Agenda

189th & 190th SLBC Meeting

SLBC Madhya Pradesh

JULY 11, 2024

Convenor-Central Bank of India

ADOPTION OF THE MINUTES OF THE 187th & 188th SLBC MEETING HELD ON JANUARY 19, 2024

The Minutes of 187th & 188th meeting of SLBC held on January 19, 2024 were circulated to all concerned and were uploaded on website of SLBC (www.slbcmadhyapradesh.in) and website of Directorate of Institutional Finance, Government of Madhya Pradesh (www.dif.mp.gov.in).

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

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ANNEXURES

BANK-WISE PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEME

DATA TABLE

ABBREVIATION

ACP	: Annual Credit Plan
APY	: Atal Pension Yojana
BC	: Business Correspondent
CASA	: Current Account Savings Account
CAGR	: Compound Annual Growth Rate
CLR	: Commissioner Land Records
DCC	: District Consultative Committee
DEAF	: Depositor Education and Awareness fund
DLRC	: District Level Review Committee
DFS	: Department of Financial Services
DLTC	: District Level Technical Committee
E-KUN	: Electronic Kisan Upaj Nidhi
IPPB	: India Post payment Bank
KCC	: Kisan Credit Card
LDM	: Lead District Manager
MFI	: Micro Finance Institution
M.M	: Margin Money
EWS	: Economically Weaker Section
MSME	: Micro, Small & Medium Enterprises
MoU	: Memorandum of Understanding
NABARD	: National Bank for Agriculture and Rural Development
NPA	: Non Performing Asset
NPS	: Non Priority Sector
NRLM	: National Rural Livelihood Mission
NULM	: National Urban Livelihood Mission
PMAY	: Pradhan Mantri Awas Yojana
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Manti Jeevan Jyoti Bima Yojana
PML	: Prevention of Money Laundering
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMFBY	: Pradhan Mantri Fasal Bima Yojana
RRB	: Regional Rural Bank
SARFAESI	: Securitization & Reconstruction of Fin. Assets & Enforcement of Sec. Int. Act
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SOF	: Scale of Finance
SFB	: Small Finance Banks
Y-o-Y	: Year on year
WDRA	: Warehousing Development Regulatory Authority

ACTION TAKEN REPORT ON ACTION POINTS OF 187th & 188th SLBC MEETING HELD ON JANUARY 19, 2024

Sr.	Agenda Item/Decisions taken in the meeting	Action Taken Report
1	The Chief Secretary instructed to identify reasons for the low CD ratio, suggesting that the matter be discussed in the sub-committee meeting on improving the CD ratio. NABARD's General Manager requested SLBC to include an agenda item on low Priority Sector Lending (PSL) districts in the next sub-committee meeting on Agriculture and allied activities. **Action: Convenor Sub-committee of Improving CD Ratio and SLBC**	A comparative study of 2 districts viz, Shahdol and Rewa was conducted to analyse the Branch wise CD ratio and the observations were discussed in 27th and 28th Sub-committee meeting on improving CD ratio dated 28.02.2024. To include low Priority Sector Lending (PSL) districts in agenda of next sub-committee meeting on Agriculture and allied activities, convenor bank State Bank of India has been advised.
2	**Opening of brick-and-mortar branches in 56 identified centres-** The Chief Secretary assured that the State Government would address and resolve the issues hindering the establishment of branches. She directed the Science and Technology Department to convene a meeting with the relevant banks and share a comprehensive list with BSNL to facilitate connectivity. **Action: Directorate of Institutional Finance, Science and Technology Department**	A meeting with banks and science and Technology Department, GoMP was held on 07.06.2024. Presently these panchayats are not covered under Bharat Net Project. Department has assured to include these panchayats under the project shortly. Also banks were asked to submit latitude and longitude of these villages to analyse the tentative list.
3	In the identified locations, where premises are not available as per banks requirement, State Government will provide the necessary infrastructure. **Action: Panchayat & Rural Development Department and respective Banks**	Banks have requested the respective District Administration for arrangement of suitable premises. Positive response is awaited.
4	It was observed that there are 80 Blocks with one PSB presence. Among these, 41 Blocks have SBI branches, while no any other PSBs are present. Additionally, there are 39 Blocks have one PSB branches, but there is no presence of SBI. All PSBs and SBI requested to open branches in these blocks. **Action: State Bank of India & other PSBs**	Banks are undertaking survey for opening of bank branches. SBI, BOI, CBI, PNB, Canara, BOB and UBI have identified the 53 locations for opening of branches and have taken up the matter with their competent authority for necessary approvals.

5	The General Manager (FIDD) RBI emphasized the need for increased awareness among banks to achieve the program's goals by the specified deadline of March 31, 2024. **Action: All Banks & Convenor-Sub-committee on Digital Transactions**	As on 31.03.2024, 99.98 % accounts eligible operative savings accounts and 99.0 % eligible operative current accounts have been covered by one digital mode. Banks which are not fully saturated the accounts from one digital mode have been advised to cover at the earliest.
6	Lead Banks of PM JANMAN districts are advised to achieve 100% coverage promptly, underscoring the commitment to the PM JANMAN initiative's objectives. **Action: Lead Banks**	The Lead District Managers of respective districts have been advised to achieve 100% coverage of beneficiaries through KCC sanction and PMJDY account opening.
7	Non-Performing Assets under the Chief Minister Rural Housing Mission Scheme, reaching a notable 48.7% of the portfolio as of September 2023. The Chief Secretary advised discussing this matter in the sub-committee meeting on improving the recovery system to devise a comprehensive solution. **Action: Convenor-Sub-committee on Improving Recovery System**	The matter of NPA and CMRHM was discussed in the subcommittee meeting on improvement of recovery. Two options were suggested by the house, 1. Advance payment of subsidy amount in lump sum from GoMP as per their current outstanding portion after giving concession of 15% by banks to Go MP on their current outstanding liability. 2. Go MP allow banks to write-off and transfer the dues in advance under collection account and continue the subsidy payment as usual.
8	The Chief Secretary directed the Finance Department to organize a meeting with respective District Collectors to enhance their awareness on section (14) of SARFAESI Act and expedite the decision-making process. **Action: Directorate of Institutional Finance**	Convenor Bank of Recovery Sub-committee i.e. SBI has requested the banks to submit the districtwide pending cases for onwards submission to Directorate of Institutional Finance..
9	The General Manager (FIDD), RBI emphasized the need for banks to actively promote financial literacy to effectively achieve the goals of financial inclusion. He urged the State Government to incorporate Financial Literacy into school curriculum. **Action: School Education Department**	The department may like to comment

10	8National Strategy for Financial Inclusion (NSFI) recommends offering comprehensive skill development information to new bank customers at the time of account opening. In this regard, the Convenor-SLBC requested the Skill Development Department to facilitate the provision of details and materials regarding ongoing skill development initiatives in the state. **Action: Skill Development Department**	The department may like to comment
11	The house approved Bank of India's proposal to establish Rural Self Employment Training Institutes (RSETI) in Agar Malwa. The Additional Chief Secretary (ACS) of the Finance Department highlighted that the recently formed districts of Mauganj, Maihar, and Pandhurna, along with Bhopal district, lack RSETIs. He advised Reserve Bank of India and respective banks to submit proposals to the government. **Action: RBI and concerned Lead Bank**	**Agar Malwa:** Bank of India, Lead Bank has submitted the proposal to District Authority for land allocation at suitable location. To make RSETI operation till time, it has been requested to arrange some alternate premises. **Mauganj:** Lead Bank has taken the matter with their Corporate Office for establishment of RSETI.For land allocation application has been filed. **Pandurna:** Lead Bank, Central Bank of India, has taken up the proposal for sanction to NIRDPR and the proposal is under consideration. Also for land, request has been made to district administration. **Maihar:** Fopr land allocation application has been filed. RSETI will be operational from the July 2024 on rented premises.
12	The Chief Secretary directed Cooperative Department to ensure on boarding to the digital MIS platform occurs promptly. This is crucial to streamline the reporting process and adhere to the established timelines in the Lead Bank Scheme. **Action: Cooperative Department, DCCBs & Apex Bank**	DCCBs and Apex Bank have been on boarded to the Standardized Data Flow System. But there are some discrepancies observed in data for which Apex Bank has assured to rectify from the quarter ended June 30, 2024.

AGENDA NO-1

BANKING DEVELOPMENT IN MADHYA PRADESH FY 2023-24

(i) KEY BANKING PARAMETERS OF THE STATE AS ON 31.03.2024

Amount in crore

Sr.	Parameters	Outstanding			Y-o-Y Variation		Y-o-Y Variation %	
		Mar'22	Mar'23	Mar'24	Mar'23	Mar'24	Mar'23	Mar'24
1	Total number of Branches	8,120	8,319	8,464	199	145	2.45	1.74
2	Total number of ATMs	9,200	9,294	9,156	94	-138	1.02	-1.48
3	**Total Deposits**	**5,45,918**	**5,84,111**	**6,56,101**	**38,193**	**71,990**	**7.00**	**12.32**
4	**Total Advances**	**3,96,652**	**4,55,195**	**5,29,951**	**58,543**	**74,756**	**14.76**	**16.42**
5	Credit Deposit Ratio	72.66	77.93	80.77	5.27	2.84	-	-
6	**Total Business**	**9,42,570**	**10,39,306**	**11,86,052**	**96,736**	**1,46,746**	**10.26**	**14.12**
7	Agriculture	1,28,430	1,43,712	1,63,077	15,282	19,365	11.90	13.47
8	crop Loans out of total agriculture	92,767	1,04,359	1,08,493	11,592	4,134	12.50	3.96
9	% of Agriculture credit to total credit (RBI Norm:18%)	32.38	31.57	30.77	-0.81	-0.80	-	-
10	MSME	75,769	88,467	1,06,612	12,698	18,145	16.76	20.51
11	Education	2,697	2,881	3,629	184	748	6.82	25.96
12	Housing	45,882	56,703	72,255	10,821	15,552	23.58	27.43
13	Social Infrastructure	234	382	193	148	-189	63.25	-49.48
14	Renewable Energy	421	38	27	-383	-11	-90.97	-28.95
15	Others	3,659	4,764	5,109	1,105	345	30.20	7.24
16	**Priority Sector Advances**	**2,39,887**	**2,69,665**	**3,12,671**	**29,778**	**43,006**	**12.41**	**15.95**
17	% of Priority Sector advances to total credit (RBI Norm 40%)	60.48	59.24	59.00	-1.24	-0.24	-	-
18	Non-Priority Sector Advances	1,56,765	1,85,530	2,17,280	28,765	31,750	18.35	17.11
19	Total NPA	36,372	32,604	35,639	-3,768	3,035	-10.36	9.31
20	NPA % of total credit	9.17	7.16	6.72	-2.01	-0.44	-	-

(ii) KEY HIGHLIGHTS- MARCH 31, 2024 (FY 2023-24)

Highlights of the performance of all the Banks during FY 2023-24 are given below:

1. Total business of the Banks increased to Rs. 11, 86,052 Crore in March 2024 from Rs.10, 39,306 Crore in the previous year. On year-on-year (y-o-y) basis, banks business increased by 14.12 % in March 2024 as compared to 10.26 % in March 2023. In absolute terms, the total business of banks increased by Rs. 1, 46,746 crores during the FY 2023-24.

2. Aggregate deposit of banks increased by Rs. 71,990 crores during year ended FY 2023-24 and stood at Rs. 6, 56,101 crores. The y-o-y growth in aggregate deposits worked out to 12.32 % in March 2024 as compared to increase of 7 % last year. Out of total 55 districts, 52% of deposits are concentrated in only 5 districts i.e. Bhopal, Indore, Jabalpur, Gwalior and Ujjain.

3. Gross credit of the banks increased to Rs.5, 29,951 crore in March 2024, which was Rs. 4, 55,195 as of March 2023, registering y-o-y growth of 16.42 % as compared to 14.80% in March 2023. Higher demand for corporate loans, Agriculture, MSME, Housing, Education and Vehicle/Personal Loan played a key role in boosting credit. Out of total credit growth, share of Vehicle/Personal loans/corporate finance, agriculture loans, MSMEs and Housing loans was 44%, 25.90 %, 24.27 % and 20 % respectively.

4. The Credit-Deposit (C-D) Ratio of the state increased to 80.77% at the end of March 2024 from 77.93% previous year in March 2023. However, the actual CD ratio stood at 84.22 % after including credit of Rs. 22,599 crores as per “place of utilisation norm” of RBI.

5. Agriculture credit increased by 13.47 % y-o-y to Rs.1,63,077 crore in March 2024 from Rs.1, 43,712 crore corresponding previous year. Agriculture credit constitutes 30.77 % of the total credit and 52.15 % of total priority sector portfolio as on March 2024.

6. Advances to MSMEs also increased by 20.51% y-o-y to Rs. 1, 06,612 crores in March 2024 from Rs. 88,467 crores in March 2023. Out of this share of micro credit is 11.40%

7. Housing loan portfolio of banks increased by Rs. 15,552 crores during FY 2023-24 from Rs. 56,703 crores in March 2023 to Rs. 72,255 crores as of March 2024 registering y-o-y growth of 27.43% as compared to 23.58 % in March 2023. The exceptional growth in housing loan portfolio has been observed due to merger of HDFC Finance Ltd. in to HDFC Bank.

8. Gross NPA of banks increased by Rs. 3,035 crores during FY 2023-24 from Rs. 32,604 crores in March 2023 to Rs. 35,639 crores as of March 2024. However, NPA percentage reduced to 6.72% of total credit in March 2024 from 7.16 % the previous year.

(iii) TOP 10 BANKS IN TERMS OF BUSINESS AS ON 31.03.2024

10 Banks namely State Bank of India, HDFC Bank, DCCBs & Apex Bank, Punjab National Bank, Bank of India, ICICI Bank, Central Bank of India, Union Bank of India, Bank of Baroda and Axis Bank accounted for over two- thirds of total business as of March 2024. HDFC Bank position increased by one notch in table.

In descending order — Amount in crore

Sr.	Bank Name	Deposits	Advances	Total Business
1	State Bank of India	1,89,434.68	1,00,321.91	2,89,756.58
2	HDFC Bank	42,517.63	63,652.63	1,06,170.26
3	DCCB & Apex Bank	36,960.64	42,863.68	79,824.32
4	Punjab National Bank	39,217.67	32,500.45	71,718.12
5	Bank of India	38,605.75	32,605.65	71,211.40
6	ICICI Bank	30,322.22	35,956.07	66,278.29
7	Central Bank of India	43,859.23	21,826.72	65,685.95
8	Union Bank of India	43,616.97	19,714.24	63,331.22
9	Bank of Baroda	26,289.84	19,599.43	45,889.27
10	Axis Bank	21,012.13	21,353.03	42,365.16

(iv) PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS

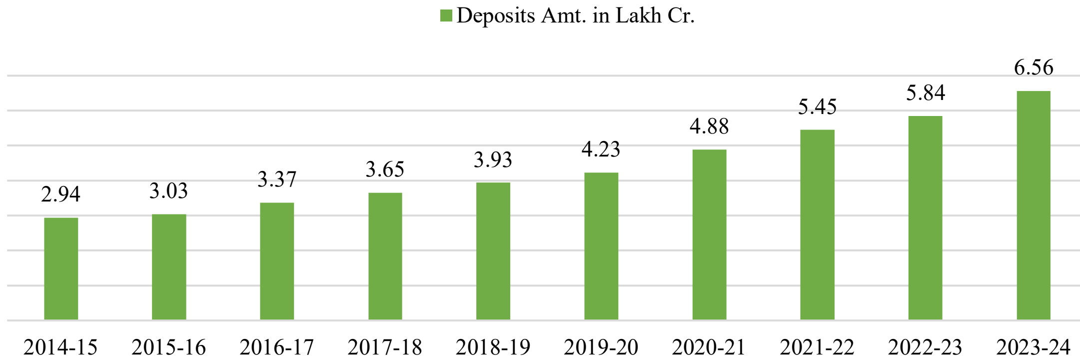
Banking Network

Banks in Madhya Pradesh have a network of 8,464 branches having presence of 33 %, 31% and 36 % in rural, semi-urban and urban/metropolitan areas respectively with 9,156 ATMs as on March 31, 2024. The number of bank branches increased by 145 during FY 2023-24, however the number of ATMs decreased by 138.

Deposits

- Aggregate deposit of banks increased by Rs. 71,990 crores during year ended FY 2023-24 and stood at Rs. 6,56,101 crores. The y-o-y growth in aggregate deposits worked out to 12.32 % in March 2024 as compared to increase of 7% last year.
- Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY) increased by Rs 2,850 crore in a year and reached to Rs 13,926 crore as on March 31, 2024.
- From FY 2015 to FY 2024, deposits grew at a CAGR of 8.35%.

Growth in deposits over the past 10 years
CAGR 8.35%

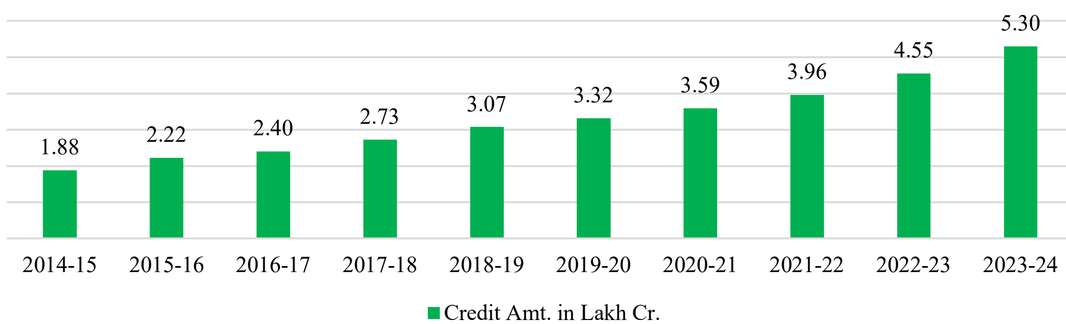


Credit

- Gross credit of the banks increased to Rs.5,29,951 crore in March 2024 from Rs. 4, 55,195 year ago, registering y-o-y growth of 16.42 %. Vehicle/Personal loans/corporate finance, agriculture loans, MSMEs and Housing loans grew at 44%, 25.90 %, 24.27 % and 20 % respectively.

- From FY 2015 to FY 2024, credit off-take grew at a CAGR of 10.92%.

Growth in credit over the past 10 years
CAGR 10.92%



- 59 % and 30.72 % of total bank's credit goes to priority sector and agriculture lending respectively as on March 31, 2024.

- Merger of HDFC Pvt. Ltd. into the HDFC Bank accounted for higher growth rate in the housing sector during the FY 2023-24. Around Rs 11,500 crore added into the outstanding of housing portfolio of the HDFC Bank.

Agriculture

- Agriculture credit accounts for 30.72% of the total bank's credit as on March 31, 2024. Out of which, the share of crop loans and term loans was 66.52% and 33.48% respectively.
- Y-o-Y agriculture credit increased by 13.47 % from Rs.1,43,712 crore to Rs.1,63,077 crore in March 2024.

Agency wise credit growth under Agriculture

Amount in crore

Sr.	Agency	Outstanding amount			Y-o-Y growth %	
		22-Mar	23-Mar	24-Mar	23-Mar	24-Mar
1	Commercial Banks	83,497	94,507	1,,09246	13.19	15.60
2	Regional Rural Banks	8,831	9,736	10,635	10.25	9.23
3	Cooperative Banks	32,809	36,495	37,988	11.23	4.09
4	Small Finance Banks	3,291	2,972	5,208	-9.69	75.25
Total		**1,28,428**	**1,43,710**	**1,63,077**	**11.90**	**13.48**

Micro, Small & Medium Enterprises

Amount in crore

Sr.	Particulars	Outstanding amount			Y-o-Y growth %	
		Mar'22	Mar'23	Mar'24	Mar'23	Mar'24
1	MSE Advances (Micro & Small Enterprises)	63,400	73,897	89,975	16.6	21.8
2	% credit to Micro enterprises to MSE	61.65	64.91	67.13	3.3	2.2
3	Micro Enterprises	39,085	47,965	60,400	22.7	25.9
4	% credit to Micro Enterprises to total credit	9.85	10.54	11.40	0.7	0.9
5	Small Enterprises	24,315	25,932	29,574	6.7	14.0
6	Medium Enterprises	9,864	12,150	13,446	23.2	10.7
7	Others	2,505	2,420	3,191	-3.4	31.9
8	**Total Credit to MSMEs**	**75,769**	**88,467**	**1,06,611**	**16.8**	**20.5**
9	Total Bank's Credit	3,96,652	4,55,195	5,29,951	14.8	16.4
10	NPA under MSMEs	6,818	9,948	6,174	45.9	-37.9
11	NPA % of the total MSME	9.00	11.24	5.79	2.2	-5.5
12	NPA % of total Credit	1.72	2.18	1.16	0.46	-1.02

- MSMEs have long been considered the backbone of the Indian economy. Credit to MSME rose by 20.51 % year-on-year in March 2024 as compared with an increase of 16.80 % in March 2023.

- The outstanding credit to MSMEs grew to Rs 1,06,612 crore at the end of March 2024 from Rs 88,467 crore in March 2023.

- Credit to MSE (Micro & Small Enterprises) increased by 21.76 % y-o-y in March 2024.

- NPA under MSME sector also decreased by 5.45 % in March 2024 as compared with an increase of 2.25 % in March 2023.

Housing Loans

- As of 31st March 2024, housing loan portfolio increased to Rs. 72,255 Crore compared to Rs. 56,703 crore in March 2023, registering y-o-y growth of 27.43 % as compared to 23.58 % last year.
- Merger of HDFC Finance Ltd. to the HDFC Bank accounted for higher growth rate in the housing sector during the FY 2023-24. Around Rs 11,500, crore added into the outstanding of housing portfolio of the HDFC Bank.

Education Loans

- Portfolio under education loan increased to Rs.3, 629 crore in March 2024, which was Rs. 2,881 as of March 2023, registering y-o-y growth of 25.96 % as compared to 6.82 % in March 2023.

Priority Sector

- Priority sector advances increased by 15.95% in March 2024 as compared to an increase of 12.40 % in March 2023.
- The outstanding credit to priority sector grew to Rs 3.13 lakh crore at the end of March 2024 from Rs 2.70 lakh crore previous year.
- 59 % of total Bank's credit goes to priority sector lending.

CREDIT GROWTH COMPARISION WITH COUNTRY

Scheduled Commercial Banks (excluding cooperative Banks)

Sector	Y-o-Y growth %							
	All India				Madhya Pradesh			
	Mar'21	Mar'22	Mar'23	Mar'24	Mar'21	Mar'22	Mar'23	Mar'24
Deposit	10.9	10.1	9.1	12.9	15.2	11.6	6.5	9.5
Advances	5	9.7	15.4	16.3	9.2	11.3	16.3	17.7
Agricultutre & Allied	10.1	10.9	15.1	19.4	10.5	10.4	12.1	16.7
MSME	8	14.8	13.8	19.2	6	16.3	16.4	20.5
Housing^	9.1	12.9	15	36.9	5.7	14.2	23.7	27.6
Education^	-4.4	1.9	17	23.3	3.7	-6.2	6.8	26.0
Priority Sector	7.4	10.5	12.2	18.9	8.7	11.6	12.1	17.8

*Source- https://www.rbi.org.in ^Priority & Non-priority sectors

⇒ Credit Deposit Ratio of Scheduled Commercial Banks stood at 78.67 % in Madhya Pradesh as on March 31, 2024 whereas Credit Deposit Ratio for the country is 78.10%.

⇒ Total deposit of Scheduled Commercial Banks in the state increased by 9.5 % in March 2024 as compared with increase of 12.9% in the country during the same period.

⇒ Total credit of Scheduled Commercial Banks in the state increased 17.7% y-o-y in March 2024 as compared with an increase of 16.3% in the country during the same period.

⇒ On a year-on-year (y-o-y) basis, credit of Commercial Banks in the state to agriculture and allied sectors increased by 16.7% in March 2024 as compared with an increase of 19.4% by the Commercial Banks in the country.

⇒ Year-on year growth under MSME sectors in Madhya Pradesh was 20.5% in March, 2024, whereas it was 19.2% in the Country.

⇒ Housing loans portfolio grew by 27.6%, as compared to 36.96% in the country.

⇒ Y-o-y growth under priority sector in the state was 17.8% as compared to growth of 18.9% in the country.

AGENDA NO-2

REVIEW OF CREDIT DISBURSEMENT BY BANKS

ACHIEVEMENT UNDER ACP OF THE STATE FY 2023-24

Number in lakh & Amount in crore

Sr. No	Sector	FY 2022-23					FY 2023-24				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No	Amt.	No	Amt.	Amt.	No	Amt.	No	Amt.	Amt.
1	**Agriculture**	**72.80**	**164761**	**65.42**	**94194**	**57**	**73.28**	**137752**	**68.15**	**107257**	**78**
1a	Farm Credit	70.85	152252	64.85	80870	53	72.41	123460	67.60	89920	73
1b	Crop Loan	57.14	107307	43.04	57954	54	45.51	82000	43.97	63730	78
1c	Agri Infra	0.77	5396	0.06	1671	31	0.19	3343	0.05	1006	30
1d	Ancillary Activity	1.17	7113	0.51	11653	164	0.70	10948	0.50	16331	149
2	**MSME**	**8.77**	**44945**	**7.43**	**74814**	**166**	**9.80**	**84173**	**8.93**	**99883**	**119**
3	Export Credit	0.01	912	0.00	81	9	0.00	309	0.00	408	132
4	Education	0.30	1518	0.20	403	27	0.33	581	0.20	399	69
5	Housing	1.62	9649	0.73	4898	51	1.46	7275	1.19	5448	75
6	Social infra	0.17	803	0.40	300	37	0.65	615	0.02	100	16
7	Renewable	0.19	622	0.39	140	23	0.11	84	0.00	2	2
8	Others	0.04	240	7.34	4564	1904	6.55	4616	7.44	4979	108
9	**Total Priority**	**83.90**	**223450**	**81.91**	**179394**	**80**	**92.19**	**235409**	**85.93**	**218476**	**93**
10	Total NPS	1.96	30000	20.32	149173	497	10.05	72797	21.78	177181	243
11	**Total Credit Plan**	**85.87**	**253450**	**102.23**	**328567**	**130**	**102.24**	**308206**	**107.71**	**395657**	**128**

HIGHLIGHTS

i. As against the target of Rs 3,08,206 crore (priority & non-priority) under Annual Credit Plan for FY 2023-24, an amount of Rs 3,95,657 crore was disbursed, recorded an achievement of 128%.

ii. The potential credit outlay for FY 2023-24 under priority sector was estimated at Rs. 2,35,409 crore, against which the Banks disbursed Rs 2,1,8476 crore and achievement index was 93% which is higher than the achievement of 80% in last year. Achievement of Commercial Banks, Regional Rural Banks, Cooperative banks & SFBs was 94%, 80%, 94% & 88 % respectively.

iii. During the year 2023-24, the Banks disbursed Rs 1, 07,257 crore to the agriculture sector against the target of Rs 1,37,752 crore and achieved 78% of the target. Achievement of Commercial Banks, Regional Rural Banks, Cooperative banks & Small Finance Banks was 77%, 74%, 81% and 77 % respectively.

iv. Farm Credit target of Rs. 1, 23,460 crores for FY 2023-24, constitutes a major share of 40% in the total credit plan. The credit flow to this sector was Rs 89,920 crore with achievement of 73%.

v. Under the MSME sectors, banks disbursed Rs. 98,883 crores during FY 2023-24 as against the target of Rs. 84,173 crores and achieved 119% of the target.

vi. Credit off-take under education loans, housing sector under priority sector was Rs 399 crore and Rs 5,448 crore and achievement index was 69 % and 75% respectively.

AGENCY WISE ACP PERFORMANCE FY 2023-24

Amount in Crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi.%	Target	Achi.	Achi.%	Target	Achi.	Achi.%
CBs	99,591	77,079	77	76,915	90,537	118	1,87,465	1,75,634	94
RRBs	9,169	6,781	74	2520	1931	77	12,796	10,285	80
Co-Ope.	24,585	20,007	81	616	3,938	639	25,405	23,970	94
SFBs	4,405	3,389	77	4,122	3477	84	9,741	8,586	88
Total	**1,37,750**	**1,07,256**	**78**	**84,173**	**99,883**	**119**	**235407**	**218475**	**93**

AGENDA NO-3

RELEASE OF ANNUAL CREDIT PLAN FY 2024-25

HIGHLIGHTS

Amount in Crore

Sr.	Sector	No. of A/cs	Amount	% Share to total credit plan outlay
1	Farm Credit	74,96,907	1,16,682	32.54
1a	Out of Farm Credit Crop Loans	46,05,526	80,872	22.55
1b	Agriculture Term Loan	28,91,381	35,810	10
2	Agriculture Infrastructure	13,556	1,680	0.47
3	Ancillary Activities	81,360	17,098	4.77
4	**Total Agriculture** (1+2+3)	**75,91,823**	**1,35,460**	**37.77**
5	**MSME** (5a+5b+5c+5d+5e)	**11,32,015**	**1,11,067**	**30.97**
5a	Micro Enterprises	10,70,530	53,978	15.05
5b	Small Enterprises	45,956	36,545	10.19
5c	Medium Enterprises	9,218	19,582	5.46
5d	KVIC	4,259	517	0.14
5e	Other under MSME	2,052	444	0.12
6	Export Credit	127	432	0.12
7	Education	28,160	468	0.13
8	Housing	1,08,241	5,997	1.67
9	Social Infrastructure	7,625	213	0.06
10	Renewal Energy	5,320	84	0.02
11	Other Priority Sector	7,36,742	5258	1.47
12	**Total Priority Sector**	**96,10,053**	**2,58,979**	**72.21**
13	Non-Priority Sector	18,27,366	99,646	27.79
14	**Total Credit Plan**	**1,14,37,419**	**3,58,625**	**100.00**
15	Weaker Section	30,63,147	59,736	16.66

- Annual Credit Plan for Madhya Pradesh has been drawn with an outlay of Rs.3.58 lakh crores for the financial year 2024-25.

- This is aggregation of the approved credit plan of all the 55 districts. A bottom-up approach is adopted in preparing the ACP, keeping in view of disbursement trends and growth pattern of the banks in past few years. ACP is also aligned with the Potential Credit Plan of NABARD, actual credit requirements of the various sector and potential identified in respect of Government Sponsored Scheme.

- Priority Sector lending targets have been fixed at Rs.2,58,979 crore having significant share of Rs.1,35,460 crores as Agriculture Credit.

- Target under MSME have been fixed at Rs. 1,11,067 Crore which accounts for 30.97 % of the total credit outlay.
- Sufficient provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made, keeping in view of the potentiality survey of NABARD.

ANNUAL CREDIT PLAN COMPARISON

Amount in Crore

Sr	Sector	ACP	Disbursements			ACP achievement % 2023-24	ACP
		2023-24	2021-22	2022-23	2023-24		2024-25
1	Farm Credit	123460	94346	80870	89920	72.83	116682
1a	Out of Farm Credit Crop loans	82000	72554	57954	63730	77.72	80872
1b	Agriculture Term Loan	41460	21792	22916	26190	63.17	35810
2	Agriculture Infrastructure	3343	1462	1671	1006	30.09	1680
3	Ancillary Activities	10949	9447	11653	16331	149.16	17098
4	**Total Agriculture**	**137752**	**105255**	**94194**	**107257**	**77.86**	**135460**
5	MSME	84174	46945	74814	99884	118.66	111067
6	Education	310	173	81	408	131.61	432
7	Housing	582	508	427	399	68.56	468
8	Export Credit	7276	5772	5092	5447	74.86	5997
9	Social Infrastructure	615	287	300	101	16.42	213
10	Renewable Energy	85	1	2	1	1.18	84
11	Other Priority	4621	5178	4564	4979	107.75	5258
12	**Total Priority Sector**	**235415**	**164120**	**179474**	**218476**	**92.8**	**258979**
13	Non-Priority Sector	72798	139117	167574	177181	243.39	99646
14	**Total Credit Plan**	**308213**	**303237**	**347048**	**395657**	**128.37**	**358625**

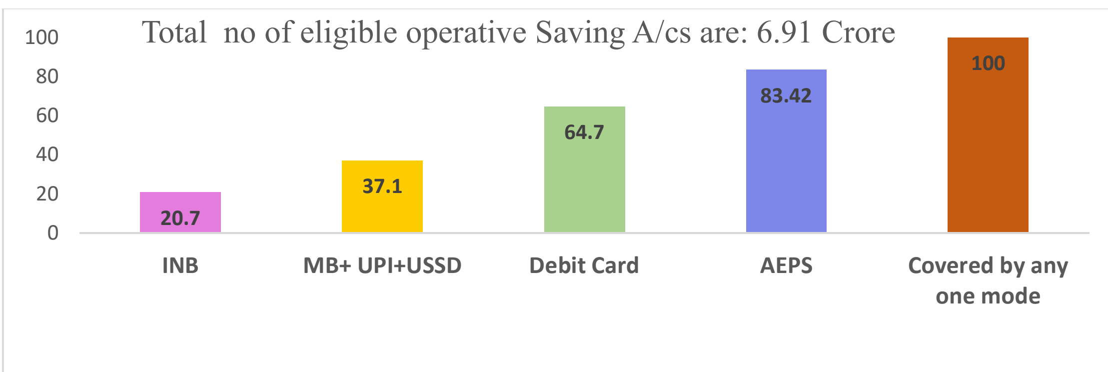
AGENDA NO-4

FINANCIAL INCLUSION

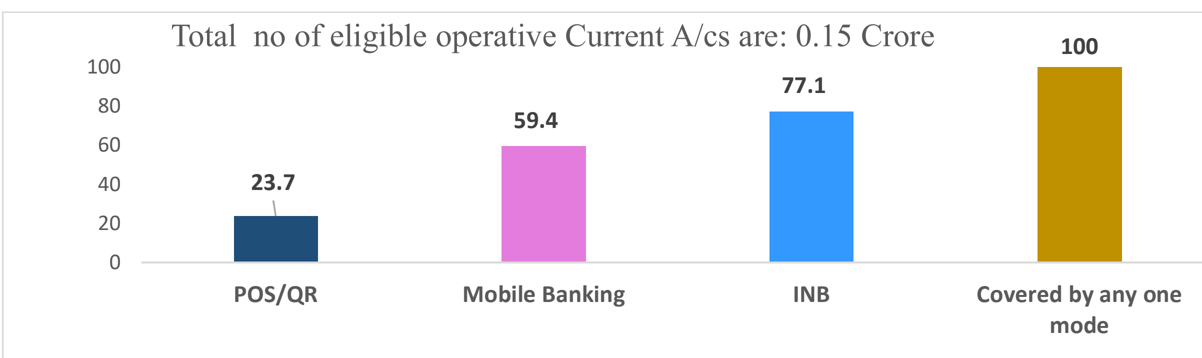
Expanding and Deepening of Digital Payment Ecosystem

Reserve Bank of India has launched a comprehensive initiative to encourage digitization of payments and enhance financial inclusion through digitization throughout every district in the country. Initially this program was implemented in four districts- Betul, Vidisha, Indore and Satna in the state. Now, this initiative has been extended to all districts with aim to coverage of eligible operative saving accounts from at least from one digital transaction mode such as debit cards, Net Banking, UPI, Mobile Banking, AEPS and USSD. Similarly, eligible operative current accounts will be covered through any mode of digital mode like POS, QR Code, Net Banking and Mobile Banking.

