0	0	16850	428082	102.3
10	State Bank of India	165160	1742477	62019	943364	3785	360428	510	283224	0	0	23087	43807	89401	1630822	93.6
11	UCO Bank	20680	192261	7339	76507	393	76619	4	948	0	0	0	0	7736	154074	80.1
12	Union Bank of India	41868	581008	24204	322043	1939	224904	186	90298	31	152	0	0	26360	637397	109.7
	PSBs - SUB TOTAL	556225	5856436	313526	3035957	11504	1405423	1801	714251	1575	13434	23299	67675	351705	5236740	89.4
13	Axis Bank	11639	884680	4462	249303	1847	342238	233	159306	0	0	0	0	6542	750848	84.9
14	Bandhan Bank	22867	59188	37081	46610	95	6249	5	1119	0	0	0	0	37181	53978	91.2
15	Catholic Syrian Bank	0	0	11	218	7	240	0	0	0	0	0	0	18	458	0.0
16	City Union Bank	55	4042	29	2799	6	2363	0	0	0	0	0	0	35	5162	127.7
17	Development Credit Bank	918	19158	419	12075	18	515	4	69	0	0	0	0	441	12659	66.1
18	Dhan Lakshmi Bank	0	0	1	15	0	0	0	0	0	0	0	0	1	15	0.0
19	Federal Bank Ltd.	445	21196	87	2502	35	7757	10	4392	0	0	0	0	132	14650	69.1
20	HDFC Bank	31346	2261259	19983	743186	6566	739022	2141	492148	0	0	0	0	28690	1974356	87.3
21	ICICI Bank	30423	2122892	13228	665832	4177	579082	878	180232	0	0	0	0	18283	1425146	67.1
22	IDBI Bank	7729	98793	4992	58020	127	20736	9	3256	3	13	0	0	5131	82025	83.0
23	IDFC First Bank	9162	177106	4436	77397	903	46311	125	3320	0	0	0	0	5464	127028	71.7
24	Indusind Bank Limited	64511	366734	22490	103050	686	111291	105	31255	0	0	0	0	23281	245597	67.0
25	Jammu and Kashmir Bank	99	979	43	1102	0	0	0	0	0	0	0	0	43	1102	112.6
26	Karnataka Bank Limited	204	7214	144	3078	20	2726	9	42	0	0	0	0	173	5846	81.0
27	Karur Vysya Bank Ltd.	75	3014	136	3305	55	3482	1	0	0	0	0	0	192	6786	225.2
28	Kotak Mahindra Bank	7417	474412	2537	125731	954	191262	250	121965	0	0	0	0	3741	438958	92.5
29	Lakshmi Vilas Bank	2529	3013	19	1216	33	8977	4	0	0	0	0	0	56	10193	338.3
30	Ratnakar Bank Ltd. (RBL)	351	13783	185	9841	78	10982	23	7032	0	0	0	0	286	27855	202.1
31	South Indian Bank	40	3988	35	689	2	6	3	901	0	0	0	0	40	1596	40.0
32	Tamilnadu Mercantile Bank	168	2076	99	1215	0	0	0	0	0	0	0	0	99	1215	58.5
33	Yes Bank	3602	263805	1727	74717	406	81347	330	57741	0	0	0	0	2463	213806	81.0
	PRIVATE BANK - SUB	193580	6787332	112144	2181902	16015	2154586	4130	1062779	3	13	0	0	132292	5399280	79.5
	COMMERCIAL BANK	749805	12643768	425670	5217859	27519	3560009	5931	1777030	1578	13447	23299	67675	483997	10636020	84.1
34	MPGB	155953	274748	108046	180088	12	1667	0	0	1237	2363	0	0	109295	184118	67.0
	RRBs - SUB TOTAL	155953	274748	108046	180088	12	1667	0	0	1237	2363	0	0	109295	184118	67.0
35	DCCB & Apex Bank	7719	112791	0	0	0	0	0	0	0	0	0	0	0	0	0.0
	CO-OPERATIVE BANK	7719	112791	0	0	0	0	0	0	0	0	0	0	0	0	0.0
36	AU Small Finance Bank	26788	274967	15875	181175	106	11224	7	3800	0	0	0	0	15988	196198	71.4
37	Equitas Small Finance Bank	2530	20560	1835	15381	66	637	32	651	0	0	0	0	1933	16669	81.1
38	ESAF	16870	12816	12306	8452	0	0	0	0	0	0	0	0	12306	8452	66.0
39	Jana Small Finance Bank	16858	19975	31675	27141	43	1631	0	0	0	0	0	0	31718	28772	144.0
40	Shivalik Small Finance Bank	848	12699	1362	11520	27	1042	2	103	0	0	0	0	1391	12664	0.0
41	Suryoday Small Finance Bank	354	6506	8043	10700	86	259	22	46	0	0	0	0	8151	11005	169.2
42	Ujjivan Small Finance Bank	4664	11478	2089	4108	12	1620	1	4	0	0	0	0	2102	5731	49.9
43	Utkarsh Small Finance Bank	720	6775	504	2335	8	261	0	0	0	0	0	0	512	2596	38.3
	SMALL FINANCE BANK	69632	365776	73689	260810	348	16674	64	4604	0	0	0	0	74101	282088	77.1
	TOTAL	983109	13397083	607405	5658757	27879	3578350	5995	1781634	2815	15811	23299	67675	667393	11102227	82.9

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 31.12.2025

Amt. in Lakhs

TABLE: 11(i)

Sr.	Banks	EXPORT CREDIT				Achievement % (Amt.)	EDUCATION				Achievement % (Amt.)	HOUSING				Achievement % (Amt.)
		TARGET		ACHIVEMENT			TARGET		ACHIVEMENT			TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	0	0	0	0	#DIV/0!	2064	3800	1419	3119.58	82.1	1559	6735	295	766	11.4
2	Bank of India	10	471	0	0	0.0	3087	3882	2362	3101.45	79.9	2187	30689	2037	28214	91.9
3	Bank of Maharashtra	0	0	1	0	0.0	924	1571	2171	1319.84	84.0	1304	15824	20881	13680	86.5
4	Canara Bank	0	0	0	0	#DIV/0!	2804	4031	2127	3495.58	86.7	2339	26752	1425	12744	47.6
5	Central Bank of India	0	0	0	0	#DIV/0!	2203	4835	1670	3719.07	76.9	3835	41852	3007	29193	69.8
6	Indian Bank	0	0	0	0	#DIV/0!	658	1369	193	310.30	22.7	3028	28164	1105	13482	47.9
7	Indian Overseas Bank	0	0	11	77	0.0	151	317	113	171.52	54.1	815	18712	484	4827	25.8
8	Punjab and Sind Bank	0	0	0	0	0.0	41	96	123	430.16	448.1	46	600	697	5882	980.4
9	Punjab National Bank	8	4379	0	0	0.0	2800	4283	1907	3263.10	76.2	2753	32192	2213	27475	85.3
10	State Bank of India	6	530	1	1791	337.8	13657	22013	11423	21685.50	98.5	28722	179154	14925	121214	67.7
11	UCO Bank	0	0	0	0	0.0	498	626	428	469.89	75.1	1759	18662	1424	12152	65.1
12	Union Bank of India	0	0	0	0	#DIV/0!	2305	3594	1615	2644.54	73.6	1408	14681	1906	13082	89.1
	PSBs - SUB TOTAL	24	5380	13	1868	34.7	31192	50417	25551	43730.5	86.7	49755	414017	50399	282711	68.3
13	Axis Bank	7	9981	1	1022	10.2	639	1961	200	965.89	49.3	2104	24034	272	2752	11.5
14	Bandhan Bank	0	0	0	0	0.0	182	275	0	0.00	0.0	5981	56373	3192	26646	47.3
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0.0	0.0	0	0	0	0	0.0
16	City Union Bank	0	0	0	0	0.0	1	2	0	0	0.0	7	169	0	0	0.0
17	Development Credit Bank	8	392	0	0	0.0	54	74	13	23.69	32.0	30129	43685	31006	27164	62.2
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0.00	#DIV/0!	1	18	0	0	0.0
19	Federal Bank Ltd.	0	0	0	0	0.0	23	41	1	1.10	2.7	43	752	16	162	21.5
20	HDFC Bank	0	0	0	0	#DIV/0!	650	841	232	311.32	37.0	10949	108536	5381	41689	38.4
21	ICICI Bank	0	0	1	300	#DIV/0!	241	1636	70	965.27	59.0	1394	18954	636	10086	53.2
22	IDBI Bank	0	0	0	0	0.0	395	577	268	452.50	78.4	530	8768	460	6838	78.0
23	IDFC First Bank	0	0	0	0	0.0	36	89	0	0.00	0.0	1420	10640	257	2830	26.6
24	Indusind Bank Limited	2	1410	0	0	0.0	52	78	0	0.00	0.0	841	4960	526	3337	67.3
25	Jammu and Kashmir Bank	0	0	0	0	0.0	6	6	2	3.68	61.3	2	53	3	58	108.5
26	Karnataka Bank Limited	0	0	0	0	0.0	12	24	1	0.40	1.7	26	331	38	97	29.4
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	0	0	0	0.00	#DIV/0!	7	82	50	14	17.5
28	Kotak Mahindra Bank	0	0	0	0	0.0	14	43	0	0.00	0.0	194	2977	89	1154	38.8
29	Lakshmi Vilas Bank	0	0	0	0	0.0	0	0	0	0.00	#DIV/0!	3	0	0	0	0.0
30	Ratnakar Bank Ltd. (RB)	30	7920	0	0	0.0	7	11	0	0.00	0.0	267	3597	257	2746	76.3
31	South Indian Bank	0	0	0	0	0.0	13	17	0	0.00	0.0	10	53	0	0	0.0
32	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0.00	#DIV/0!	4	62	1	1	0.0
33	Yes Bank	0	0	0	0	0.0	19	176	6	42.58	24.2	687	14321	733	5886	41.1
	PRIVATE BANK - SUB	47	19703	2	1322	6.7	2344	5851	793	2766.43	47.3	54599	298365	42917	131459	44.1
	COMMERCIAL BANKS	71	25083	15	3189	12.7	33536	56268	26344	46497	82.6	104354	712382	93316	414170	58.1
34	MPGB	0	0	0	0	0.0	696	972	397	448.77	46.2	4477	37333	2330	18911	50.7
	RRBs - SUB TOTAL	0	0	0	0	0.0	696	972	397	448.77	46.2	4477	37333	2330	18911	50.7
35	DCCB & Apex Bank	0	0	0	0	0.0	60	105	3	11.90	11.3	714	5800	286	1732	29.9
	CO-OPERATIVE BANK	0	0	0	0	0.0	60	105	3	11.9	11.3	714	5800	286	1732	29.9
36	AU Small Finance Bank	0	0	0	0	0.0	29	175	0	0.00	0.0	1659	26606	909	11033	41.5
37	Equitas Small Finance Bank	0	0	0	0	0.0	6	8	0	0.00	0.0	43	606	31	431	71.1
38	ESAF	0	0	0	0	0.0	20	56	1	0.80	1.4	246	2794	210	1890	67.6
39	Jana Small Finance Bank	0	0	0	0	0.0	9	21	0	0.00	0.0	5589	19172	1974	15945	83.2
40	Shivalik Small Finance Bank	0	0	0	0	0.0	0	0	0	0.00	0.0	31	423	38	554	130.9
41	Suryoday Small Finance Bank	0	0	0	0	0.0	86	122	0	0.00	0.0	86	704	0	0	0.0
42	Ujjivan Small Finance Bank	0	0	0	0	0.0	7	9	0	0.00	0.0	5826	13665	4343	10260	75.1
43	Utkarsh Small Finance Bank	0	0	0	0	0.0	5	7	0	0.00	0.0	134	151	131	119	78.8
	SMALL FINANCE BANKS	0	0	0	0	0.0	162	398	1	0.8	0.2	13614	64121	7636	40231	62.7
	TOTAL	71	25083	15	3189	12.7	34454	57743	26745	46958.4	81.3	123159	819636	103568	475044	58.0