% Coverage of eligible operative Savings Accounts



% Coverage of eligible operative Current Accounts



Opening of Brick & Mortar Branches in the identified Villages

Department of Financial Services vide mail dated 18.07.2022, informed that 56 locations in the state of Madhya Pradesh have been identified to open the brick-and-mortar branches. Allocation of these villages to member banks for opening of branches has already done by SLBC. After undertaking survey, banks have opened brick-and-mortar branches in 37 villages and at five locations already, there is branch of other bank. Union Bank of India has identified one location for opening of branch, which will serve two villages. In remaining 12 villages, banks are facing difficulty in finding suitable premises and network connectivity. Details of 12 location as-

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

In last SLBC meeting dated 19.01.2024, this issue was discussed and the Chief Secretary assured that the State government would address and resolve the issues. Banks were also advised to follow up with district administration for arranging suitable premises.

STATUS UNDER PMJDY

Number & amount in crore

Particulars	Mar'22	Mar'23	Mar'24	Progress	
				Mar'23	Mar'24
No. of PMJDY A/cs	3.7	4.04	4.33	0.34	0.29
Ratio of Rural & Urban A/cs	59:41	60:40	61:39	-	-
Ratio of Male and Female A/cs	46:54	45:55	45:55	-	-
Total Deposits (Rs. crore)	9,249	11,076	13,926	1,827	2,850
No. of Zero Balance A/cs	0.30	0.37	0.39	0.07	0.02
% of Zero Balance A/cs	8.11	9.16	9.21	1.05	0.05
No. of Adhar Sedded A/cs	3.14	3.46	3.8	0.32	0.34
% of Adhar Seeded A/cs	85%	86%	87%	0.01	0.01
No. of Rupay card issued	2.9	3.03	3.23	0.13	0.20
% of Rupay card issued	78%	75%	74%	-0.03	-0.01

Around 4.33 crore people have Jan Dhan accounts in the state, out of which women share is 55%. Deposit in the Jan Dhan accounts are increasing year on year and balance as on 31.03.2024 stood at Rs. 13,926 crores with addition of Rs.2850 crore during year 2023-24.

Percentage of Aadhar seeded and Rupay card issued account are around 87% and 74% respectively, still adequate scope for coverage.

Coverage of PMJDY account holder under Social Security Scheme

Number in Cr

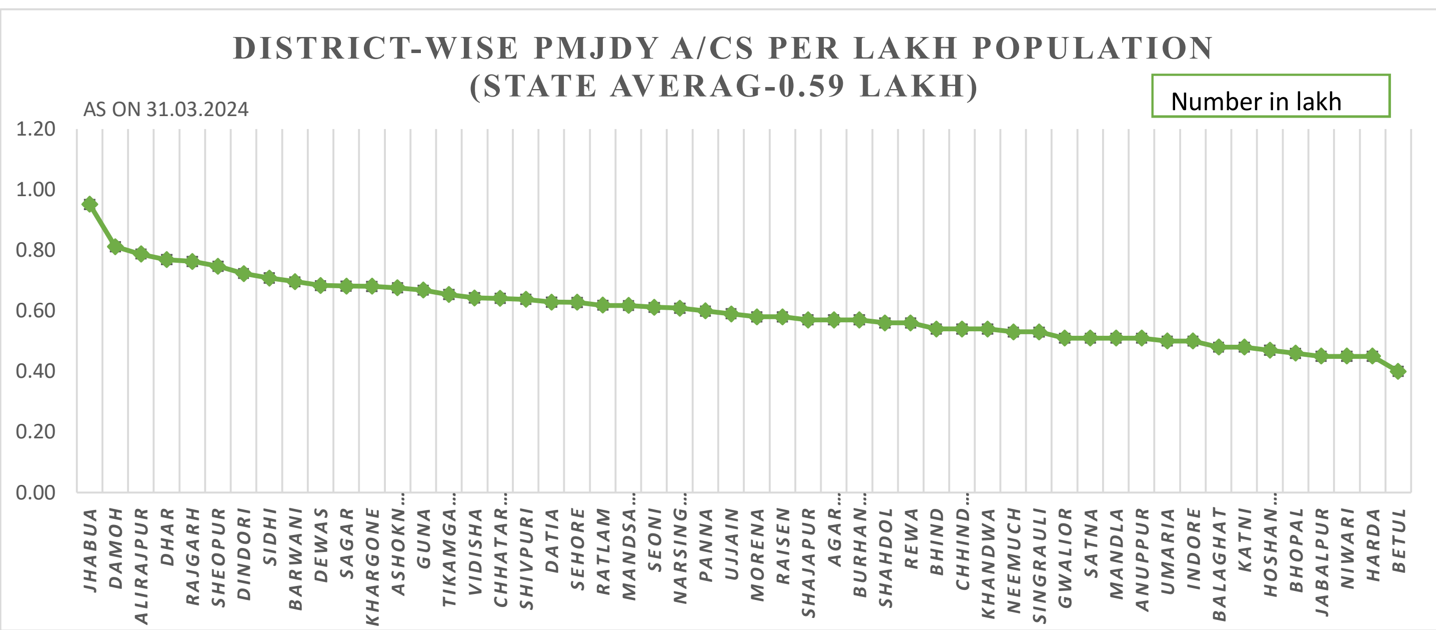
Total no. of PMJDY Accounts		Out of PMJDY, Enrolment of PMJJBY		Out of PMJDY, Enrolment of PMSBY		Out of PMJDY, Enrolment of APY	
Male	Female	Male	Female	Male	Female	Male	Female
1.95	2.38	0.54	0.64	1.49	1.50	0.20	0.17

DISTRICT-WISE STATUS UNDER PMJDY

No in lakhs, amt in crores

District	Mar'22		Mar'23		Mar'24		Y-o-Y progress			
							Mar'23		Mar'24	
	No. of A/cs	Total Deposit in the A/cs	No. of A/cs	Total Deposit in the A/cs	No. of A/cs	Total deposit in the A/cs	No. of A/cs	Total deposit in the A/cs	No. of A/cs	Total deposit in the A/cs
Agar Malwa	2.29	33.57	2.48	39.78	2.72	48.61	0.19	6.22	0.24	8.83
Alirajpur	4.44	107.92	4.77	119.29	5.74	158.05	0.33	11.38	0.97	38.76
Anuppur	3.19	87.78	3.50	105.20	3.78	137.26	0.31	17.42	0.29	32.06
Ashoknagar	4.89	74.21	5.41	94.99	5.71	119.99	0.52	20.78	0.31	25.00
Balaghat	7.12	197.57	7.63	233.28	8.17	297.36	0.51	35.72	0.54	64.08
Barwani	8.07	122.74	8.80	142.71	9.65	177.31	0.74	19.97	0.84	34.60
Betul	5.25	172.98	5.64	197.16	6.23	239.77	0.40	24.18	0.59	42.61
Bhind	7.67	170.28	8.45	212.67	9.26	283.18	0.78	42.39	0.82	70.52
Bhopal	9.80	270.09	10.61	318.58	10.83	382.39	0.81	48.48	0.22	63.82
Burhanpur	3.70	67.44	4.01	80.81	4.29	96.63	0.32	13.38	0.28	15.82
Chhatarpur	9.67	289.20	10.46	354.94	11.30	462.22	0.79	65.73	0.84	107.28
Chhindwara	9.18	262.58	10.06	298.08	11.32	369.30	0.88	35.49	1.26	71.22
Damoh	9.06	176.63	9.75	207.81	10.26	253.60	0.69	31.18	0.51	45.79
Datia	3.95	95.87	4.51	128.32	4.95	178.40	0.55	32.46	0.44	50.07
Dewas	9.36	232.13	9.99	256.12	10.68	313.08	0.64	24.00	0.69	56.96
Dhar	14.65	344.53	15.80	383.11	16.81	446.80	1.15	38.58	1.01	63.68
Dindori	4.52	104.17	4.84	134.60	5.09	168.70	0.32	30.43	0.25	34.10
Khandwa	6.21	119.98	6.59	134.81	7.07	165.39	0.38	14.83	0.48	30.58
Guna	7.35	102.04	7.82	126.39	8.30	168.20	0.48	24.34	0.47	41.81
Gwalior	8.59	222.59	9.51	274.96	10.43	345.96	0.92	52.37	0.93	71.01
Harda	2.22	52.08	2.45	62.58	2.54	79.94	0.23	10.50	0.10	17.37
Indore	13.68	443.35	14.78	509.21	16.23	624.87	1.09	65.86	1.45	115.66
Jabalpur	9.64	321.70	10.46	385.88	11.18	471.90	0.82	64.18	0.71	86.02
Jhabua	9.49	159.34	10.23	184.18	9.75	193.46	0.74	24.84	-0.48	9.28
Katni	5.17	169.42	5.57	199.89	6.20	267.90	0.40	30.47	0.63	68.02
West Nimar	11.28	206.81	12.13	243.66	12.75	290.42	0.86	36.85	0.62	46.76
Mandla	4.71	147.66	5.09	172.94	5.37	210.95	0.38	25.28	0.28	38.01
Mandsaur	7.20	167.05	7.83	189.67	8.28	238.71	0.63	22.62	0.45	49.04
Morena	9.34	160.55	10.42	198.27	11.42	267.45	1.08	37.72	1.00	69.18
Hoshangabad	4.91	140.61	5.43	173.05	5.88	218.33	0.53	32.43	0.45	45.29
Narsinghpur	5.52	126.30	6.16	154.80	6.64	211.91	0.64	28.51	0.48	57.10
Neemuch	3.82	109.53	4.12	129.22	4.39	158.47	0.30	19.69	0.27	29.25
Niwari	1.54	38.51	1.64	58.25	1.83	63.77	0.10	19.74	0.19	5.52

Panna	5.23	128.90	5.64	165.85	6.09	220.81	0.41	36.95	0.45	54.96
Raisen	6.54	133.01	7.10	162.95	7.71	221.42	0.55	29.94	0.61	58.47
Rajgarh	10.52	184.68	11.26	213.02	11.79	262.23	0.74	28.34	0.54	49.21
Ratlam	7.73	154.37	8.41	181.57	9.00	220.65	0.68	27.20	0.58	39.07
Rewa	11.02	423.64	12.07	526.36	13.14	688.93	1.05	102.71	1.07	162.57
Sagar	13.86	320.29	15.08	385.85	16.21	500.79	1.22	65.56	1.13	114.93
Satna	9.59	359.88	10.62	467.34	11.43	569.54	1.02	107.47	0.82	102.20
Sehore	7.19	190.30	7.69	222.15	8.24	282.68	0.50	31.86	0.54	60.53
Seoni	7.40	200.31	7.96	235.75	8.43	291.61	0.56	35.44	0.47	55.85
Shahdol	5.05	143.57	5.53	169.35	6.00	225.48	0.48	25.78	0.47	56.13
Shajapur	7.82	152.63	8.33	168.82	8.68	204.82	0.52	16.18	0.35	36.01
Sheopur	4.39	74.32	4.82	96.77	5.14	123.32	0.42	22.45	0.32	26.55
Shivpuri	9.73	183.84	10.46	242.39	11.01	291.87	0.73	58.55	0.55	49.48
Sidhi	6.80	256.01	7.54	327.43	7.98	414.45	0.74	71.42	0.44	87.03
Singrauli	4.85	241.10	5.37	295.75	6.20	377.64	0.52	54.65	0.83	81.89
Tikamgarh	6.15	154.02	6.47	174.00	6.80	238.53	0.32	19.98	0.33	64.53
Ujjain	10.35	237.79	11.12	273.27	11.75	329.45	0.78	35.49	0.63	56.17
Umaria	2.65	78.89	3.00	97.35	3.25	127.59	0.36	18.47	0.25	30.24
Vidisha	8.03	135.06	8.79	164.53	9.38	224.24	0.76	29.47	0.59	59.71
Grand Total	**372**	**9249**	**404**	**11076**	**433**	**13926**	**34**	**1827**	**29**	**2850**

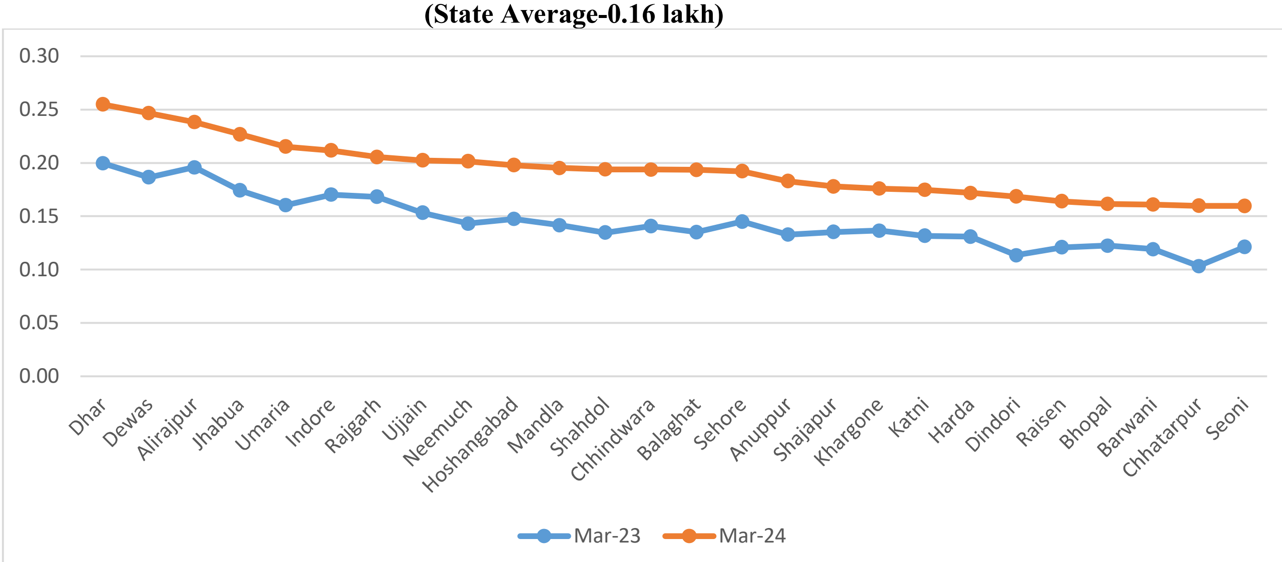


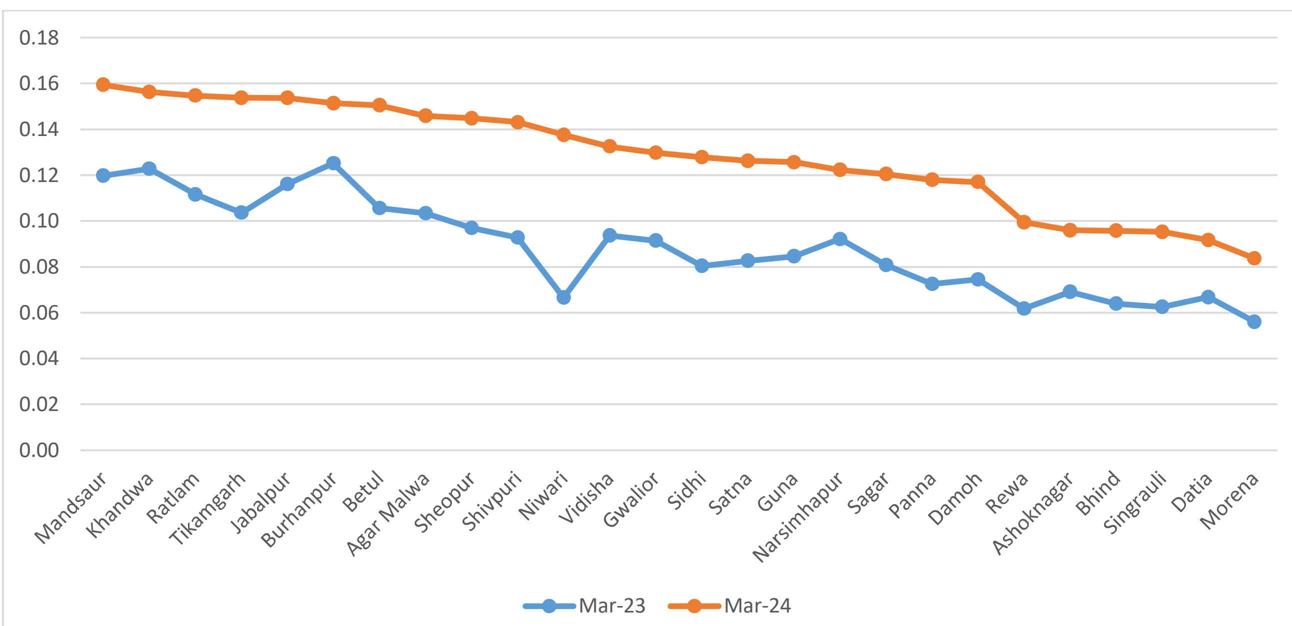
SOCIAL SECURITY SCHEMES

Number in lakh

Scheme	Age group (Yrs.)	Cumulative enrolments			Y-o-Y	
		Mar'22	Mar'23	Mar'24	Mar'23	Mar'24
PMJJBY	18-50	62.17	86.42	117.82	24.25	31.40
PMSBY	18-70	183.34	226.53	300.00	43.19	73.47
APY	18-40	22	29.09	37.29	7.09	8.20

DISTRICT-WISE PMJJBY ENROLMENTS PER LAKH POPULATION
(State Average-0.16 lakh)





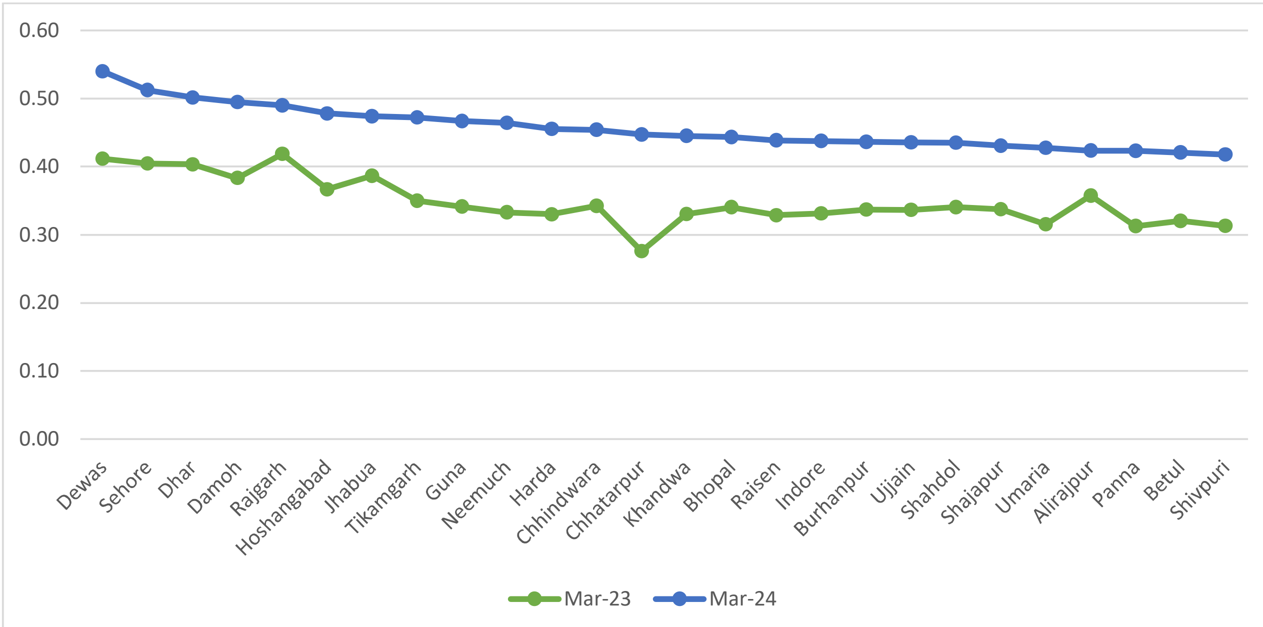
DISTRICT-WISE STATUS UNDER PMSBY & PMJJBY

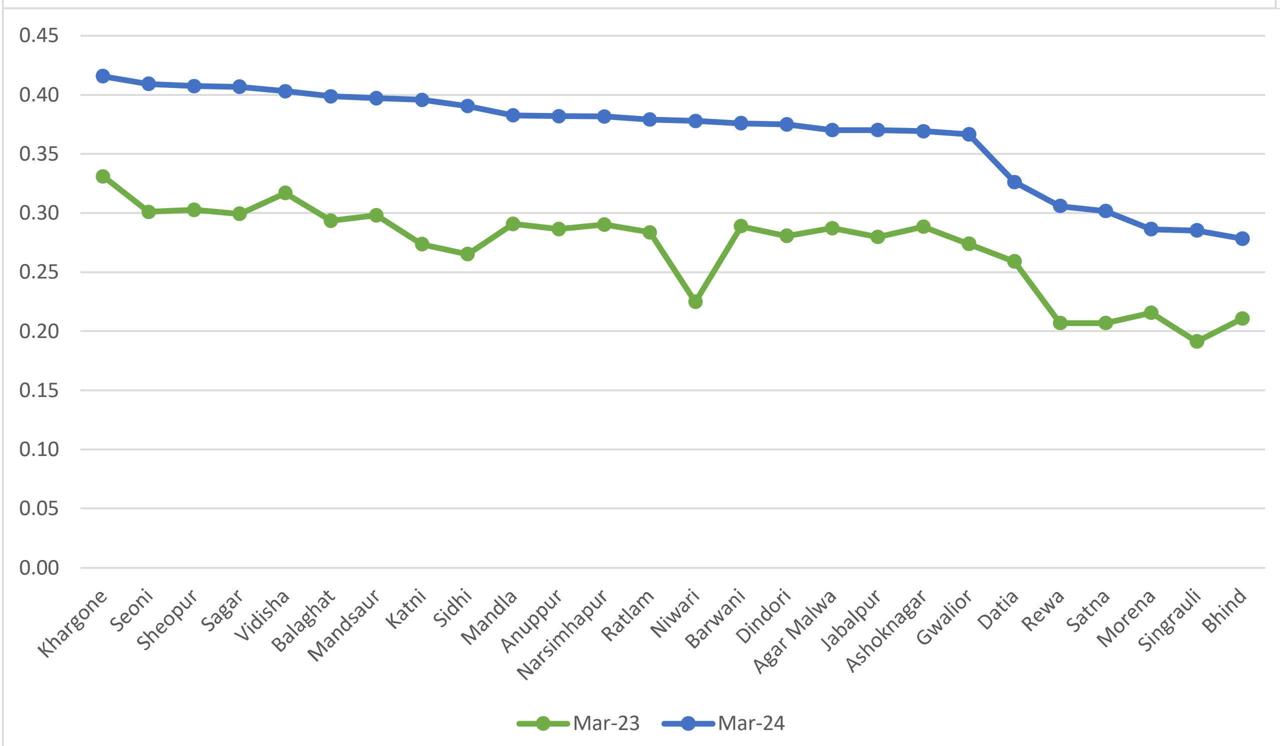
Number in lakh

Sr.	District	PMSBY			PMJJBY		
		Mar-23	Mar-24	Y-o-Y progress	Mar-23	Mar-24	Y-o-Y progress
1	Agar Malwa	1.38	1.78	0.40	0.50	0.70	0.20
2	Alirajpur	2.61	3.09	0.48	1.43	1.74	0.31
3	Anuppur	2.15	2.86	0.72	0.99	1.37	0.38
4	Ashoknagar	2.44	3.12	0.68	0.58	0.81	0.23
5	Balaghat	5.00	6.78	1.79	2.30	3.29	0.99
6	Barwani	4.00	5.21	1.21	1.65	2.23	0.58
7	Betul	5.05	6.63	1.58	1.66	2.37	0.71
8	Bhind	3.59	4.74	1.15	1.09	1.63	0.54
9	Bhopal	8.07	10.52	2.45	2.90	3.83	0.93
10	Burhanpur	2.55	3.31	0.76	0.95	1.15	0.20
11	Chhatarpur	4.86	7.88	3.02	1.82	2.82	1.00
12	Chhindwara	7.16	9.49	2.33	2.94	4.05	1.11
13	Damoh	4.85	6.26	1.41	0.94	1.48	0.54
14	Datia	2.04	2.57	0.53	0.53	0.72	0.20
15	Dewas	6.44	8.44	2.01	2.92	3.86	0.94
16	Dhar	8.82	10.96	2.15	4.36	5.57	1.21
17	Dindori	1.98	2.64	0.66	0.80	1.19	0.39
18	Khandwa	4.33	5.83	1.51	1.61	2.05	0.44
19	Guna	4.24	5.80	1.56	1.05	1.56	0.51
20	Gwalior	5.56	7.45	1.89	1.86	2.64	0.78
21	Harda	1.88	2.60	0.71	0.75	0.98	0.23
22	Indore	10.86	14.34	3.48	5.58	6.94	1.36
23	Jabalpur	6.89	9.12	2.22	2.86	3.79	0.92
24	Jhabua	3.96	4.86	0.90	1.79	2.33	0.54
25	Katni	3.53	5.11	1.58	1.70	2.26	0.56
26	Khargone	6.20	7.79	1.59	2.56	3.30	0.74
27	Mandla	3.07	4.03	0.97	1.50	2.06	0.56
28	Mandsaur	4.00	5.32	1.33	1.61	2.14	0.53
29	Morena	4.24	5.63	1.39	1.10	1.65	0.54
30	Narmadapuram	4.55	5.94	1.38	1.83	2.46	0.63
31	Narsinghpur	3.17	4.17	1.00	1.01	1.34	0.33
32	Neemuch	2.75	3.84	1.09	1.18	1.66	0.48
33	Niwari	1.14	1.53	0.39	0.34	0.56	0.22
34	Panna	3.18	4.30	1.13	0.74	1.20	0.46
35	Raisen	4.38	5.84	1.47	1.61	2.19	0.57
36	Rajgarh	6.47	7.58	1.10	2.60	3.18	0.58
37	Ratlam	4.13	5.52	1.39	1.62	2.25	0.63
38	Rewa	4.90	7.23	2.34	1.46	2.35	0.89
39	Sagar	7.12	9.67	2.55	1.92	2.87	0.94

40	Satna	4.61	6.73	2.11	1.84	2.82	0.97
41	Sehore	5.31	6.72	1.41	1.90	2.52	0.62
42	Seoni	4.15	5.64	1.50	1.67	2.20	0.53
43	Shahdol	3.63	4.64	1.01	1.44	2.07	0.63
44	Shajapur	5.10	6.52	1.41	2.05	2.69	0.65
45	Sheopur	2.08	2.80	0.72	0.67	1.00	0.33
46	Shivpuri	5.40	7.21	1.81	1.60	2.47	0.87
47	Sidhi	2.99	4.40	1.41	0.91	1.44	0.53
48	Singrauli	2.25	3.36	1.11	0.74	1.12	0.39
49	Tikamgarh	3.41	4.91	1.50	1.01	1.60	0.59
50	Ujjain	6.69	8.66	1.97	3.05	4.02	0.98
51	Umaria	2.03	2.76	0.73	1.03	1.39	0.35
52	Vidisha	4.62	5.88	1.26	1.37	1.93	0.57
Total		**225.77**	**300.00**	**74.23**	**85.92**	**117.83**	**31.90**

DISTRICT-WISE PMSBY ENROLMENTS PER LAKH POPULATION
(State Average-0.41 lakh)





Bank-wise enrolment under APY during FY 2023-24

Numbers

Sr.	Bank	Target	Accounts opened	Achievement %	Cumulative APY accounts opened since inception
1	Bank of Baroda	26,700	33,319	124.79	2,12,104
2	Bank of India	43,500	78,908	181.40	3,42,380
3	Bank of Maharashtra	16,700	22,501	134.74	90,118
4	Canara Bank	31,300	24,740	79.04	1,50,987
5	Central Bank of India	46,000	64,947	141.19	3,21,260
6	Indian Bank	23,000	25,823	112.27	1,19,242
7	Indian Overseas Bank	5,700	4,456	78.18	23,696
8	Punjab And Sind Bank	4,000	2,673	66.83	17,940
9	Punjab National Bank	36,900	47,526	128.80	1,45,463
10	State Bank of India	1,09,600	2,45,439	223.94	10,44,718
11	UCO Bank	17,000	14,447	84.98	57,190
12	Union Bank of India	34,900	53,246	152.57	2,71,773
	PSBs Sub Total	**3,95,300**	**6,18,025**	**156.34**	**27,96,871**
13	Axis Bank Ltd	13,860	958	6.91	39,207
14	Bandhan Bank Limited	1,230	73	5.93	432
15	City Union Bank Ltd	120	0	0.00	29
16	Dcb Bank Limited	990	654	66.06	2,119
17	Dhanlaxmi Bank Limited	30	13	43.33	94
18	HDFC Bank Ltd	22,890	6,181	27.00	36,026
19	ICICI Bank Limited	13,580	76	0.56	9,855
20	IDBI Bank Ltd	7,420	8,428	113.58	42,228
21	IDFC First Bank Limited	1,650	1,512	91.64	2,875
22	Indusind Bank Limited	1,200	46	3.83	101
23	Karnataka Bank Limited	210	268	127.62	2,468
24	Kotak Mahindra Bank	1,410	3,855	273.40	4,754
25	Rbl Bank Limited	390	2	0.51	252
26	Standard Chartered Bank	90	0	0.00	0
27	Tamilnad Mercantile Bank	90	273	303.33	1,065
28	The Catholic Syrian Bank	180	14	7.78	33
29	The Federal Bank Ltd	330	42	12.73	163
30	The Jammu & Kashmir Bank	60	0	0.00	15
31	The Karur Vysya Bank Ltd	120	0	0.00	37
32	The Lakshmi Vilas Bank	120	0	0.00	7
33	The South Indian Bank	120	14	11.67	251
34	Yes Bank Limited	1,500	2,232	148.80	6,857
	Pvt. Sub Total	**67,590**	**24,641**	**36.46**	**1,48,868**
35	Madhya Pradesh Gramin Bank	86,500	1,20,016	138.75	5,50,540

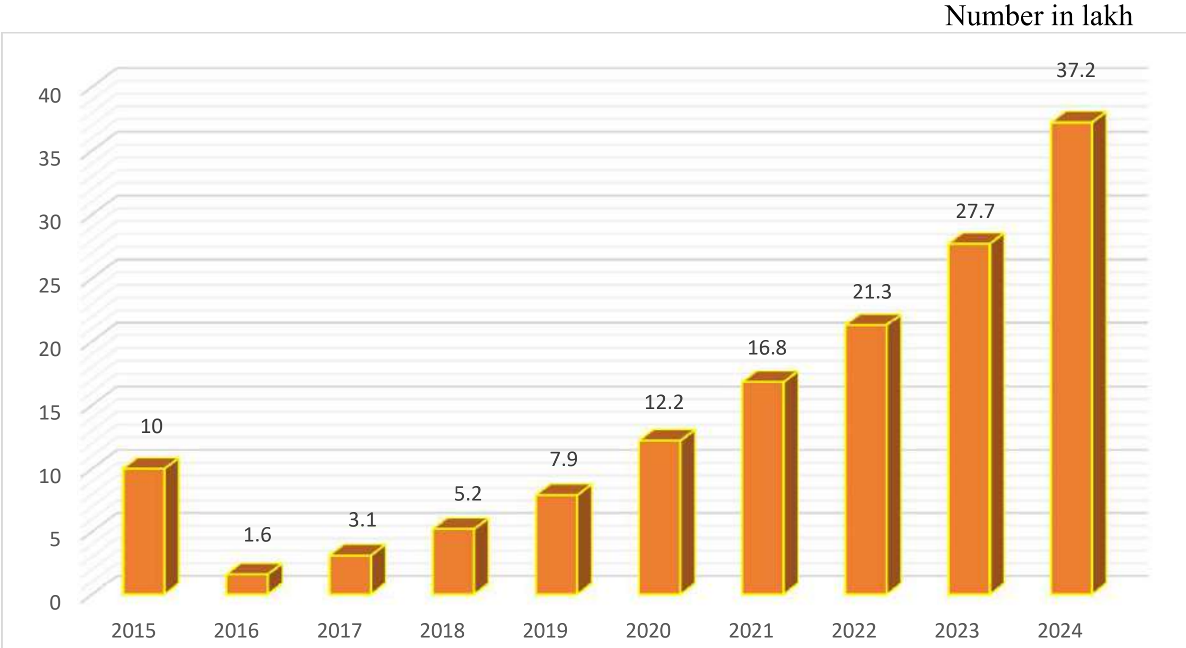
36	Madhyanchal Gramin Bank	45,400	57,284	126.18	2,30,440
	RRBs Sub Total	**1,31,900**	**1,77,300**	**134.42**	**7,80,980**
37	Jila Sahkari Kendriya Maryadit Bank	15,380	59	0.38	2,655
	Grand Total	**6,10,170**	**8,20,025**	**134.39**	**37,29,374**