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 31.12.2025

Amt. in Lakhs

Number in Actual

TABLE:11(ii)

Sr.	Banks	SOCIAL INFRASTRUCTURE				Achievement % (Amt.)	RENEWABLE ENERGY				Achievement % (Amt.)	OTHERS				TOTAL PRIORITY SECTOR				Achievement % (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	14	144	2	50	35.0	74	753	12	203	26.9	1174	735	1309	2248	183630	1149935	121930	923439	80.3
2	Bank of India	33	280	0	0	0.0	108	243	0	0	0.0	963	3942	47	416	645145	1957827	491585	1508436	77.0
3	Bank of Maharashtra	1	4	0	0	0.0	13	67	8	0	0.0	5009	6653	2578	4463	82408	338813	121892	351024	103.6
4	Canara Bank	7	20	0	0	0.0	178	861	859	1493	173.4	1456	1302	1	1	162973	714091	98917	492309	68.9
5	Central Bank of India	17	845	4	363	43.0	24	69	0	0	0.0	3899	6666	5	20	742107	1721625	536656	1294487	75.2
6	Indian Bank	1	10	0	0	0.0	12	32	376	680	2124.6	1385	990	0	0	149292	655168	102291	506779	77.4
7	Indian Overseas Bank	4	4	0	0	0.0	4	8	100	169	2106.8	158	175	52	1546	13473	66273	10298	90050	135.9
8	Punjab and Sind Bank	0	0	3	8	#DIV/0!	10	23	0	0	0.0	77	42	20	58	3692	20914	7550	69456	332.1
9	Punjab National Bank	13	23	0	0	0.0	305	5373	1613	2751	51.2	1277	867	487	145	163231	1069954	98190	843596	78.8
10	State Bank of India	126	4940	14	94	1.9	196	6036	23128	41812	692.7	6082	7747	0	0	786963	3514244	529761	3113651	88.6
11	UCO Bank	7	5119	1	3500	68.4	13	26	0	0	0.0	8258	48064	6436	37161	61260	343662	27401	247126	71.9
12	Union Bank of India	11	62	19	297	478.7	34	66	4	728	1103.1	1614	1568	8524	179	229821	1104824	208396	1177668	106.6
	PSBs - SUB TOTAL	234	11451	43	4312	37.7	971	13557	26100	47835	352.8	31352	78751	19459	46236	3223995	12657330	2354867	10618021	83.9
13	Axis Bank	4	8	0	0	0.0	11	18	0	0	0.0	22627	9914	10115	4769	142836	1672573	90525	1174470	70.2
14	Bandhan Bank	21	544	0	0	0.0	6	14	0	0	0.0	146312	82808	24674	13113	222873	252041	124319	151494	60.1
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	2	1	2023	4909	737	4414	89.9
16	City Union Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	3	980	107	4272	122	6211	145.4
17	Development Credit Bank	18	1096	6	1530	139.6	4	10	0	0	0.0	2165	725	0	0	59862	142678	49838	108244	75.9
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	17	184	7	67	36.6
19	Federal Bank Ltd.	0	0	0	0	0.0	2	4	0	0	0.0	75	40	0	0	13442	72305	6953	48638	67.3
20	HDFC Bank	15	111	2	388	349.5	30	630	0	0	0.0	12304	8283	7715	3559	324737	3697595	184695	3086744	83.5
21	ICICI Bank	5	6	0	0	0.0	18	914	1	6	0.7	4052	3042	2106	215	206132	2751577	125388	2061945	74.9
22	IDBI Bank	52	502	22	136	27.1	10	26	12	20	75.4	681	292	0	0	44560	175948	26331	145657	82.8
23	IDFC First Bank	429	230	0	0	0.0	15	590	0	0	0.0	93	77	0	0	95225	371687	58478	277324	74.6
24	Indusind Bank Limited	7	4	12	6	137.5	2	4	0	0	0.0	6737	3190	2772	1186	440237	771191	178353	448615	58.2
25	Jammu and Kashmir Bank	0	0	0	0	0.0	0	0	0	0	0.0	9	51	36	121	116	1089	85	1286	118.1
26	Karnataka Bank Limited	0	0	0	0	0.0	2	6	0	0	0.0	1	1	3	1	381	10398	451	8241	79.3
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	0	0	0	0	0.0	0	0	3	1	83	4135	248	6802	164.5
28	Kotak Mahindra Bank	0	0	0	0	#DIV/0!	2	4	0	0	0.0	14646	5926	1130	537	145995	827012	85386	741129	89.6
29	Lakshmi Vilas Bank	0	0	0	0	0.0	0	0	0	0	0.0	295	138	110	47	8514	6565	1282	6315	96.2
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0.0	0	0	0	0	0.0	1812	576	1063	583	61854	83084	55545	77190	92.9
31	South Indian Bank	0	0	0	0	0.0	0	0	0	0	0.0	4	90	6	223	1197	7698	581	3265	42.4
32	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	974	3906	683	2830	72.4
33	Yes Bank	0	0	0	0	0.0	2	4	0	0	0.0	584	1930	14	26	66489	483805	38552	382685	79.1
	PRIVATE BANK - SUB TO	551	2501	42	2060	82.4	104	2224	13	26	1.2	212397	116355	49752	25363	1837654	11344652	1043629	8769143	77.3
	COMMERCIAL BANKS SUB	785	13952	85	6372	45.7	1075	15781	26113	47861	303.3	243749	195106	69211	71598	5061649	24001982	3398496	19387164	80.8
34	MPGB	11	217	9	648	298.4	139	337	370	750	222.5	80704	132088	61411	97705	814587	1392850	642443	1035472	74.3
	RRBs - SUB TOTAL	11	217	9	648	298.4	139	337	370	750	222.5	80704	132088	61411	97705	814587	1392850	642443	1035472	74.3
35	DCCB & Apex Bank	0	0	0	0	#DIV/0!	8	34	9	19	55.1	8664	38923	1655	241172	3707661	3129371	2190792	2059923	65.8
	CO-OPERATIVE BANK - SUB	0	0	0	0	#DIV/0!	8	34	9	19	55.1	8664	38923	1655	241172	3707661	3129371	2190792	2059923	65.8
36	AU Small Finance Bank	0	0	0	0	#DIV/0!	4	2440	2	1480	60.7	4338	1939	5427	2879	136305	433412	114088	327516	75.6
37	Equitas Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	7765	3662	9891	5301	26306	37589	23266	29497	78.5
38	ESAF	0	0	0	0	0.0	2	4	0	0	0.0	46854	20754	39639	22236	150235	132567	73414	91595	69.1
39	Jana Small Finance Bank	0	0	0	0	0.0	2	4	0	0	0.0	34966	20988	17235	12764	126266	111568	119115	105591	94.6
40	Shivalik Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	3039	1284	45	22	3918	14406	1474	13240	91.9
41	Suryoday Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	22447	10130	2998	1846	22973	47448	37660	31667	66.7
42	Ujivan Small Finance Bank	1	4	0	0	0.0	0	0	0	0	0.0	2618	1959	7298	4582	13116	37045	25677	28524	77.0
43	Utkarsh Small Finance Bank	33	27	5	3	0.0	0	0	0	0	#DIV/0!	30777	11792	8779	4277	42851	36165	21361	12917	35.7
	SMALL FINANCE BANK SUB	34	31	5	2.8	9.0	8	2448	2	1480	60.5	152804	72508	91312	53906	601147	850200	415871	640547	75.3
	TOTAL	830	14200	99	7022	49.5	1230	18600	26494	50110	269.4	485921	438625	223589	464382	10185044	29374403	6647602	23123107	78.7