Slab-wise banks achievement in APY FY 2023-24

Sr.	Achievement %	Banks Name
1	100& above	State Bank of India, Central Bank of India, Bank of India, Union Bank of India, Punjab National Bank, Bank of Baroda, Indian Bank, Bank of Maharashtra, Madhya Pradesh Gramin Bank, Madhyanchal Gramin Bank, Karnataka Bank, IDBI, Tamilandu Merchantile Bank, Kotak Mahindra, Yes Bank,
2	50 -99	UCO Bank, Canara Bank, Indian Overseas Bank, Punjab and Sindh Bank, IDFC Bank and DCB Bank
3	1-49	Dhanlakshmi Bank, HDFC Bank, Federal Bank, CSB Bank, Axis Bank, Bandhan Bank , Indusind Bank, ICICI Bank and RBL Bank
4	Zero Achievement	Jila Sahkari Kendriya Banks, SCB Bank, DBS Bank, Karur Vyaasya Bank, J & K Bank, City Union Bank

Gross Enrollment under APY since last 10 Years

Number in lakh



PROGRESS UNDER RSETIs

Rural Self Employment Training Institute (RSETI) has been established in every districts with an intension to provide necessary skill training and skill up gradation of rural BPL youth to mitigate the employment problem. Lead Bank of the district takes responsibility for establishment and managing the institute. There are 50 RSETIs and 1 RUDSET in the state of Madhya Pradesh. Progress for financial 2023-24 is-

Sr.	District Name	Target	Candidates Trained	Total Certified	No. of Candidates Settled	Out of Settled under		Out of Settled under Self Employment	
						Self Employment	Wage Employment	With Bank Finance	With Self Finance
1	BALAGHAT	600	607	323	470	469	1	340	129
2	BARWANI	750	753	613	542	542	0	401	141
3	BETUL	630	412	133	260	260	0	127	133
4	BHIND	660	688	319	682	681	1	468	213
5	BHOPAL	825	846	638	601	563	38	380	183
6	CHHATTARPUR	720	726	578	571	541	30	370	171
7	CHHINDWARA	700	727	149	608	608	0	314	294
8	DAMOH	630	667	444	376	376	0	261	115
9	DATIA	660	675	236	485	446	39	93	353
10	DEWAS	810	811	494	653	617	36	381	236
11	DHAR	870	887	782	639	639	0	368	271
12	DINDORI	780	787	501	670	670	0	347	323
13	GUNA	630	651	429	571	571	0	402	169
14	HARDA	667	688	464	620	618	2	408	210
15	HOSHANGABAD	660	668	527	484	484	0	243	241
16	INDORE	750	797	715	623	622	1	430	192
17	JABALPUR	750	796	451	567	567	0	455	112
18	JHABUA	700	700	421	673	673	0	451	222
19	KATNI	790	795	573	628	596	32	382	214
20	KHANDWA	700	720	655	517	517	0	334	183
21	KHARGAON	788	821	631	593	593	0	326	267
22	MANDALA	750	835	387	730	730	0	529	201
23	MANDSHORE	700	716	613	521	512	9	335	177
24	MORAINA	600	604	470	344	344	0	208	136
25	NARSINGHPUR	690	763	598	545	545	0	278	267
26	NEEMUCH	600	601	457	456	445	11	304	141
27	PANNA	600	642	456	461	461	0	274	187
28	RAISEN	660	704	671	547	547	0	384	163
29	RAJGARH	810	819	570	600	600	0	455	145
30	RATLAM	550	563	430	526	526	0	316	210
31	REWA	750	760	596	568	546	22	291	255
32	SAGAR	660	663	370	402	402	0	230	172
33	SATANA	750	808	583	628	628	0	316	312
34	SEHORE	700	714	504	530	524	6	330	194
35	SEONI	600	609	260	552	542	10	406	136

36	SHEOPUR	580	606	281	489	489	0	358	131
37	SHAJAPUR	750	781	692	562	538	24	299	239
38	SHAHADOL	694	703	461	500	492	8	257	235
39	SHIVAPURI	660	701	379	496	496	0	353	143
40	SIDHI	650	682	468	704	703	1	400	303
41	TIKAMGARH	700	711	589	461	461	0	301	160
42	UJJAIN	810	853	616	664	664	0	492	172
43	VIDISHA	690	690	498	568	567	1	405	162
44	ANNUPPUR	810	810	268	608	608	0	335	273
45	Alirajpur	750	757	698	564	564	0	370	194
46	ASHOK NAGAR	630	671	529	573	572	1	399	173
47	BURHANPUR	750	767	623	550	548	2	294	254
48	Singrauli	750	766	585	692	692	0	374	318
49	GWALIOR	700	703	537	629	629	0	504	125
50	UMERIA	630	635	496	451	433	18	286	147
TOTAL		**35044**	**35859**	**24761**	**27754**	**27461**	**293**	**17364**	**10097**

Out of total 35,859 trained candidates, 24,761 candidates settled and financial assistance from banks availed by 17,364 candidates.

RSETIs directors in close liaison with banks may arrange adequate financial assistance to all trained candidates under different Central /State Government sponsored Employment Generation Scheme, enabling them the trained candidates from below poverty level self-employed.

AGENDA NO-5

POLICY INITIATIVE OF THE GOVERNMENT

PM Vishwakarma Scheme

PM Vishwakarma, a Central Sector Scheme has been launched on September 17, 2023 by Ministry of Micro, Small and Medium Enterprises to provide holistic and end-to-end support to the traditional artisans and craftspeople in scaling up their products and services through access to collateral free credit, skill training, modern tools, incentive for digital transactions and market linkage support.

The scheme covers artisans and craftspeople engaged in 18 family based trades viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoesmith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker.

The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:

- **Recognition**: The artisans and craftspeople will receive PM Vishwakarma certificate and ID card. This certificate shall enable the applicant's recognition as a ***Vishwakarma*.**

- **Skill Upgradation**: To enhance the capabilities, a Basic Training of 5-7 days and Advanced Training of 15 days or more will be provided, with a stipend of Rs. 500 per day.

- **Toolkit Incentive**: A toolkit incentive of Rs. 15000 will be provided to the beneficiaries after skill verification at the start of Basic Skill Training.

- **Credit Support**: Collateral free loan of Rs.1 lakh with tenure of 18 months in first tranche and Rs.2 lakhs with 30 months repayment in second tranche at a concessional interest rate fixed at 5 % is available, with Government of India subvention to the extent of 8%.

  The second tranche loan will be available to only those beneficiaries who have paid the first tranche loan regularly and have adopted digital transactions in their business or have undergone Advanced Training.

- **Incentive for Digital Transaction**: The Scheme also provides an incentive of Rs.1 per transaction for a maximum of up to 100 transactions monthly for digital transactions

- **Marketing Support**: Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, on boarding on e-commerce platforms to improve linkage to value chain.

Action Point for Banks-

1. Verify saving bank account details in T+2 days basis.
2. Dispose loan applications as per policy.

E- Kisan Upaj Nidhi

e-Kisan Upaj Nidhi (e-KUN) a digital gateway onboarded on Jansamarth portal on 04.03.2024 with collaborative efforts of Department of Food and Public Distribution, Department of Financial Services, Warehousing Development and Regulatory Authority (WDRA) and NABARD. This gateway will boost post-harvest pledge financing available to farmers against electronic Negotiable Warehouse Receipts (e-NWRs) regulated by WDRA. Banks onboarded on the gateway will provide a choice to farmers in terms of rate of interest, loan amount etc. Farmers can choose the best option available.

The farmer will first have to register himself with his repository account details issued to him by the repository, authorized by WDRA. The Rule engine of portal examines the farmer credit details like CIBIL score etc. and provides details of loan offered by banks. Once the farmers chooses a bank's offer, the portal provides a digital in-principle approval of loan. The farmer go to the bank to complete documentation and get the amount disbursed. This whole process will reduce the turnaround time for pledge loans against electronic Negotiable Warehouse Receipts at competitive rate of interest through seamless transfer of data.

It is requested to get more warehouses of state registered with Warehousing Development and Regulatory Authority, so that farmers can avail benefit of this scheme.

Registration of MP-SRLM under DEA Fund

Reserve Bank of India has established a fund called Depositor Education and Awareness Fund (DEAF) for the purpose of promotion of depositors' interest as specified from time to time. As per DEAF scheme 2014, all banks used to transfer the balances in inoperative deposit accounts which have not been claimed or operated for a period of ten years or more or any deposit or amount remaining unclaimed for more than 10 years to the Depositor Education and Awareness Fund.

According to the Scheme, a Committee has been formed to administer and manage the Fund for promotion of depositors' interests. The Committee may register/recognise institutions/organisations/associations (entities), engaged in activities relating to depositor awareness and education, including those proposing to conduct programmes for depositors of banks, organise seminars and symposia for depositors and undertake projects and research activities relating to these areas. The Committee is empowered to determine and lay down the criteria for grant of financial assistance to these entities. Accordingly, the guidelines for registering entities for grant of financial assistance from the Fund under the Scheme have been prepared.

In order to widen and deepen the depositor awareness efforts, fresh applications are being called **'on tap'** for registration with DEA Fund. State Rural Livelihood Missions (SRLMs) under National Rural Livelihood Mission are eligible to apply for registration with DEA Fund under the 'on-tap' guidelines and accordingly 14 SRLMs are currently registered. As per list available received from RBI Regional Office Bhopal, it is observed that Madhya Pradesh SRLM is not registered with DEA fund.

MPSRLM is requested to be registered with RBI DEA Fund. The scope of activities, objectives, procedure for registration and other guidelines in detailed manner are available on RBI website https://www.rbi.org.in/scripts/bs_viewcontent.aspx?Id=3783.

AGENDA NO-6

PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES

As on 31.03.2024

(i) MUKHYA MANTRI UDYAM KRANTI YOJANA

Target for FY 2023-24 (Numbers)	50,000
Application submitted	26,766
Sanctioned	17,173
Disbursed	16,243
Pending	4,619
Rejected	4,974
Sanction % out of total target	34.3%
Sanction % out of submitted	**64.16%**
Disbursed % out of sanction	94.60%
Rejection % out of submitted	18.60%

(ii) SANT RAVIDAS SWAROJGAR YOJANA

Target for FY 2023-24 (Numbers)	5,000
Application submitted	5,210
Sanctioned	1,606
Disbursed	1,387
Pending	1,537
Rejected	2,068
Sanction % out of total target	**32.10%**
Sanction % out of submitted	30.80%
Disbursed % out of sanction	86.40%
Rejection % out of submitted	39.70%

(iii) BHAGWAN BIRSA MUNDA SWAROJGAR YOJANA

Target for FY 2023-24 (Numbers)	1000
Application submitted	4485
Sanctioned	1092
Disbursed	900
Pending	1246
Rejected	2146
Sanction % out of total target	109.2 %
Sanction % out of submitted	**24.3 %**
Disbursed % out of sanction	82.40 %
Rejection % out of submitted	47.60

(iv) TANTYA MAMA ARTHIK KALYAN YOJANA

Target for FY 2023-24 (Numbers)	10,000
Application submitted	5,114
Sanctioned	1,129
Disbursed	901
Pending	1,876
Rejected	2,103
Sanction % out of total target	11.30 %
Sanction % out of submitted	**22.10 %**
Disbursed % out of sanction	79.80 %
Rejection % out of submitted	41.10 %

(v) DR. BHIMRAO AMBEDKAR ARTHIK KALYAN YOJANA

Target for FY 2023-24 (Numbers)	8,000
Application submitted	3,175
Sanctioned	1,473
Disbursed	1,320
Pending	727
Rejected	975
Sanction % out of total target	18.40 %
Sanction % out of submitted	**46.40 %**
Disbursed % out of sanction	89.60 %
Rejection % out of submitted	30.70

(vi) MUKHYA MANTRI PICHDA VARG TATHA ALPSANKHYAK UDYAM YOJANA

Target for FY 2023-24 (Numbers)	5,000
Application submitted	1,722
Sanctioned	707
Disbursed	630
Pending	617
Rejected	398
Sanction % out of total target	14.10 %
Sanction % out of submitted	**41.06 %**
Disbursed % out of sanction	89.10 %
Rejection % out of submitted	23.10 %

(vii) MUKHYA MANTRI PICHDA VARG TATHA ALPSANKHYAK SWAROJGAR YOJANA

Target for FY 2023-24 (Numbers)	10,000
Application submitted	1,320
Sanctioned	499
Disbursed	468
Pending	507
Rejected	314
Sanction % out of total target	4.90 %
Sanction % out of submitted	**37.80 %**
Disbursed % out of sanction	93.70 %
Rejection % out of submitted	23.70 %

(viii) MUKHYA MANTRI VIMUKT GHUMANTU AND ARDHGHUMANTU SWAROJGAR YOJANA

Target for FY 2023-24 (Numbers)	1,500
Application submitted	827
Sanction	136
Disbursed	88
Pending	386
Rejected	305
Sanction % out of total target	9.07 %
Sanction % out of submitted	**16.44 %**
Disbursed % out of sanction	63.97 %
Rejection % out of submitted	36.88 %

(ix) PM-SVANIDHI

Particulars	10K Loan	20K Loan	50K Loan
Target cumulative (Number)	7,55,160	3,62,994	61,986
Application submitted	10,00,558	3,64,828	71,685
Sanction	8,57,428	3,00,598	61,958
Disbursed	8,33,535	2,86,414	58,624
Pending	21,400	11,356	3,841
Rejected	1,21,730	52,874	5,886
Sanction % out of total target	**113.54 %**	**82.81 %**	**99.95 %**
Sanction % out of submitted	85.69 %	82.39 %	86.43 %
Disbursed % out of sanction	97.21 %	95.28 %	94.61 %
Rejection % out of submitted	12.16 %	14.49 %	8.21 %

(x) NATIONAL URBAN LIVELIHOOD MISSION

Particulars	SEP-I	SEP-G	SEP-SHG
Target cumulative (Number)	4,520	151	2,625
Application submitted	7,980	191	2,384
Sanction	6,424	179	2,147
Disbursed	6,400	175	2,046
Pending	1556	66	237
Sanction % out of total target	**142.12 %**	**118.54 %**	**81.79 %**
Sanction % out of submitted	80.50 %	93.72 %	90.06 %
Disbursed % out of sanction	99.63 %	97.77 %	95.30%

(xi) NATIONAL RURAL LIVELIHOOD MISSION

Target		**Disbursed**		**Achievement % over target**	
No. of SHGs	Amt. in Crore	No. of SHGs	Amt. in Crore	No. of SHGs	Amt. in Crore
1,94,770	4,035	1,63,600	3,580	83.99	88.72

(xii) PRIME MINISTER EMPLOYMENT GENERATION PROG.

Target FY 2023-24		Forwarded		Sanctioned		Margin Money disbursed		Achievement %
No. of Project	Margin Money (Crore)	No. of Project	Margin Money (Crore)	No. of Project	Margin Money (Crore)	No. of Project	Margin Money (Crore)	
5,459	177	21,235	763	8,005	314	5,264	183	103

(xiii) PRIME MINISTER FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PMFME)

Target (Number)	Received	Sanction	Rejected	Disbursed	Achievement %	Under Process
4,660	7,425	2,685	2,471	2,227	58.62	2,269

(xiv) Agriculture Infrastructure Fund Scheme

Target FY 2023-24		Disbursed		Achievement %	
No.	Amt. (Cr.)	No.	Amt. (Cr.)	No.	Amt. (Cr.)
1,536	906	2,735	1,712	178	189

(xv) AHDF CAMPAIGN: ISSUANCE OF KCC TO ANIMAL HUSBANDRY

Received (Number)	5,73,137
Accepted	5,55,423
Sanction	3,00,590
Sanction % out of accepted	**54%**
Rejected	2,49,588
Rejection %	45%
Pending	5,245

(xvi) AHDF CAMPAIGN: ISSUANCE OF KCC TO FISHERIES

Received (Number)	1,53,645
Accepted	1,52,306
Sanctioned	92,088
Sanction % out of accepted	**60%**
Rejected	57,103
Rejection %	37%
Pending	3,115

Bank-wise performance is shown in Annexures

AGENDA NO-7

NON-PERFORMING ASSETS (NPAs)

NPA POSITION AS ON 31.03.2024

Amt. in Crore

Sr.	Banks	Total NPA		Total Advances		NPA %
		No. of A/c	Amount	No. of A/c	Amount	
1	Public sector Banks	12,97,253	21,876	64,86,258	2,74,101	8.0
2	Private sector Banks	3,79,356	4,421	64,28,585	1,74,796	2.5
3	Regional Rural Banks	2,40,493	1,370	13,94,318	20,198	6.8
4	Cooperative Banks	8,45,658	7,363	41,33,050	42,864	17.2
5	Small Finance Banks	1,07,480	609	16,28,373	17,994	3.4
Total		**28,70,240**	**35,639**	**2,00,70,584**	**5,29,952**	**6.7**

AGENCY-WISE NPA STATUS

Amt. in crore

Agency	21-Mar	22-Mar	23-Mar	24-Mar	Y-o-Y variation %		
					22-Mar	23-Mar	24-Mar
Public sector Banks	21,803	23,478	21,790	21,876	7.7	-7.2	0.4
Private sector Banks	2,412	3,442	8,407	4,421	42.7	144.2	-47.4
Regional Rural Banks	2,618	1,961	1,471	1,370	-25.1	-25.0	-6.9
Cooperative Banks	6,493	6,944	7,291	7,363	6.9	5.0	1.0
Small Finance Banks	413	548	753	609	32.7	37.4	-19.2
Total	**33,739**	**36,373**	**39,712**	**35,639**	**7.8**	**9.2**	**-10.3**

SECTOR-WISE NPA STATUS

Amt. in crore

Sector	21-Mar	22-Mar	23-Mar	24-Mar	Y-o-Y Variation %			NPA % of portfolio as on March 24
					22-Mar	23-Mar	24-Mar	
Agriculture	18,106	18,944	19,399	19764	4.6	2.4	1.9	12.1
MSME	6,191	6,818	9,948	6174	10.1	45.9	-37.9	5.8
Education	160	170	221	147	6.3	30.0	-33.6	6.6
Housing	2,130	2,120	1,924	2006	-0.5	-9.2	4.3	5.7
Priority Sector	26,990	29,986	26,318	29708	11.1	-12.2	12.9	9.5
Non-priority sector	6,749	6,386	6,285	5931	-5.4	-1.6	-5.6	2.73

NPA UNDER GOVERNMENT SPONSORED SCHEME

Amt. in crore

Scheme	21-Mar	22-Mar	23-Mar	24-Mar	Y-o-Y variation %			NPA % of portfolio as on 31.03.24
					22-Mar	23-Mar	24-Mar	
MMYUY/MMSY	506	513	433	520	1.4	-15.6	20.1	26.9
PMEGP	171	196	166	172	14.6	-15.3	3.6	7.5
CMRHM	1,608	1,624	1,587	1,537	0.9	-2.3	-3.2	53.4
SHG Loans	110	145	137	122	31.8	-5.5	-10.9	2.9
MUDRA	1,478	2,191	2,438	2,776	48.2	11.3	13.9	14.4

Chief Minister Rural Housing Mission Scheme

NPA under the 'Chief Minister Rural Housing Mission' Scheme is in increasing trend and it reached to 53.30 % as on 31.03. 2024. The following figures depict the alarming status-

Number in actual, amount in crore

Year	OUTSTANDING		NPA		NPA% (amt.)
	NO.	AMT.	NO.	AMT.	
2020	6,38,797	4,024	2,61,830	1,692	42.0
2021	6,45,083	3,963	2,86,407	1,608	40.6
2022	6,31,909	3,506	2,95,054	1,624	46.3
2023	5,92,056	3,180	2,85,240	1,587	49.9
2024	5,80,721	2,881	3,09,831	1,535	53.3

Despite numerous efforts of the banks, the borrowers are not repaying their instalments. Banks are even not able to settle these accounts through One Time Settlement Scheme because of one of the clause in MOU signed between the State Government & the Banks restricts them to do so. The issue was discussed in the last few SLBC meetings, wherein banks requested the Government to take necessary step for recovery of banks dues.

Pending applications with district administration for taking physical possession of the properties under Sec-14 of the SARFAESI ACT

SARFAESI Act is a pivotal legislation in India aimed at facilitating the recovery of outstanding loans and reducing non-performing assets. The primary objective of the act is to empower financial institutions to take proactive measures for recovering their dues from defaulting borrowers.

Section 14 of the SARFAESI Act implies that secured creditor may seek the help and assistance of the District Magistrate (DM) for taking over of the physical possession of secured asset. Accordingly, banks file application to the district administration.

District Magistrates are supposed to pass suitable orders for taking possession of the secured asset within a period of 30 days from the date of application. If no order is passed within said period for reasons beyond the control of DM, he may after recording reasons, pass orders within such further period but not exceeding in aggregate 60 days.

DM after passing the order of physical possession sents the file to the concerned Tehsildar for taking possession and handing over to the Bank. The role of the DMs under SARFAESI Act is to assist banks in taking physical possession of secured asset.

But, it has been observed that DMs are taking a long time in handing over possession of the secured assets and they do not dispose-off the cases with the stipulated timeline mentioned above. **As per report submitted by banks to Sub-committee on Recovery, 511 such cases were pending till 31.03.2024.**

There is a need to sensitize DMs. The State Government is requested to issue suitable instructions to district administration to comply with the provision of Section 14 of SARFAESI Act and dispose the cases within a period of 60 days from the date of application.

AGENDA NO-7

Participation of Public representative in of DLRC meetings

The District Level Review Committee (DLRC) is a district level forum under Lead Bank Scheme function with an objective of evaluating the progress made in the implementation of Schemes included in District Credit Plan, lending to priority sectors, Government Sponsored Schemes etc., identifying problem areas and devising suitable remedial steps.

This forum is chaired by the District Collector and attended by all members of District Consultative Committee. Public representatives (MPs, MLAs/ Zila Panchayat Chiefs) shall invariably invited to the meetings.

The forum acts as a platform for the public representatives to share their views and opinions on credit needs of the districts and issues and concerns relating to banking services etc.

As per the information received from many districts, due to non-participation of public representatives in the DLRC meetings due to various reasons, the significance of the forum gets defeated.

Establishment of RSETIs in newly formed districts

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. Land for setting up the RSETI is allotted to the concerned bank by the State Government. Ministry of Rural Development, Govt. of India provides one time grant for meeting the expenditure on construction of building and other infrastructure.

Presently 50 RSETIs/RUDSET are functioning in Madhya Pradesh and there is need for establishment of RSETIs in Agar Malwa and Niwari and in newly formed three districts Mauganj, Maihar and Pandhurna. For all districts, banks have requested the district administration for allotment of land but allotment is yet to be done. Parallel request for necessary approval from MoRD is under process at banks end.

Central Know Your Customer Registry

Central Know your Customer record registry (CKYCRR) is a registry established under PML Rules, 2005 (Maintenance of Records) in 2016 as a repository of KYC record. Before this repository, when a person approaches the financial institution for opening an account, he/she needs to submit KYC documents to every financial institution. For any change in KYC details, individual needs to approach all the institutions where he/she have an account.

Now, customer has to submit documents only once to any financial institution, the financial institutions upload the KYC details into this repository and the CKYCR issues a 14-digit unique CKYC Number, which can be used by the customers to maintain multiple account-based relationships. In case of any changes to the personal information can be informed to only one institution and all other institutions customer has an account will be informed by CKYCR.

As per PML guideline, every Reporting Entity within 10 days after the commencement of account-based relationship with the client has to file the electronic copy of the client's KYC records with the Central KYCR Registry. The CKYCR Registry shall process the KYC records received from reporting entity for deduplication and issue a 14-digit unique KYC identifier for each client to the reporting entity, which shall communicate the KYC identifier in writing to the customer. The registry has started Missed call facility (no.7799022129) and view only facility on CKYCR website to know CKYC card.

Sanction of online KCC through JANSAMARTH Portal

The Department of Agriculture & Farmers Welfare, GoI has proposed to give a major push to Digital Agriculture in the Country, using new and emerging digital technologies to improve the efficiency, improved yields, better prices, etc. Towards this major initiative, the Government of India is creating a frame work for the AGRISTACK comprising three key registries, viz., farmers database with dynamic linking of land records; Geo-referencing of Village Maps and Real-time Crop Survey.

Agri Stack aims to make it easier for farmers to get easier access to cheaper credit, higher-quality farm inputs, localized and specific advice, and more informed and convenient access to markets. Agri Stack also aims to make it easier for governments to plan and implement various farmer and agriculture-focused benefit schemes.

Agri Stack is being implemented by the Ministry of Agriculture and Farmer Welfare at the Centre in close collaboration with the Revenue and Agriculture departments of State governments.

Objectives of Agri Stack-

- Lower the cost and risk of agricultural services for farmers and agri-credit, finance, inputs, and other service providers.
- Provide localized and tailored Early Warning Systems for disasters including pest attacks, droughts, floods, etc.
- Simplify government scheme benefits lifecycle for farmers.
- Enable quick and easy access to affordable finance.
- Enable ease of governance by providing required data at the right place for enhanced decision making, policy implementation, and feedback management.
- Improve targeting of government benefits (by maximizing inclusion and minimizing exclusion and fraud).
- Enabler easier scheme convergence between agri-allied Ministries and State Governments to better serve the Farmers.
- Accelerate innovation in products & services by Agri-Techs with easier access to high-quality data

In order to quick and easy access to affordable finance, Kisan Credit Card scheme has been on boarded on Jansamarth Portal managed by Govt of India. A committee under Chairmanship of Chief Secretary, Madhya Pradesh has been formed which has decided to sanction Kisan Credit Card up to Rs.1.60 lakh through Jansamarth Portal. Accordingly, Seoni and Neemuch has been selected as pilot district to start with.

All banks are requested to on-board on Jansamarth portal for sanction of Kisan Credit Card up to Rs.1.60 Lakh in the state of Madhya Pradesh.

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

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

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

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

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

Action- State Bank of India & other PSBs

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

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

Action- Union bank of India

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

Action-Directorate of Institutional Finance

3. **Coverage of uncovered villages**

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

Action-HDFC Bank, Bank of Baroda

4. Coverage of Unbanked Rural Centers

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

Action-All other banks

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

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

Action- Bank of Baroda

6. Expanding and Deepening of Digital Payment Ecosystem

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

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

7. Performance under social security schemes

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

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

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

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

Action- All Banks

8. PM Vishwakarma

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

Action-All Banks

9. Opening of New RSETIs

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

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

10. Progress under PMJANMAN

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

Action- Lead Banks of the respective districts

The meeting ended with vote of thanks to the chair.

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Annexure-1

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

बैंक ऑफ़ इंडिया BOI
Bank of India

National Banking Group (MP & Chhattisgarh), BHOPAL

Minutes of 13th Sub Committee meeting of SLBC on Digital Transactions held on 25-07-2023

The Thirteenth meeting of the Sub Committee of SLBC on Digital Transactions was concluded under the chairmanship of Shri Nikunj Srivastava, Principal Secretary, Science & Technology Dept., Govt. of Madhya Pradesh on 25-07-2023 in the conference hall at Bank of India, Zonal office building, Arera hills, Bhopal. In the said meeting Shri Abhijeet Agrawal (Managing Director, MPSEDC) was special invitee. Shri Pawan kumar Chauhan (Joint Director, DIF, Bhopal), Shri V.K. Tripathi (Deputy Director, Panchyat Raj Vibhag M.P. Govt., Bhopal), Mr. Mayank Semwal (Manager, RBI Bhopal), Mrs. Pooja Jaswani (RM, NPCI Bhopal), Mr. Lokesh Krishna (GM, NBG MP-CH, Bank Of India, Bhopal), Mr. Guru Prasad Gond (Zonal Manager, BOI, Bhopal Zone), Mr. Pramod Mishra (DGM, SLBC Central Bank of India), along with representative of major Banks in MP state were present and LDMs of Betul, Indore, Satna & Vidisha were also present.

1. Confirmation of the minutes of last meeting-

The minutes of 3rd Sub Committee of SLBC on Digital Transactions held on 10-03-2021 were circulated to all members and action taken report was presented in the meeting and point raised are complied by member banks & stakeholders. As no further comments were received from the members, the minutes of previous meeting were confirmed.

2. Review of the performance of all identified 4 Digital Districts-

With the permission of chair, agenda-wise presentation and discussion was started. RBI had identified 4 districts namely Betul, Indore, Vidisha & Satna in the state as Digital Districts and Betul, Indore, & Vidisha districts are declared with 100% Digital coverage. RBI official raised a question over the poor performance of Satna District at being level of 97.20% for a long period. Chairman suggested that Satna district should require something more to do for 100% digitization to be completed in given timeline. All member Banks in the Satna District were advised to ensure 100% achievement at earliest.

(Action: LDM Satna and All Member Banks)

- Shri. Nikunj Srivastava, Chairman of committee raised his concern over poor performance of MP state as our state average is less than national average. For this, SLBC representative suggested that all Banks should provide the correct data through their data center as per format prescribed by RBI. Further the role of NPCI is also very much important so it is agreed that NPCI will share transaction data of MP state as till now NPCI is only sharing data at national level so that our state's progress can be monitored.

(Action: All Banks & NPCI)

3. Identification of new digital districts in State-

Discussion were made for identification of new digital districts. The Chairman suggested for coverage of all districts of state, but RBI official & SLBC Convenor suggested that it should be done in a phased manner and Singrauli district was proposed as new identified digital district. MD MPSEDC Shri Abhijeet Agrawal also expressed his view and suggested that some district from Chambal region should be added. For which, Chairman suggested Bhind district. The committee agreed for identification of both Bhind & Singrauli districts as new digital districts

(Action: LDMs of Bhind & Singrauli Districts, CBI & UBI Banks and RBI)

4. Adoption of UPI based transaction in all Gram Panchayats by Banks-

Deputy Director, Panchayat Raj Department, Shri. V.K. Tripathi apprised the house about progress in adoption of UPI based transaction in all Panchayats, as this task has to be completed by 15th Aug-2023.Till date only Bank of Maharashtra and Indian bank have completed the task of QR code generation. Remaining banks confirmed to complete the said task latest by 31.07.2023. MD MPSEDC also suggested to include all payment facility on digital platforms like whatsapp also.

(Action: All 8 member Banks & Panchayat Raj department)

5. Progress of FINTECH adoption by the Banks-

Chairman asked all remaining banks to submit the information of FINTECH adoption in their Banks, as only UBI & BOI has provided information of Fintech adoption. Chairman asked for availability of registered NBFC companies, for which RBI representative told that they will provide the list of same. MD,MPSEDC suggested NPCI officer to conduct structural workshop of Fintech Companies and Bankers for better awareness and understanding. The Chairman agreed upon it and told NPCI to conduct the same in the month of September-2023.

(Action: NPCI, RBI and all Member Banks)

6. Submission of District wise data on digital transaction-

Chairman of the committee emphasized and impress upon all banks to submit bank wise and district wise data of digital transaction as per RBI format so that a healthy competition between districts and banks can be initiated and our state's position in comparison to national average can be monitored and improved. So All member banks were advised to coordinate with their HO to collect & submit the error free data to SLBC. Chairman further advised to include the same in agenda point of next subcommittee meeting so that district wise progress could be monitored.

(Action: All Banks and SLBC)

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Minutes of 26th SLBC Sub-committee meeting on SHG/JLG

The 26th SLBC Sub-committee meeting on SHG/JLG took place on 05.03.2024 under the Chairmanship of the Shri Sunil Kumar, General Manager, NABARD, Regional Office, Bhopal. The meeting was convened by Shri Sanjay Roy, Zonal Manager & Deputy General Manager, Indian Bank. The meeting also had the participation of officials from the Reserve Bank of India, DIF, SLBC and member banks. A list of participants is attached in **Annexure-A.** The following points were discussed, and actionable points were derived from the deliberations:

1. SHG Credit Linkage Status-YOY:

YOY progress was reviewed. It was in increasing trend for the period Sep-2020 to Sep 2023, both in terms of numbers of SHG as well as amount. Further YTD performance for the FY 2023-24 was also reviewed for all the member Banks. Bank of India, Bank of Maharashtra, Punjab & Sind Bank, UCO Bank, Union Bank of Indian, HDFC Bank, shown negative progress in terms of number. Further Bank of Maharashtra, UCO Bank also showed negative progress in terms of amount given to SHGs. Out of 17 member banks, nine members banks shown positive progress both in terms of numbers of SHG as well as amount. ICICI Bank & IDBI has shown no progress in both terms. Chairman advised member banks to take the necessary steps regarding disposal of pendency and achieve good progress. Further Chairman advised member banks to check their respective data with the meeting agenda which is being circulated before the meeting.

Action- All Member Banks

2. Bank wise SHG Credit linkage Target Status for FY 2023-24:

Bank wise progress was reviewed. SRLM allotted annual target of Rs 4035 Crore amongst 17 member banks. Central Bank of India achieved 146% of their allotted target. Out of the 17 members, 9 member banks achieved their proportionate target of 50% for the FY 2023-24. Chairman appreciated Central Bank of India for surpassing the targets. Further Chairman advised member banks to take the necessary steps to achieve the allocated target by SRLM. Chairman also advised SRLM to allot SHG targets to other schedule commercial banks for deepening of SHG Credit Linkage.

Action- All member banks & SRLM

3. Per SHG Disbursement Status:

Bank wise progress was reviewed. UCO bank per SHG disbursement was 1.33 which is below the benchmark of 1.50. Chairman advised UCO bank to improve their progress in this regard.

Action-UCO Bank

4. SHG Cases Pendency & Rejection:

Bank wise status was reviewed. Member banks informed the house that there are many duplicate entries in the NRLM portal due to which pendency is reflecting on higher side. Further application submitted again in the portal after rejection which increases pendency & rejection numbers. Chairman advised member banks to dispose of the pending cases with 15 days and rejection should not be done on any vague reason. Further Chairman advised SRLM to depute Bank Sakhi with high pendency bank branches for faster disposal.

Action-All other banks & SRLM

5. Review of NPA Position:

Bank wise status was reviewed. Out of 17 member banks, four banks reported NPA in double digits. Further Chairman expressed concerns regarding this and advised concerned member banks to make full efforts to reduce the NPA level. Average NPA level in SHG was 3.01% in terms of amount.

Action- UCO Bank, PNB, Indian Bank, UBI

6. JLG Credit Linkage Status:

Bank wise progress was reviewed. Out of 17 member banks, only 10 member banks have exposure in JLG Credit Linkage. HDFC has highest exposure in JLG linkage. Overall NPA is 25.19%. Chairman expressed concerns regarding this and advised concerned banks to make full efforts to reduce the NPA level. Further Chairman also advised other member banks to extend credit linkage to JLG and also informed the house regarding the incentive being provided by the NABARD for this.

Action-All other banks

7. PM Mudra Loans to SHG Members:

Bank wise progress was reviewed. Member Banks informed the house that branch wise pendency should be provided by SRLM for faster disposal. Further Chairman advised member banks to dispose of the pending cases within 15 days and also advised SRLM to provide branch wise pendency details to member banks.

Action- All Banks & SRLM

8. Issues in SHG Credit Linkage:

Member Banks informed the house about issues faced in extending credit linkage to SHGs. Chairman advised SRLM to submit only eligible cases in the portal which compiles basic eligibility norms.

Action-SRLM

9. Expectations from Member Banks & SRLM:

Chairman advised member banks to dispose of pending applications within 15 days time limit. Further SRLM to provide details of Bank Sakhi with the member banks. SRLM should advise to Bank Sakhi to visit branches allotted to them regularly. SRLM also advised to provide necessary support to the member banks for the recovery in NPA SHG accounts.

Action- All Banks & SRLM

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

Date: 11.03.2024

Minutes of the 27th and 28th SLBC Sub-Committee meeting on improvement of Low CD Ratio dated 28.02.2024

The 27th and 28th SLBC Sub-Committee meeting on improvement of Low CD Ratio held on Wednesday, 28th Feb' 2024 from 4:30 PM at Conference Hall, Union Bank of India, 1st Floor, Union Bank Bhawan, Arera Hills, Bhopal. The meeting was chaired by Shri Rajesh Thakur, Joint Director, DIF, Govt. of Madhya Pradesh, and convened by Shri Biraja Prasad Das, Zonal Head, Union Bank of India, Bhopal, in the presence of representatives of RBI, NABARD, SLBC, major public as well as private sector Banks working in the state of MP and LDMs of 7 Low CD Ratio districts.

At the outset, Shri Biraja Prasad Das, Zonal Head, Union Bank of India and Convenor, welcomed all the dignitaries and requested all the attendees to interact actively in the meeting, followed by the keynote address of the Chairman.

The Convener, SLBC Sub-committee on improving CD ratio appreciated the efforts of LDMs and Bank branches of Rewa, Sidhi and Shahdol Districts to achieve minimum CD ratio benchmark of 40%. He further advised to utilize services of Business Correspondent and Business facilitators to improve credit offtake.

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

- The minutes of the previous meeting has been circulated among all the members. ATR of previous meeting was submitted by all the LDMs and the member banks. No suggestions or modification received; therefore, ATR was unanimously approved by the House.

- AGM SLBC, Shri G K Banti advised LDM of Anuppur District to focus more on lending under Ancillaries activities to improve progress under Agriculture.
    - **(Action: LDM Anuppur)**

- Joint Director, DIF, Shri Rajesh Thakur advised LDM Sidhi to work on his action plan to increase CD ratio of 4 public sector Banks viz., Union Bank of India, Punjab National Bank, State Bank of India and Central Bank of India and 2 major private sector Banks viz., IDBI and IndusInd Bank as CD ratio of these bank is comparatively low.

  The Convenor SLBC Sub-Committee on improving CD ratio meeting also urged upon the same and advised to focus more on Agriculture Investment Credit and MSME sector.

(Action: LDM Sidhi)

- LDM Rewa informed the house that IndusInd Bank and Federal Bank's data is not reflecting, however, there is considerable advance portfolio, resulting in miscalculation of district's CD ratio.

(Action: SLBC)

- AGM SLBC, Shri G K Banti has advised all the LDMs and member Banks to coordinate with District authorities and line departments in order to improve credit offtake.

- **Annual Credit Plan (FY 2023-24) -** Out of 7 low CD ratio Districts, only Rewa and Umaria achieved proportionate target i.e. 75% of ACP under Agriculture advances. However, all 7 Districts have achieved the proportionate target under MSME, Total Priority Sector and Non-Priority sector. The Chairman advised LDMs of Anuppur, Niwari, Shahdol, Sidhi and Singrauli Districts to achieve their allotted ACP Target.

(Action: LDMs of Anuppur, Niwari, Shahdol, Sidhi and Singrauli Districts)

- As per instructions, a comparative study of 2 districts viz. Shahdol and Rewa was conducted to analyse the Branch wise CD ratio. It is observed that all the branches of PNB, UCO bank and Utkarsh Small Finance Banks in Rewa district are below 40% benchmark of CD ratio, and in Shahdol district all branches of UBI, Indian Bank, Bank of India, and Equitas Small Finance Bank are below 40% benchmark.

  Further, it is observed that out of total 194 Bank branches of Rewa District, total 30 Branches and out of total 80 Bank branches of Shahdol District, a total of 20 branches are falling between 30% to 40% CD ratio bracket. The convenor, Sub-committee on CD ratio advised all the Banks to put extra efforts to these branches towards improvement in CD ratio.

(Action: All Banks)

- In another study conducted in Singrauli District, it is observed that District's total Deposit is Rs.14,223.14 Cr, within which Institutional Deposit is of Rs. 6287.24 Cr. i.e. approximately 44% of District's total deposit. As of 31.12.2023, CD ratio of District is at 19.43 %, and if the Institutional deposit is net-off, the CD ratio of the district may reach at 34.83%.

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

Encl: List of participants

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Minutes of SLBC Sub-committee meeting on Housing held on 01.02.2024

The SLBC Sub-committee meeting on Housing took place on 01.02.2024 under the chairmanship of the Joint Director of Urban Administration and Development Department, Government of Madhya Pradesh. The meeting had the participation of officials from the State Government, Reserve Bank of India and member banks. A list of participants is attached in **Annexure-A.** The following points were discussed, and actionable points were derived from the deliberations:

1. Progress under PM-SVANidhi Scheme.

1. Banks should not return/reject the loan applications of second and third tranche on the basis of low Cibil /CIC score unless the vendor is defaulter.
2. Banks should instruct their bank branches to mark Closure of Loans on PMS Portal expeditiously so as to allow applications for second tranche of loan i.e. Rs 20,000/- and third tranche of loan Rs 50,000/- respectively.
3. For socio economic upliftment of Street Vendors, SVANIdhi se Samridhhi campaign is already being running wherein all the street Vendors and their family members are to be enrolled under the PMJJBY and PMSBY. Banks to take suitable action accordingly.
4. Digital onboarding of the street Vendors is an essential component of the scheme. Banks to make concerted efforts to onboard the street Vendors into Digital Platform, generation and use of QR Code and doing transactions accordingly.
5. Banks to clear/ dispose all pendency in coordination with respective ULBs by 29.02.2024 and ensure disbursement of all approved cases under the scheme.

2. Progress under NULM Scheme.

Bank wise progress reviewed under the NULM scheme and progress reviewed. Banks should instruct their bank branches to take the necessary steps regarding disposal of pendency and show the good progress.

As at bank level, there is no tool for monitoring the progress under NULM scheme, hence banks also requested UADD department to provide borrower wise list under SHG Bank Linkage, SEP Individual and SEP group scheme on weekly basis for monitoring purpose.

3. Progress under PMAY Scheme.

Bank wise progress under EWS loan reviewed and all banks are requested to dispose the pendency under the scheme.

The meeting ended with vote of thanks to the chair.

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ZONAL OFFICE, 1, PNB HOUSE, ARERA HILLS, BHOPAL 462011 Phone No. 0755-2572035; Email – zobhopal@pnb.co.in

Date: 12.02.2024

To All Member Banks and concerned MP State Govt. Departments.

Minutes of 29th MSME SUB COMMITTEE MEETING, BHOPAL Dated 30.01.2024

Placed below are minutes of the meeting of 29th MSME Sub Committee meeting dated 30.01.2024:

The 29th SLBC Sub Committee Meeting on Micro, Small & Medium Enterprises(MSME) was held on 30.01.2024 in the conference hall, 1st floor of PNB Zonal Office Bhopal to review the progress under below mentioned schemes in the state of Madhya Pradesh:

a. Mukhya Mantri Udyam Kranti Yojna
b. Bhagwan Birsa Munda Swarojgar Yojna
c. Sant Ravidas Swarojgar Yojna
d. Tantya Mama Aarthik Kalyan Yojna
e. Dr. Bhimrao Ambedkar Aarthik Kalyan Yojna
f. Savitri Bai Fule Swyam Sahayta Yojana
g. Mukhyamantri Pichda Warg Evam Alpsankhyak Udyam Swarojgar Yojana
h. Mukhyamantri Pichda Warg Evam Alpsankhyak Swarojgar Yojana
i. Mukhyamantri Vimukt Ghumantu Evam Ardhghumantu Swarojgar Yojana
j. Pradhan Mantri Mudra Yojna
k. Pm Svanidhi Scheme
l. Pmegp
m. Discussion On TReds

The meeting was presided over by Shri Rohit Singh, IAS, Director MSME , Bhopal, along with convenor Sh. Shailendra Singh Bora (GM), ZM, PNB, Zonal Office Bhopal and SLBC DGM Sh.Pramod Mishra . The meeting was attended by representatives from various banks and other members from RBI, KVIC Bhopal, DIF, UADD, State Co-op Scheduled Caste Development Corporation, NULM, MPKVIB, MPAVVN. At the outset of meeting, Shri Ajay Kumar, AGM, PNB Zonal Office Bhopal welcomed all the participants and discussed the importance of MSMEs in nation building. The list of participants is given in Annexure A.

Shri Rohit Singh in his key note extended a warm welcome to the participants. He elaborated the significance of MSME in the economy of the country as well in the economy of the State and how MSME provides the employment to the citizens. He also said that the key purpose of conducting the review meeting is to know the reasons for huge pendency in sanction & disbursement, resolve any interdepartmental issues and discussed the issues being faced by the Banks in sanction/disbursement of cases. He expressed his displeasure over the huge pendency and advised the Banks to quickly dispose the pendency of sanction as well as disbursement as we are in the last lag of the Financial Year.

Review as per Agenda

1. Mukhya Mantri Udyam Kranti Yojna – Bank wise progress in Mukhya Mantri Udyam Kranti Yojna was discussed in detailed. Against the target of sanction of 50000 applications 23038 applications were received till 24.01.2024 out of which only 9908 applications have been sanctioned and disbursement is done only in 8802 applications by banks which is 18% of the allocated target which is quite low as per expectations. Secretary MSME, has appreciated the work done of Bank of India in sanction and advised all the banks to clear the pending applications at the earliest as only 02 months is remaining in the current FY.

During the discussion, it was observed that though the banks are sanctioning the loans but the same is not being updated in the concerned portal. As such all banks with emphasis on State Bank of India are requested to update the sanction & disbursement on the "**SAMAST**" portal so that true performance can be reflected before 15/02/2024.
For ICICI and HDFC it is advised to upload the Mudra cases in Udhyam Kranti Scheme.

(Action: All Banks)

2. Bhagwan Birsa Munda Swarojgar Yojna - Bankwise progress in Bhagwan Birsa Munda Swarojgar Yojna was discussed. Against the total target of sanction of 1000 applications, 5760 applications have been received out of which only 672 applications have been sanctioned. 2247 applications are pending at bank level. It was advised to clear the pending applications immediately. The schemes provide 5% interest subvention for a period of 7 years and full amount of guarantee fees.

(Action: All Banks)

3. Sant Ravidas Swarojgar Yojna – Bank wise progress in Sant Ravidas Swarojgar Yojna was discussed. Till 24.01.2024, 6391 applications have been received out of which 2019 applications are pending at Bank level and 1113 applications have been sanctioned by banks. It was advised to clear the pending applications immediately. Also State Govt has raised the issue that Interest Subsidy remains unclaimed in Sant Ravidas Swarozgar Yojna.

(Action: All Banks)

4.Tantya Mama Aarthik Kalyan Yojna – Bank wise progress in Tantya Mama Aarthik Kalyan Yojna was discussed. Against the target of 10000, total applications received till 24.01.2024 is 5395, out of which 1694 cases are pending at Bank level. Till 24.01.2024 only 687 applications have been sanctioned out of which only 538 applications were disbursed. The scheme provides 7% interest subvention for 5 years along with reimbursement of CGTMSE fees.

(Action: All Banks)

5. DR Bhimrao Ambedkar Aarthik Kalyan Yojna – Bank wise progress in Dr. Bhimrao Amebedkar Aarthik Kalyan yojna was discussed. Till 24.01.2024, 3786 applications have been received out of which 922 applications are pending at Bank level. Till 24.01.2024, 1125 applications have been sanctioned by banks out of which 134 applications are pending for disbursement. It was advised to clear the pending applications immediately. Also State Govt has raised the issue that Interest Subsidy remains unclaimed in Dr Bhimrao Ambedkar Aarthik kalyan Yojna.

(Action: All Banks)

6. Savitri bai Fule Swyam Sahayta Yojana, Mukhyamantri Pichda Warg Evam Alpsankhyak Udyam Swarojgar Yojana, Mukhya Mantri Pichda Warg Evam Alpsankhyak Swarojgar Yojana, Mukhyamantri Vimukt Ghumantu Evam Ardhghumantu

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Swarozgar Yojana – Concerned State Govt. official were not present so mentioned schemes could not be discussed in the meeting.

7. Pradhanmantri Mudra Yojna – Bank wise progress in Pradhanmantri Mudra Yojna was discussed. Till 24.02.2023, 2725970 applications amounting to Rs. 18144 Cr has been disbursed by all the member banks/FIs in the state.

Shri Rohit Singh, IAS PS MSME, has requested all the banks to push more and improve the performance of the concerned Departments. It was also suggested by the department that all those cases who are eligible under other schemes should be popularized amongst Mudra Customers to migrate into scheme with more benefits like MMUKY/BBMSY/TMAKY/SRSY/ DR Bhimrao Ambedkar AKY. **(Action: All Banks and All concerned Govt departments)**

8. PM SVANIDHI Scheme – Bank wise progress in PM SVANIDHI scheme was discussed. Sh. Kailash Wankhede, UADD discussed the performance of the scheme and stated the sufficient support is not provided by the Banks. He emphasized that applications returned by banks in 1st Tranche is to be cleared immediately. He also requested banks to close the repaid accounts in tranche 1 in their systems as well as in Portal to make them eligible in Tranche 2. He suggested to organize special camps for PM Svanidhi in next 10 days so that maximum sanctioning and disbursement could be done as this scheme is for social cause.

(Action: All Banks)

9. PMEGP – Deputy Director, Sh. Vinit Kumar Verma KVIC discussed the performance in PMEGP scheme. DD, KVIC shared the targets and achievement for the FY 2023-24. Till 24.01.24, only 55% of the allocated target of Margin Money has been achieved. He requested all the member banks to clear the pending applications at the earliest. He further emphasized that training can be done online by the beneficiary and banks should make them aware. There were 4542 applications pending with banks for credit decision. He has appreciated Central Bank of India for surpassing the targets allocated and requested other Banks to achieve the targets as this scheme is the ambitious scheme of State Govt.

(Action: All Banks)

10. TReds:- RBI representative has explained in details about TReds. Director MSME has highlighted the merits of TReds and also informed that Industrial Department of MP is the first organization who is registered in TReds and advised to promote it so that MSME Units/ Private agencies may come on TReds platform.

(Action: All Participants)

11. The DGM SLBC MP state also advised to member banks to dispose- off the pendency in all govt. sponsored schemes on priority basis before the closure of financial year 2023-24.

(Action: All Participants)

12. During the review, in order to promote the schemes and motivate the filed functionaries, Director MSME has suggested to State Govt. Department to organize Reward & recognition program for the Bank Branches to appreciate their performance.

(Concerned State Govt. Deptt/Banks)

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The meeting ended with vote of thanks to all the members by Sh. Shailendra Singh Bora Zonal Manger, PNB, Bhopal.

Ajay Kumar
Asst. General manager

MINUTES OF 36th, 37th & 38th SLBC SUBCOMMITTEE MEETING DATED 23.02.2024 ON IMPROVEMENT OF RECOVERY SYSTEM IN BANKS

36th, 37th & 38thmeeting of SLBC Sub-Committee on "Improvement of Recovery System in Banks" for quarter ended June 2023, September 2023 & December 2023 respectively was held on 23.02.2024 under the Chairmanship of Shri Swapnil Wankhade, Commissioner, Directorate of Institutional Finance, Government of Madhya Pradesh. The meeting was attended by the following dignitaries: -

1. Shri Neeraj Prasad, General Manager (NW-III), State Bank of India, Bhopal
2. Shri Rajesh Thakur, Joint Director, DIF, GoMP, Bhopal
3. Shri Pramod Mishra., Deputy General Manager, CBI and Convener, State Level Bankers' Committee, Madhya Pradesh
4. Shri Naveen Rawat, DGM (FI), State Bank of India, Bhopal
5. Shri Vivek Patil, AGM, NABARD, Bhopal
6. Smt Roshni Hajela, AGM, Reserve Bank of India, Bhopal
7. Zonal Heads of member Banks of the SLBC Sub-Committee, Bhopal

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

Agenda No. 1:Chief Minister Rural Housing Mission:

Ms. Rita Rajora, DGM (Real Estate Dept.), SBI has opined that resolution of CMRH NPAs is of paramount importance to the Banks. She said that option for advance payment of subsidy amount in lumpsum from GoMP as per their current outstanding portion (NPA & Standard accounts) after giving concession of 15% by Banks to GoMP on their current outstanding liability would be beneficial for both Banks as well as GoMP looking into the alarming level of 53% NPAs under the scheme and GoMP will also get absolved of their liability. This will also help a large number of defaulted borrowers to include them in the banking system for future credit requirements. Shri Neeraj Prasad, General Manager, State Bank of India advised that 15% haircut is reasonable for all the banks.

RBI official Shri Sachin Sule suggested to take consent of all member banks by 15th of March 2024 and then a proposal may be formulated for presenting before GoMP. There was a consensus that common date for submission of Consent by member banks be 15th March 2024.Ms. Rita Rajora, DGM (Real Estate Dept.), SBI said that there is a clause in MoU in all the Banks (Except some Banks like Central bank of India etc.) that once Banks park the dues in advance under collection account after making 100% provision, the Government will stop the subsidy. So, if the 1st option is not materialized then GoMP to allow Banks to write-off and transfer the dues in Advance under Collection account and continue the subsidy payment as usual. However, 1st option of subsidy in lumpsum would be much better for GoMP and Banks. SLBC DGM Shri Pramod Mishra told that Central Bank of India may proceed for write off the dues and Government will continue to pay the subsidy amount to the Bank as there is no clause in their MoU to stop the subsidy.

DGM, FI, SBI Shri Naveen Rawat suggested that if Government has done MoU with Central bank of India, then it may amend the clause for other Banks as well. RBI official Shri Sachin Sule said to check the MoUs in different Banks for amendment of the said clause.

(All member Banks)

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

During the review of NPA in GSS schemes RBI official Shri Sachin Sule suggested that while reviewing the performance in various GSS schemes, NPA data should also be incorporated so that it may indicate the fact it is also one of the reasons for poor sourcing and sanctioning under GSS schemes and it also impacts the performance of the Banks.Shri Swapnil Wankhade, Commissioner, DIF said that since NRLM & SRLM both are separate departments hence their district wise NPA data under GSS should be prepared separately for identification of districts with high NPA in the scheme and for coordination with local administrative bodies i.e., Panchayat Department for NPA reduction. Banks may also give feedback to Panchayat Department for recovery in NRLM in certain districts.

Shri Neeraj Prasad, General Manager, State Bank of India and RBI Official Shri Sachin Sule requested all Banks to check the data and be well prepared for any deviation in the data they submit before the meeting. They advised Indian bank that in most of the schemes their data is incorrect and should be rechecked.

(SLBC &All member Banks)

Agenda No. 3: Review of pending proposals under RRC

Shri Swapnil Wankhade, Commissioner, Directorate of Institutional Finance, GoMP said that LDMs should come forward to invite SDMs and Tehsildars in BLBC meetings to discuss the RRC issues and expedite recovery measures. Banks have to push and initiate for recovery in coordination with Tehsildar & SDM. He also told that the suggestions given by bankers for revamping of RRC portal and updation of BRISC software have been considered, some of them are implemented and some are under process.

(DIF, SLBC &All member Banks)

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

To improve recovery in SARFAESI cases, Banks wanted District Collector of respective Districts to intervene in the matter. A few member Banks told about the pending cases for long period (for more than 30 days) under SARFAESI and also mentioned few cases in some of the districts. Shri Swapnil Wankhade Commissioner, Directorate of Institutional Finance, GoMP said LDMs must take an agenda point regarding the same in every DLCC meeting so the matter will be brought to the notice of district collectors timely.

(DIF, SLBC &All member Banks)

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<u>दिनांक 23.08.2023 को आयोजित 37 वीं एवं 38वीं "राज्य स्तरीय बैंकर्स समिति" की कृषि एवं सहायक गतिविधियों की उप समिति की बैठक का कार्यवृत्त,</u>

दिनांक 23.08.2023 को श्री अशोक बर्णवाल अपर मुख्य सचिव,कृषि एवं कृषक कल्याण विभाग मध्यप्रदेश शासन की अध्यक्षता में राज्य स्तरीय बैंकर्स समिति, कृषि एवं सहायक गतिविधियों की उप समिति की 37वीं एवं 38 वीं बैठक का आयोजन कक्ष क्रमांक 315, तृतीय तल वल्लभ भवन-1, भोपाल में किया गया।

बैठक में निम्नलिखित अधिकारियों द्वारा भाग लिया गया -

1 श्री अशोक बर्णवाल अपर मुख्य सचिव कृषि एवं कृषक कल्याण विभाग (म.प्र.)

2 श्री पंकज यादव (ओआइसी/जीएम) नाबार्ड भोपाल

3 श्री तरसेम सिंह जीरा संयोजक राज्य स्तरीय बैंकर्स समिति मध्यप्रदेश(सीबीआई)

4 श्री एस सी साहू उप महाप्रबंधक नाबार्ड भोपाल

5 श्री शुभेन्दु शुक्ल सहायक महाप्रबंधक भारतीय रिजर्व बैंक भोपाल

6 श्री आशीष हासानी प्रबंधक भारतीय रिजर्व बैंक भोपाल

7 श्री प्रमोद मिश्रा उप महाप्रबंधक राज्य स्तरीय बैंकर्स समिति मध्यप्रदेश(सीबीआई)

8 श्री जुल्फिकार अली खान उप महाप्रबंधक (कृषि एवं जीएसएस) भारतीय स्टेट बैंक

9 श्री पी के चौहान संयुक्त संचालक निदेशक वित्त (डीआईएफ) मध्यप्रदेश

10 श्री राजीव चौधरी संचालक कृषि अभियांत्रिकी भोपाल

11 श्री पी एस श्याम संयुक्त संचालक कृषि अभियांत्रिकी भोपाल

12 श्री डॉ विकास सक्सेना अतिरिक्त उप संचालक पशुपालन विभाग भोपाल

13 सुश्री निकिता जैन एडीएच (उद्यानिकी विभाग) भोपाल

14 श्री के पी भगत उप संचालक कृषि (कृषि एवं कृषक कल्याण विभाग) भोपाल

15 डॉ यू एस ठाकुर प्रोफेसर(जेएनकेवीवी) जबलपुर

16 सुश्री सना इस्माइल प्रबन्धक (उद्यानिकी एवं खाद्य प्रसंशकरण विभाग) भोपाल

17 डॉ पूजा सिंह उप निदेशक मंडी बोर्ड

18 श्री संदीप दुबे सहायक महाप्रबंधक (लीड बैंक/एसएलबीसी) भारतीय स्टेट बैंक

19 समस्त बेंकों के राज्य प्रमुख /प्रतिनिधि।

सर्वप्रथम सहायक महाप्रबंधक (लीडबैंक/एसएलबीसी) भारतीय स्टेट बैंक श्री संदीप दुबे ने अपर मुख्य सचिव कृषि एवं कृषक कल्याण विभाग श्री अशोक बर्णवाल के साथ-साथ बैठक में उपस्थित समस्त विभागों के अधिकारियों एवं बैंक प्रमुखों का अभिवादन किया एवं अध्यक्ष महोदय की अनुमति से बैठक की कार्यवाही प्रारम्भ की गई। कृषि क्षेत्र के आर्थिक आंकड़ो की जानकारी पावर पॉइंट प्रेजेंटेशन के माध्यम से दी गई एवं बैठक के एजेंडा बिन्दुओं के बारे मे संक्षेप मे बताया गया।

एजेंडा बिन्दु कृमांक-1 फसल मौसम चक्र निर्धारण

प्रदेश में फसल मौसम चक्र का निर्धारण वर्ष 2014 मे किया गया था जिसके अनुसार मध्यप्रदेश को एक फ़सली(मोनो क्रॉप) राज्य घोषित किया गया था ।

रिजर्व बैंक के सहायक महाप्रबंधक श्री शुभेन्दु शुक्ला ने कहा कि फसल मौसम चक्र (सभी फसलों के लिए एक समान) बढ़ाने के प्रस्ताव के समर्थन में बैंकर्स/लाइन विभागो द्वारा कोई भी दस्तावेजी साक्ष्य/शोध/पृष्ठभूमि नोट रिजर्व बैंक या उप समिति के समक्ष प्रस्तुस नहीं किया गया है। दस्तावेजी साक्ष्य के अभाव में इस विषय (वर्तमान में एनपीए(NPA) घोषित करने की व्यापक पद्धति, किसाओं पर तनाव इत्यादि) में सूचित निर्णय लेने की आवश्यकता है। साथ ही प्रदेश में फसल सघनता (crop intensity) को देखा जाए तो वो लगभग 1.82 है जिस कारण प्रदेश में द्विफ़सली फसल चक्र होना चाहिए और यदि बैंको के अनुसार फसल चक्र को यथावत रखा जाता है तो इससे कृषि ऋण पुनर्भुगतान का अनुशासन प्रभावित होगा ।वर्तमान फसल चक्र में कृषक के पास ऋण चुकौती हेतु 12 माह का समय मिलता है जो कि फसल कटाई एवं फसलों के विपणन के लिए पर्याप्त है और 18 माह का अतिरिक्त समय देना न्यायसंगत नहीं है। ज्यादा लंबी चुकौती की अवधि करने से त्वरित भुगतान का अनुशासन भी प्रभावित होगा।

तत्पश्चात भारतीय रिजर्व बैंक के प्रबंधक, श्री आशीष हासानी ने बताया कि आईआरएसी (IRAC) मानदंडों के अनुसार कम अवधि और लंबी अवधि की फसल ऋण तब एनपीए(NPA) होती हैं, जब मूलधन/ब्याज क्रमशः दो और एक फसल मौसम चक्र के लिए अतिदेय रहते है, अर्थात वर्तमान स्थिति(जिसमे 6 महीने की मार्केटिंग अवधि फसल मौसम चक्र में शामिल नहीं है) किसानों को भुगतान हेतु कटाई के बाद औसतन 12 महीने का समय मिल रहा है, जो मार्केटिंग के लिए पर्याप्त प्रतीत होता है। इसके विपरीत यदि कोई डेटा या शोध जो मार्केटिंग के लिए और अधिक समय की आवश्यकता बताता हो वो बैंकर्स द्वारा साझा किया जा सकता है। इसके अतरिक्त प्राकृतिक विपदा से फसल खराब होने की स्थिति में ऋण पुनर्गठन के लिए आरबीआई द्वारा मास्टर दिशानिर्देश जारी किए गए हैं जिसमे 5 वर्ष तक का भुगतान समय देने का प्रयोजन है। साथ ही फसल मौसम चक्र बढ़ने (प्रस्तावित 36 महीने) से किसान पीआरआई(PRI) के तहत लाभ प्राप्त करने से हतोत्साहित हो सकते हैं और किसानों पर ब्याज का बोझ भी बढ़ सकता है जिसके परिणामस्वरूप अंततः किसानों की पुनर्भुगतान क्षमता कम हो सकती है जिससे उनकी वित्तीय स्थिति प्रतिकूल हो सकता है। फिर भी आरबीआई दिशानिर्देशों से हटकर फसल मौसम चक्र को बढ़ाने के लिए कोई अन्य तर्क साक्ष्य द्वारा साझा किया जा सकता है ताकि इसे हमारे केंद्रीय कार्यालय के साथ उनके विचार के लिए प्रेषित किया जा सके।

श्री तरसेम सिंह जीरा, संयोजक राज्य स्तरीय बैंकर्स समिति मध्यप्रदेश(सेंट्रल बैंक) ने बताया कि प्रदेश की जलवायु परिस्थिति और फसल पद्धति आस पास के प्रदेशों जैसे उत्तर प्रदेश, राजस्थान आदि के ही समान है । वहाँ भी रिजर्व बैंक द्वारा मध्य प्रदेश के वर्तमान जैसे ही फसल चक्र का अनुपालन किया जा रहा है फिर मध्य प्रदेश के किसानों को यह लाभ क्यों प्रदान नहीं किया जा सकता । साथ ही पिछली बैठकों में फसल चक्र के निर्धारण का मुद्दा एसएलबीसी और सदस्य बैंकों को सौंप दिया गया था । प्रदेश में रबी एवं खरीफ की बहुत सारी फसलें उगाई जाती हैं एवं प्रत्येक फसल कि अलग अलग किस्म होती है जिसकी अपनी अवधि और अनुशंसित बुवाई की तारीख होती है । इसके अतिरिक्त प्रदेश भर में अलग अलग कृषि-जलवायु परिस्थितियाँ मौजूद हैं एवं फसलों की बुवाई का समय भी मॉनसून पर निर्भर करता है जो कभी जल्दी, देर या समय पर रहता है और तदनुसार बुवाई और कटाई का समय भी भिन्न होता है । बैंकों में वर्तमान में रबी एवं खरीफ फसल के लिए एक ही फसल ऋण खाता है जिससे कोर बैंकिंग में तकनीकी समस्या भी उत्पन्न होगी उपरोक्त तथ्यों को दृष्टिगत रखते हुए फसलों के लिए एक समान फसल मौसम तय करना बहुत मुश्किल है और इससे बैंकों के कार्यान्वयन का भाग बहुत जटिल हो जाएगा। उन्होंने भारतीय रिज़र्व बैंक और नाबार्ड को फसल मौसम चक्र के संबंध में समय समय पर किए गए पत्राचार का भी उल्लेख किया जिसमें फसल चक्र पुनर्निर्धारण से कृषकों और बैंकों पर पड़ने वाले प्रभाव के बारे में अवगत कराया गया है|

श्री पंकज यादव जी (ओआइसी/जीएम) नाबार्ड भोपाल ने कहा कि क्या फसल चक्र पुनर्निर्धारण से देय तिथि परिवर्तित होगी और इससे कृषकों को कोई लाभ होगा तब ही फसल चक्र पुनर्निर्धारण के बारे में विचार किया जा सकता है। इसके प्रतिउत्तर में सदन में असहमति दिखी।

भारतीय स्टेट बैंक के उप महाप्रबंधक श्री जुल्फिकर अली खान ने कहा कि प्रदेश के लगभग 75.54 % किसान लघु एवं सीमांत श्रेणी के हैं यद्यपि वे वर्ष में एक से अधिक फसलें उपजाते हैं परंतु एक फसल उनके भरण पोषण हेतु ही उपयोग होती है और दूसरी फसल से बैंकों का भुगतान और अन्य पारिवारिक कार्य किए जाते हैं । साथ ही उनकी प्रति एकड़ उत्पादकता भी काफी कम रहती है अतः पुनर्भुगतान के लिए उन्हे अतिरिक्त समय दिया जाना चाहिए।

मध्य प्रदेश ग्रामीण बैंक एवं अन्य सदस्य बैंकों ने भी इस मुद्दे का समर्थन किया कि पुनर्भुगतान हेतु अतिरिक्त समय देने से किसान लाभान्वित होंगे और उन्हें उपज पैदा करने से लेकर फसल विपणन तक पर्याप्त समय मिलना ही चाहिए अन्यथा ऋण खाते अनुत्पादक आस्तियों मे वर्गीकृत हो जाएंगे एवं उनकी CIBIL स्कोर प्रभावित होगा जिससे भविष्य मे उनकी साख प्रभावित होगी जिस कारण वे ऋण सुविधा लेने मे असमर्थ होंगे जो कि किसान हित के विपरीत होगा।