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AS ON 31.12.2025

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.	No.	Amt.	
1	Bank of Baroda	51584	376526	32	4990	224	3471	4247	78758	15095	52905	14273	335820	33871	475943	126
2	Bank of India	48497	355725	0	0	81	1232	626	31370	5966	36239	50132	466897	56805	535738	151
3	Bank of Maharashtra	23567	115007	0	0	177	974	5054	19693	4610	6058	60679	130012	70520	156737	136
4	Canara Bank	48053	307149	20	5655	56	445	1236	27828	50038	117696	5581	795884	56931	947508	308
5	Central Bank of India	66421	322584	0	0	0	0	11	8	31429	187739	18765	179388	50205	367135	114
6	Indian Bank	20866	164371	9	1167	37	598	769	22528	19050	91016	1754	56064	21619	171373	104
7	Indian Overseas Bank	8881	85435	7	47	8	113	208	5076	203	1085	11007	95568	11433	101889	119
8	Punjab and Sind Bank	3875	10498	0	0	15	386	137	4820	211	729	3273	31730	3636	37665	359
9	Punjab National Bank	26947	692587	100	631310	160	2028	1464	51814	2797	13703	17156	2544482	21677	3243338	468
10	State Bank of India	485605	3688150	94	2863	1425	16543	24121	399144	7887	21853	393416	3272530	426943	3712934	101
11	UCO Bank	11177	122250	0	0	2	6	909	26159	91	225	6893	262083	7895	288474	236
12	Union Bank of India	31664	421960	214	261386	495	5279	1321	38695	28120	233430	15297	456689	45447	995479	236
	PSBs - SUB TOTAL	827137	6662242	476	907418	2680	31075	40103	705894	165497	762677	598226	8627148	806982	11034213	166
13	Axis Bank	69628	529319	43	500	123	2296	467	13395	14785	56253	53993	898648	69411	971091	183
14	Bandhan Bank	82081	189088	0	0	0	0	997	19197	1800	25811	57446	84791	60243	129798	69
15	Catholic Syrian Bank	423	1088	1	2	0	0	0	0	438	1021	100	9651	539	10674	981
16	City Union Bank	319	2019	0	0	3	55	9	295	397	960	52	1178	461	2488	123
17	Development Credit Bank	8861	21236	856	666	65	398	173	4647	0	0	3180	12110	4274	17822	84
18	Dhan Lakshmi Bank	301	54	0	0	0	0	0	0	0	0	156	440	156	440	816
19	Federal Bank Ltd.	6590	28750	0	0	2	13	14	401	139	345	9029	71066	9184	71825	250
20	HDFC Bank	209774	1841209	7273	134265	11	25	8364	171867	34574	185792	86961	1287467	137183	1779416	97
21	ICICI Bank	511752	1053319	0	0	146	5854	2844	98088	13307	92285	367028	972883	383325	1169109	111
22	IDBI Bank	18931	114221	1	0	23	228	725	22039	538	8147	14445	221755	15732	252170	221
23	IDFC First Bank	410779	301465	36	808	54	1558	853	12255	31023	43951	285518	209424	317484	267996	89
24	Indusind Bank Limited	76586	156548	0	0	0	0	374	7052	0	0	52347	153756	52721	160809	103
25	Jammu and Kashmir Bank	98	543	0	0	0	0	1	13	30	197	41	370	72	580	107
26	Karnataka Bank Limited	821	5118	4	0	1	23	16	136	116	7904	770	2416	907	10478	205
27	Karur Vysya Bank Ltd.	420	3974	0	0	0	0	58	896	476	1789	132	2346	666	5031	127
28	Kotak Mahindra Bank	36160	244031	0	0	0	0	0	0	0	0	25581	258721	25581	258721	106
29	Lakshmi Vilas Bank	10	157	0	0	0	0	0	0	4	0	2	18	4	9	6
30	Ratnakar Bank Ltd. (RBL)	3171	34179	8	59	2	30	77	2654	182	96	2193	46610	2462	49450	145
31	South Indian Bank	329	5198	0	0	0	0	0	0	578	1473	287	12603	865	14076	271
32	Tamilnadu Mercantile Ba	127	3709	0	0	0	0	1	2	263	396	63	2813	327	3211	87
33	Yes Bank	72888	157309	0	0	32	540	1064	22211	1656	6597	54780	144600	57532	173948	111
	PRIVATE BANK - SUB T	1510049	4692534	8222	136300	462	11019	16037	375148	100306	433017	1014104	4393667	1139129	5349150	114
	COMMERCIAL BANKS	2337186	11354776	8698	1043718	3142	42094	56140	1081042	265803	1195694	1612330	13020815	1946113	16383362	144
34	MPGB	79990	266569	0	0	8	96	157	4208	2002	11595	42324	147041	44491	162941	61
	RRBs - SUB TOTAL	79990	266569	0	0	8	96	157	4208	2002	11595	42324	147041	44491	162941	61
35	DCCB & Apex Bank	25440	648375	0	0	0	0	0	0	5114	9353	10175	138798	15289	148151	23
	CO-OPERATIVE BANK	25440	648375	0	0	0	0	0	0	5114	9353	10175	138798	15289	148151	23
36	AU Small Finance Bank	56114	208947	0	0	0	0	891	13501	1	0	46470	159426	47362	172928	83
37	Equitas Small Finance Bank	8232	16202	0	0	0	0	24	365	0	0	2785	13787	2809	14152	87
38	ESAF	5447	7364	0	0	0	0	0	0	0	0	10675	14529	10675	14529	197
39	Jana Small Finance Bank	11220	12874	0	0	0	0	179	1343	0	0	18975	17248	19154	18591	144
40	Shivalik Small Finance Ban	1087	4132	0	0	0	0	15	256	90	785	1019	4097	1124	5139	0
41	Suryoday Small Finance Ba	1148	6134	0	0	0	0	47	661	1442	1298	8096	7212	9585	9171	150
42	Ujjivan Small Finance Bank	1137	6815	0	0	0	0	660	8242	0	0	1462	2171	2122	10413	0
43	Utkarsh Small Finance Bank	5902	4404	0	0	0	0	0	0	0	0	6075	5723	6075	5723	130
	SMALL FINANCE BANK	90287	266872	0	0	0	0	1816	24369	1533	2084	95557	224193	98906	250646	94
	TOTAL	2532903	12536592	8698	1043718	3150	42190	58113	1109619	274452	1218726	1760386	13530848	2104799	16945101	135

POSITION OF NPA AS ON 31.12.2025

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	91750	210185	397695	2418029	8.7
2	Bank of India	225797	355121	1074319	4181770	8.5
3	Bank of Maharashtra	16134	17810	132082	969403	1.8
4	Canara Bank	58703	142180	319898	2437932	5.8
5	Central Bank of India	139511	213178	638242	2748429	7.8
6	Indian Bank	51936	107820	177785	1333084	8.1
7	Indian Overseas Bank	7100	14030	44158	469139	3.0
8	Punjab and Sind Bank	6181	7954	21851	152882	5.2
9	Punjab National Bank	169295	294086	451539	3701082	7.9
10	State Bank of India	424926	476784	2447713	12354385	3.9
11	UCO Bank	29835	84523	130175	1003635	8.4
12	Union Bank of India	90220	174485	449412	2315794	7.5
	PSBs - SUB TOTAL	1311388	2098156	6284869	34085564	6.2
13	Axis Bank	45440	104826	636392	2558721	4.1
14	Bandhan Bank	129642	55890	442304	911519	6.1
15	Catholic Syrian Bank	192	85	2635	13759	0.6
16	City Union Bank	29	914	607	20392	0.0
17	Development Credit Bank	41455	8478	95861	281794	3.0
18	Dhan Lakshmi Bank	0	0	252	1007	0.0
19	Federal Bank Ltd.	400	753	14491	109008	0.7
20	HDFC Bank	46970	113966	1832984	7492427	1.5
21	ICICI Bank	30962	129915	602489	4112882	3.2
22	IDBI Bank	12805	16716	83450	580319	2.9
23	IDFC First Bank	28538	19580	759956	1029403	1.9
24	Indusind Bank Limited	253402	80125	836317	1028942	7.8
25	Jammu and Kashmir Bank	167	432	884	5373	8.0
26	Karnataka Bank Limited	145	3151	1444	31602	10.0
27	Karur Vysya Bank Ltd.	4	5	837	28014	0.0
28	Kotak Mahindra Bank	40760	32230	293768	1327185	2.4
29	Lakshmi Vilas Bank	7	765	43930	25892	3.0
30	Ratnakar Bank Ltd. (RBL)	25005	12480	139171	130406	9.6
31	South Indian Bank	82	249	1818	17179	1.4
32	Tamilnadu Mercantile Bank	12	1242	979	7228	17.2
33	Yes Bank	9935	16280	165022	677356	2.4
	PRIVATE BANK - SUB TOTAL	665952	598081	5955591	20390409	2.9
	COMMERCIAL BANKS SUB TOTAL	1977340	2696237	12240460	54475973	4.9
34	MPGB	258229	177945	1412652	2310451	7.7
	RRBs - SUB TOTAL	258229	177945	1412652	2310451	7.7
35	DCCB & Apex Bank	54354	706402	4165946	5232497	13.5
	CO-OPERATIVE BANK - SUB TOTAL	54354	706402	4165946	5232497	13.5
36	AU Small Finance Bank	25148	54987	467614	1597293	3.4
37	Equitas Small Finance Bank	2411	6261	69373	109890	5.7
38	ESAF	40143	10213	198436	112595	9.1
39	Jana Small Finance Bank	32725	8701	339023	245719	3.5
40	Shivalik Small Finance Bank	9044	1514	57920	43600	3.5
41	Suryoday Small Finance Bank	24025	8437	124468	71688	11.8
42	Ujjivan Small Finance Bank	2505	366	64433	69443	0.5
43	Utkarsh Small Finance Bank	22473	6587	95307	42671	15.4
	SMALL FINANCE BANK SUB TOTAL	158474	97066	1416574	2292897	4.2
	TOTAL	2448397	3677650	19235632	64311818	5.7