श्री अशोक बर्णवाल अपर मुख्य सचिव कृषि एवं कृषक कल्याण विभाग (म.प्र.) ने बताया कि अन्य पड़ोसी राज्यों जैसे उत्तर प्रदेश, राजस्थान एवं कर्नाटक में मध्य प्रदेश के समान ही फसल चक्र लागू है जो कि अल्पावधि ऋणों के लिए 12 माह और दीर्घावधि फसलों के लिए 18 माह है जबकि रिजर्व बैंक सिर्फ मध्य प्रदेश में ही वर्तमान फसल चक्र से असहमत है एवं फसल चक्र पुनर्निर्धारण का समर्थन करता है । उन्होनें यह भी इंगित किया कि इससे बैंको के साथ साथ प्रदेश के कृषकों भी असुविधा होगी जिन्हें रबी और खरीफ के लिए वर्ष में दो बार लेन देन के लिए बैंक की शाखा में जाना होगा अंततः मध्य प्रदेश में लघु एवं सीमांत कृषकों की अधिक संख्या को देखते हुए बैंकों के वर्तमान फसल चक्र को जारी रखने के मत का समर्थन किया।

अंत में अपर मुख्य सचिव महोदय द्वारा इस एजेंडे पर विस्तृत चर्चा के लिए एसएलबीसी एवं सदस्य बैंकों को खरीफ एवं रबी फसलों के ऋण वितरण एवं पुनर्भुगतान के समय का पूर्ण डाटा तैयार कर शीघ्र पृथक से मीटिंग रखने हेतु निर्देशित किया गया।

(एसएलबीसी एवं समस्त बैंक)

एजेंडा बिन्दु -2: कृषि सावधि ऋणों मे वृद्धि

अपर मुख्य सचिव महोदय ने कहा कि कृषि सावधि ऋणों में वृद्धि संतोषजनक नहीं है। डाटा देखने पर सावधि कृषि ऋणों मे मात्र 10% वृद्धि दिख रही है जब कि मुद्रा स्फीति की दर 7% है इस हिसाब से वास्तविक वृद्धि 3% ही है जो कि एक चिंताजनक स्थिति है। उन्होने सभी बैंक अधिकारियों से कहा कि कृषि सावधि ऋणों मे अधिकाधिक ऋण वितरित करें ताकि कृषि क्षेत्र के ऋणों मे प्रगति दिखे। उन्होनें बैंक अधिकारियों से यह भी कहा कि प्राथमिकता पर सभी कृषि आधारित ऋण जो एस.एम.ई. मे वर्गीकृत है उन खातों को कृषि आधारभूत फंड योजना (AIF) में परिवर्तित करें जिससे किसानों को अनुदान एवं कम ब्याज दर (9 %) का लाभ मिल सके। उन्होने बैंकों की प्रगति की भी समीक्षा की।

श्री पंकज यादव (ओआइसी/जीएम) नाबार्ड भोपाल ने सभी बैंक अधिकारियों को बताया कि प्रदेश में गोदाम निर्माण ऋण योजना में अत्यधिक वित्त पोषण किया जा चुका है इस कारण सावधि ऋण में वृद्धि हेतु अन्य ऋण योजनाओं में भी वित्त पोषण किया जाना चाहिए ।

श्री राजीव चौधरी संचालक कृषि अभियांत्रिकी ने बताया कि कस्टम हाइरिंग के ऋणों पर अनुदान राशि के भाग पर भी ब्याज लग रहा है जब कि अनुदान राशि बेंकों को ऋण स्वीकृति के पश्चात ही प्राप्त हो जाती है । इस पर अपर मुख्य सचिव महोदय ने एसएलबीसी को सभी बेंकों को पत्र जारी कर आवश्यक सुधार करने हेतु निर्देशित किया । एवं आगामी बैठकों मे कस्टम हाइरिंग योजना के ऋणों की प्रगति को भी एजेंडा बिन्दु में शामिल करने का अनुरोध किया क्योंकि इस योजना के अनुपालन से सावधि ऋणों को बढ़ाने में भी महत्वपूर्ण भूमिका रहती है।

(समस्त बैंक)

एजेंडा बिन्दु -3: केसीसी सेचूरेशन ड्राइव में किसान क्रेडिट कार्ड एवं प्रधानमंत्री किसान सम्मान निधि योजना के हितग्राहियों की संख्या में अंतर

एसएलबीसी सेंट्रल बैंक ऑफ इंडिया के मुख्य प्रबन्धक श्री जी के बंटी एवं सहायक महाप्रबंधक लीडबैंक भारतीय स्टेट बैंक श्री संदीप दुबे द्वारा बताया गया कि संयुक्त नाम पर कृषि भूमि होने पर केसीसी का एक संयुक्त खाता खुलता है जब कि पीएम किसान सम्मान निधि स्वयं के नाम से कृषि भूमि होने पर प्रत्येक पात्र कृषक को प्रपट होती है चाहे वह संयुक्त खाते में ही क्यों न हो इस कारण किसान क्रेडिट कार्ड एवं प्रधानमंत्री किसान सम्मान निधि योजना के हितग्राहियों की संख्या में अंतर आ जाता है।सभी उपस्थित सदस्यों ने भी इस तथ्य का समर्थन किया।

एजेंडा बिन्दु -4 : अध्यक्ष महोदय की अनुमति से अन्य विषय

अपर मुख्य सचिव महोदय ने कहा कि घुमन्तू एवं अर्ध घुमन्तू योजना की जानकारी देते हुए बैंकों से लंबित ऋण प्रकरणों का शीघ्र ही निपटान करने का आग्रह किया ताकि इस तिमाही मे प्रगति दिख सके। मुद्रा ऋणों में एससी/एसटी/ओबीसी का डाटा सही प्रकट नहीं हो पा रहा है इस संबंध में सभी बैंक जांच कर अपना डाटा सही वर्गीकृत करें ताकि वीकर सेक्शन को किए गए वित्त पोषण की सही जानकारी प्राप्त हो सके।

(समस्त बैंक)

अंत में सहायक महाप्रबंधक (लीडबैंक) भारतीय स्टेट बैंक ने सभी उपस्थित अधिकारियों को बैठक में सम्मिलित होने पर धन्यवाद ज्ञापित किया एवं अपर मुख्य सचिव महोदय की अनुमति के पश्चात बैठक के समापन की घोषणा की।

एसएलबीसी उपसमिति – वीकर सेक्शन की बैठक के कार्यवृत

एसएलबीसी उपसमिति **वीकर सेक्शन** की बैठक **डॉ. ई रमेश कुमार**, प्रमुख सचिव, म.प्र.शासन, जनजातीय कार्य, अनुसूचित जाति कल्याण एवं आयुक्त जनजातीय कार्य, अनूसूचित जाति विकास की अध्यक्षता मे दिनांक 27.02.2024 को म.प्र.आदिवासी वित्त विकास निगम सभाकक्ष राजीव गांधी भवन श्यामला हिल्स, भोपाल में सम्पन्न हुई। उक्त बैठक मे निम्न अधिकारीगण उपस्थित रहे :

- श्री संजीव मेनन (अंचल प्रमुख, बैंक ऑफ बड़ौदा)
- श्री विपिन कुमार गर्ग (उपमहाप्रबंधक- म.प्र.नेटवर्क, बैंक ऑफ बड़ौदा)
- श्री प्रमोद मिश्रा (SLBC संयोजक एवं उपमहाप्रबंधक सेंट्रल बैंक ऑफ़ इंडिया)
- श्री राजेश कुमार ठाकुर (संयुक्त संचालक, डीआईएफ़)
- श्री राम नागर (प्रबंधक भारतीय रिजर्व बैंक, भोपाल)
- सभी सार्वजनिक क्षेत्र के बैंकों के राज्य प्रमुख/ नोडल अधिकारी
- AXIS, ICICI & HDFC बैंकों के राज्य प्रमुख/ नोडल अधिकारी

1. श्री संजीव मेनन अंचल प्रमुख बैंक ऑफ बड़ौदा द्वारा उपसमिति के अध्यक्ष डॉ. ई रमेश कुमार, प्रमुख सचिव (म.प्र) एवं अन्य सदस्यों का स्वागत करते हुये समिति की उपयोगिता के बारे मे विस्तार से बताया तथा वीकर सेक्शन के युवाओ को विकास की मुख्य धारा से जोड़ने के लिए ऋण प्रवाह बढ़ाने पर ज़ोर दिया।

2. श्री विपिन कुमार गर्ग द्वारा आज की मीटिंग के एजेंडाओ को सदन के समक्ष प्रस्तुत किया गया ।

3. HDFC एवं ICICI बैंक द्वारा वीकर सेक्शन के वितरित किए गए ऋण का प्रतिशत RBI द्वारा निर्धारित मानक कम होने पर प्रमुख सचिव महोदय ने अप्रसन्नता व्यक्त की तथा सुधार करने हेतु निर्देशित किया गया।

   (कार्यवाही: HDFC, ICICI बैंक)

4. प्रमुख सचिव महोदय द्वारा वीकर सेक्शन के घटक लघु एवं सीमांत किसान पर चर्चा के दौरान उत्कृष्ट प्रदर्शन करने वाले बैंकों की प्रशंसा की एवं जिन बैंकों की प्रगति मार्च 2023 से नकारात्मक थी उनको सुधार के निर्देश दिए।

   (कार्यवाही: समस्त बैंक)

5. प्रमुख सचिव महोदय द्वारा यह इंगित किया गया कि अनुसूचित जाति एवं अनुसूचित जनजाति को स्वीकृत ऋण प्रतिशत राज्य की अनुसूचित जाति एवं अनुसूचित जनजाति की आबादी प्रतिशत की तुलना में बहुत कम है, इसे प्राथमिकता देने हेतु सभी बैंकों को निर्देशित किया गया।

   (कार्यवाही: समस्त बैंक)

6. प्रमुख सचिव महोदय द्वारा वीकर सेक्शन के घटक अनुसूचित जाति एवं अनुसूचित जनजाति पर चर्चा के दौरान उत्कृष्ट प्रदर्शन वाली बैंकों की प्रशंसा की गयी एवं जिन बैंकों की प्रगति मार्च 2023 से नकारात्मक थी उनको सुधार के निर्देश दिए।

   (कार्यवाही: समस्त बैंक)

7. प्रमुख सचिव महोदय द्वारा सुझाव दिया कि उपसमिति बैठक में ऋण की गतिविधि/ क्षेत्र विशिष्ट के डाटा का विश्लेषण किया जाना चाहिए, सभी बैंक सदस्यों द्वारा इस प्रकार के डाटा की उपलब्धता पर कठनाई व्यक्त की।

   (कार्यवाही: समस्त बैंक)

8. प्रमुख सचिव महोदय द्वारा स्वयं सहायता समूह (SHG) ऋण को बढावा देने हेतु सभी बैंकों को प्रेरित किया गया।

   (कार्यवाही: समस्त बैंक)

9. प्रमुख सचिव महोदय द्वारा HDFC बैंक की स्वयं सहायता समूह (SHG) ऋण में उत्कृष्ट प्रदर्शन हेतु प्रशंसा की गयी एवं उनसे अनुरोध किया गया कि अगली बैठक में PPT के माध्यम से उक्त प्रदर्शन की रुपरेखा प्रस्तुत करे, जिसको अपनाकर अन्य बैंक भी अपने SHG ऋण में वृद्धि कर सके।

   (कार्यवाही: HDFC बैंक)

10. प्रमुख सचिव महोदय द्वारा सुझाव दिया कि उपसमिति बैठक में दिव्यांग व्यक्तियों (person with disability) को दिए गए ऋण का डाटा का विश्लेषण किया जाना चाहिए। समस्त बैंक सपने प्रधान कार्यालय से डाटा लेकर उपलब्ध कराएं।

(कार्यवाही: समस्त बैंक)

11. प्रमुख सचिव महोदय द्वारा PMEGP स्कीम की चर्चा के दौरान यह सुझाव दिया गया कि प्रगति के साथ-साथ स्कीम के लक्ष्य अंकित किये जाये, जिससे विस्तार में चर्चा की जा सके।

(कार्यवाही: बैंक ऑफ बडौदा)

12. प्रमुख सचिव महोदय द्वारा वीकर सेक्शन के सभी घटकों पर चर्चा की गयी। उत्कृष्ट प्रगति करने वाले बैंकों की प्रशंसा की एवं जिन बैंकों की प्रगति मार्च 2023 से नकारात्मक थी उनके लिए असंतोष व्यक्त किया गया। साथ की अगली तिमाही में अच्छी प्रगति करने हेतु निर्देशित किया गया।

(कार्यवाही: समस्त बैंक)

13. सभी वित्तीय संस्थानो से अनुरोध है कि अपनी शाखाओ को निर्देशित करे कि भारतीय रिज़र्व बैंक द्वारा जारी दिशा-निर्देशों का पालन करते हुए वीकर सेक्शन ऋण को अधिक से अधिक बढ़ावा देने हेतु प्रयास करे।

(कार्यवाही: समस्त बैंक)

बैठक के अंत मे श्री देवेन्द्र कुमार शुक्ला, मुख्य प्रबंधक, बैंक ऑफ बड़ौदा के धन्यबाद प्रस्ताव के साथ बैठक का समापन किया गया।

(अंचल प्रमुख)
संयोजक, वीकर सेक्शन
बैंक ऑफ बड़ौदा, अंचल कार्यालय भोपाल

CIRCLE OFFICE BHOPAL

Minutes of SLBC Sub-Committee Meeting On Education Loans dated 7th August 2023

The SLBC Sub-committee meeting on Education Loans was held on Monday, **7th August 2023 from 4:00 PM at 1st Floor , Conference Hall, Canara Bank Circle Office, Plot No. 4, PSP Area, Near AIIMS, Saket-Nagar Bhopal. The meeting** was chaired by Additional Chief Secretary Sri Manu Srivastava, Technical Education & Skill Development, Govt of M.P and convened by Shri Vikram Duggal, General Manager, Canara Bank, Circle Office, Bhopal in the presence of Joint Director Sri Pavan Kumar Chouhan, Dept. Of Institutional Finance, Govt. of M.P, Deputy Secretary Sri K K Dubey, Medical Education, Sri R K Goswami, Dept. of Higher Education , Govt. of M.P, Mrs Neha Singh, AGM Reserve Bank of India, Anurag Rai, DGM NABARD, Sri Pramod Mishra, DGM of Central Bank of India (representative from SLBC MP), representatives of major public sector Banks and Private Banks.

At the outset Shri Vikram Duggal, General Manager, Canara Bank and Convenor of Sub committee of SLBC on Education Loans, welcomed all the dignitiaries and requested all the attendees to interact actively in the meeting, followed by the Keynote address of the Chairman.

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

1. Credit flow under Education Loans in Madhya Pradesh by PSBs, Private Banks, RRBs, SFBs and Co-operative Banks.
   Credit facility extended under education loan is considered as one of the prominent sector under Priority finance. Progress under (Priority & Non priority) Education loan were discussed in the meeting and on analysis public sector Bank's contribution(87%) was found at a very higher side in comparison to Private sector Banks(11%). Private Sector Banks to focus on Education lending. On analysis of Yearwise (5 Years) growth of Education loan in MP it was found on increasing trend.

CIRCLE OFFICE BHOPAL

2. Overview of NPA portfolio in Education loan.
   On Discussion in the matter, it was observed that in Education Loan segment NPA percentage is very low in comparison to other credit schemes of Banks. It is a segment which augments for societal benefits. The chairman also shared instances of Transformation in the society because of impact of education and discussed possibilities of amendments in the schemes that can be incorporated for benefit of students.Portals enablimng Education Loans were also discussed such as Vidya Laxmi Portal and Jansamarth Portal.

3. Discussion on Interest Subsidy schemes.
   Central Sector Interest Subsidy Scheme on education loans(CSIS):
   Ministry of Human Resource Development, Government of India has introduced the "Central Sector Education Loan Interest Subsidy Scheme for students belonging to economically weaker sections who are pursuing professional courses in India. **Padho Pardesh Subsidy Scheme on Education Loans:** This is a central scheme implemented by Ministry of Minority Affairs, GoI to provide Interest Subsidy on Education Loans for overseas studies pursued by students belonging to Minority Communities (Muslim/ Christian /Sikh /Parsi /Buddhist /Jain). **Other Discussion points were : Madhya Pradesh State is having Interest Subsidy and Credit Guarantee Scheme on Education Loans. CREDIT GUARANTEE FUND SCHEME FOR EDUCATION LOANS (CGFSEL)**, Credit Guarantee Scheme, Establishment of Higher Education Financing Agency.

Strategy to improve Education loan literacy :

All the relevant details pertaining to ongoing skill development and livelihood generation programmers through RSETIs,NRLM,NULM,PMKVY shall be made available to the new entrants at the time of account opening and the details of those account holder who are willing to undergo the same should shared to the concerned skill development centers/livelihood missions and vice versa.

Thereafter, The meeting concluded with a formal vote of thanks by Shri Ram Khiladee Meena, Deputy General Manager, Canara Bank.

Enclosure : List of Participants

Any other issue with permission of the Chair

Annexures Government Sponsored Schemes

Mukhya Mantri Udyam Kranti Yojana

Number

Sr.	Bank Name	Target	Application Submitted	Sanction	Disbursed	Pending	Rejected	Achi% over disbursement
1	BANK OF INDIA	3880	3698	2857	2758	233	608	71.08
2	UNION BANK	3610	3503	2285	2211	628	590	61.25
3	PUNJAB NATIONAL BANK	3710	2719	1818	1710	222	679	46.09
4	STATE BANK OF INDIA	9625	7232	4013	3722	1561	1658	38.67
5	BANDHAN BANK LTD	415	164	160	160	4	0	38.55
6	CENTRAL BANK OF INDIA	4100	2746	1719	1510	429	598	36.83
7	INDIAN BANK	2140	1194	742	733	340	112	34.25
8	ICICI BANK	1849	586	566	562	19	1	30.39
9	CANARA BANK	3440	1296	818	781	262	216	22.70
10	UCO BANK	1980	690	464	437	92	134	22.07
11	BANK OF BARODA	3840	1345	790	750	326	229	19.53
12	INDIAN OVERSEAS BANK	860	260	145	141	88	27	16.40
13	BANK OF MAHAARSHTRA	2460	488	257	246	177	54	10.00
14	PUNJAB AND SIND BANK	640	139	71	62	36	32	9.69
15	AXIS BANK LTD	1740	212	170	167	42	0	9.60
16	HDFC BANK LTD	2480	278	181	179	95	2	7.22
17	IDBI BANK LTD	1849	212	115	112	63	34	6.06
18	YES BANK	612	4	2	2	2		0.33
19	Indusind Bank	385	0	0	0	0	0	0.00
20	Kotak Mahindra Bank	385	0	0	0	0	0	0.00
	Total	**50000**	**26766**	**17173**	**16243**	**4619**	**4974**	**32.49**

Sant Ravidas Swarojgar Yojana

Number

Sr	Bank Name	Target	Application Submitted	Sanctioned	Disbursed	Pending	Rejected	Achie% over disbursed
1	PUNJAB NATIONAL BANK	370	570	266	242	65	239	65.41
2	BANK OF INDIA	370	745	256	229	85	404	61.89
3	ICICI BANK	175	86	77	75	9	0	42.86
4	STATE BANK OF INDIA	980	1697	443	359	615	639	36.63
5	INDIAN OVERSEAS BANK	80	61	29	26	19	13	32.50
6	UNION BANK	375	514	131	115	212	171	30.67
7	CENTRAL BANK OF INDIA	400	497	129	98	122	246	24.50
8	UCO BANK	200	144	55	45	27	62	22.50
9	BANK OF BARODA	350	301	89	76	97	115	21.71
10	CANARA BANK	350	214	69	65	75	70	18.57
11	INDIAN BANK	125	186	22	19	97	67	15.20
12	BANK OF MAHARASHTRA	250	114	26	24	61	27	9.60
13	PUNJAB AND SIND BANK	65	25	4	4	13	8	6.15
14	IDBI BANK LTD	175	20	8	8	7	5	4.57
15	AXIS BANK LTD	175	5	1	1	4	0	0.57
16	HDFC BANK LTD	250	24	1	1	22	1	0.40
17	BANDHAN BANK LTD	200	4	0	0	4	0	0.00
18	Indusind Bank Ltd.	30	0	0	0	0	0	0.00
19	Kotak Mahindra Bank	30	0	0	0	0	0	0.00
20	YES BANK	50	3	0	0	3	0	0.00
	Total	**5000**	**5210**	**1606**	**1387**	**1537**	**2067**	**27.74**

Bhagwan Birsa Munda Swarojgar Yojana

Number

Sr	Bank Name	Target	Application Submitted	Sanctioned	Disbursed	Pending	Rejected	Achiev % over disbursement
1	ICICI BANK	39	83	76	76	3	4	195
2	STATE BANK OF INDIA	190	1536	306	238	518	712	125
3	BANK OF INDIA	124	627	173	138	72	382	111
4	CENTRAL BANK OF INDIA	132	657	189	139	109	359	105
5	BANK OF MAHARSHTRA	32	134	35	31	76	23	97
6	UCO BANK	22	92	21	20	30	41	91
7	INDIAN BANK	12	109	11	10	74	24	83
8	PUNJAB NATIONAL BANK	90	273	81	69	26	166	77
9	BANK OF BARODA	95	366	79	69	89	198	73
10	UNION BANK	70	394	55	50	170	169	71
11	HDFC BANK LTD	45	58	28	27	27	3	60
12	INDIAN OVERSEAS BANK	10	15	5	5	5	5	50
13	CANARA BANK	66	107	29	24	26	52	36
14	IDBI BANK LTD	15	11	3	3	4	4	20
15	AXIS BANK LTD	25	11	1	1	9	1	4
16	BANDHAN BANK LTD	20	3	0	0	3	0	0
17	PUNJAB AND SIND BANK	8	6	0	0	3	3	0
18	YES BANK	5	2	0	0	2	0	0
	Total	**1000**	**4484**	**1092**	**900**	**1246**	**2146**	**90**

Tantya Mama Arthik Kalyan Yojana

Number

Sr	Bank Name	Target	Application Submitted	Sanctioned	Disbursed	Pending	Rejected	Achie% over disbursed
1	BANK OF BARODA	702	398	164	143	70	164	20
2	CENTRAL BANK OF INDIA	750	755	184	124	253	318	17
3	PUNJAB NATIONAL BANK	719	270	115	94	20	135	13
4	BANK OF INDIA	721	520	121	85	59	340	12
5	STATE BANK OF INDIA	2222	1891	312	255	913	666	11
6	UCO BANK	371	141	42	41	29	70	11
7	BANK OF MAHAARSHTRA	355	307	54	32	192	61	9
8	INDIAN BANK	270	166	24	23	107	35	9
9	ICICI BANK	500	43	40	39	3	0	8
10	UNION BANK	697	402	40	34	144	218	5
11	PUNJAB AND SIND BANK	113	41	5	4	5	31	4
12	INDIAN OVERSEAS BANK	146	12	6	5	1	5	3
13	CANARA BANK	673	129	19	19	55	55	3
14	IDBI BANK LTD	209	10	3	3	2	5	1
15	AXIS BANK LTD	391	11	0	0	11	0	0
16	BANDHAN BANK LTD	563	2	0	0	2	0	0
17	HDFC BANK LTD	485	13	0	0	13	0	0
18	YES BANK	113	1	0	0	1	0	0
Total		**10000**	**5112**	**1129**	**901**	**1880**	**2103**	**9**

Dr. Bhimrao Ambedkar Arthik Kalyan Yojana

Sr	Bank Name	Target	Application Submitted	Sanctioned	Disbursed	Pending	Rejected	Achie % over Dibursement
1	BANK OF INDIA	575	502	219	188	64	219	32.70
2	INDIAN OVERSEAS BANK	115	46	34	33	8	4	28.70
3	BANK OF BARODA	560	250	152	147	39	59	26.25
4	CENTRAL BANK OF INDIA	600	316	160	139	51	105	23.17
5	BANK OF MAHARaSHTRA	285	130	66	64	47	17	22.46
6	INDIAN BANK	215	141	56	48	71	14	22.33
7	HDFC BANK LTD	390	90	83	83	7	0	21.28
8	PUNJAB NATIONAL BANK	575	249	120	111	20	109	19.30
9	CANARA BANK	540	173	106	103	35	32	19.07
10	UNION BANK	555	313	116	85	91	106	15.32
11	STATE BANK OF INDIA	1695	797	267	234	262	268	13.81
12	UCO BANK	300	98	49	41	12	37	13.67
13	ICICI BANK	400	40	39	39	1	0	9.75
14	IDBI BANK LTD	170	17	4	4	11	2	2.35
15	PUNJAB AND SIND BANK	90	10	2	1	5	3	1.11
16	BANDHAN BANK LTD	450	0	0	0	0	0	0.00
17	YES BANK	90	0	0	0	0	0	0.00
18	AXIS BANK LTD	315	3	0	0	3	0	0.00
19	Indusind Bank	40	0	0	0	0	0	0.00
20	Kotak Mahindra Bank	40	0	0	0	0	0	0.00
Total		**8000**	**3175**	**1473**	**1320**	**727**	**975**	**16.50**

Pichda Varg Alpsankhyak Udyam Yojana

Number

Sr.	Bank Name	Target	Application Submitted	Sanction	Disbursed	Pending	Rejected	Achie% over disbursed
1	BANK OF INDIA	370	211	129	123	32	50	33.24
2	PUNJAB NATIONAL BANK	370	164	86	80	17	61	21.62
3	UNION BANK	375	169	70	69	69	30	18.40
4	CENTRAL BANK OF INDIA	400	206	75	67	52	79	16.75
5	BANK OF BARODA	350	127	59	53	46	22	15.14
6	STATE BANK OF INDIA	980	591	176	131	308	107	13.37
7	CANARA BANK	350	81	44	42	24	13	12.00
8	ICICI BANK	175	24	21	20	3		11.43
9	UCO BANK	200	34	20	20	5	9	10.00
10	INDIAN OVERSEAS BANK	80	10	5	4	2	3	5.00
11	INDIAN BANK	125	29	7	6	14	8	4.80
12	PUNJAB AND SIND BANK	65	5	3	3	1	1	4.62
13	BANK OF MAHAARSHTRA	250	47	8	8	28	11	3.20
14	IDBI BANK LTD	175	10	4	4	2	4	2.29
15	AXIS BANK LTD	175	3	0	0	3		0.00
16	BANDHAN BANK LTD	200	2	0	0	2		0.00
17	HDFC BANK LTD	250	8	0	0	8		0.00
18	Indusind Bank	30	0	0	0	0		0.00
19	Kotak Mahindra Bank	30	0	0	0	0		0.00
20	YES BANK	50	1	0	0	1		0.00
Total		**5000**	**1722**	**707**	**630**	**617**	**398**	**12.60**

Pichda Varg Alpsankhyak Swarojgar Yojana

Number

Sr	Bank Name	Target	Submitted	Sanction	Disbursed	Pending	Rejected	Achi%
1	MPGB	0	86	86	86	0	0	100
2	Bank of India	740	139	61	53	36	42	43.88
3	Axis Bank Ltd	350	64	54	54	10		84.38
4	Bank of Baroda	700	130	48	46	36	46	36.92
5	Union Bank	750	131	43	41	59	29	32.82
6	Bank of Maharashtra	500	55	31	30	13	11	56.36
7	State Bank of India	1960	313	28	26	220	65	8.95
8	Punjab National Bank	740	84	27	20	16	41	32.14
9	Central Bank of India	800	91	24	16	26	41	26.37
10	UCO Bank	400	43	22	21	8	13	51.16
11	Canara Bank	700	46	20	20	14	12	43.48
12	HDFC Bank	500	34	20	20	14	0	58.82
13	ICICI Bank	350	24	20	20	4	0	83.33
14	Indian Bank	250	53	14	14	31	8	26.42
15	IOB	160	8	1	1	5	2	12.5
16	Bandhan Bank	400	2	0	0	2	0	0
17	IDBI Bank	350	9	0	0	7	2	0
18	Punjab And Sind Bank	130	6	0	0	4	2	0
19	Yes Bank	100	2	0	0	2	0	0
20	Indusind Bank	60	0	0	0	0	0	0
21	Kotak Mahindra Bank	60	0	0	0	0	0	0
Total		**10000**	**1320**	**499**	**468**	**507**	**314**	**37.8**

Vimukt Ghumantu & Ardhghumantu Swarojgar Yojana

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Pending	Rejected	Achie %
1	Bank of India	115	116	24	18	33	59	20.69
2	State Bank of India	300	255	23	8	186	46	9.02
3	Punjab National Bank	110	82	20	12	14	48	24.39
4	Central Bank of India	120	88	17	7	28	43	19.32
5	Bank of Baroda	105	92	11	10	42	39	11.96
6	Indian Bank	35	30	10	8	14	6	33.33
7	HDFC Bank	50	12	7	7	5	0	58.33
8	Bank of Maharashtra	75	15	7	1	7	1	46.67
9	ICICI Bank	50	7	5	5	2	0	71.43
10	Union Bank	110	44	5	5	15	24	11.36
11	UCO Bank	60	37	4	4	11	22	10.81
12	IDBI Bank	45	10	2	2	4	4	20
13	Canara Bank	105	29	1	1	21	7	3.45
14	Bandhan Bank	75	0	0	0	0	0	0.00
15	Yes Bank	15	0	0	0	0	0	0.00
16	Axis Bank	65	3	0	0	3	0	0
17	Indian Overseas Bank	25	4	0	0	1	3	0
18	Indusind Bank	10	0	0	0	0	0	0.00
19	Kotak Mahindra Bank	10	0	0	0	0	0	0
20	Punjab & Sind Bank	20	3	0	0	0	3	0
	Total	**1500**	**827**	**136**	**88**	**386**	**305**	**16.44**

National Rural Livelihood Mission (NRLM)

Sr	Bank Name	Target		Achievement		Achiev % (amt.) over disbursement
		No. of SHGs	Disbursed amount	No. of SHGs	Disbursed amount	
1	Central Bank of India	15105	304	21361	523	172.19
2	HDFC Bank	20268	401	16570	519	129.32
3	Bank of Maharashtra	4899	98	4949	105	107.57
4	Bank of India	13529	250	9791	228	91.35
5	MPGB	58496	1298	60450	1133	87.26
6	Punjab And Sind Bank	217	5	126	4	82.84
7	State Bank of India	19322	370	11030	272	73.47
8	Punjab National Bank	9860	187	4846	137	73.15
9	Indian Bank	8138	90	3433	59	65.8
10	MGB	22635	587	20736	382	65.02
11	Canara Bank	2837	45	1615	27	59.22
12	UCO Bank	2389	40	1047	24	59.1
13	ICICI Bank	1780	60	1193	34	56.58
14	Bank of Baroda	3701	65	1884	33	50.69
15	Indian Overseas Bank	310	5	95	2	49.97
16	Union Bank of India	10118	185	3444	80	43.23
17	IDBI Bank	1166	45	1030	18	40.66
	Grand Total	**194770**	**4035**	**163600**	**3580**	**89**

National Urban Livelihood Mission-SEP Individual

Number

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Pending	Achie%
1	State Bank of India	706	1610	1170	1156	440	164
2	MPGB	542	937	777	793	160	146
3	Indian Overseas Bank	35	810	792	790	18	2257
4	Canara Bank	193	765	713	709	52	367
5	MGB	276	486	441	445	45	161
6	UCO Bank	102	449	407	409	42	401
7	Bank of Baroda	165	463	393	387	70	235
8	Bank of India	272	631	364	357	267	131
9	Central Bank of India	277	593	324	314	269	113
10	Punjab National Bank	236	324	257	258	67	109
11	Union Bank of India	215	234	201	203	33	94
12	HDFC Bank	206	213	170	167	43	81
13	Axis Bank	127	162	154	152	8	120
14	Punjab & Sind Bank	26	126	109	107	17	412
15	Indian Bank	139	72	65	62	7	45
16	IDBI Bank	64	32	29	32	3	50
17	Bandhan Bank	176	29	28	27	1	15
18	IDFC First Bank	56	12	10	10	2	18
19	ICICI Bank	160	11	9	9	2	6
20	Indusind Bank Ltd	69	7	7	7	0	10
21	Bank of Maharashtra	105	12	3	5	9	5
22	Kotak Mahindra Bank	29	1	1	1	0	3
23	Federal Bank	8	1	0	0	1	0
24	Other Banks	336	0	0	0	0	0
	Grand Total	**4520**	**7980**	**6424**	**6400**	**1556**	**142**

National Urban Livelihood Mission-SEP Group

Number

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Pending	Achie%
1	State Bank of India	706	1610	1170	1156	440	164
2	MPGB	542	937	777	793	160	146
3	Indian Overseas Bank	35	810	792	790	18	2257
4	Canara Bank	193	765	713	709	52	367
5	MGB	276	486	441	445	45	161
6	UCO Bank	102	449	407	409	42	401
7	Bank of Baroda	165	463	393	387	70	235
8	Bank of India	272	631	364	357	267	131
9	Central Bank of India	277	593	324	314	269	113
10	Punjab National Bank	236	324	257	258	67	109
11	Union Bank of India	215	234	201	203	33	94
12	HDFC Bank	206	213	170	167	43	81
13	Axis Bank	127	162	154	152	8	120
14	Punjab & Sind Bank	26	126	109	107	17	412
15	Indian Bank	139	72	65	62	7	45
16	IDBI Bank	64	32	29	32	3	50
17	Bandhan Bank	176	29	28	27	1	15
18	IDFC First Bank	56	12	10	10	2	18
19	ICICI Bank	160	11	9	9	2	6
20	Indusind Bank Ltd	69	7	7	7	0	10
21	Bank of Maharashtra	105	12	3	5	9	5
22	Kotak Mahindra Bank	29	1	1	1	0	3
23	Federal Bank	8	1	0	0	1	0
24	Other Banks	336	0	0	0	0	0
	Grand Total	**4520**	**7980**	**6424**	**6400**	**1556**	**142**