POSITION OF NPA Crop Loan - 31.12.2025

Amt in lakhs												
Sr.	Bank Name	Outstanding			Growth %		NPA					
		Dec '23	Dec '24	Dec'25	Dec '24	Dec'25	Dec '23	NPA %	Dec '24	NPA %	Dec'25	NPA %
1	Bank of Baroda	183864	195216	229331	6.17	17.48	21885	11.90	24119	12.35	25107	10.95
2	Bank of India	921494	964241	989694	4.64	2.64	157779	17.12	161731	16.77	187936	18.99
3	Bank of Maharashtra	83464	100162	78472	20.01	-21.65	14186	17.00	11529	11.51	1592	2.03
4	Canara Bank	319164	325508	334279	1.99	2.69	28437	8.91	31889	9.80	39105	11.70
5	Central Bank of India	547863	592448	629117	8.14	6.19	49302	9.00	41538	7.01	42195	6.71
6	Indian Bank	172925	171945	170239	-0.57	-0.99	11294	6.53	10604	6.17	8613	5.06
7	Indian Overseas Bank	9897	10479	13691	5.88	30.65	264	2.67	1638	15.63	235	1.71
8	Punjab and Sind Bank	9547	9415	9850	-1.39	4.63	2257	23.64	406	4.31	405	4.11
9	Punjab National Bank	350466	373373	415798	6.54	11.36	124700	35.58	120515	32.28	116827	28.10
10	State Bank of India	1376316	1427389	1324092	3.71	-7.24	336092	24.42	345507	24.21	318285	24.04
11	UCO Bank	34507	37209	34159	7.83	-8.20	26390	76.48	25105	67.47	24369	71.34
12	Union Bank of India	478983	509355	538172	6.34	5.66	66873	13.96	67821	13.32	71860	13.35
	PUBLIC SECTOR BANK	4488489	4716740	4766895	5.09	1.06	839460	18.70	842400	17.86	836527	17.55
13	Axis Bank	304748	343841	191209	12.83	-44.39	41022	13.46	48814	14.20	45172	23.62
14	Bandhan Bank	8403	23063	23349	174.46	1.24	1018	12.12	1950	8.45	2806	12.02
15	City Union Bank	1886	11	8	-99.44	-20.79	0	0.00	0	0.00	0	0.00
16	Development Credit Bank	26781	47446	37953	77.17	-20.01	4430	16.54	2773	5.85	2776	7.31
17	Federal Bank Ltd.	18278	1527	1809	-91.65	18.48	79	0.43	90	5.89	95	5.26
18	HDFC Bank	394199	401755	457731	1.92	13.93	23231	5.89	76332	19.00	121211	26.48
19	ICICI Bank	475796	508467	493003	6.87	-3.04	47863	10.06	67884	13.35	10647	2.16
20	IDBI Bank	63297	62950	69122	-0.55	9.80	134	0.21	5453	8.66	2149	3.11
21	IDFC	69172	98472	132131	42.36	34.18	349	0.50	855	0.87	2522	1.91
22	Indusind Bank Limited	126070	187871	218523	49.02	16.32	4960	3.93	7308	3.89	11716	5.36
23	Jammu and Kashmir Bank	61	61	1	0.00	-99.18	61	100.00	61	100.00	0	0.00
24	Karnataka Bank Limited	301	29	12	-90.46	-59.00	264	87.69	18	60.99	2	20.90
25	Karur Vysya Bank Ltd.	37	38	68	3.21	76.91	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	1150	6908	246	500.77	-96.43	525	45.66	100	1.45	92	37.20
27	Ratnakar Bank Ltd. (RBL)	45562	51585	23582	13.22	-54.29	1537	3.37	4348	8.43	7286	30.90
28	Tamilnadu Mercantile Bank	13	46	150	261.04	225.44	0	0.00	0	0.00	0	0.00
29	Yes Bank	46579	46280	56851	-0.64	22.84	570	1.22	1164	2.52	2426	4.27
	PVT Sub Total	1582332	1780351	1705746	12.51	-4.19	126041	7.97	217149	12.20	208900	12.25
	CO-OPERATIVE BANK	3919429	4167461	4552455	6.33	9.24	488332	12.46	505858	12.14	519390	11.41
30	RRB	890895	917743	948221	3.01	3.32	63913	7.17	94270	10.27	98858	10.43
31	AU Small Finance Bank	5	11	4	128.20	-62.49	0	0.00	2	16.83	2	44.86
32	ESAF	1496	1431	1339	-4.35	-6.45	0	0.00	17	1.21	59	4.39
33	Shivalik Small Finance Bank	0	692	2300	0	232.51	0	0	0	0.00	24	1.05
	SMALL FINANCE BANK	1501	2134	3643	42.18	70.71	0	0.00	19	0.90	85	2.33
	Grand Total	10882646	11584429	11976961	6.45	3.39	1517746	13.95	1659696	14.33	1663760	13.89

POSITION OF SECTOR WISE NPA (PRIORITY SECTOR) As on 31.12.2025
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	16210	49667	10.0	48545	86582	12.4	371	744	3.4	16272	12928	8.3	80371	150791	10.9
2	Bank of India	101144	221492	12.4	76938	80739	11.7	660	1464	7.5	26294	13268	6.1	205494	317384	11.7
3	Bank of Maharashtra	13952	14826	6.4	9	2193	0.7	6	11	0.2	700	434	0.5	16047	17421	2.8
4	Canara Bank	20857	51677	11.0	26004	64396	16.2	432	1063	5.1	3584	4842	2.8	50137	119501	11.3
5	Central Bank of India	36449	67307	7.3	56563	74371	9.2	1252	2867	11.4	37604	23517	12.3	136107	170540	8.8
6	Indian Bank	32915	79774	34.3	3012	8697	3.1	84	148	3.6	864	549	1.1	48422	104732	18.5
7	Indian Overseas Bank	1492	2651	8.2	0	0	0.0	6	9	0.9	734	878	2.4	4557	8143	6.5
8	Punjab and Sind Bank	5260	6888	18.5	23	171	0.2	17	5	0.9	114	240	3.1	5617	7683	6.5
9	Punjab National Bank	89505	140088	21.4	46125	96504	14.4	1064	2562	10.1	26893	27027	13.1	163574	268716	17.2
10	State Bank of India	148419	333327	15.5	16624	54255	3.0	445	1134	1.0	54670	42259	3.7	289182	436530	8.3
11	UCO Bank	27425	40638	13.7	172	10643	9.1	279	586	16.6	159	1103	1.5	29028	53542	9.7
12	Union Bank of India	38198	111014	15.4	24882	37573	6.6	593	1285	8.3	15150	7800	8.2	52629	86509	6.2
	PSBs - SUB TOTAL	531826	1119348	14.0	298897	516124	8.0	5209	11877	4.6	183038	134845	5.5	1081165	1741493	10.1
13	Axis Bank	18350	60329	10.5	601	15220	2.1	30	69	1.4	68	770	1.3	31106	78912	5.8
14	Bandhan Bank	13809	6409	7.6	5	188	0.2	898	6439	0.0	0	0	0.0	117624	44833	8.0
15	Catholic Syrian Bank	185	57	1.1	0	0	0.0	0	0	0.0	4	9	100.0	185	57	1.0
16	City Union Bank	9	161	2.1	2	266	0.0	0	0	0.0	3	22	0.0	24	811	5.1
17	Development Credit Bank	36717	6466	4.9	4	103	3.9	0	0	0.0	123	734	1.8	41281	7056	4.0
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.	175	446	1.8	0	0	0.0	0	0	0.0	3	24	1.7	216	483	1.8
20	HDFC Bank	13279	93710	6.1	137	7567	0.3	12	10	0.5	623	5294	0.8	20683	86125	1.9
21	ICICI Bank	18416	103213	10.6	142	8828	0.6	4	9	0.2	177	1399	2.1	19502	105921	4.2
22	IDBI Bank	4903	10051	11.0	3	43	0.0	12	35	1.2	56	585	0.9	4914	10536	4.1
23	IDFC First Bank	7188	4799	1.9	778	3712	1.8	0	0	0.0	253	921	2.5	9583	8438	1.7
24	Indusind Bank Limited	178744	57617	12.3	10916	8622	3.7	0	0	0.0	0	0	0.0	214101	64999	9.1
25	Jammu and Kashmir Ban	33	95	6.5	0	0	0.0	1	1	3.9	4	22	2.9	53	134	5.2
26	Karnataka Bank Limited	70	1438	15.4	9	1076	47.2	0	0	0.0	11	140	5.5	120	2596	16.6
27	Karur Vysya Bank Ltd.	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
28	Kotak Mahindra Bank	24303	15437	3.3	723	9550	1.9	0	0	0.0	3	49	0.7	33413	25058	2.6
29	Lakshmi Vilas Bank	0	0	0.0	1	37	0.0	0	0	0.0	0	0	0.0	1	37	0.1
30	Ratnakar Bank Ltd. (RBL	17296	10981	13.1	3	6	0.0	0	0	0.0	6	82	0.8	24093	12134	11.1
31	South Indian Bank	5	21	1.0	0	0	0.0	0	0	0.0	0	0	0.0	6	117	3.5
32	Tamilnadu Mercantile Ba	5	261	8.0	0	0	0.0	0	0	0.0	0	0	0.0	4	252	7.0
33	Yes Bank	10548	8107	4.9	133	4940	2.2	0	0	0.0	112	1368	3.7	8498	12278	2.9
	PRIVATE BANK - SUB	344035	379597	7.7	13457	60159	1.0	957	6564	41.3	1446	11420	0.9	525407	460776	3.8
	COMMERCIAL BANK	875861	1498944	11.6	312354	576283	4.6	6166	18441	6.8	184484	146266	3.9	1606572	2202268	7.4
34	MPGB	76525	103722	8.5	53465	23376	7.3	172	336	7.1	116773	40788	20.8	254763	173876	9.1
	RRBs - SUB TOTAL	76525	103722	8.5	53465	23376	7.3	172	336	7.1	116773	40788	20.8	254763	173876	9.1
35	DCCB & Apex Bank	715859	613730	13.0	0	0	0.0	49	105	93.6	8827	9684	53.3	40787	665558	13.3
	CO-OPERATIVE BAN	715859	613730	13.0	0	0	0.0	49	105	93.6	8827	9684	53.3	40787	665558	13.3
36	AU Small Finance Bank	9254	7421	3.2	5091	29341	3.5	0	0	0.0	222	1914	2.0	16717	37199	3.2
37	Equitas Small Finance Ba	444	2148	4.7	20	112	4.6	0	0	0.0	22	154	6.8	466	2102	3.6
38	ESAF	19854	4363	8.3	4838	1249	0.0	31	6	99.0	4	55	1.1	40085	10114	10.0
39	Jana Small Finance Bank	30681	6290	8.4	2217	1808	3.2	0	0	S	326	792	1.3	31912	8337	3.9
40	Shivalik Small Finance Ba	8279	928	5.4	45	228	1.2	0	0	0.0	2	13	0.8	9003	1398	3.7
41	Suryoday Small Finance f	11684	3173	11.9	3156	1272	6.2	0	0	0.0	0	0	0.0	23101	7086	13.9
42	Ujjivan Small Finance Ba	1559	227	2.0	450	66	0.7	0	0	0.0	320	138	0.6	2413	342	0.7
43	Utkarsh Small Finance Ba	7934	2038	18.3	131	497	0.0	0	0	0.0	3	35	7.7	20112	5772	18.1
	SMALL FINANCE BA	89689	26588	5.6	15948	34574	3.6	31	6	29.4	899	3101	1.7	143809	72350	4.2
	TOTAL	1757934	2242985	11.59	381767	634232	4.62	6418	18888	6.8	310983	199839	4.8	2045931	3114053	8.1