National Urban Livelihood Mission-SHG

Number

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Pending	Achie%
1	State Bank of India	706	1610	1170	1156	440	164
2	MPGB	542	937	777	793	160	146
3	Indian Overseas Bank	35	810	792	790	18	2257
4	Canara Bank	193	765	713	709	52	367
5	MGB	276	486	441	445	45	161
6	UCO Bank	102	449	407	409	42	401
7	Bank of Baroda	165	463	393	387	70	235
8	Bank of India	272	631	364	357	267	131
9	Central Bank of India	277	593	324	314	269	113
10	Punjab National Bank	236	324	257	258	67	109
11	Union Bank of India	215	234	201	203	33	94
12	HDFC Bank	206	213	170	167	43	81
13	Axis Bank	127	162	154	152	8	120
14	Punjab & Sind Bank	26	126	109	107	17	412
15	Indian Bank	139	72	65	62	7	45
16	IDBI Bank	64	32	29	32	3	50
17	Bandhan Bank	176	29	28	27	1	15
18	IDFC First Bank	56	12	10	10	2	18
19	ICICI Bank	160	11	9	9	2	6
20	Indusind Bank Ltd	69	7	7	7	0	10
21	Bank of Maharashtra	105	12	3	5	9	5
22	Kotak Mahindra Bank	29	1	1	1	0	3
23	Federal Bank	8	1	0	0	1	0
24	Other Banks	336	0	0	0	0	0
	Grand Total	**4520**	**7980**	**6424**	**6400**	**1556**	**142**

PM SVANidhi Street Vendor Scheme

Number

TYPE	BANK NAME	Term	Total applications	Sanctioned	Disbursed from scheme to till date	Progress %	Pending For Sanctioned	Pending For Disbursed	Return by Bank
PSB	Bank of Baroda	10K	102594	85120	84463	82.97%	2282	657	15192
PSB	Bank of Baroda	20k	27250	22888	22548	83.99%	804	340	3558
PSB	Bank of Baroda	50k	4314	3524	3405	81.69%	572	119	218
PSB	**Bank of Baroda Total**		**134158**	**111532**	**110416**	83.13%	**3658**	**1116**	**18968**
PSB	Bank of India	10K	144168	124655	124377	86.47%	874	278	18639
PSB	Bank of India	20k	49757	43750	43644	87.93%	250	106	5757
PSB	Bank of India	50k	12502	10562	10413	84.48%	302	149	1638
PSB	**Bank of India Total**		**206427**	**178967**	**178434**	86.70%	**1426**	**533**	**26034**
PSB	Bank of Maharashtra	10K	16377	13528	13304	82.60%	269	224	2580
PSB	Bank of Maharashtra	20k	5979	4824	4712	80.68%	260	112	895
PSB	Bank of Maharashtra	50k	1443	1269	1219	87.94%	110	50	64
PSB	**Bank of Maharashtra Total**		**23799**	**19621**	**19235**	82.44%	**639**	**386**	**3539**
PSB	Canara Bank	10K	38309	32560	32369	84.99%	136	191	5613
PSB	Canara Bank	20k	19440	15218	14960	78.28%	118	258	4104
PSB	Canara Bank	50k	7535	5002	4625	66.38%	141	377	2392
PSB	**Canara Bank Total**		**65284**	**52780**	**51954**	80.85%	**395**	**826**	**12109**
PSB	Central Bank of India	10K	73560	67001	66919	91.08%	512	82	6047
PSB	Central Bank of India	20k	31314	27275	27059	87.10%	389	216	3650
PSB	Central Bank of India	50k	5168	4182	4048	80.92%	385	134	601
PSB	**Central Bank of India Total**		**110042**	**98458**	**98026**	89.47%	**1286**	**432**	**10298**
PSB	Indian Bank	10K	39648	34513	34211	87.05%	782	302	4353
PSB	Indian Bank	20k	16787	11266	11014	67.11%	1290	252	4231
PSB	Indian Bank	50k	2900	2694	2651	92.90%	107	43	99
PSB	**Indian Bank Total**		**59335**	**48473**	**47876**	81.69%	**2179**	**597**	**8683**

PSB	Indian Overseas Bank	10K	8434	6940	6666	82.29%	679	274	815
PSB	Indian Overseas Bank	20k	3189	2611	2550	81.88%	249	61	329
PSB	Indian Overseas Bank	50k	1160	981	910	84.57%	154	71	25
PSB	**Indian Overseas Bank Total**		**12783**	**10532**	**10126**	82.39%	**1082**	**406**	**1169**
PSB	Punjab and Sind Bank	10K	4887	4121	4051	84.33%	53	70	713
PSB	Punjab and Sind Bank	20k	1888	1668	1636	88.35%	30	32	190
PSB	Punjab and Sind Bank	50k	525	484	461	92.19%	22	23	19
PSB	**Punjab and Sind Bank Total**		**7300**	**6273**	**6148**	85.93%	**105**	**125**	**922**
PSB	Punjab National Bank	10K	74126	64147	62526	86.54%	2445	1621	7534
PSB	Punjab National Bank	20k	27516	22050	21178	80.14%	1613	872	3853
PSB	Punjab National Bank	50k	5651	5057	4868	89.49%	362	189	232
PSB	**Punjab National Bank Total**		**107293**	**91254**	**88572**	85.05%	**4420**	**2682**	**11619**
PSB	State Bank of India	10K	315731	276536	262692	87.59%	6181	13844	33014
PSB	State Bank of India	20k	119925	100761	92592	84.02%	4562	8169	14602
PSB	State Bank of India	50k	22374	19559	18246	87.42%	2054	1313	761
PSB	**State Bank of India Total**		**458030**	**396856**	**373530**	86.64%	**12797**	**23326**	**48377**
PSB	UCO Bank	10K	26616	22929	22722	86.15%	245	207	3442
PSB	UCO Bank	20k	9350	7974	7785	85.28%	116	189	1260
PSB	UCO Bank	50k	2151	1955	1898	90.89%	119	57	77
PSB	**UCO Bank Total**		**38117**	**32858**	**32405**	86.20%	**480**	**453**	**4779**
PSB	Union Bank of India	10K	83923	73269	72866	87.31%	1763	403	8891
PSB	Union Bank of India	20k	32195	27069	26791	84.08%	912	278	4214
PSB	Union Bank of India	50k	6483	5287	5166	81.55%	770	121	426
PSB	**Union Bank of India Total**		**122601**	**105625**	**104823**	86.15%	**3445**	**802**	**13531**
PVT	Axis Bank	10K	3716	1464	1385	39.40%	1608	79	644
PVT	Axis Bank	20k	203	119	101	58.62%	68	18	16
PVT	Axis Bank	50k	6	5	5	83.33%	1	0	0
PVT	**Axis Bank Total**		**3925**	**1588**	**1491**	40.46%	**1677**	**97**	**660**

PVT	Bandhan Bank	10K	923	261	252	28.28%	467	9	195
PVT	Bandhan Bank	20k	184	24	24	13.04%	148	0	12
PVT	Bandhan Bank	50k	6	1	0	16.67%	5	1	0
PVT	**Bandhan Bank Total**		**1113**	**286**	**276**	25.70%	**620**	**10**	**207**
PVT	CITY UNION BANK LTD	10K	38	1	1	2.63%	17	0	20
PVT	CITY UNION BANK LTD	20k	1	0	0	0.00%	1	0	0
PVT	CITY UNION BANK LTD	50k	1	0	0	0.00%	1	0	0
PVT	**CITY UNION BANKTotal**		**40**	**1**	**1**	2.50%	**19**	**0**	**20**
PVT	DHANLAXMI BANK LTD	10K	9	2	2	22.22%	6	0	1
PVT	DHANLAXMI BANK LTD	20k	0	0	0	0.00%	0	0	0
PVT	DHANLAXMI BANK LTD	50k	0	0	0	0.00%	0	0	0
PVT	**DHANLAXMI BANK Total**		**9**	**2**	**2**	22.22%	**6**	**0**	**1**
PVT	HDFC BANK LTD	10K	12130	5683	4927	46.85%	238	756	6209
PVT	HDFC BANK LTD	20k	2500	1440	811	57.60%	321	629	739
PVT	HDFC BANK LTD	50k	118	37	4	31.36%	61	33	20
PVT	**HDFC BANK LTD Total**		**14748**	**7160**	**5742**	48.55%	**620**	**1418**	**6968**
PVT	ICICI BANK LTD	10K	2747	1254	1230	45.65%	544	24	949
PVT	ICICI BANK LTD	20k	558	113	101	20.25%	285	12	160
PVT	ICICI BANK LTD	50k	45	16	12	35.56%	26	4	3
PVT	**ICICI BANK LTD Total**		**3350**	**1383**	**1343**	41.28%	**855**	**40**	**1112**
PVT	IDBI BANK LTD	10K	5349	3361	3250	62.83%	705	111	1283
PVT	IDBI BANK LTD	20k	1690	1141	1031	67.51%	190	110	359
PVT	IDBI BANK LTD	50k	339	283	258	83.48%	50	25	6
PVT	**IDBI BANK LTD Total**		**7378**	**4785**	**4539**	64.85%	**945**	**246**	**1648**
PVT	IDFC FIRST BANK LIMITED	10K	868	203	200	23.39%	205	3	460
PVT	IDFC FIRST BANK LIMITED	20k	140	37	37	26.43%	14	0	89
PVT	IDFC FIRST BANK LIMITED	50k	14	2	1	14.29%	6	1	6
PVT	**IDFC FIRST BANK Total**		**1022**	**242**	**238**	23.68%	**225**	**4**	**555**

PVT	INDUSIND BANK LIMITED	10K	794	101	54	12.72%	523	47	170
PVT	INDUSIND BANK LIMITED	20k	17	1	1	5.88%	16	0	0
PVT	INDUSIND BANK LIMITED	50k	0	0	0	#DIV/0!	0	0	0
PVT	**INDUSIND BANK Total**		**811**	**102**	**55**	12.58%	**539**	**47**	**170**
PVT	KARNATAKA BANK	10K	569	149	94	26.19%	44	55	376
PVT	KARNATAKA BANK	20k	58	34	14	58.62%	9	20	15
PVT	KARNATAKA BANK	50k	7	3	2	42.86%	2	1	2
PVT	**KARNATAKA BANK Total**		**634**	**186**	**110**	29.34%	**55**	**76**	**393**
PVT	KARUR VYSYA BANK	10K	61	21	21	34.43%	18	0	22
PVT	KARUR VYSYA BANK	20k	8	3	2	37.50%	4	1	1
PVT	KARUR VYSYA BANK	50k	0	0	0	#DIV/0!	0	0	0
PVT	**KARUR VYSYA BANK Total**		**69**	**24**	**23**	34.78%	**22**	**1**	**23**
PVT	KOTAK MAHINDRA BANK	10K	5424	1907	1872	35.16%	2839	35	678
PVT	KOTAK MAHINDRA BANK	20k	426	341	226	80.05%	59	115	26
PVT	KOTAK MAHINDRA BANK	50k	21	15	14	71.43%	6	1	0
PVT	**KOTAK MAHINDRA Total**		**5871**	**2263**	**2112**	38.55%	**2904**	**151**	**704**
PVT	Lakshmi Vilas Bank	10K	19	0	0	0.00%	14	0	5
PVT	Lakshmi Vilas Bank	20k	0	0	0	#DIV/0!	0	0	0
PVT	Lakshmi Vilas Bank	50k	0	0	0	#DIV/0!	0	0	0
PVT	**Lakshmi Vilas Bank Total**		**19**	**0**	**0**	0.00%	**14**	**0**	**5**
PVT	RBL Bank	10K	51	13	12	25.49%	34	1	4
PVT	RBL Bank	20k	10	0	0	0.00%	10	0	0
PVT	RBL Bank	50k	0	0	0	#DIV/0!	0	0	0
PVT	**RBL Bank Total**		**61**	**13**	**12**	21.31%	**44**	**1**	**4**
PVT	SOUTH INDIAN BANK	10K	80	22	22	27.50%	19	0	39
PVT	SOUTH INDIAN BANK	20k	10	3	2	30.00%	3	1	4
PVT	SOUTH INDIAN BANK	50k	0	0	0	#DIV/0!	0	0	0

PVT	**SOUTH INDIAN BANK Total**		**90**	**25**	**24**	27.78%	**22**	**1**	**43**
PVT	Tamilnad Mercantile Bank	10K	55	7	7	12.73%	44	0	4
PVT	Tamilnad Mercantile Bank	20k	6	4	4	66.67%	2	0	0
PVT	Tamilnad Mercantile Bank	50k	2	2	2	100.00%	0	0	0
PVT	**Tamilnad Mercantile Total**		**63**	**13**	**13**	20.63%	**46**	**0**	**4**
PVT	THE J & K BANK	10K	52	42	42	80.77%	3	0	7
PVT	THE J & K BANK	20k	16	12	12	75.00%	1	0	3
PVT	THE J & K BANK	50k	8	8	8	100.00%	0	0	0
PVT	**THE J & K BANK LTD Total**		**76**	**62**	**62**	81.58%	**4**	**0**	**10**
PVT	YES BANK LTD	10K	200	14	13	7.00%	73	1	113
PVT	YES BANK LTD	20k	3	1	1	33.33%	1	0	1
PVT	YES BANK LTD	50k	0	0	0	#DIV/0!	0	0	0
PVT	**YES BANK LTD Total**		**203**	**15**	**14**	7.39%	**74**	**1**	**114**
RRB	MPGB	10K	29144	25817	23400	88.58%	934	2417	2393
RRB	MPGB	20k	13559	10734	8899	79.17%	479	1835	2346
RRB	MPGB	50k	4032	3459	3101	85.79%	233	358	340
RRB	**MPGB Total**		**46735**	**40010**	**35400**	85.61%	**1646**	**4610**	**5079**
RRB	MGB	10K	16485	13667	13264	82.91%	536	403	2282
RRB	MGB	20k	6249	3797	3539	60.76%	737	258	1715
RRB	MGB	50k	1249	1126	1078	90.15%	83	48	40
RRB	**MGB Total**		**23983**	**18590**	**17881**	77.51%	**1356**	**709**	**4037**
MFI	MFI	10K	1586	796	783	50.19%	366	13	424
MFI	MFI	20k	355	165	153	46.48%	126	12	64
MFI	MFI	50k	21	12	10	57.14%	4	2	5
MFI	**MFI Total**		**1962**	**973**	**946**	49.59%	**496**	**27**	**493**
	Grand Total		**1457341**	**1230952**	**1191829**	**84.47%**	**44103**	**39123**	**182286**

Prime Minister Employment Generation Programme

Margine Money (MM) amount in Crore

Sr	BANK NAME	TARGET		FORWARDED		SANCTIONED		DISBURSED		Achievement MM %
		NO.	M.M.	NO.	M.M.	NO.	M.M.	NO.	M.M.)	
1	Central Bank of India	530	17	2944	136	1392	77	670	34	198
2	Indian Overseas Bank	66	2	182	10	103	6	71	3	153
3	Bank of India	535	17	2415	79	1231	38	899	25	146
4	Union Bank of India	501	16	2013	73	858	34	539	21	131
5	UCO Bank	112	4	473	14	219	7	148	5	127
6	Madhya Pradesh Gramin Bank	439	14	1842	49	668	19	698	18	126
7	IDBI Bank	57	2	222	11	99	5	46	2	114
8	Punjab National Bank	501	16	2206	74	931	29	636	18	113
9	Madhyanchal Gramin Bank	112	4	499	12	161	4	131	3	96
10	Bank of Baroda	535	17	1303	55	433	24	270	15	87
11	State Bank of India	688	22	4763	159	1201	41	655	19	84
12	Canara Bank	439	14	1044	36	449	16	325	10	72
13	Indian Bank	229	7	586	20	137	6	101	4	59
14	Bank of Maharashtra	176	6	403	16	82	4	57	2	39
15	Punjab And Sind Bank	55	2	79	2	20	1	14	1	38
16	HDFC Bank	146	5	207	13	23	2	3	0	10
17	ICICI Bank	146	5	11	1	3	0	1	0	1
18	Axis Bank	148	5	35	2	3	0	0	0	0
19	Yes Bank	42	1	5	0	0	0	0	0	0
TOTAL		**5459**	**177**	**21232**	**763**	**8013**	**314**	**5264**	**183**	**103**

Pradhan Mantri Formalization of Micro Food Processing Enterprises

Number

Sr.	Bank Name	Target	Received	Loan Sanction	Disbursement	Achievement %	Rejected	Pending at bank
1	MPGB	230	807	286	263	114%	349	172
2	Bank Of India	288	865	375	319	111%	322	168
3	Central Bank Of India	254	756	375	246	97%	247	134
4	Punjab National Bank	288	520	271	236	82%	144	105
5	State Bank Of India	446	1290	394	335	75%	604	292
6	HDFC Bank	228	803	227	168	74%	68	508
7	UCO Bank	144	193	121	103	72%	46	26
8	Union Bank Of India	258	532	203	170	66%	195	134
9	Canara Bank	244	261	140	136	56%	114	7
10	Bank Of Baroda	264	368	121	101	38%	159	88
11	IDBI Bank	126	104	31	32	25%	29	44
12	Indian Overseas Bank	52	31	13	13	25%	7	11
13	Bank Of Maharashtra	176	136	44	42	24%	55	37
14	Indian Bank	198	138	35	30	15%	52	51
15	MGB	246	228	38	27	11%	66	124
16	Punjab And Sind Bank	44	15	4	3	7%	5	6
17	Au Small Finance Bank	62	7	1	1	2%	4	2
18	Other Banks	1112	371	6	2		5	360
Total		**4660**	**7425**	**2685**	**2227**	**58%**	**2471**	**2269**

Agriculture Infrastructure Fund

Sr.	Bank Name	Target		Achiement		Achievement %	
		No	Amt (Cr.)	No	Amt (Cr.)	No	Amt (Cr.)
1	State Bank Of India	341	172	1014	532	297	309
2	Canara Bank	150	91	132	170	88	187
3	Bank Of India	161	81	470	206	292	254
4	Central Bank Of India	118	83	145	142	123	171
5	Punjab National Bank	163	68	122	165	75	243
6	HDFC Bank	119	68	221	122	186	179
7	Bank Of Maharashtra	67	55	39	45	58	82
8	Bank Of Baroda	95	76	116	84	122	111
9	MPGB	72	32	254	56	353	175
10	Union Bank Of India	44	35	83	51	189	146
11	Indian Bank	28	23	31	36	111	157
12	UCO Bank	33	24	36	23	109	96
13	Punjab and Sind Bank	2	2	5	15	250	750
14	ICICI Bank	23	16	14	17	61	106
15	IDBI Bank	6	2	27	16	450	800
16	Axis Bank	24	18	8	12	33	67
17	AU SFB	12	11	4	4	33	36
18	Kotak Mahindra Bank	6	8	1	2	17	25
19	Indian Overseas Bank	3	3	3	2	100	67
20	Karnataka Bank	2	1	1	2	50	200
21	MGB	24	14	4	2	17	14
22	DCCBs with PACS affiliation	35	15	1	1	3	7
23	Yes Bank Ltd	3	5	2	6	67	120
24	IDFC First Bank Ltd	2	1	2	1	100	100
25	The Federal Bank Ltd	1	1	0	0	0	0
26	Indusind Bank	2	1	0	0	0	0
Total		**1536**	**906**	**2735**	**1712**	**178**	**189**

AHDF Campaign: Issuance of KCC to Animal Husbandry

Numbers

Sr	Bank Name	Target	Received	Sanctioned	Disbursed	Achievement %	Rejected	Pending at bank
1	MPGB	230	807	286	263	114%	349	172
2	Bank Of India	288	865	375	319	111%	322	168
3	Central Bank of India	254	756	375	246	97%	247	134
4	Punjab National Bank	288	520	271	236	82%	144	105
5	State Bank Of India	446	1290	394	335	75%	604	292
6	HDFC Bank	228	803	227	168	74%	68	508
7	UCO Bank	144	193	121	103	72%	46	26
8	Union Bank Of India	258	532	203	170	66%	195	134
9	Canara Bank	244	261	140	136	56%	114	7
10	Bank Of Baroda	264	368	121	101	38%	159	88
11	IDBI Bank	126	104	31	32	25%	29	44
12	Indian Overseas Bank	52	31	13	13	25%	7	11
13	Bank Of Maharashtra	176	136	44	42	24%	55	37
14	Indian Bank	198	138	35	30	15%	52	51
15	MGB	246	228	38	27	11%	66	124
16	Punjab And Sind Bank	44	15	4	3	7%	5	6
17	Au SFB	62	7	1	1	2%	4	2
18	Other Banks	1112	371	6	2		5	360
Total		**4660**	**7425**	**2685**	**2227**	**58%**	**2471**	**2269**

AHDF Campaign: Issuance of KCC to Fisheries

Number

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Sanction %	Pendency
1	Central Bank of India	10891	10613	7105	3418	67	87
2	Bank of India	22326	22058	14324	7652	65	69
3	Punjab National Bank	4690	4684	2993	1491	64	200
4	Cooperative Bank	58942	58612	37448	19807	64	1332
5	IDBI Bank Ltd.	447	447	280	114	63	53
6	Bank of Maharashtra	2520	2422	1514	851	63	38
7	Canara Bank	871	870	535	318	61	17
8	State Bank of India	35608	35394	20602	14594	58	196
9	UCO Bank	1462	1461	819	574	56	61
10	Indian Overseas Bank	70	70	38	26	54	6
11	Union Bank of India	6340	6285	2829	2990	45	458
12	Bank of Baroda	4747	4730	2010	2679	42	41
13	Indian Bank	5111	5041	2008	3033	40	0
14	Punjab & Sind Bank	120	119	35	80	29	4
	Grand Total	**154145**	**152806**	**92540**	**57627**	**61**	**2562**

Bank wise Position of Branches/ATM as on 31.03.2024

SLBC Madhya Pradesh Convenor: Central Bank of India TABLE: 1

Numbers

Sr.	BANKS	RURAL	SEMI	URBAN	TOTAL	ATM
1	Bank of Baroda	48	87	133	268	392
2	Bank of India	176	140	132	448	523
3	Bank of Maharashtra	78	38	70	186	116
4	Canara Bank	54	110	136	300	221
5	Central Bank of India	227	135	94	456	478
6	Indian Bank	80	51	96	227	123
7	Indian Overseas Bank	9	6	42	57	47
8	Punjab and Sind Bank	9	6	28	43	30
9	Punjab National Bank	94	102	183	379	441
10	State Bank of India	341	390	429	1160	4149
11	UCO Bank	41	44	82	167	119
12	Union Bank of India	102	93	162	357	365
	PSBs - SUB TOTAL	**1259**	**1202**	**1587**	**4048**	**7004**
13	Axis Bank	46	69	110	225	422
14	Bandhan Bank	28	151	121	300	21
15	Catholic Syrian Bank	0	0	6	6	6
16	City Union Bank	0	0	4	4	4
17	Development Credit Bank	11	13	9	33	31
18	Dhan Lakshmi Bank	0	0	1	1	0
19	Federal Bank Ltd.	1	2	15	18	17
20	HDFC Bank	20	176	191	387	483
21	ICICI Bank	73	98	116	287	506
22	IDBI Bank	23	35	47	105	189
23	IDFC First Bank	18	25	55	98	50
24	Indusind Bank Limited	33	33	65	131	82
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	7	10	39	56	61
29	Lakshmi Vilas Bank	0	0	2	2	4
30	Ratnakar Bank Ltd. (RBL)	4	6	7	17	11
31	South Indian bank	0	0	4	4	5
32	Tamilnadu Mercantile Bank	0	1	2	3	3
33	Yes Bank	9	22	32	63	58
	PRIVATE BANK SUB TOTAL	**273**	**641**	**839**	**1753**	**1964**
	COMMERCIAL BANKS SUB	**1532**	**1843**	**2426**	**5801**	**8968**
35	MGB	316	90	48	454	1
36	MPGB	541	232	108	881	0
	RRBs - SUB TOTAL	**857**	**322**	**156**	**1335**	**1**
37	DCCB & Apex Bank	380	250	221	851	44
	CO-OPERATIVE BANK - SUB TOT	**380**	**250**	**221**	**851**	**44**
38	AU Small Finance Bank	12	34	45	91	45
39	Equitas Small Finance Bank	5	14	36	55	20
40	ESAF	2	45	21	68	46
41	Fincare Small Finance Bank	9	52	24	85	8
42	Jana Small Finance Bank	11	6	27	44	3
43	Shivalik Small Finance Bank	0	1	4	5	0
44	Suryoday Small Finance Bank	6	8	22	36	0
45	Ujjivan Small Finance Bank	1	4	7	12	12
46	Utkarsh Small Finance Bank	3	23	15	41	9
	SMALL FINANCE BANK SUB TOT	**49**	**187**	**201**	**437**	**143**
47	INDIA POST PAYMENT BANK	0	13	27	40	0
	PAYMENT BANK - SUB TOTAL	**0**	**13**	**27**	40	**0**
	TOTAL	**2818**	**2615**	**3031**	**8464**	**9156**

CENTRE WISE DEPOSITS, ADVANCES AND C.D.RATIO 31.03.2024

SLBC, Madhya Pradesh Convenor: Central Bank of India

[Amt. in **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 Baro	134334	508627	1986023	132547	490007	1337388	98.7	96.3	67.3
2	Bank of	763064	1013653	2083858	882167	817612	1560786	115.6	80.7	74.9
3	Bank of	285652	151746	725279	139410	86469	597041	48.8	57.0	82.3
4	Canara Bank	252243	332416	1590559	106593	366998	1571760	42.3	110.4	98.8
5	Central	1100525	1102628	2182770	607090	641739	933842	55.2	58.2	42.8
6	Indian Bank	303769	346749	1275120	143825	124591	412001	47.3	35.9	32.3
7	Indian	17630	10857	218546	13176	11307	246504	74.7	104.1	112.8
8	Punjab and	10405	18577	211387	4787	11655	96852	46.0	62.7	45.8
9	Punjab	308237	596133	3017396	244467	349765	2655813	79.3	58.7	88.0
10	State Bank	1739154	5153781	12050532	1137710	2750126	6144354	65.4	53.4	51.0
11	UCO Bank	113730	144129	852751	92213	99331	628718	81.1	68.9	73.7
12	Union Bank	591277	787497	2982924	316709	404676	1250040	53.6	51.4	41.9
	PSBs - SUB	**5620020**	**10166793**	**29177143**	**3820694**	**6154277**	**17435099**	**68.0**	**60.5**	**59.8**
13	Axis Bank	83000	272553	1745660	138205	437943	1559155	166.5	160.7	89.3
14	Bandhan	10055	50168	187932	78253	199988	601850	778.2	398.6	320.2
15	Catholic	0	0	6032	0	0	3062	0.0	0.0	50.8
16	City Union	0	0	7270	0	0	13514	0.0	0.0	185.9
17	Developmen	17400	31960	39496	57698	80371	67950	331.6	251.5	172.0
18	Dhan Lakshm	0	0	4282	0	0	820	0.0	0.0	19.1
19	Federal	2824	3744	111165	5572	7411	56825	197.3	198.0	51.1
20	HDFC Bank	25055	633251	3593457	29423	1398753	4937087	117.4	220.9	137.4
21	ICICI Bank	36550	406274	2589398	131860	876306	2587441	360.8	215.7	99.9
22	IDBI Bank	21254	126882	902943	24594	79538	329676	115.7	62.7	36.5
23	IDFC First	48450	90128	317545	87669	166874	532253	180.9	185.2	167.6
24	Indusind	30779	37634	603898	260001	184717	591336	844.7	490.8	97.9
25	Jammu and	0	0	5442	0	0	4958	0.0	0.0	91.1
26	Karnataka	0	0	29743	0	0	32932	0.0	0.0	110.7
27	Karur Vysya	0	0	27726	0	0	15984	0.0	0.0	57.7
28	Kotak	28544	35402	458670	86702	167395	921107	303.7	472.8	200.8
29	Lakshmi Vila	0	0	8904	0	0	4366	0.0	0.0	49.0
30	Ratnakar	4170	13089	62466	27388	36689	45385	656.8	280.3	72.7
31	South Indian	0	0	33923	0	0	11153	0.0	0.0	32.9
32	Standard	0	0	0	0	0	0	0.0	0.0	0.0
33	Tamilnadu	0	623	2619	0	1067	4577	0.0	171.3	174.7
34	Yes Bank	11139	32995	333390	20492	75817	497393	184.0	229.8	149.2
	PRIVATE	**319222**	**1734702**	**11071960**	**947858**	**3712868**	**12818823**	**296.9**	**214.0**	**115.8**
	COMMER	**5939242**	**11901495**	**40249103**	**4768552**	**9867145**	**30253922**	**80.3**	**82.9**	**75.2**
35	MGB	624325	300878	218288	273522	126495	67963	43.8	42.0	31.1
36	MPGB	839656	698418	344714	820886	509483	221408	97.8	72.9	64.2
	RRBs - SUB	**1463981**	**999296**	**563002**	**1339919**	**635978**	**289371**	**91.5**	**63.6**	**51.4**
37	DCCB &	888164	990915	1816985	1339919	827698	2118751	150.9	83.5	116.6
	CO-	**888164**	**990915**	**1816985**	**1339919**	**827698**	**2118751**	**150.9**	**83.5**	**116.6**
38	AU Small Fir	1260	60061	312934	9444	358852	776652	749.5	597.5	248.2
39	Equitas	10109	7903	111430	331	17852	79634	3.3	225.9	71.5
40	ESAF	523	17360	17369	1354	53086	66171	258.8	305.8	381.0
41	Fincare Small	296	3230	21985	6444	37470	20049	2177.7	1159.9	91.2
42	Jana Small Fi	896	3278	55987	55245	8507	118705	6167.8	259.5	212.0
43	Shivalik Sma	0	9025	4599	0	4272	28838	0.0	47.3	627.0
44	Suryoday Sm	208	287	6851	4687	9333	42705	2250.1	3254.4	623.4
45	Ujjivan Smal	2403	5756	17548	2380	10525	31223	99.1	182.9	177.9
46	Utkarsh Smal	107	1464	37611	1926	26963	26778	1793.9	1841.8	71.2
	SMALL FIN	**15802**	**108364**	**586312**	**81811**	**526861**	**1190757**	**517.7**	**486.2**	**203.1**
47	INDIA POST	0	26056	61464	0	0	0	0.0	0.0	0.0
	PAYMENT	**0**	**26056**	**61464**	**0**	**0**	**0**	0.0	0.0	0.0
	TOTAL	**8307189**	**14026127**	**43276866**	**7530201**	**11857682**	**33852800**	**90.6**	**84.5**	**78.2**

BANKWISE TOTAL DEPOSITS, ADVANCES AND C.D.RATIO As on 31.03.2024

SLBC, Madhya Pradesh Convenor-Central Bank of India

[Amt. in lacs] **TABLE: 3(i)**

SR	BANKS	DEPOSITS		ADVANCES			C.D RATIO		
		Previous Quarter 31.12.2023	Current Quarter 31.03.2024	Previous Quarter 31.12.2023	Current Quarter 31.03.2024	Credit as per place of Utilization Mar-24	Previous Quarter 31.12.2023	Current Quarter 31.03.2024	Including Cr. as per place of utilization 31.03.2024
1	Bank of Baroda	2564537	2628984	1935970	1959943		75.49	74.55	74.55
2	Bank of India	3633804	3860575	3214525	3260565		88.46	84.46	84.46
3	Bank of Maharashtra	1057642	1162677	680044	822920		64.30	70.78	70.78
4	Canara Bank	2129434	2175218	1964148	2045350		92.24	94.03	94.03
5	Central Bank of India	4263087	4385923	2137152	2182672		50.13	49.77	49.77
6	Indian Bank	1956879	1925638	1131589	680417		57.83	35.33	35.33
7	Indian Overseas Bank	233194	247032	166628	270987		71.45	109.70	109.70
8	Punjab and Sind Bank	223305	240369	111344	113294		49.86	47.13	47.13
9	Punjab National Bank	3742091	3921767	3272244	3250045		87.44	82.87	82.87
10	State Bank of India	18599062	18943468	9336804	10032191	2194569	50.20	52.96	64.54
11	UCO Bank	1056359	1110609	788099	820263		74.61	73.86	73.86
12	Union Bank of India	4238717	4361697	1953712	1971424	65333	46.09	45.20	46.70
	PSBs - SUB TOTAL	**43698111**	**44963956**	**26692257**	**27410071**	**2259902**	61.08	60.96	65.99
13	Axis Bank	1999847	2101213	1949397	2135303		97.48	101.62	101.62
14	Bandhan Bank	217797	248154	818981	880091		376.03	354.65	354.65
15	Catholic Syrian Bank	5073	6032	2696	3062		53.15	50.77	50.77
16	City Union Bank	7702	7270	13816	13514		179.39	185.88	185.88
17	Development Credit Bank	83022	88856	194672	206019		234.48	231.86	231.86
18	Dhan Lakshmi Bank	4619	4282	795	820		17.21	19.15	19.15
19	Federal Bank Ltd.	109742	117733	65067	69807		59.29	59.29	59.29
20	HDFC Bank	3800376	4251763	5863398	6365263		154.28	149.71	149.71
21	ICICI Bank	2773306	3032222	3453116	3595607		124.51	118.58	118.58
22	IDBI Bank	962104	1051079	407046	433808		42.31	41.27	41.27
23	IDFC First Bank	433392	456123	742072	786796		171.22	172.50	172.50
24	Indusind Bank Limited	692443	672312	980530	1036053		141.60	154.10	154.10
25	Jammu and Kashmir Bank	5140	5442	4941	4958		96.14	91.10	91.10
26	Karnataka Bank Limited	29510	29743	33599	32932		113.86	110.72	110.72
27	Karur Vysya Bank Ltd.	26809	27726	16269	15984		60.69	57.65	57.65
28	Kotak Mahindra Bank	481627	522616	1112711	1175204		231.03	224.87	224.87
29	Lakshmi Vilas Bank	11165	8904	4599	4366		41.19	49.03	49.03
30	Ratnakar Bank Ltd. (RBL)	79364	79725	100368	109462		126.47	137.30	137.30
31	South Indian Bank	33923	33923	11153	11153		32.88	32.88	32.88
32	Standard Chartered Bank	0	0	0	0		#DIV/0!	#DIV/0!	#DIV/0!
33	Tamilnadu Mercantile Bank	3050	3242	6570	5644		215.40	174.08	174.08
34	Yes Bank	358176	377524	553529	593702		154.54	157.26	157.26
	PRIVATE BANK SUB TOTA	**12118186**	**13125884**	**16335323**	**17479548**	**0**	134.80	133.17	133.17
	COMMERCIAL BANKS SUB	**55816297**	**58089840**	**43027580**	**44889619**	**2259902**	77.09	77.28	**81.17**
35	MGB	1075756	1143491	433257	467980		40.27	40.93	40.93
36	MPGB	1838569	1882787	1502333	1551777		81.71	82.42	82.42
	RRBs - SUB TOTAL	**2914325**	**3026279**	**1935589**	**2019757**	**0**	66.42	66.74	**66.74**
37	DCCB & Apex Bank	3589918	3696064	4503288	4286368		125.44	115.97	115.97
	CO-OPERATIVE BANK - SU	**3589918**	**3696064**	**4503288**	**4286368**	**0**	125.44	115.97	**115.97**
38	AU Small Finance Bank	349656	374255	1044994	1144949		298.86	305.93	305.93
39	Equitas Small Finance Bank	127831	129441	90503	97818		70.80	75.57	75.57
40	ESAF	29175	35252	113082	120612		387.61	342.14	342.14
41	Fincare Small Finance Bank	21536	25511	57415	63963		266.60	250.73	250.73
42	Jana Small Finance Bank	55891	60160	164849	182457		294.95	303.29	303.29
43	Shivalik Small Finance Bank	13283	13624	30774	33111		231.68	243.02	243.02
43	Suryoday Small Finance Bank	6966	7346	50027	56725		718.20	772.20	772.20
44	Ujjivan Small Finance Bank	24804	25707	32283	44128		130.16	171.66	171.66
45	Utkarsh Small Finance Bank	36176	39182	50435	55668		139.41	142.07	142.07
	SMALL FINANCE BANK SU	**665316**	**710479**	**1634362**	**1799429**	**0**	245.65	253.27	**253.27**
46	INDIA POST PAYMENT BANK	**34853**	87520	**0**	0		0.00	0.00	0.00
	PAYMENT BANK - SUB TOTAL	**34853**	87520	**0**	0	**0**	0.00	0.00	**0**
	TOTAL	**63020709**	65610182	**51100820**	**52995173**	**2259902**	**81.09**	**80.77**	**84.22**

CREDIT DEPOSIT RATIO (DISTRICT WISE) AS ON March 31, 2024				
				Amount in lakh
Sr.	**District Name**	**Deposits**	**Advancs**	**CD Ratio**
1	Agar-malwa	171302	361960	211.30
2	Alirajpur	180580	109335	60.55
3	Anuppur	535757	148086	27.64
4	Ashoknagar	282601	343408	121.52
5	Balaghat	705791	443485	62.84
6	Barwani	470191	543384	115.57
7	Betul	967722	623737	64.45
8	Bhind	565394	311910	55.17
9	Bhopal	13928849	9801764	70.37
10	Burhanpur	422038	351922	83.39
11	Chhatarpur	917385	478683	52.18
12	Chhindwara	1309979	979466	74.77
13	Damoh	506308	346328	68.40
14	Datia	353593	252591	71.44
15	Dewas	918279	1145585	124.75
16	Dhar	1201904	1305020	108.58
17	Dindori	195072	88766	45.50
18	East nimar	636415	713592	112.13
19	Guna	540411	596761	110.43
20	Gwalior	3384011	2101778	62.11
21	Harda	341663	466299	136.48
22	Hoshangabad	1117829	1079021	96.53
23	Indore	10562302	10175449	96.34
24	Jabalpur	4293576	3078555	71.70
25	Jhabua	292783	334300	114.18
26	Katni	815420	535880	65.72
27	Khargone	930079	1203859	129.44
28	Mandla	487693	225841	46.31
29	Mandsaur	663249	844514	127.33
30	Morena	650660	526588	80.93
31	Narsimhapur	635956	629931	99.05
32	Neemuch	527308	544258	103.21
33	Niwari	165206	53881	32.61
34	Panna	400848	175573	43.80
35	Raisen	614960	904543	147.09
36	Rajgarh	497132	820792	165.11
37	Ratlam	913653	1154233	126.33
38	Rewa	1681715	702851	41.79
39	Sagar	1650696	962580	58.31
40	Satna	1553053	771432	49.67
41	Sehore	734656	908331	123.64
42	Seoni	600772	471228	78.44
43	Shahdol	628679	275338	43.80
44	Shajapur	384186	696820	181.38
45	Sheopur	184187	170968	92.82
46	Shivpuri	628095	441159	70.24
47	Sidhi	508311	198656	39.08
48	Singrauli	1499022	292025	19.48
49	Tikamgarh	431722	208268	48.24
50	Ujjain	1949130	2109365	108.22
51	Umaria	338207	108857	32.19
52	Vidisha	733849	876217	119.40
	Total	**65610182**	**52995173**	**80.77**

AGRICULTURE LOANS OUTSTANDING AS ON 31.03.2024

Amt. in Lakhs No. in actual **TABLE: 4**

Sr.	Banks	Outstanding at the end of quarter 31.03.2024										% 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	112585	244784	86378	182570	1411	35614	2950	134927	116946	415325	21.19
2	Bank of India	579354	1280619	380846	947652	823	53309	16334	76952	596511	1410880	43.27
3	Bank of Maharashtra	47024	104244	41007	90595	250	20993	6480	39197	53754	164434	19.98
4	Canara Bank	159624	377040	150227	329909	446	24788	1402	25548	161472	427377	20.90
5	Central Bank of India	322960	677475	274834	560049	876	52658	1406	55051	325242	785184	35.97
6	Indian Bank	95478	204848	82975	179780	158	8514	207	22833	95843	236194	34.71
7	Indian Overseas Bank	7313	17352	3891	9896	21	489	211	4026	7545	21866	8.07
8	Punjab and Sind Bank	4966	9480	765	2919	203	4847	8326	33568	13495	47895	42.28
9	Punjab National Bank	205560	392599	179335	353084	775	36230	3136	94290	209471	523119	16.10
10	State Bank of India	789676	1529593	764452	1391319	70	20933	9200	184765	798946	1735292	17.30
11	UCO Bank	55378	105753	9103	34519	237	4751	39260	104034	94875	214538	26.15
12	Union Bank of India	219285	562448	182238	480754	1064	16635	12293	106832	232642	685915	34.79
	PSBs - SUB TOTAL	**2599203**	**5506235**	**2156051**	**4563045**	**6334**	**279761**	**101205**	**882024**	**2706742**	**6668020**	**24.33**
13	Axis Bank	108117	406999	59078	322453	118	11996	1477	246372	109712	665367	31.16
14	Bandhan Bank	1444	16188	22800	12241	12657	6550	121148	62331	135249	85069	9.67
15	Catholic Syrian Bank	0	0	2010	2481	0	0	1	16	1	16	0.52
16	City Union Bank	11	8	0	0	14	484	81	1765	106	2257	16.70
17	Development Credit Bank	50737	48387	23233	43156	19	342	1774	32079	52530	80808	39.22
18	Dhan Lakshmi Bank	16	72	0	0	0	0	9	46	25	118	14.41
19	Federal Bank Ltd.	3839	11739	8561	19571	6	2581	28	2975	3873	17295	24.78
20	HDFC Bank	429193	1008521	67162	405095	316	13424	3165	241541	432674	1263485	19.85
21	ICICI Bank	165809	706592	70434	476196	16	48	690	73052	166515	779693	21.68
22	IDBI Bank	31187	67323	27023	63196	52	3534	762	7133	32001	77990	17.98
23	IDFC First Bank	213894	192929	6909	77073	17	19	57	3663	213968	196612	24.99
24	Indusind Bank Limited	717107	459989	13141	120201	6	636	0	0	717113	460624	44.46
25	Jammu and Kashmir Bank	0	0	1	61	0	0	251	1162	251	1162	23.44
26	Karnataka Bank Limited	391	2372	128	292	38	3874	298	3246	727	9492	28.82
27	Karur Vysya Bank Ltd.	3	59	1	37	0	0	46	1391	49	1450	9.07
28	Kotak Mahindra Bank	356746	316825	1374	1027	81	5861	639	124578	357466	447264	38.06
29	Lakshmi Vilas Bank	19	535	0	0	0	0	89	844	108	1380	31.60
30	Ratnakar Bank Ltd. (RBL)	5962	28701	129999	50286	1	4	73	2285	6036	30989	28.31
31	South Indian Bank	50	274	16	25	0	0	2	3	52	277	2.48
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	425	753	3	12	0	0	164	1438	589	2191	38.82
34	Yes Bank	70794	80831	5183	37577	28	2863	246	49336	71068	133030	22.41
	PRIVATE BANK SUB TO	**2155744**	**3349098**	**437056**	**1630981**	**13369**	**52215**	**131000**	**855257**	**2300113**	**4256570**	**24.35**
	COMMERCIAL BANKS	**4754947**	**8855333**	**2593107**	**6194026**	**19703**	**331976**	**232205**	**1737281**	**5006855**	**10924590**	**24.34**
35	MGB	190628	241829	184883	237259	124	6592	354	505	191106	248926	53.19
36	MPGB	480085	796516	385512	668183	244	15280	534	2740	480863	814535	52.49
	RRBs - SUB TOTAL	**670713**	**1038344**	**570395**	**905442**	**368**	**21871**	**888**	**3245**	**671969**	**1063461**	**52.65**
37	DCCB & Apex Bank	4087315	3798849	4004875	3748303	0	0	0	0	4087315	3798849	88.63
	CO-OPERATIVE BANK -	**4087315**	**3798849**	**4004875**	**3748303**	**0**	**0**	**0**	**0**	**4087315**	**3798849**	**89**
38	AU Small Finance Bank	38038	121957	3	5	151	6386	3553	58369	41742	186713	16.31
39	Equitas Small Finance Bank	25568	12310	0	0	0	0	6574	31806	32142	44117	45.10
40	ESAF	265879	89548	301	1529	0	0	81450	21020	347329	110568	91.67
41	Fincare Small Finance Bank	205365	49267	0	0	0	0	0	0	205365	49267	77.02
42	Jana Small Finance Bank	189927	60721	0	0	0	0	0	0	189927	60721	33.28
43	Shivalik Small Finance Banl	37250	12003	0	0	0	0	0	0	37250	12003	36.25
44	Suryoday Small Finance Ba	61786	21983	0	0	129	62	2726	921	64641	22965	40.49
45	Ujjivan Small Finance Bank	41448	14212	0	0	0	0	0	0	41448	14212	32.21
46	Utkarsh Small Finance Bank	61478	20268	0	0	0	0	0	0	61478	20268	36.41
	SMALL FINANCE BANK	**926739**	**402269**	**304**	**1533**	**280**	**6448**	**94303**	**112116**	**1021322**	**520833**	**28.94**
	TOTAL	**10439714**	**14094796**	**7168681**	**10849304**	**20351**	**360295**	**327396**	**1852643**	**10787461**	**16307733**	**30.77**

MSME (PRIORITY SECTOR) OUTSTANDING AS ON 31.03.2024

Amt. in Lakh No. in actual TABLE:5

Sr.	Banks	Outstanding at the end of quarter 31.03.2024												% of Micro credit to total advances
		Micro		Small		Medium		KVIC		Other MSME		Total		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	Bank of Baroda	118856	380843	1737	134471	234	48040	0	0	0	0	120827	563355	19.43
2	Bank of India	210869	337320	1317	115464	414	29598	0	0	0	0	212600	482382	10.35
3	Bank of Maharashtra	25943	109158	662	100908	60	30094	0	0	0	0	26665	240161	13.26
4	Canara Bank	75448	249182	2928	77773	135	15630	0	0	1866	2303	80377	344889	12.18
5	Central Bank of India	123901	365534	2682	164181	104	36949	0	0	5101	24429	131788	591092	16.75
6	Indian Bank	43802	149461	8586	54964	61	19343	0	0	0	0	52449	223768	21.97
7	Indian Overseas Bank	12039	32775	56	4516	5	955	0	0	0	0	12100	38246	12.09
8	Punjab and Sind Bank	121	13167	9	8712	34	21	0	0	0	0	164	21900	11.62
9	Punjab National Bank	96113	267826	5779	179097	510	100010	0	0	0	0	102402	546933	8.24
10	State Bank of India	70650	663305	6486	331579	910	167916	0	0	668	33712	78714	1196511	6.61
11	UCO Bank	388	60519	12	9325	140	93	0	0	0	0	540	69937	7.38
12	Union Bank of India	131133	310523	2572	119827	245	64373	0	0	0	0	133950	494723	15.75
	PSBs - SUB TOTAL	**909263**	**2939614**	**32826**	**1300816**	**2852**	**513022**	**0**	**0**	**7635**	**60443**	**952576**	**4813896**	**10.72**
13	Axis Bank	9754	273007	2817	199872	622	112337	0	0	0	0	13193	585215	12.79
14	Bandhan Bank	97	8763	2	71	0	0	0	0	0	0	99	8834	1.00
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
16	City Union Bank	67	5458	11	2987	0	0	0	0	0	0	78	8445	40.39
17	Development Credit Bank	39	1469	0	0	0	0	0	0	0	0	39	1469	0.71
18	Dhan Lakshmi Bank	2	39	0	0	0	0	0	0	0	0	2	39	4.81
19	Federal Bank Ltd.	257	1981	57	3637	23	2990	0	0	9	5	346	8613	2.84
20	HDFC Bank	26602	673732	11219	552835	3278	402893	0	0	0	0	41099	1629460	10.58
21	ICICI Bank	17747	547933	7790	492874	1348	147912	0	0	0	0	26885	1188720	15.24
22	IDBI Bank	13753	51630	249	27043	17	4813	0	0	10	150	14029	83636	11.90
23	IDFC First Bank	17383	115144	1003	54832	103	4725	0	0	0	0	18489	174702	14.63
24	Indusind Bank Limited	154395	127069	1747	42548	456	20977	0	0	0	0	156598	190594	12.26
25	Jammu and Kashmir Bank	10	207	0	0	0	0	0	0	0	0	10	207	4.17
26	Karnataka Bank Limited	52	4711	16	4455	0	0	0	0	0	0	68	9165	14.30
27	Karur Vysya Bank Ltd.	34	3549	7	1586	0	0	0	0	0	0	41	5136	22.21
28	Kotak Mahindra Bank	8011	175874	3848	157167	867	78826	0	0	0	0	12726	411867	14.97
29	Lakshmi Vilas Bank	6	944	15	1294	0	0	0	0	0	0	21	2238	21.62
30	Ratnakar Bank Ltd. (RBL)	24	1747	0	0	0	0	0	0	0	0	24	1747	1.60
31	South Indian Bank	68	301	0	0	0	0	0	0	0	0	68	301	2.70
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	6	244	0	0	0	0	0	0	0	0	6	244	4.32
34	Yes Bank	3686	91439	1257	57948	244	35907	0	0	0	0	5187	185295	15.40
	PRIVATE BANK SUB TO	**251993**	**2085241**	**30038**	**1599151**	**6958**	**811380**	**0**	**0**	**19**	**155**	**289008**	**4495927**	**11.93**
	COMMERCIAL BANKS S	**1161256**	**5024855**	**62864**	**2899968**	**9810**	**1324402**	**0**	**0**	**7654**	**60598**	**1241584**	**9309823**	**11.19**
35	MGB	74739	76512	0	0	0	0	0	0	1230	4292	75969	80803	16.35
36	MPGB	205047	209340	32	3879	0	0	0	0	0	0	205079	213219	13.49
	RRBs - SUB TOTAL	**279786**	**285852**	**32**	**3879**	**0**	**0**	**0**	**0**	**1230**	**4292**	**281048**	**294023**	**14.15**
37	DCCB & Apex Bank	26393	110745	8	2639	7	6806	0	0	3	254225	**26411**	**374415**	**2.58**
	CO-OPERATIVE BANK -	**26393**	**110745**	**8**	**2639**	**7**	**6806**	**0**	**0**	**3**	**254225**	**26411**	**374415**	**2.58**
38	AU Small Finance Bank	65303	573562	893	47805	150	13219	0	0	0	0	66346	634585	50.09
39	Equitas Small Finance Bank	124	1798	2	8	0	0	0	0	0	0	126	1807	1.84
40	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0.00
41	Fincare Small Finance Bank	2584	775	0	0	0	0	0	0	0	0	2584	775	1.21
42	Jana Small Finance Bank	2928	22538	12	706	4	155	0	0	0	0	2944	23399	12.35
43	Shivalik Small Finance Bank	362	5999	25	1846	0	0	0	0	0	0	387	7845	18.12
44	Suryoday Small Finance Banl	103	1732	5	136	0	0	0	0	0	0	108	1868	3.05
45	Ujjivan Small Finance Bank	6960	7135	9	511	0	0	0	0	0	0	6969	7646	16.17
46	Utkarsh Small Finance Bank	424	5034	0	0	0	0	0	0	0	0	424	5034	9.04
	SMALL FINANCE BANK	**78788**	**618574**	**946**	**51013**	**154**	**13374**	**0**	**0**	**0**	**0**	**79888**	**682960**	**34.38**
	TOTAL	**1546223**	**6040025**	**63850**	**2957498**	**9971**	**1344582**	**0**	**0**	**8887**	**319115**	**1628931**	**10661221**	**11.40**

PRIORITY SECTOR OUTSTANDING AS ON 31.03.2024

Amt. in Lakhs Number in Actual **TABLE:6**

Sr.	Banks	Outstanding at the end of quarter 31.03.2024														% 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	4043	15072	36629	190292	10	150	41	2583	0	0	278496	1186777	60.55
2	Bank of India	5	0	6151	15762	57637	157417	0	0	1	0	58	152	872963	2066593	63.38
3	Bank of Maharashtra	0	0	1138	3685	17729	72086	0	0	0	0	0	0	99286	480366	58.37
4	Canara Bank	0	0	4570	16650	19326	132415	4	14	0	0	434	532	266183	921876	45.07
5	Central Bank of India	0	0	6213	19700	96152	170912	19	708	0	0	416	76	559830	1567672	71.82
6	Indian Bank	0	0	1662	6244	9986	36598	0	0	0	0	0	0	159940	502805	73.90
7	Indian Overseas Bank	0	0	279	795	4966	36501	0	0	0	0	88	279	24978	97686	36.05
8	Punjab and Sind Bank	0	0	131	453	963	7416	2	36	0	0	518	132	15273	77833	68.70
9	Punjab National Bank	2	94	6402	26908	50899	139743	0	0	1	1	929	290	370106	1237087	38.06
10	State Bank of India	4	3341	25102	83789	206548	915803	0	0	1	37	0	0	1109315	3934772	39.22
11	UCO Bank	5	3856	1263	3374	7111	62640	8	13008	0	0	7011	32641	110813	399994	48.76
12	Union Bank of India	0	0	4126	12555	32416	97643	4	26	0	0	1481	21	404619	1290884	65.48
	PSBs - SUB TOTAL	**16**	**7291**	**61080**	**204987**	**540362**	**2019465**	**47**	**13942**	**44**	**2621**	**10935**	**34122**	**4271802**	**13764344**	**50.22**
13	Axis Bank	3	9030	1039	3320	6830	69324	0	0	0	0	94627	28628	225404	1360884	63.73
14	Bandhan Bank	0	0	0	0	38490	286069	0	0	0	0	385758	140645	559596	520616	59.15
15	Catholic Syrian Bank	0	0	0	0	4	11	0	0	0	0	3	0	8	28	0.91
16	City Union Bank	0	0	2	15	17	177	0	0	0	0	0	0	203	10895	80.62
17	Development Credit Bank	0	0	33	60	26362	27709	21	1531	0	0	8812	1722	87797	113300	54.99
18	Dhan Lakshmi Bank	0	0	2	7	33	296	0	0	0	0	0	0	62	460	56.13
19	Federal Bank Ltd.	0	0	11	59	129	1235	0	0	0	0	202	44	4561	27247	39.03
20	HDFC Bank	0	0	1403	2760	50039	562686	9	496	1	37	82117	14498	607342	3473422	54.57
21	ICICI Bank	0	0	661	4032	7466	68371	0	0	0	0	6658	2573	208185	2043388	56.83
22	IDBI Bank	0	0	687	2532	4967	51995	33	456	0	0	0	0	51717	216610	49.93
23	IDFC First Bank	0	0	0	0	6683	28924	2404	571	0	0	0	0	241544	400808	50.94
24	Indusind Bank Limited	0	0	0	0	1129	9059	60	6	0	0	519	535	875419	660818	63.78
25	Jammu and Kashmir Bank	0	0	13	52	97	648	0	0	0	0	16	92	387	2161	43.58
26	Karnataka Bank Limited	0	0	10	55	261	2923	0	0	0	0	25	5	1091	21641	65.71
27	Karur Vysya Bank Ltd.	0	0	1	1	45	513	0	0	0	0	8	1	144	7101	44.42
28	Kotak Mahindra Bank	0	0	0	0	389	6087	0	0	0	0	92320	22088	462901	887306	75.50
29	Lakshmi Vilas Bank	0	0	1	2	2	11	0	0	0	0	0	0	132	3631	83.16
30	Ratnakar Bank Ltd. (RBL)	2	1070	0	0	283	3912	0	0	0	0	6083	1304	12428	39022	35.65
31	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	120	578	5.18
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	0	0	0	0	49	383	0	0	0	0	5	1	649	2819	49.94
34	Yes Bank	0	0	16	155	2908	33137	0	0	3	49	2037	1048	81219	352713	59.41
	PRIVATE BANK - SUB TO	**5**	**10100**	**3879**	**13049**	**146183**	**1153470**	**2527**	**3060**	**4**	**86**	**679190**	**213185**	**3420909**	**10145446**	**58.04**
	COMMERCIAL BANKS S	**21**	**17391**	**64959**	**218036**	**686545**	**3172935**	**2574**	**17002**	**48**	**2707**	**690125**	**247307**	**7692711**	**23909790**	**53.26**
35	MGB	0	0	230	504	58733	55848	0	0	97	28	878	220	327013	386330	82.55
36	MPGB	0	0	2145	4703	202602	140242	33	1052	16	3	75723	140658	966461	1314413	84.70
	RRBs - SUB TOTAL	**0**	**0**	**2375**	**5207**	**261335**	**196090**	**33**	**1052**	**113**	**31**	**76601**	**140878**	**1293474**	**1700743**	**84.21**
37	DCCB & Apex Bank	0	0	54	134	10535	21070	0	0	0	0	0	0	4124315	4194468	97.86
	CO-OPERATIVE BANK -	**0**	**0**	**54**	**134**	**10535**	**21070**	**0**	**0**	**0**	**0**	**0**	**0**	**4124315**	**4194468**	**97.86**
38	AU Small Finance Bank	0	0	0	0	9151	79851	64	1101	0	0	91	11	117394	902262	78.80
39	Equitas Small Finance Bank	0	0	0	0	320	2326	0	0	0	0	35785	10333	68373	58583	59.89
40	ESAF	0	0	337	88	82	948	0	0	0	0	19322	4056	367070	115660	95.89
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	59595	13161	267544	63203	98.81
42	Jana Small Finance Bank	0	0	0	0	21064	35355	0	0	0	0	105759	43083	319694	162558	89.09
43	Shivalik Small Finance Bank	0	0	1	14	138	992	1	183	0	0	20623	5811	58400	26848	81.08
44	Suryoday Small Finance Ban	0	0	0	0	434	3200	0	0	0	0	33228	11518	98411	39551	69.72
45	Ujjivan Small Finance Bank	0	0	0	0	8393	10948	0	0	0	0	15635	4974	72445	37780	85.62
46	Utkarsh Small Finance Bank	0	0	0	0	38	535	68	24	0	0	81453	29804	143461	55665	100.00
	SMALL FINANCE BANK	**0**	**0**	**338**	**102**	**39620**	**134157**	**133**	**1308**	**0**	**0**	**371491**	**122750**	**1512792**	**1462110**	**81.25**
	TOTAL	**21**	**17391**	**67726**	**223479**	**998035**	**3524252**	**2740**	**19362**	**161**	**2738**	**1138217**	**510935**	**14623292**	**31267111**	**59.00**

ADVANCES TO WEAKER SECTION OUTSTANDING AS ON 31.03.2024

Amt. in Lakhs Number in Actual **TABLE:7**

Sr.	Banks	Outstanding at the end of the quarter 31.03.2024																
		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	Amt.
1	Bank of Baroda	122396	252051	45238	94647	2416	5353	8896	33094	5163	172	54	138	0	0	184109	385317	19.66
2	Bank of India	368825	608159	86132	157906	9887	19407	36400	67163	1968	29	266	1205	6285	12038	509497	864702	26.52
3	Bank of Maharashtra	37852	69721	7904	10550	55	83	7445	40718	0	0	0	0	2334	5876	55590	126948	15.43
4	Canara Bank	137647	263486	34748	77453	2050	3076	28817	103918	38256	13	1312	112	5352	38342	246870	486289	23.78
5	Central Bank of India	259200	540231	109612	187917	16755	43171	9915	45126	1	0	0	0	4641	12688	400124	829133	37.99
6	Indian Bank	62610	100817	26465	50409	4890	8360	10052	27741	2	0	20	3	332	1033	104351	188360	27.68
7	Indian Overseas Bank	4704	10440	368	1631	150	222	1366	4437	0	0	11	1	12054	12788	18642	29519	10.89
8	Punjab and Sind Bank	4631	7930	1339	2737	178	160	1055	4383	55	1	5	0	0	0	7258	15211	13.43
9	Punjab National Bank	223039	314667	47546	88221	20	85	16946	47484	4	0	0	0	28196	114500	315751	564958	17.38
10	State Bank of India	429047	591387	423855	912130	9787	15168	107619	264003	17	0	1	0	7300	16848	977625	1799537	17.94
11	UCO Bank	2156	729	14989	28159	186	110	7193	17761	0	0	50	7	18967	51431	43491	98190	11.97
12	Union Bank of India	194110	417808	66054	125474	5714	11034	28477	94093	10897	28	176	54	2300	5344	307552	653781	33.16
	PSBs - SUB TOTAL	**1846217**	**3177429**	**864250**	**1737236**	**52088**	**106226**	**264181**	**749921**	**56363**	**245**	**1895**	**1521**	**87761**	**270890**	**3170860**	**6041946**	**22.04**
13	Axis Bank	43552	155083	34639	33842	0	0	15359	56821	7	0	0	0	2476	7454	96033	253201	11.86
																488037	447786	50.88
14	Bandhan Bank	15073	12014	13519	7292	0	0	116137	59668	0	0	0	0	0	0	144729	78974	8.97
15	Catholic Syrian Bank	1517	931	65	64	0	0	167	271	0	0	0	0	0	0	1749	1266	41.33
16	City Union Bank	11	8	0	0	0	0	18	140	0	0	0	0	0	0	29	148	1.10
17	Development Credit Bank	64581	35036	69	222	528	226	7775	6827	0	0	0	0	3347	306	76300	42617	20.69
18	Dhan Lakshmi Bank	0	0	0	0	0	0	1	8	0	0	0	0	0	0	1	8	0.98
19	Federal Bank Ltd.	6946	12390	296	573	1	3	1014	4025	0	0	0	0	467	1037	8724	18028	25.83
20	HDFC Bank	237573	275864	2864	11949	51926	17933	23157	98463	0	0	0	0	114	81	315634	404290	6.35
21	ICICI Bank	68727	122293	24560	90385	552	989	19977	115505	0	0	0	0	24	522	113840	329693	9.17
22	IDBI Bank	21580	32718	7741	16082	21	26	5433	25862	0	0	0	0	1637	2648	36412	77337	17.83
23	IDFC First Bank	37593	8450	82950	38057	0	0	9765	2252	0	0	0	0	0	0	130308	48759	6.20
24	Indusind Bank Limited	142747	56976	450347	120585	0	0	137674	46118	0	0	0	0	788060	255149	1518828	478827	46.22
25	Jammu and Kashmir Bank	0	0	12	116	0	0	275	1509	2	0	33	2	0	0	289	1625	32.77
26	Karnataka Bank Limited	244	2332	42	250	0	0	65	483	0	0	0	0	3	15	354	3080	9.35
27	Karur Vysya Bank Ltd.	0	0	63	737	0	0	31	238	0	0	0	0	0	0	94	974	6.10
28	Kotak Mahindra Bank	313231	157749	230099	113346	0	0	5711	52337	0	0	0	0	188876	148404	737917	471836	40.15
29	Lakshmi Vilas Bank	28	60	0	0	0	0	0	0	0	0	0	0	0	0	28	60	1.37
30	Ratnakar Bank Ltd. (RBL)	3513	5066	54411	18855	0	0	13308	4579	0	0	0	0	0	0	71232	28500	26.04
31	South Indian Bank	875	1959	11	25	0	0	68	301	0	0	1	0	0	0	954	2285	20.49
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	242	327	18	32	0	0	48	338	0	0	2	0	3	1	311	697	12.36
34	Yes Bank	61701	34162	24014	15810	0	0	4924	20398	0	0	0	0	0	0	90639	70370	11.85
	PRIVATE BANK - SUB TO	**1019734**	**913419**	925720	468221	**53028**	**19177**	**360907**	**496143**	**9**	**0**	**36**	**2**	**985007**	**415616**	**3344405**	**2312576**	**13.23**
	COMMERCIAL BANKS S	**2865951**	**4090847**	1789970	2205457	**105116**	**125404**	**625088**	**1246063**	**56372**	**245**	**1931**	**1523**	**1072768**	**686506**	**6515265**	**8354522**	**18.61**
35	MGB	119290	82095	35432	53490	28501	48800	42476	56158	451	52	0	0	0	0	226150	240595	51.41
36	MPGB	349926	416728	210745	228038	76466	141233	40347	63641	157	15	0	0	453171	521549	1130812	1371204	88.36
	RRBs - SUB TOTAL	**469216**	**498823**	246177	281528	**104967**	**190033**	**82823**	**119799**	**608**	**67**	**0**	**0**	**453171**	**521549**	**1356962**	**1611799**	**79.80**
37	DCCB & Apex Bank	1861380	1362506	1347259	705211	1189	799	233184	114964	0	0	0	0	0	0	3443012	2183480	50.94
	CO-OPERATIVE BANK - S	**1861380**	**1362506**	**1347259**	**705211**	**1189**	**799**	**233184**	**114964**	**0**	**0**	**0**	**0**	**0**	**0**	**3443012**	**2183480**	**50.94**
38	AU Small Finance Bank	21905	65188	5792	24140	0	0	15026	106220	0	0	0	0	0	0	42723	195548	17.08
39	Equitas Small Finance Bank	717	5336	15813	5531	0	0	8282	3997	0	0	0	0	0	0	24812	14865	15.20
40	ESAF	37218	9527	108975	29881	0	0	15447	5360	0	0	0	0	19322	4056	180962	48823	40.48
41	Fincare Small Finance Bank	0	0	16372	3932	0	0	6369	1579	0	0	0	0	59560	13151	82301	18663	29.18
42	Jana Small Finance Bank	0	0	122178	40105	0	0	40810	16166	0	0	0	0	34904	12391	197892	68661	37.63
43	Shivalik Small Finance Bank	35156	10465	670	458	349	147	2795	1838	0	0	0	0	0	0	38970	12908	38.98
44	Suryoday Small Finance Bank	0	0	28111	9058	0	0	10029	3615	0	0	0	0	0	0	38140	12674	22.34
45	Ujjivan Small Finance Bank	0	0	37775	15563	0	0	78750	3055	0	0	0	0	0	0	116525	18619	42.19
46	Utkarsh Small Finance Bank	0	0	44676	16034	0	0	5140	2184	0	0	0	0	0	0	49816	18218	32.73
	SMALL FINANCE BANK S	**94996**	**90516**	**380362**	**144703**	**349**	**147**	**182648**	**144015**	**0**	**0**	**0**	**0**	**113786**	**29598**	**772141**	**408979**	**22.73**
	TOTAL	**5291543**	**6042693**	**3763768**	**3336899**	**211621**	**316382**	**1123743**	**1624842**	**56980**	**312**	**1931**	**1523**	**1639725**	**1237653**	**12087380**	**12558780**	**23.70**