POSITION OF SECTOR WISE NPA (NON PRIORITY SECTOR) As on 31.12.2025

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.	Amt.
1	Bank of Baroda	1	3	188	2219	3923	44893	11379	59393	5.72
2	Bank of India	4	5	51	143	18529	35953	20303	37736	2.56
3	Bank of Maharashtra	0	0	7	185	24	9	87	389	0.11
4	Canara Bank	1	0	423	2251	7138	19156	8566	22679	1.65
5	Central Bank of India	1	0	38	475	577	38380	3404	42638	5.31
6	Indian Bank	0	0	1690	1087	1182	919	3514	3089	0.40
7	Indian Overseas Bank	5	10	266	326	2177	5004	2543	5887	1.71
8	Punjab and Sind Bank	0	0	13	0	311	264	564	271	0.79
9	Punjab National Bank	3	14	175	2438	4689	19827	5721	25370	1.19
10	State Bank of India	4	241	782	3491	132306	34084	135744	40253	0.57
11	UCO Bank	0	0	24	650	618	30231	807	30981	6.86
12	Union Bank of India	5	37	3290	2879	31343	70394	37591	87976	9.59
	PSBs - SUB TOTAL	24	310	6947	16142	202817	299113	230223	356663	2.13
13	Axis Bank	0	0	27	866	8274	21487	14334	25914	2.17
14	Bandhan Bank	186	1567	371	2876	0	0	12018	11057	3.13
15	Catholic Syrian Bank	0	0	0	0	1	14	7	28	0.34
16	City Union Bank	0	0	1	70	3	28	5	103	0.00
17	Development Credit Bank	0	0	29	604	124	776	174	1423	1.36
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	0	0	1	1	150	212	184	270	0.33
20	HDFC Bank	2	4	212	1849	23933	18999	26287	27842	0.96
21	ICICI Bank	2	45	117	2324	10412	18272	11460	23994	1.49
22	IDBI Bank	0	0	10	36	7862	6074	7891	6180	1.93
23	IDFC First Bank	0	0	47	482	16075	8695	18955	11141	2.08
24	Indusind Bank Limited	0	0	12	127	39289	14999	39301	15126	4.86
25	Jammu and Kashmir Bank	0	0	1	28	86	231	114	298	10.70
26	Karnataka Bank Limited	0	0	5	178	11	292	25	555	3.48
27	Karur Vysya Bank Ltd.	0	0	0	0	1	1	4	5	0.04
28	Kotak Mahindra Bank	0	0	0	0	7347	7172	7347	7172	1.97
29	Lakshmi Vilas Bank	0	0	0	0	6	727	6	727	76.62
30	Ratnakar Bank Ltd. (RBL)	0	0	1	16	906	326	912	346	1.67
31	South Indian Bank	0	0	0	0	0	0	76	132	0.95
32	Tamilnadu Mercantile Bank	0	0	0	0	8	989	8	989	27.20
33	Yes Bank	0	0	63	1077	1210	2614	1437	4002	1.56
	PRIVATE BANK - SUB TOT	190	1615	897	10534	115698	101910	140545	137306	1.69
	COMMERCIAL BANKS SU	214	1926	7844	26676	318515	401023	370768	493969	1.99
34	MPGB	0	0	0	0	1326	2701	2883	3522	0.88
	RRBs - SUB TOTAL	0	0	0	0	1326	2701	2883	3522	0.88
35	DCCB & Apex Bank	0	0	0	0	5999	30874	13567	40843	18.57
	CO-OPERATIVE BANK - SU	0	0	0	0	5999	30874	13567	40843	18.57
36	AU Small Finance Bank	0	0	70	997	8165	16671	8431	17788	4.11
37	Equitas Small Finance Bank	0	0	4	39	1941	4120	1945	4159	7.97
38	ESAF	0	0	0	0	58	99	58	99	0.84
39	Jana Small Finance Bank	0	0	3	9	810	354	813	363	1.15
40	Shivalik Small Finance Bank	0	0	0	0	36	80	41	116	2.08
41	Suryoday Small Finance Bank	0	0	80	449	599	646	924	1351	6.55
42	Ujjivan Small Finance Bank	0	0	0	0	92	24	92	24	0.11
43	Utkarsh Small Finance Bank	0	0	0	0	2361	815	2361	815	7.61
	SMALL FINANCE BANK SU	0	0	157	1494	14062	22809	14665	24716	4.21
	TOTAL	214	1926	8001	28169	339902	457407	401883	563050	2.16

POSITION OF NPA UNDER GOVT. SPONSORED SCHEME As on 31.12.2025

SLBC Madhya Pradesh, Convenor-Central Bank of India

TABLE-16

SR.	[Amt. in lacs] BANKS	MMYU/MMSY					PMEGP					CMRHM					SHG LOANS (All SHGs loans)					MUDRA LOANS				
		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.	NO.	AMT.	
1	Bank of Baroda	1755	3373	3209	9956	33.9	450	1119	1592	6843	16.4	15527	9135	17513	9484	96.3	299	424	2594	7505	5.6	8762	20256	26241	75483	26.8
2	Bank of India	2339	5395	4905	14975	36.0	615	2862	4740	23261	12.3	29371	13771	39490	16946	81.3	515	462	11107	28824	1.6	15215	23453	53155	140764	16.7
3	Bank of Maharashtra	0	0	0	0	0.0	132	419	515	2692	0.2	7176	2892	10422	4091	70.7	659	618	6917	15054	0.0	168	11213	2407	383377	2.9
4	Canara Bank	1472	3006	3615	6124	49.1	962	3167	2467	9281	34.1	3469	1730	4860	2257	76.7	382	324	2190	4869	6.7	6862	17127	57257	125228	13.7
5	Central Bank of India	7901	13563	9726	17090	79.4	953	4106	5181	34935	11.8	36774	20424	74854	39466	51.8	821	818	27376	94961	0.9	37732	35879	99877	175161	20.5
6	Indian Bank	2638	3696	2964	4927	75.0	573	1637	1382	5320	30.8	7217	2869	7934	3010	95.3	924	809	5155	10169	8.0	15494	8763	29182	37091	23.6
7	Indian Overseas Bank	178	523	1350	4971	10.5	63	183	323	2102	8.7	829	501	1686	641	78.2	8	6	149	351	1.7	2536	1818	9533	14312	12.7
8	Punjab and Sind Bank	87	484	156	635	76.2	31	217	56	321	67.6	0	0	0	0	0.0	26	81	27	118	68.8	390	1276	502	1461	87.3
9	Punjab National Bank	2156	7033	7362	28755	24.5	570	1830	1466	6069	30.1	23394	20477	30631	23630	86.7	917	1493	7015	15436	9.7	44504	52182	86570	142698	36.6
10	State Bank of India	107	131	240	155	84.6	1132	4316	4703	20009	21.6	54173	38758	103113	65814	58.9	2747	3505	13539	38717	9.1	145086	38515	292472	251653	15.3
11	UCO Bank	1662	912	1875	1030	88.5	229	442	973	3545	12.5	0	0	0	0	0.0	123	111	1410	2475	4.5	2017	2793	7058	16649	16.8
12	Union Bank of India	1071	1613	1306	1947	82.8	470	2001	1970	9459	21.2	15791	5505	20754	6947	79.2	248	182	4183	8114	2.2	7204	16078	28395	71496	22.5
	PSBs - SUB TOTAL	21366	39730	36708	90565	43.9	6180	22299	24965	123838	18.0	193721	116062	311257	172286	67.4	7669	8834	81662	226593	3.9	285970	229353	692649	1435373	16.0
13	Axis Bank	210	146	345	250	58.2	2	3	18	27	12.6	0	0	0	0	0.0	0	0	0	0	0.0	17075	3898	123912	49676	7.8
14	Bandhan Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
16	City Union Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
17	Development Credit Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
19	Federal Bank Ltd.	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	29	33	113	167	19.9
20	HDFC Bank	0	0	0	0	0.0	2	19	30	403	4.8	0	0	0	0	0.0	1572	1300	34999	73297	1.8	11255	8080	101729	145256	5.6
21	ICICI Bank	20	34	23	35	97.1	0	1	2	0.0	0	0	0	0	0.0	344	70	2145	4680	1.5	1625	205	36328	12177	1.7	
22	IDBI Bank	0	0	0	0	0.0	42	115	263	1709	6.8	0	0	0	0	0.0	316	189	2444	2774	6.8	2004	1867	13567	19331	9.7
23	IDFC First Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	418	262	130700	107331	0.2
24	Indusind Bank Limited	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	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	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
26	Karnataka Bank Limited	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	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	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
28	Kotak Mahindra Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
29	Lakshmi Vilas Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	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	0	0	0.0	0	0	0	0	0.0	1348	524	53975	14731	3.6
31	South Indian Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
32	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
33	Yes Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	4585	354	81428	15773	2.2
	PRIVATE BANK - SUB T	230	180	368	285	63.0	46	138	312	2141	6.4	0	0	0	0.0	2232	1558	39588	80751	1.9	38339	15223	541752	364442	4.2	
	COMMERCIAL BANKS	21596	39909	37076	90850	43.9	6226	22437	25277	125979	17.8	193721	116062	311257	172286	67.4	9901	10393	121250	307345	3.4	324309	244576	1234401	1799815	13.6
34	MPGB	4171	2345	11003	7714	30.4	753	1732	6320	18485	9.4	87167	42895	147712	64088	66.9	2080	1907	113753	217778	0.9	37735	20344	246218	330176	6.2
	RRBs - SUB TOTAL	4171	2345	11003	7714	30.4	753	1732	6320	18485	9.4	87167	42895	147712	64088	66.9	2080	1907	113753	217778	0.9	37735	20344	246218	330176	6.2
35	DCCB & Apex Bank	0	0	0	0	0.0	644	630	655	639	98.6	11462	6279	12250	6610	95.0	578	552	628	565	97.7	0	0	0	0	0.0
	CO-OPERATIVE BANK	0	0	0	0	0.0	644	630	655	639	98.6	11462	6279	12250	6610	95.0	578	552	628	565	97.7	0	0	0	0	0.0
36	AU Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	4169	3823	125819	110399	3.5
37	Equitas Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
38	ESAF	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
39	Jana Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
40	Shivalik Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
41	Suryoday Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	20166	6884	117268	46436	14.8
42	Ujjivan Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0			

PROGRESS UNDER KISAN CREDIT CARD (as on 31.12.2025)

[Amt. in lacs]

TABLE:17

SR	BANKS	No. of KCC issued from 01.04.25 to 31.12.2025 (Including renewal)		Total no. of KCC as on 31.12.2025	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	62705	169501	90822	229331
2	Bank of India	297461	560726	379136	989694
3	Bank of Maharashtra	15206	45694	33543	78472
4	Canara Bank	74048	223561	127282	334279
5	Central Bank of India	230330	280953	280236	629117
6	Indian Bank	62158	121968	80132	170239
7	Indian Overseas Bank	4181	11395	4863	13691
8	Punjab and Sind Bank	2310	4741	5027	9850
9	Punjab National Bank	68010	256353	180571	415798
10	State Bank of India	314839	720004	554824	1324092
11	UCO Bank	9489	22871	8660	34159
12	Union Bank of India	152856	340618	187419	538172
	PSBs - SUB TOTAL	1293593	2758385	1932515	4766895
13	Axis Bank	34499	72211	36969	191209
14	Bandhan Bank	307	4308	2020	23349
15	Catholic Syrian Bank	2	3	1	1
16	City Union Bank	84	68	1	8
17	Development Credit Bank	10301	48266	17633	37953
18	Dhanlaxmi Bank	4	39	0	0
19	Federal Bank Ltd.	6688	29158	416	1809
20	HDFC Bank	39785	189688	77856	457731
21	ICICI Bank	42347	119557	66582	493003
22	IDBI Bank	18038	42135	24334	69122
23	IDFC	7190	76159	8811	132131
24	Indusind Bank Limited	52931	102116	26745	218523
25	Jammu and Kashmir Bank	0	0	1	1
26	Karnataka Bank Limited	222	751	4	12
27	Karur Vysya Bank Ltd.	1	0	2	68
28	Kotak Mahindra Bank	1	0	1092	246
29	Lakshmi Vilas Bank	16186	21653	0	0
30	Ratnakar Bank Ltd. (RBL)	4513	7654	4998	23582
31	South Indian Bank	535	1446	0	0
32	Tamilnadu Mercantile Bank	499	1464	87	150
33	Yes Bank	4895	24339	5700	56851
	PRIVATE BANK - SUB TOTAL	239028	741014	273252	1705748
	COMMERCIAL BANKS SUB TOTAL	1532621	3499399	2205767	6472642
34	MPGB	443377	645700	597513	948221
	RRBs - SUB TOTAL	443377	645700	597513	948221
35	DCCB & Apex Bank	2187514	1804431	4100411	4552455
	CO-OPERATIVE BANK - SUB TOTAL	2187514	1804431	4100411	4552455
36	AU Small Finance Bank	0	0	2	4
37	Equitas Small Finance Bank	0	0	0	0
38	ESAF	15	77	270	1339
39	Jana Small Finance Bank	0	0	0	0
40	Shivalik Small Finance Bank	0	0	590	2300
41	Suryoday Small Finance Bank	0	0	0	0
42	Ujjivan Small Finance Bank	0	0	0	0
43	Utkarsh Small Finance Bank	0	0	0	0
	SMALL FINANCE BANK SUB TOTAL	15	77	862	3643
	TOTAL	4163527	5949607	6904553	11976962

PROGRESS UNDER HIGHER EDUCATION LOANS AS ON 31.12.2025

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	Bank of Baroda	583	9037	240	3284	0	0	4523	21587	2011	14700
2	Bank of India	967	6950	478	3025	0	0	6753	19460	2905	9761
3	Bank of Maharashtra	318	2636	130	414	0	0	1582	6508	744	5395
4	Canara Bank	854	2974	350	1245	0	0	5329	20715	2197	11155
5	Central Bank of India	645	4817	239	1635	0	0	6090	25210	2269	9018
6	Indian Bank	57	719	25	191	0	0	986	4138	478	2622
7	Indian Overseas Bank	36	585	15	307	0	0	277	966	119	548
8	Punjab and Sind Bank	32	295	13	113	0	0	162	529	72	456
9	Punjab National Bank	656	7037	246	3104	0	0	6485	25416	2599	16278
10	State Bank of India	5096	20954	1913	8757	0	0	27032	112970	10985	65903
11	UCO Bank	246	2001	97	885	0	0	1307	3533	562	2133
12	Union Bank of India	685	10288	299	4767	0	0	4293	15431	2131	16423
	PSBs - SUB TOTAL	10175	68295	4045	27727	0	0	64819	256465	27072	154391
13	Axis Bank	1374	22076	516	8408			1026	5126	516	5886
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	2	170	0	0			1	3	1	3
17	Development Credit Bank	13	30	7	15			0	0	6	10
18	Dhanlaxmi Bank	0	0	0	0			3	7	7	45
19	Federal Bank Ltd.	0	0	0	0			7	21	7	53
20	HDFC Bank	0	0	0	0			993	2233	0	0
21	ICICI Bank	70	2491	32	1440			566	5159	314	2997
22	IDBI Bank	0	0	0	0			721	2994	322	1265
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			10	33	4	16
26	Karnataka Bank Limited	0	0	0	0			6	20	0	34
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)	2	30	0	0			0	0	0	0
31	South Indian Bank	0	0	0	0			5	49	4	27
32	Tamilnad Merchantile Bank	0	0	0	0			0	0	0	0
33	Yes Bank	38	583	10	96			23	240	31	682
	PRIVATE BANK - SUB T	1499	25380	565	9959			3361	15885	1212	11018
	COMMERCIAL BANKS	11674	93675	4610	37686			68180	272350	28284	165409
34	MPGB	112	597	45	215			1831	4706	695	1968
	RRBs - SUB TOTAL	112	597	45	215			1831	4706	695	1968
35	DCCB & Apex Bank	2	10	0	0			59	112	5	13
	CO-OPERATIVE BANK -	2	10	0	0			59	112	5	13
36	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0
37	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0
38	ESAF	1	1	1	1	0	0	32	6	32	6
39	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
40	Shivalik Small Finance Bank	0	0	0	0	0	0	1	14	1	23
41	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	0
42	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
43	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK	1	1	1	1	0	0	33	20	33	29
	TOTAL	11789	94283	4656	37902	0	0	70103	277188	29017	167418

POSITION SHG BANK LINKAGE PROGRAMME AS ON 31.12.2025

[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	21	1	10	15	51	40	46	69
2	Bank of India	329	106	264	1155	1073	263	1034	3744
3	Bank of Maharashtra	155	105	683	1903	483	149	2331	5837
4	Canara Bank	46	1	33	60	96	10	131	204
5	Central Bank of India	0	0	0	0	999	297	1470	1994
6	Indian Bank	90	12	82	327	308	23	258	974
7	Indian Overseas Bank	2	6	2	6	10	25	10	25
8	Punjab and Sind Bank	2	0	0	0	10	0	0	0
9	Punjab National Bank	471	8	118	160	1407	87	358	456
10	State Bank of India	322	42	569	951	1047	188	1279	1728
11	UCO Bank	40	1	11	66	127	9	28	164
12	Union Bank of India	111	9	43	139	307	29	113	390
	PSBs - SUB TOTAL	1589	291	1815	4781	5918	1121	7058	15584
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.	1	0	0	0	1	0	0	0
20	HDFC Bank	1707	1449	5048	19532	8963	2651	14212	51337
21	ICICI Bank	0	0	347	1452	0	0	869	3417
22	IDBI Bank	2	0	2	4	4	1	4	10
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	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0
33	Yes Bank	0	0	0	0	0	0	0	0
	PRIVATE BANK - SUB TOT	1710	1449	5397	20988	8968	2652	15085	54764
	COMMERCIAL BANKS SU	3299	1740	7212	25769	14886	3774	22143	70348
34	MPGB	1907	169	1967	1545	6454	737	5110	29112
	RRBs - SUB TOTAL	1907	169	1967	1545	6454	737	5110	29112
35	DCCB & Apex Bank	24	2	0	0	37	4	0	0
	CO-OPERATIVE BANK - SU	24	2	0	0	37	4	0	0
36	AU Small Finance Bank	0	0	0	0	0	0	0	0
37	Equitas Small Finance Bank	0	0	0	0	0	0	0	0
38	ESAF	0	0	0	0	0	0	0	0
39	Jana Small Finance Bank	0	0	0	0	0	0	0	0
40	Shivalik Small Finance Bank	0	0	0	0	0	0	0	0
41	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0
42	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
43	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK SU	0	0	0	0	0	0	0	0
	TOTAL	5230	1910	9179	27314	21377	4514	27253	99460

LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 31.12.2025
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	225	1775	5321	14371	285	1212	479	3219	7	49	1561	12549	7878	33177
2	Bank of India	1321	9599	39621	97878	124	920	1514	59474	17	79	2995	33336	45592	201287
3	Bank of Maharashtra	187	3297	4490	21861	101	560	1107	10214	1	0	928	14229	6814	50162
4	Canara Bank	1860	8417	15689	45820	2815	9158	6324	26271	34	85	3713	38818	30435	128569
5	Central Bank of India	2493	3997	594	3256	2261	4988	1271	9240	34	50	2993	34151	9646	55681
6	Indian Bank	447	2339	7925	18709	131	295	387	4858	4	4	888	7156	9782	33362
7	Indian Overseas Bank	75	558	395	878	3	1	66	397	0	0	19	228	558	2062
8	Punjab and Sind Bank	37	190	413	911	0	0	379	3180	0	0	146	1142	975	5423
9	Punjab National Bank	643	3642	13628	30414	90	457	1074	7167	1	5	1910	14878	17346	56563
10	State Bank of India	4742	27223	79227	214066	1064	3669	4888	29776	17	34	7462	68440	97400	343208
11	UCO Bank	209	1724	5898	13137	15	44	519	2447	5	88	592	6332	7238	23771
12	Union Bank of India	846	5538	20071	39779	4	30	1180	21079	0	0	292	10902	22393	77328
	PSBs - SUB TOTAL	13085	68300	193272	501080	6893	21334	19188	177323	120	394	23499	242162	256057	1010593
13	Axis Bank	254	1844	11075	43748	32	438	1010	11587	3	49	1031	18929	13405	76595
14	Bandhan Bank	221	639	64766	45933	5	4	219	1105	1	0	712	3836	65924	51517
15	Catholic Syrian Bank	22	54	95	179	0	0	10	113	0	0	17	99	144	445
16	City Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Development Credit Bank	13	168	6237	4399	0	0	24	131	0	0	119	2629	6393	7327
18	Dhan Lakshmi Bank	0	0	1	0	0	0	0	0	0	0	0	0	1	0
19	Federal Bank Ltd.	336	1674	598	2748	342	727	102	829	0	0	40	186	1418	6162
20	HDFC Bank	378	3733	16013	105981	32	488	2297	38190	49	2465	4448	162468	23217	313326
21	ICICI Bank	456	6230	11815	98766	108	919	1520	31717	139	405	3071	139494	17109	277530
22	IDBI Bank	124	937	3623	11691	17	166	346	2658	0	0	822	10587	4932	26040
23	IDFC First Bank	30	16	5468	1207	6	5	190	69	3	2	28	41	5725	1340
24	Indusind Bank Limited	424	176	98841	35889	974	211	10	2	0	0	100	900	100349	37177
25	Jammu and Kashmir Bank	2	4	257	1667	7	38	25	133	0	0	0	0	291	1843
26	Karnataka Bank Limited	6	32	43	335	1	6	6	51	0	0	22	199	78	623
27	Karur Vysya Bank Ltd.	0	0	15	81	0	0	5	68	0	0	14	112	34	261
28	Kotak Mahindra Bank	56	241	4686	23022	81	432	764	9051	2	2	693	26062	6282	58811
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	59	25	9506	3831	10	5	42	89	3	6	12	3	9632	3961
31	South Indian Bank	48	236	8	24	0	0	0	0	0	0	0	0	56	260
32	Tamilnadu Mercantile Bank	5	61	43	273	0	0	0	0	0	0	3	3	51	337
33	Yes Bank	41	159	3777	10814	11	13	121	1799	0	0	250	12428	4200	25214
	PRIVATE BANK - SUB	2475	16230	236867	390590	1626	3455	6691	97592	200	2929	11382	377975	259241	888771
	COMMERCIAL BANKS	15560	84530	430139	891670	8519	24789	25879	274915	320	3323	34881	620137	515298	1899363
34	MPGB	568	684	31998	45067	373	214	2216	2550	62	95	1980	6175	37197	54787
	RRBs - SUB TOTAL	568	684	31998	45067	373	214	2216	2550	62	95	1980	6175	37197	54787
35	DCCB & Apex Bank	174	67	202227	28999	620	35	647	148	16	0	5267	950	208951	30199
	CO-OPERATIVE BANK	174	67	202227	28999	620	35	647	148	16	0	5267	950	208951	30199
36	AU Small Finance Bank	78	606	15784	107132	0	0	356	3730	0	0	2680	31684	18898	143153
37	Equitas Small Finance Bank	10	6	1872	922	9	6	23	12	0	0	11	6	1925	953
38	ESAF	164	186	9141	5159	31	13	86	239	2	2	143	773	9567	6372
39	Jana Small Finance Bank	1154	640	13025	6564	16722	9201	51	46	0	0	493	201	31445	16652
40	Shivalik Small Finance Bank	16	2	1588	1780	1	0	23	229	0	0	31	455	1659	2467
41	Suryoday Small Finance Bank	79	32	13603	5013	12	4	36	16	53	14	19	14	13802	5093
42	Ujjivan Small Finance Bank	32	15	6396	2920	22	7	72	30	2	2	7	4	6531	2979
43	Utkarsh Small Finance Bank	83	24	3468	2332	37	10	45	96	4	1	99	57	3736	2521
	SMALL FINANCE BANKS	1616	1511	64877	131822	16834	9242	692	4400	61	19	3483	33196	87563	180190
	TOTAL	17918	86793	729241	1097559	26346	34279	29434	282012	459	3437	45611	660458	849009	2164538

LOANS OUTSTANDING TO SC/ST AS ON 31.12.2025

[Amt. in lacs]

Table: 22

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	19957	53901	26941	64818
2	Bank of India	62619	133433	62050	129012
3	Bank of Maharashtra	2776	6712	2718	5362
4	Canara Bank	18514	46181	19468	48444
5	Central Bank of India	46675	90997	58860	125045
6	Indian Bank	15602	29568	10804	20674
7	Indian Overseas Bank	253	968	70	517
8	Punjab and Sind Bank	1181	2931	551	1516
9	Punjab National Bank	28315	59022	22470	48209
10	State Bank of India	208577	620238	158400	523989
11	UCO Bank	10130	23405	4992	11707
12	Union Bank of India	36734	73762	30282	79620
	PSBs - SUB TOTAL	451333	1141118	397606	1058914
13	Axis Bank	2657	9267	2931	9187
14	Bandhan Bank	5104	2860	2228	1209
15	Catholic Syrian Bank	49	152	9	12
16	City Union Bank	0	0	0	0
17	Development Credit Bank	14	86	4	13
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	344	944	99	294
20	HDFC Bank	3433	27098	2197	14100
21	ICICI Bank	9490	40673	8538	32897
22	IDBI Bank	4304	12144	3055	6893
23	IDFC First Bank	36759	602	30038	1210
24	Indusind Bank Limited	170764	46421	109414	33857
25	Jammu and Kashmir Bank	15	65	5	35
26	Karnataka Bank Limited	32	298	1	7
27	Karur Vysya Bank Ltd.	49	741	0	0
28	Kotak Mahindra Bank	54410	44232	45657	64542
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	31318	12218	15707	7149
31	South Indian Bank	4	4	0	0
32	Tamilnadu Mercantile Bank	5	11	19	33
33	Yes Bank	22688	12997	16187	10553
	PRIVATE BANK - SUB TOTAL	341439	210812	236089	181991
	COMMERCIAL BANKS SUB TOTAL	792772	1351930	633695	1240905
34	MPGB	89288	93530	148387	174878
	RRBs - SUB TOTAL	89288	93530	148387	174878
35	DCCB & Apex Bank	641047	66716	2165025	208337
	CO-OPERATIVE BANK - SUB TOTAL	641047	66716	2165025	208337
36	AU Small Finance Bank	10051	24254	11559	31807
37	Equitas Small Finance Bank	3523	1771	2260	1105
38	ESAF	33103	9156	30537	7978
39	Jana Small Finance Bank	63971	29803	75055	29469
40	Shivalik Small Finance Bank	600	1577	251	709
41	Suryoday Small Finance Bank	18782	6560	16758	5914
42	Ujjivan Small Finance Bank	20571	11530	13744	6928
43	Utkarsh Small Finance Bank	20962	6858	11837	3906
	SMALL FINANCE BANK SUB TOTAL	171563	91510	162001	87815
	TOTAL	1694670	1603686	3109108	1711935

LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 31.12.2025
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	225	1775	5321	14371	285	1212	479	3219	7	49	1561	12549	7878	33177
2	Bank of India	1321	9599	39621	97878	124	920	1514	59474	17	79	2995	33336	45592	201287
3	Bank of Maharashtra	187	3297	4490	21861	101	560	1107	10214	1	0	928	14229	6814	50162
4	Canara Bank	1860	8417	15689	45820	2815	9158	6324	26271	34	85	3713	38818	30435	128569
5	Central Bank of India	2493	3997	594	3256	2261	4988	1271	9240	34	50	2993	34151	9646	55681
6	Indian Bank	447	2339	7925	18709	131	295	387	4858	4	4	888	7156	9782	33362
7	Indian Overseas Bank	75	558	395	878	3	1	66	397	0	0	19	228	558	2062
8	Punjab and Sind Bank	37	190	413	911	0	0	379	3180	0	0	146	1142	975	5423
9	Punjab National Bank	643	3642	13628	30414	90	457	1074	7167	1	5	1910	14878	17346	56563
10	State Bank of India	4742	27223	79227	214066	1064	3669	4888	29776	17	34	7462	68440	97400	343208
11	UCO Bank	209	1724	5898	13137	15	44	519	2447	5	88	592	6332	7238	23771
12	Union Bank of India	846	5538	20071	39779	4	30	1180	21079	0	0	292	10902	22393	77328
	PSBs - SUB TOTAL	13085	68300	193272	501080	6893	21334	19188	177323	120	394	23499	242162	256057	1010593
13	Axis Bank	254	1844	11075	43748	32	438	1010	11587	3	49	1031	18929	13405	76595
14	Bandhan Bank	221	639	64766	45933	5	4	219	1105	1	0	712	3836	65924	51517
15	Catholic Syrian Bank	22	54	95	179	0	0	10	113	0	0	17	99	144	445
16	City Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Development Credit Bank	13	168	6237	4399	0	0	24	131	0	0	119	2629	6393	7327
18	Dhan Lakshmi Bank	0	0	1	0	0	0	0	0	0	0	0	0	1	0
19	Federal Bank Ltd.	336	1674	598	2748	342	727	102	829	0	0	40	186	1418	6162
20	HDFC Bank	378	3733	16013	105981	32	488	2297	38190	49	2465	4448	162468	23217	313326
21	ICICI Bank	456	6230	11815	98766	108	919	1520	31717	139	405	3071	139494	17109	277530
22	IDBI Bank	124	937	3623	11691	17	166	346	2658	0	0	822	10587	4932	26040
23	IDFC First Bank	30	16	5468	1207	6	5	190	69	3	2	28	41	5725	1340
24	Indusind Bank Limited	424	176	98841	35889	974	211	10	2	0	0	100	900	100349	37177
25	Jammu and Kashmir Bank	2	4	257	1667	7	38	25	133	0	0	0	0	291	1843
26	Karnataka Bank Limited	6	32	43	335	1	6	6	51	0	0	22	199	78	623
27	Karur Vysya Bank Ltd.	0	0	15	81	0	0	5	68	0	0	14	112	34	261
28	Kotak Mahindra Bank	56	241	4686	23022	81	432	764	9051	2	2	693	26062	6282	58811
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	59	25	9506	3831	10	5	42	89	3	6	12	3	9632	3961
31	South Indian Bank	48	236	8	24	0	0	0	0	0	0	0	0	56	260
32	Tamilnadu Mercantile Bank	5	61	43	273	0	0	0	0	0	0	3	3	51	337
33	Yes Bank	41	159	3777	10814	11	13	121	1799	0	0	250	12428	4200	25214
	PRIVATE BANK - SUB	2475	16230	236867	390590	1626	3455	6691	97592	200	2929	11382	377975	259241	888771
	COMMERCIAL BANKS	15560	84530	430139	891670	8519	24789	25879	274915	320	3323	34881	620137	515298	1899363
34	MPGB	568	684	31998	45067	373	214	2216	2550	62	95	1980	6175	37197	54787
	RRBs - SUB TOTAL	568	684	31998	45067	373	214	2216	2550	62	95	1980	6175	37197	54787
35	DCCB & Apex Bank	174	67	202227	28999	620	35	647	148	16	0	5267	950	208951	30199
	CO-OPERATIVE BANK	174	67	202227	28999	620	35	647	148	16	0	5267	950	208951	30199
36	AU Small Finance Bank	78	606	15784	107132	0	0	356	3730	0	0	2680	31684	18898	143153
37	Equitas Small Finance Bank	10	6	1872	922	9	6	23	12	0	0	11	6	1925	953
38	ESAF	164	186	9141	5159	31	13	86	239	2	2	143	773	9567	6372
39	Jana Small Finance Bank	1154	640	13025	6564	16722	9201	51	46	0	0	493	201	31445	16652
40	Shivalik Small Finance Bank	16	2	1588	1780	1	0	23	229	0	0	31	455	1659	2467
41	Suryoday Small Finance Bank	79	32	13603	5013	12	4	36	16	53	14	19	14	13802	5093
42	Ujjivan Small Finance Bank	32	15	6396	2920	22	7	72	30	2	2	7	4	6531	2979
43	Utkarsh Small Finance Bank	83	24	3468	2332	37	10	45	96	4	1	99	57	3736	2521
	SMALL FINANCE BANKS	1616	1511	64877	131822	16834	9242	692	4400	61	19	3483	33196	87563	180190
	TOTAL	17918	86793	729241	1097559	26346	34279	29434	282012	459	3437	45611	660458	849009	2164538

LOANS OUTSTANDING TO SC/ST AS ON 31.12.2025

[Amt. in lacs]

Table: 22

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	19957	53901	26941	64818
2	Bank of India	62619	133433	62050	129012
3	Bank of Maharashtra	2776	6712	2718	5362
4	Canara Bank	18514	46181	19468	48444
5	Central Bank of India	46675	90997	58860	125045
6	Indian Bank	15602	29568	10804	20674
7	Indian Overseas Bank	253	968	70	517
8	Punjab and Sind Bank	1181	2931	551	1516
9	Punjab National Bank	28315	59022	22470	48209
10	State Bank of India	208577	620238	158400	523989
11	UCO Bank	10130	23405	4992	11707
12	Union Bank of India	36734	73762	30282	79620
	PSBs - SUB TOTAL	451333	1141118	397606	1058914
13	Axis Bank	2657	9267	2931	9187
14	Bandhan Bank	5104	2860	2228	1209
15	Catholic Syrian Bank	49	152	9	12
16	City Union Bank	0	0	0	0
17	Development Credit Bank	14	86	4	13
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	344	944	99	294
20	HDFC Bank	3433	27098	2197	14100
21	ICICI Bank	9490	40673	8538	32897
22	IDBI Bank	4304	12144	3055	6893
23	IDFC First Bank	36759	602	30038	1210
24	Indusind Bank Limited	170764	46421	109414	33857
25	Jammu and Kashmir Bank	15	65	5	35
26	Karnataka Bank Limited	32	298	1	7
27	Karur Vysya Bank Ltd.	49	741	0	0
28	Kotak Mahindra Bank	54410	44232	45657	64542
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	31318	12218	15707	7149
31	South Indian Bank	4	4	0	0
32	Tamilnadu Mercantile Bank	5	11	19	33
33	Yes Bank	22688	12997	16187	10553
	PRIVATE BANK - SUB TOTAL	341439	210812	236089	181991
	COMMERCIAL BANKS SUB TOTAL	792772	1351930	633695	1240905
34	MPGB	89288	93530	148387	174878
	RRBs - SUB TOTAL	89288	93530	148387	174878
35	DCCB & Apex Bank	641047	66716	2165025	208337
	CO-OPERATIVE BANK - SUB TOTAL	641047	66716	2165025	208337
36	AU Small Finance Bank	10051	24254	11559	31807
37	Equitas Small Finance Bank	3523	1771	2260	1105
38	ESAF	33103	9156	30537	7978
39	Jana Small Finance Bank	63971	29803	75055	29469
40	Shivalik Small Finance Bank	600	1577	251	709
41	Suryoday Small Finance Bank	18782	6560	16758	5914
42	Ujjivan Small Finance Bank	20571	11530	13744	6928
43	Utkarsh Small Finance Bank	20962	6858	11837	3906
	SMALL FINANCE BANK SUB TOTAL	171563	91510	162001	87815
	TOTAL	1694670	1603686	3109108	1711935

LOANS DISBURSED TO SC/ST 01.04.2025 TO 31.12.2025

[Amt. in lacs]

Table: 23

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	5652	16189	7052	17354
2	Bank of India	13942	14343	13846	12884
3	Bank of Maharashtra	703	2038	565	1248
4	Canara Bank	4391	10511	3554	9135
5	Central Bank of India	21564	29920	32603	37956
6	Indian Bank	4250	9093	2418	4400
7	Indian Overseas Bank	21	49	5	8
8	Punjab and Sind Bank	139	344	65	254
9	Punjab National Bank	3060	4774	1712	3580
10	State Bank of India	69313	265600	53834	222844
11	UCO Bank	649	2002	265	730
12	Union Bank of India	4891	8893	5312	9263
	PSBs - SUB TOTAL	128575	363756	121231	319657
13	Axis Bank	52	215	53	466
14	Bandhan Bank	1952	2235	907	984
15	Catholic Syrian Bank	34	154	6	9
16	City Union Bank	0	0	0	0
17	Development Credit Bank	16	34	13	5
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	147	403	31	61
20	HDFC Bank	166	1754	90	736
21	ICICI Bank	2208	8904	1348	3885
22	IDBI Bank	358	1044	385	818
23	IDFC First Bank	7969	5182	6762	4101
24	Indusind Bank Limited	11846	7275	6830	5951
25	Jammu and Kashmir Bank	2	8	0	0
26	Karnataka Bank Limited	1	1	0	0
27	Karur Vysya Bank Ltd.	4	73	0	0
28	Kotak Mahindra Bank	24407	22513	18547	26725
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	4258	2847	1975	1434
31	South Indian Bank	0	0	0	0
32	Tamilnadu Mercantile Bank	4	7	19	22
33	Yes Bank	3775	2506	2776	2396
	PRIVATE BANK - SUB TOTAL	57199	55153	39742	47593
	COMMERCIAL BANKS SUB TOTAL	185774	418910	160973	367250
34	MPGB	44519	54021	74242	85247
	RRBs - SUB TOTAL	44519	54021	74242	85247
35	DCCB & Apex Bank	71788	14779	175272	49228
	CO-OPERATIVE BANK - SUB TOTA	71788	14779	175272	49228
36	AU Small Finance Bank	3320	9679	4304	15371
37	Equitas Small Finance Bank	3389	1835	2177	1139
38	ESAF	4841	2864	4425	2459
39	Jana Small Finance Bank	8163	5628	10106	6541
40	Shivalik Small Finance Bank	321	1109	137	508
41	Suryoday Small Finance Bank	2304	1563	2287	1492
42	Ujjivan Small Finance Bank	3385	2976	2171	1895
43	Utkarsh Small Finance Bank	1871	1128	1266	745
	SMALL FINANCE BANK SUB TOTA	27594	26781	26873	30149
	TOTAL	329675	514491	437360	531875

ADVANCES TO WOMEN AS ON 31.12.2025

[Amt. in lacs]

Table: 24

SR	BANKS	Outstanding loans to Women		Loans disbursed to women 01.04.2025 to 31.12.2025	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	79707	273928	26840	96844
2	Bank of India	211361	492813	102330	230652
3	Bank of Maharashtra	24439	108886	43369	45062
4	Canara Bank	60787	232618	32430	104525
5	Central Bank of India	112595	450518	60899	187282
6	Indian Bank	35461	100086	12272	34688
7	Indian Overseas Bank	9539	39790	1827	6048
8	Punjab and Sind Bank	4013	14364	534	2734
9	Punjab National Bank	91796	398594	22847	141836
10	State Bank of India	437674	1657511	161301	646108
11	UCO Bank	24445	106920	5714	35578
12	Union Bank of India	78470	252828	31582	94745
	PSBs - SUB TOTAL	1170287	4128856	501945	1626101
13	Axis Bank	175412	198360	58747	93200
14	Bandhan Bank	334984	221778	156585	142177
15	Catholic Syrian Bank	1688	2730	464	2070
16	City Union Bank	111	696	106	442
17	Development Credit Bank	55932	16932	7393	8857
18	Dhan Lakshmi Bank	123	531	83	243
19	Federal Bank Ltd.	3089	12457	3325	13542
20	HDFC Bank	243861	1127409	69694	332849
21	ICICI Bank	130391	1178284	73245	397866
22	IDBI Bank	28112	73770	8246	27534
23	IDFC First Bank	187738	7	87681	57501
24	Indusind Bank Limited	14853	22601	2517	6808
25	Jammu and Kashmir Bank	228	885	46	251
26	Karnataka Bank Limited	278	2158	40	172
27	Karur Vysya Bank Ltd.	142	1796	67	588
28	Kotak Mahindra Bank	140230	85885	68481	53132
29	Lakshmi Vilas Bank	15	43	0	0
30	Ratnakar Bank Ltd. (RBL)	119696	40137	48275	28014
31	South Indian Bank	641	2061	1120	3140
32	Tamilnadu Mercantile Bank	101	406	79	177
33	Yes Bank	72930	54654	28024	25164
	PRIVATE BANK - SUB TOTAL	1510555	3043577	614218	1193728
	COMMERCIAL BANKS SUB	2680842	7172433	1116163	2819828
34	MPGB	272186	471937	149673	237451
	RRBs - SUB TOTAL	272186	471937	149673	237451
35	DCCB & Apex Bank	2668700	339596	795624	321399
	CO-OPERATIVE BANK - SU	2668700	339596	795624	321399
36	AU Small Finance Bank	217829	111112	88633	63227
37	Equitas Small Finance Bank	52125	23553	22003	14259
38	ESAF	182306	55775	61000	35714
39	Jana Small Finance Bank	287159	126994	113462	78013
40	Shivalik Small Finance Bank	51405	15819	17014	11804
41	Suryoday Small Finance Bank	118687	44538	44602	31030
42	Ujjivan Small Finance Bank	61839	32860	26663	21720
43	Utkarsh Small Finance Bank	94501	28466	27351	15629
	SMALL FINANCE BANK SU	1065851	439116	400728	271396
	TOTAL	6687579	8423081	2462188	3650074



State Level Banker's Committee
- Madhya Pradesh

CONVENOR - CENTRAL BANK OF INDIA