NON-PRIORITY SECTOR OUTSTANDING AS ON 31.03.2024 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	586	6415	648	15527	7412	176275	54244	99678	46263	475271	109153	773166
2	Bank of India	0	0	194	3185	4319	121152	29818	95907	78555	973728	112886	1193972
3	Bank of Maharashtra	0	0	167	3899	1556	67161	2125	9887	25163	261606	29011	342554
4	Canara Bank	169	10628	174	3477	3603	88217	9143	34523	25266	986629	38355	1123474
5	Central Bank of India	0	0	189	3167	652	11962	51429	313772	30805	286100	83075	615001
6	Indian Bank	5	1030	94	1955	7629	85801	24250	88307	264	520	32242	177612
7	Indian Overseas Bank	70	550	23	258	976	19735	919	2792	9400	149967	11388	173301
8	Punjab and Sind Bank	0	0	17	286	286	6327	354	352	3989	28496	4646	35461
9	Punjab National Bank	238	174567	306	7359	9304	203159	16468	49526	40381	1578348	66697	2012959
10	State Bank of India	743	4930	2149	50019	126399	1218293	220769	210886	1301739	4613290	1651799	6097419
11	UCO Bank	0	0	26	547	1721	58240	903	877	9905	360606	12555	420269
12	Union Bank of India	136	32056	698	13047	9302	116947	42947	204411	9566	314080	62649	680541
	PSBs - SUB TOTAL	**1947**	**230176**	**4685**	**102726**	**173159**	**2173268**	**453369**	**1110917**	**1581296**	**10028641**	**2214456**	**13645728**
13	Axis Bank	29	2548	418	10078	3544	117117	300985	117351	160204	527326	465180	774419
						8936	116066	8485	61678	83845	178391	101266	356135
14	Bandhan Bank	0	0	0	0	8936	112642	8284	59696	81348	187137	98568	359475
15	Catholic Syrian Bank	0	0	0	0	0	0	289	517	10	2517	299	3035
16	City Union Bank	0	0	3	51	11	402	297	1033	53	1133	364	2619
17	Development Credit Bank	140	820	17	103	823	19256	4	1	2811	72539	3795	92719
18	Dhan Lakshmi Bank	0	0	0	0	2	20	10	24	163	316	175	360
19	Federal Bank Ltd.	0	0	6	97	126	3632	567	888	3039	37944	3738	42561
20	HDFC Bank	3020	63051	16	231	33475	606373	59669	238823	1044415	1983363	1140595	2891841
21	ICICI Bank	0	0	524	14308	14803	362736	57449	264675	375158	910500	447934	1552219
22	IDBI Bank	0	0	87	2490	3353	76120	701	11785	18856	126803	22997	217199
23	IDFC First Bank	396	1400	293	8457	2729	49738	74272	68088	393785	258304	471475	385987
24	Indusind Bank Limited	0	0	0	0	453	6422	0	0	212003	368814	212456	375235
25	Jammu and Kashmir Bank	0	0	0	0	34	566	301	1206	243	1024	578	2797
26	Karnataka Bank Limited	0	0	3	31	98	3059	144	3340	447	4862	692	11292
27	Karur Vysya Bank Ltd.	30	201	0	0	58	1474	418	1799	151	5410	657	8883
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	48967	287898	48967	287898
29	Lakshmi Vilas Bank	0	0	0	0	4	47	0	0	78	688	82	735
30	Ratnakar Bank Ltd. (RBL)	4	36	0	0	215	6979	19	11	6422	63413	6660	70440
31	South Indian Bank	0	0	0	0	0	0	0	0	1	10575	1	10575
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	10	280	151	342	17	2203	178	2826
34	Yes Bank	0	0	13	303	2422	76975	6898	25090	72952	138622	82285	240990
	PRIVATE BANK - SUB T	**3619**	**68055**	**1380**	**36149**	**80032**	**1559905**	**518943**	**856348**	**2504968**	**5169781**	**3108942**	**7690238**
	COMMERCIAL BANKS SUB TOTAL	**5566**	**298231**	**6065**	**138875**	**253191**	**3733173**	**972312**	**1967265**	**4086264**	**15198422**	**5323398**	**21335967**
35	MGB	0	0	0	0	129	3863	3298	12787	23528	65001	26955	81651
36	MPGB	0	0	23	542	270	8769	6302	10721	67294	217332	73889	237364
	RRBs - SUB TOTAL	**0**	**0**	**23**	**542**	**399**	**12632**	**9600**	**23508**	**90822**	**282333**	**100844**	**319015**
37	DCCB & Apex Bank	0	0	0	0	0	0	8735	10516	0	81384	8735	91900
	CO-OPERATIVE BANK -	**0**	**0**	**0**	**0**	**0**	**0**	**8735**	**10516**	**0**	**81384**	**8735**	**91900**
38	AU Small Finance Bank	0	0	0	0	3500	50833	2705	2258	74038	189596	80243	242687
39	Equitas Small Finance Bank	0	0	0	0	115	1765	0	0	18619	37470	18734	39235
40	ESAF	0	0	0	0	0	0	0	0	2353	4952	2353	4952
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	986	760	986	760
42	Jana Small Finance Bank	0	0	0	0	764	11135	0	0	7020	8764	7784	19899
43	Shivalik Small Finance Bank	0	0	1	24	68	1038	165	1278	1107	3923	1341	6263
44	Suryoday Small Finance Bar	43	450	0	0	121	2142	1154	1057	1041	13524	2359	17174
45	Ujjivan Small Finance Bank	0	0	0	0	349	4693	121	168	1306	1487	1776	6348
46	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	5	3	5	3
	SMALL FINANCE BANK	**43**	**450**	**1**	**24**	**4917**	**71606**	**4145**	**4761**	**106475**	**260479**	**115581**	**337319**
	TOTAL	**5609**	**298681**	**6089**	**139441**	**258507**	**3817411**	**994792**	**2006050**	**4283561**	**15822618**	**5548558**	**22084202**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.03.2024

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	209751	383787	75877	193881	50.5	134267	251064	58503	150863	60.1
2	Bank of India	524132	841914	444264	847947	100.7	363949	736033	315824	602271	81.8
3	Bank of Maharashtra	87724	103879	23308	58355	56.2	61961	93573	21943	53705	57.4
4	Canara Bank	215903	345330	127206	296771	85.9	114984	237470	123619	289207	121.8
5	Central Bank of India	527166	773879	506538	734943	95.0	228551	568512	237308	326047	57.4
6	Indian Bank	132398	215857	73911	99693	46.2	87521	145119	70288	93783	64.6
7	Indian Overseas Bank	17072	29849	3712	8899	29.8	9594	16868	2567	5705	33.8
8	Punjab and Sind Bank	9252	10562	508	2204	20.9	5501	8561	290	435	5.1
9	Punjab National Bank	282313	485712	83212	235858	48.6	205018	353834	78653	227200	64.2
10	State Bank of India	1008280	1649325	335878	864811	52.4	758277	1348200	329639	820028	60.8
11	UCO Bank	86079	165568	24354	58820	35.5	56160	106928	21897	51747	48.4
12	Union Bank of India	265200	531885	145392	360692	67.8	195320	317408	121939	305450	96.2
	PSBs - SUB TOTAL	**3365270**	**5537547**	**1844160**	**3762873**	**68.0**	**2221103**	**4183570**	**1382470**	**2926442**	70.0
13	Axis Bank	80296	154199	83217	239386	**155.2**	39078	81922	60257	196737	240.2
14	Bandhan Bank	21713	43117	15589	15414	**35.7**	11450	23646	269	3303	14.0
15	Catholic Syrian Bank	107	665	2004	2368	**356.1**	94	212	0	0	0.0
16	City Union Bank	491	545	1	1	**0.2**	264	245	1	1	0.4
17	Development Credit Bank	31555	56020	15775	42089	**75.1**	17016	32944	6471	15088	45.8
18	Dhan Lakshmi Bank	88	476	10	23	**4.8**	0	0	0	0	#DIV/0!
19	Federal Bank Ltd.	7365	22989	9822	22469	**97.7**	5520	8966	9726	21886	244.1
20	HDFC Bank	430405	1181317	277145	663156	**56.1**	166755	309529	55369	170000	54.9
21	ICICI Bank	323885	559633	138002	372908	**66.6**	178776	323528	59321	195995	60.6
22	IDBI Bank	51252	91200	26836	50603	**55.5**	36106	63282	24594	47438	75.0
23	IDFC First Bank	67055	144917	115569	135771	**93.7**	13442	24607	6475	41749	169.7
24	Indusind Bank Limited	235379	441282	556561	396207	**89.8**	42773	146254	42086	107383	73.4
25	Jammu and Kashmir Bank	24	122	0	0	**0.0**	0	0	0	0	#DIV/0!
26	Karnataka Bank Limited	528	1400	40	113	**8.1**	150	370	40	113	30.6
27	Karur Vysya Bank Ltd.	18	80	0	0	**0.0**	0	0	0	0	#DIV/0!
28	Kotak Mahindra Bank	139801	284531	203598	197333	**69.4**	6871	16336	5	150	0.9
29	Lakshmi Vilas Bank	550	1418	35	113	**7.9**	450	1335	35	113	8.4
30	Ratnakar Bank Ltd. (RBL)	19689	66088	79103	54722	**82.8**	11128	22784	7598	12202	53.6
31	South Indian Bank	568	2390	850	1624	**67.9**	412	870	850	1624	186.7
32	Standard Chartered Bank	0	0	0	0	**0.0**	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Ban	661	1338	557	963	**72.0**	459	927	557	963	103.9
34	Yes Bank	44689	66363	37748	43170	**65.1**	11514	20744	4538	25077	120.9
	PRIVATE BANK - SUB T	**1456119**	**3120090**	**1562462**	**2238430**	**71.7**	**542258**	**1078501**	**278192**	**839822**	77.9
	COMMERCIAL BANKS	**4821389**	**8657637**	**3406622**	**6001303**	**69.3**	**2763361**	**5262071**	**1660662**	**3766264**	71.6
35	MGB	388872	221697	108404	150584	67.9	289122	117643	107948	149615	127.2
36	MPGB	313419	668695	323097	521201	77.9	223681	486832	311518	478045	98.2
	RRBs - SUB TOTAL	**702291**	**890392**	**431501**	**671785**	**75.4**	**512803**	**604475**	**419466**	**627661**	103.8
37	DCCB & Apex Bank	1475431	2429552	2390624	2000791	82.4	1258314	2298241	2317127	1978685	86.1
	CO-OPERATIVE BANK	**1475431**	**2429552**	**2390624**	**2000791**	**82.4**	**1258314**	**2298241**	**2317127**	**1978685**	86.1
38	AU Small Finance Bank	44814	75669	13512	60619	80.1	6993	15455	0	0	0.0
39	Equitas Small Finance Ban	5940	11543	14303	8485	73.5	2716	5117	0	0	0.0
40	ESAF	93712	120084	141099	78128	65.1	1623	2246	67	439	19.5
41	Fincare Small Finance Ban	29500	44577	129722	56172	126.0	1459	3060	0	0	0.0
42	Jana Small Finance Bank	27088	48388	100771	51032	105.5	1895	4752	0	0	0.0
43	Shivalik Small Finance Ba	0	0	28597	13196	#DIV/0!	0	0	0	0	#DIV/0!
44	Suryoday Small Finance Ba	18288	26511	36433	18364	69.3	975	2220	0	0	0.0
45	Ujjivan Small Finance Ban	4056	17533	20266	11590	66.1	988	2049	0	0	0.0
46	Utkarsh Small Finance Ban	19032	24114	46920	20558	85.3	140	314	0	0	0.0
	SMALL FINANCE BANI	**242430**	**368419**	**531623**	**318143**	**86.4**	**16789**	**35213**	**67**	**439**	1.2
	TOTAL	**7241541**	**12346000**	**6760370**	**8992022**	**72.8**	**4551267**	**8200000**	**4397322**	**6373049**	**77.7**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.03.2024

Amt. in Lakhs No. in actual **TABLE: 9(ii)**

Sr.	Banks	AGRI INFRASTRUCTURE					ANCILLARY ACTIVITIES					TOTAL AGRICULTURE (Farm Credit+Agri Infr+Anci Acti)				
		TARGET		ACHIVEMENT		Achieve ment %	TARGET		ACHIVEMENT		Achievem ent %	TARGET		ACHIVEMENT		Achieve ment %
		No.	Amt.	No.	Amt.	(Amt.)	No.	Amt.	No.	Amt.	(Amt.)	No.	Amt.	No.	Amt.	(Amt.)
1	Bank of Baroda	1052	17537	635	9245	52.7	3797	90169	1059	106403	118.0	214600	491493	77571	309528	63.0
2	Bank of India	1356	23708	217	12545	52.9	3527	56524	12976	70676	125.0	529015	922146	457457	931168	101.0
3	Bank of Maharashtra	1116	39147	903	7617	19.5	1133	22232	2200	15510	69.8	89973	165258	26411	81482	49.3
4	Canara Bank	633	10596	255	10636	100.4	1990	10268	564	12868	125.3	218526	366194	128025	320275	87.5
5	Central Bank of India	1492	33040	303	8249	25.0	3020	36604	956	45571	124.5	531678	843523	507797	788763	93.5
6	Indian Bank	631	11205	62	1543	13.8	1818	35651	337	37280	104.6	134847	262713	74310	138515	52.7
7	Indian Overseas Bank	192	3387	16	112	3.3	352	1588	43	476	30.0	17616	34824	3771	9488	27.2
8	Punjab and Sind Bank	126	1559	0	0	0.0	164	1209	11	682	56.4	9542	13330	519	2886	21.7
9	Punjab National Bank	1669	25854	292	8926	34.5	3502	30535	1160	55569	182.0	287484	542101	84664	300353	55.4
10	State Bank of India	2721	16667	41	11115	66.7	13611	150354	4255	159679	106.2	1024612	1816346	340174	1035604	57.0
11	UCO Bank	607	8357	46	13	0.2	1022	2859	134	3523	123.2	87708	176784	24534	62356	35.3
12	Union Bank of India	986	16448	590	3565	21.7	4442	77176	12649	100529	130.3	270628	625509	158631	464786	74.3
	PSBs - SUB TOTAL	**12581**	**207505**	**3360**	**73565**	**35.5**	**38378**	**515169**	**36344**	**608767**	**118.2**	**3416229**	**6260221**	**1883864**	**4445205**	**71.0**
13	Axis Bank	557	10677	20	4487	42.0	4284	81911	1061	251599	307.2	85137	246787	84298	495472	200.8
14	Bandhan Bank	189	4074	116	138	3.4	385	6811	4595	3634	53.3	22287	54002	20300	19185	35.5
15	Catholic Syrian Bank	0	0	0	0	#DIV/0!	4	98	0	0	0.0	111	763	2004	2368	310.4
16	City Union Bank	2	51	0	0	0.0	43	834	0	0	0.0	536	1430	1	1	0.1
17	Development Credit Bank	126	2542	0	0	0.0	228	3292	0	0	0.0	31909	61854	15775	42089	68.0
18	Dhan Lakshmi Bank	3	77	1	0	0.0	21	489	0	0	0.0	112	1042	11	23	2.2
19	Federal Bank Ltd.	21	3417	3	2551	74.6	149	1843	8	3221	174.8	7535	28249	9833	28240	100.0
20	HDFC Bank	1262	21082	188	5624	26.7	6458	128481	3601	329157	256.2	438125	1330880	280934	997937	75.0
21	ICICI Bank	1002	16070	0	0	0.0	4031	32701	637	89817	274.7	328918	608404	138639	462725	76.1
22	IDBI Bank	333	5713	7	751	13.1	1343	18854	582	7132	37.8	52928	115767	27425	58486	50.5
23	IDFC First Bank	206	4109	17	19	0.5	366	4002	49	4363	109.0	67627	153028	115635	140153	91.6
24	Indusind Bank Limited	199	3984	4	475	11.9	738	8659	0	0	0.0	236316	453925	556565	396682	87.4
25	Jammu and Kashmir Bank	1	38	0	0	0.0	63	1115	0	0	0.0	88	1275	0	0	0.0
26	Karnataka Bank Limited	3	77	3	139	180.8	100	1971	7	593	30.1	631	3448	50	846	24.5
27	Karur Vysya Bank Ltd.	3	77	0	0	0.0	74	1353	0	0	0.0	95	1510	0	0	0.0
28	Kotak Mahindra Bank	220	4659	43	1083	23.2	1367	92924	558	228769	246.2	141388	382114	204199	427184	111.8
29	Lakshmi Vilas Bank	6	162	0	0	0.0	75	1390	0	0	0.0	631	2970	35	113	3.8
30	Ratnakar Bank Ltd. (RBL)	99	1634	1	25	1.5	337	4962	2	84	1.7	20125	72684	79106	54830	75.4
31	South Indian Bank	7	2399	1142	2316	96.5	91	1729	0	0	0.0	666	6518	1992	3940	60.4
32	Standard Chartered Bank			0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bank	1	15	0	0	0.0	6	90	0	0	0.0	668	1443	557	963	66.7
34	Yes Bank	266	4592	28	3715	80.9	2710	99908	251	84599	84.7	47665	170863	38027	131483	77.0
	PRIVATE BANK - SUB TOTAL	**4506**	**85449**	**1573**	**21322**	25.0	**22873**	**493417**	**11351**	**1002968**	**203.3**	**1483498**	**3698956**	**1575386**	**3262719**	88.2
	COMMERCIAL BANKS SUB TO	**17087**	**292954**	**4933**	**94886**	32.4	**61251**	**1008586**	**47695**	**1611734**	**159.8**	**4899727**	**9959177**	**3459250**	**7707924**	**77.4**
35	MGB	239	7139	30	1904	26.7	147	3434	56	248	7.2	389258	232270	108490	152735	65.8
36	MPGB	1043	14153	39	2940	20.8	1927	1805	247	1256	69.6	316389	684653	323383	525397	76.7
	RRBs - SUB TOTAL	**1282**	**21292**	**69**	**4843**	**22.7**	**2074**	**5239**	**303**	**1504**	**28.7**	**705647**	**916923**	**431873**	**678132**	**74.0**
37	DCCB & Apex Bank	360	5861	0	0	0.0	1172	23128	0	0	0.0	1476963	2458541	2390624	2000791	81.4
	CO-OPERATIVE BANK - SUB T	**360**	**5861**	**0**	**0**	**0**	**1172**	**23128**	**0**	**0**	**0**	**1476963**	**2458541**	**2390624**	**2000791**	**81**
38	AU Small Finance Bank	287	6836	1	842	12.3	1541	27225	322	18854	69.3	46642	109730	13835	80315	73.2
39	Equitas Small Finance Bank	113	2129	0	0	0.0	541	8032	0	0	0.0	6594	21704	14303	8485	39.1
40	ESAF	20	598	0	0	0.0	31	659	0	0	0.0	93763	121341	141099	78128	64.4
41	Fincare Small Finance Bank	47	1006	0	0	0.0	95	1234	0	0	0.0	29642	46817	129722	56172	120.0
42	Jana Small Finance Bank	44	1062	0	0	0.0	277	4859	0	0	0.0	27409	54309	100771	51032	94.0
43	Shivalik Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	28597	13196	#DIV/0!
44	Suryoday Small Finance Bank	51	1027	100	68	6.6	370	6016	1954	1026	17.0	18709	33554	38487	19458	58.0
45	Ujjivan Small Finance Bank	39	823	0	0	0.0	297	4762	0	0	0.0	1993	6134	20266	11590	188.9
46	Utkarsh Small Finance Bank	59	735	0	0	0.0	337	5140	0	0	0.0	4452	23408	20266	20558	87.8
	SMALL FINANCE BANK SUB T	**660**	**14216**	**101**	**910**	**6.4**	**3489**	**57927**	**2276**	**19880**	**34.3**	**246579**	**440562**	**534000**	**338933**	**76.9**
	TOTAL	**19389**	**334323**	**5103**	**100639**	30.1	**67986**	**1094880**	**50274**	**1633118**	**149.2**	**7328916**	**13775203**	**6815747**	**10725780**	**77.9**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC) AS ON 31.03.2024

Amt. in Lakhs No. in actual **TABLE:10**

Sr.	Banks	TARGET		Disbursement upto the end of current quarter 31.03.2024												Achieve ment % (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	43567	339945	45199	209837	619	78103	102	32729	253	2283	0	0	46173	322953	95.0
2	Bank of India	60277	415169	97866	259688	764	107518	323	48191	0	0	0	0	98953	415398	100.1
3	Bank of Maharashtra	20942	173903	13154	95741	434	68420	40	19814	2	12	0	0	13630	183987	105.8
4	Canara Bank	31555	245914	30076	179803	1011	60266	59	13156	0	0	257	1032	31403	254257	103.4
5	Central Bank of India	51159	392056	47139	263703	1422	137928	61	25288	1675	4142	147	14705	50444	445765	113.7
6	Indian Bank	43918	375941	42932	236886	2721	110755	135	35831	16	51	0	0	45804	383524	102.0
7	Indian Overseas Bank	3986	23455	5721	10060	11	1738	1	0	0	0	0	0	5733	11798	50.3
8	Punjab and Sind Bank	3997	19404	1998	7488	35	5238	1	198	0	0	0	0	2034	12925	66.6
9	Punjab National Bank	64036	437721	38594	159079	1258	105867	174	52535	1	1	0	0	40027	317482	72.5
10	State Bank of India	158998	1183681	30179	604805	3520	296775	434	142710	0	0	51	15932	34184	1060222	89.6
11	UCO Bank	20782	99809	21580	94474	600	52969	6	855	0	0	0	0	22186	148299	148.6
12	Union Bank of India	49784	446115	48360	223775	1046	104624	121	53616	0	0	0	0	49527	382014	85.6
	PSBs - SUB TOTAL	**553001**	**4153113**	**422798**	**2345339**	**13441**	**1130202**	**1457**	**424924**	**1947**	**6489**	**455**	**31670**	**440098**	**3938624**	**94.8**
13	Axis Bank	31013	227064	5614	270895	1965	251256	362	163972	0	0	0	0	7941	686123	302.2
14	Bandhan Bank	9264	20475	41790	38670	34	2673	1	59	0	0	0	0	41825	41402	202.2
15	Catholic Syrian Bank	268	2202	0	0	0	0	0	0	0	0	0	0	0	0	0.0
16	City Union Bank	1356	4933	2	40	2	270	1	8	0	0	0	0	5	318	6.4
17	Development Credit Bank	5407	21632	490	13194	11	570	1	4	0	0	0	0	502	13769	63.6
18	Dhan Lakshmi Bank	204	1786	0	0	3	4	0	0	0	0	0	0	3	4	0.2
19	Federal Bank Ltd.	1393	9346	177	1797	27	3687	23	2847	1	0	0	0	228	8331	89.1
20	HDFC Bank	85326	1199388	10526	498061	7074	590151	3403	558994	0	0	0	0	21003	1647207	137.3
21	ICICI Bank	90135	1025866	12607	593669	5302	615247	762	190532	0	0	0	0	18671	1399448	136.4
22	IDBI Bank	17315	99493	7504	42215	245	22563	16	5392	5	166	0	0	7770	70336	70.7
23	IDFC First Bank	8426	88767	9742	80734	571	51526	58	4566	0	0	0	0	10371	136826	154.1
24	Indusind Bank Limited	23179	252793	103659	144390	964	138112	404	46825	0	0	0	0	105027	329327	130.3
25	Jammu and Kashmir Bank	871	713	156	1230	6	202	0	0	0	0	0	0	162	1432	200.9
26	Karnataka Bank Limited	1292	11184	69	1226	13	1337	1	23	0	0	0	0	83	2586	23.1
27	Karur Vysya Bank Ltd.	377	4891	0	0	0	0	0	0	0	0	0	0	0	0	0.0
28	Kotak Mahindra Bank	26938	330951	3877	204153	1984	264265	445	137732	0	0	0	0	6306	606149	183.2
29	Lakshmi Vilas Bank	223	5217	19	265	37	2669	25	2842	0	0	0	0	81	5776	110.7
30	Ratnakar Bank Ltd. (RBL)	4828	6035	36	1151	55	4160	7	384	0	0	0	0	98	5696	94.4
31	South Indian Bank	740	1036	0	0	0	0	0	0	0	0	0	0	0	0	0.0
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bar	421	1797	126	1343	7	538	0	0	0	0	0	0	133	1881	104.7
34	Yes Bank	12203	222828	1805	65605	560	56457	158	36408	0	0	0	0	2523	158470	71.1
	PRIVATE BANK - SUB	**321179**	**3538397**	**198199**	**1958638**	**18860**	**2005688**	**5667**	**1150587**	**6**	**166**	**0**	**0**	**222732**	**5115079**	144.6
	COMMERCIAL BANKS	**874180**	**7691510**	**620997**	**4303977**	**32301**	**3135890**	**7124**	**1575511**	**1953**	**6654**	**455**	**31670**	**662830**	**9053702**	**117.7**
35	MGB	19663	107451	42871	70451	0	0	0	0	627	2573	0	0	43498	73024	68.0
36	MPGB	15578	144535	90512	118543	12	1574	0	0	0	0	0	0	90524	120117	83.1
	RRBs - SUB TOTAL	**35241**	**251986**	**133383**	**188994**	**12**	**1574**	**0**	**0**	**627**	**2573**	**0**	**0**	**134022**	**193141**	**76.6**
37	DCCB & Apex Bank	10815	61583	23803	123403	2	230	0	0	0	0	4	270149	23809	393782	639.4
	CO-OPERATIVE BANK	**10815**	**61583**	**23803**	**123403**	**2**	**230**	**0**	**0**	**0**	**0**	**4**	**270149**	**23809**	**393782**	**639.4**
38	AU Small Finance Bank	35765	308832	27020	254086	384	23747	125	6249	0	0	0	0	27529	284082	92.0
39	Equitas Small Finance Bar	5654	21551	2541	17344	63	1077	1	2	0	0	0	0	2605	18424	85.5
40	ESAF	3789	24474	31193	14363	0	0	0	0	0	0	0	0	31193	14363	58.7
41	Fincare Small Finance Bar	3857	17617	2382	1082	0	0	0	0	0	0	0	0	2382	1082	6.1
42	Jana Small Finance Bank	2599	11721	984	9102	13	138	4	44	0	0	0	0	1001	9285	79.2
43	Shivalik Small Finance Ba	0	0	528	9698	26	2042	2	1020	0	0	0	0	556	12759	0.0
44	Suryoday Small Finance B	2569	12647	0	0	0	0	0	0	0	0	0	0	0	0	0.0
45	Ujjivan Small Finance Bar	2075	7629	6102	3879	1	25	0	0	0	0	0	0	6103	3904	51.2
46	Utkarsh Small Finance Ba	983	7783	1638	3862	0	0	0	0	0	0	0	0	1638	3862	49.6
	SMALL FINANCE BAN	**57291**	**412254**	**72388**	**313416**	**487**	**27029**	**132**	**7315**	**0**	**0**	**0**	**0**	**73007**	**347761**	**84.4**
	TOTAL	**977527**	**8417333**	**850571**	**4929790**	**32802**	**3164723**	**7256**	**1582826**	**2580**	**9228**	**459**	**301819**	**893668**	**9988386**	**118.7**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 31.03.2024

Amt. in Lakhs **TABLE: 11(i)**

Sr.	Banks	EXPORT CREDIT				Achievement % (Amt.)	EDUCATION				Achievement % (Amt.)	HOUSING				Achievement % (Amt.)
		TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	15	1565	0	0	0.0	2579	4575	1658	3758	82.1	10869	43694	3056	30739	70.3
2	Bank of India	14	1842	0	0	0.0	2038	3842	2072	3064	79.8	8552	33015	2143	21391	64.8
3	Bank of Maharashtra	0	0	0	0	#DIV/0!	939	1686	611	1279	75.8	4234	20640	1438	13326	64.6
4	Canara Bank	12	1500	0	0	0.0	2141	3561	1918	3472	97.5	7352	36250	2505	22328	61.6
5	Central Bank of India	4	130	0	0	0.0	1752	3086	1478	2899	93.9	9360	32244	8336	26052	80.8
6	Indian Bank	5	817	0	0	0.0	1168	1300	448	648	49.8	5391	12660	937	7866	62.1
7	Indian Overseas Bank	0	0	0	0	#DIV/0!	381	633	147	111	17.5	1753	8971	1083	9131	101.8
8	Punjab and Sind Bank	0	0	0	0	#DIV/0!	377	722	15	33	4.5	1270	1293	34	452	35.0
9	Punjab National Bank	28	2055	16	9690	471.5	2827	4510	1791	3584	79.5	9100	34704	3030	24946	71.9
10	State Bank of India	16	6571	4	3402	51.8	7031	14638	6950	11863	81.0	33143	167130	9290	85537	51.2
11	UCO Bank	0	0	0	0	#DIV/0!	1043	1054	332	467	44.3	3853	20359	1642	14677	72.1
12	Union Bank of India	4	450	0	0	0.0	2549	3833	1595	3205	83.6	8415	41915	1173	9850	23.5
	PSBs - SUB TOTAL	**98**	**14930**	**20**	**13092**	87.7	**24825**	**43440**	**19015**	**34382**	79.1	**103292**	**452875**	**34667**	**266295**	58.8
13	Axis Bank	2	2409	4	24820	1030.3	805	1432	326	1048	73.2	2089	11044	1437	12277	111.2
14	Bandhan Bank	0	0	0	0	#DIV/0!	368	626	0	0	0.0	4625	48508	1258	14876	30.7
15	Catholic Syrian Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	28	196	0	0	0.0
16	City Union Bank	0	0	0	0	#DIV/0!	128	200	0	0	0.0	342	1652	1	18	1.1
17	Development Credit Bar	0	0	0	0	#DIV/0!	209	353	13	94	26.6	1366	13174	40290	31653	240.3
18	Dhan Lakshmi Bank	0	0	0	0	#DIV/0!	55	86	0	0	0.0	125	600	0	0	0.0
19	Federal Bank Ltd.	0	0	0	0	#DIV/0!	199	347	3	23	6.6	636	3120	17	228	7.3
20	HDFC Bank	42	10887	0	0	0.0	976	1711	527	672	39.3	4227	21108	10089	74008	350.6
21	ICICI Bank	35	2600	0	0	0.0	1249	2103	320	2242	106.6	5043	25003	958	13448	53.8
22	IDBI Bank	3	150	0	0	0.0	604	1134	290	418	36.9	1629	8402	271	2779	33.1
23	IDFC First Bank	0	0	0	0	#DIV/0!	243	424	0	0	0.0	1557	9611	2345	10740	111.7
24	Indusind Bank Limited	0	0	0	0	#DIV/0!	312	544	0	0	0.0	1065	5400	234	1087	20.1
25	Jammu and Kashmir Bar	0	0	0	0	#DIV/0!	335	526	5	12	2.3	533	2570	11	82	3.2
26	Karnataka Bank Limited	0	0	0	0	#DIV/0!	281	844	2	2	0.3	420	2114	29	317	15.0
27	Karur Vysya Bank Ltd.	0	0	0	0	#DIV/0!	226	354	0	0	0.0	440	2125	0	0	0.0
28	Kotak Mahindra Bank	0	0	0	0	#DIV/0!	261	424	0	0	0.0	1061	5231	137	1833	35.0
29	Lakshmi Vilas Bank	0	0	0	0	#DIV/0!	121	190	0	0	0.0	270	1308	0	0	0.0
30	Ratnakar Bank Ltd. (RB	0	0	9	2913	#DIV/0!	140	262	0	0	0.0	604	3020	120	1518	50.3
31	South Indian Bank	0	0	0	0	#DIV/0!	202	318	0	0	0.0	383	1904	0	0	0.0
32	Standard Chartered Banl	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile B	0	0	0	0	#DIV/0!	16	39	0	0	0.0	130	622	3	5	0.8
34	Yes Bank	0	0	0	0	#DIV/0!	207	382	16	172	45.1	719	10273	793	12068	117.5
	PRIVATE BANK - SUB	**82**	**16046**	**13**	**27732**	172.8	**6937**	**12299**	**1502**	**4684**	38.1	**27292**	**176985**	**57993**	**176937**	100.0
	COMMERCIAL BANKS	**180**	**30976**	**33**	**40824**	131.8	**31762**	**55739**	**20517**	**39066**	70.1	**130584**	**629860**	**92660**	**443232**	70.4
35	MGB	0	0	0	0	#DIV/0!	320	221	25	105	47.5	4125	19939	1014	13331	66.9
36	MPGB	0	0	0	0	#DIV/0!	563	633	155	636	100.5	2249	18396	1805	22256	121.0
	RRBs - SUB TOTAL	**0**	**0**	**0**	**0**	#DIV/0!	**883**	**854**	**180**	**741**	86.8	**6374**	**38335**	**2819**	**35587**	92.8
37	DCCB & Apex Bank	0	0	0	0	#DIV/0!	171	102	2	16	15.7	1779	8995	165	2480	27.6
	CO-OPERATIVE BANK	**0**	**0**	**0**	**0**	#DIV/0!	**171**	**102**	**2**	**16**	15.7	**1779**	**8995**	**165**	**2480**	27.6
38	AU Small Finance Bank	0	0	0	0	#DIV/0!	279	474	0	0	0.0	3006	26324	2858	30759	116.8
39	Equitas Small Finance Ban	0	0	0	0	#DIV/0!	161	257	0	0	0.0	564	2778	52	534	19.2
40	ESAF	0	0	0	0	#DIV/0!	120	196	185	87	44.6	388	1856	80	644	34.7
41	Fincare Small Finance Ban	0	0	0	0	#DIV/0!	8	18	0	0	0.0	147	703	0	0	0.0
42	Jana Small Finance Bank	0	0	0	0	#DIV/0!	95	149	0	0	0.0	1917	9275	15743	22616	243.8
43	Shivalik Small Finance Ba	0	0	0	0		0	0	0	0	#DIV/0!	0	0	19	139	#DIV/0!
44	Suryoday Small Finance B	0	0	0	0	#DIV/0!	103	167	0	0	0.0	380	1866	58	96	5.1
45	Ujjivan Small Finance Ban	0	0	0	0		51	80	0	0	0.0	589	5965	4691	8393	140.7
46	Utkarsh Small Finance Bar	0	0	0	0	#DIV/0!	95	149	0	0	0.0	333	1604	158	224	14.0
	SMALL FINANCE BAN	**0**	**0**	**0**	**0**	#DIV/0!	**912**	**1490**	**185**	**87**	5.9	**7324**	**50371**	**23659**	**63405**	125.9
	TOTAL	**180**	**30976**	**33**	**40824**	131.8	**33728**	**58185**	**20884**	**39911**	68.6	**146061**	**727561**	**119303**	**544704**	74.9

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 31.03.2024

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	2368	2637	0	0	0.0	763	642	24	61	9.5	13313	9377	0	0	288074	893928	128482	667038	74.6
2	Bank of India	3641	3960	0	0	0.0	381	411	0	0	0.0	25457	17672	19	415	629375	1398057	560644	1371436	98.1
3	Bank of Maharashtra	1871	1536	0	0	0.0	33	71	0	0	0.0	5455	3780	1719	4277	123447	366874	43809	284350	77.5
4	Canara Bank	2366	2093	0	0	0.0	394	356	0	0	0.0	11440	8096	6	909	273786	663964	163857	601241	90.6
5	Central Bank of India	4714	4067	8	481	11.8	313	302	0	0	0.0	14521	10252	0	0	613501	1285660	568063	1263961	98.3
6	Indian Bank	772	669	0	0	0.0	370	288	0	0	0.0	8995	6576	0	0	195466	660964	121499	530553	80.3
7	Indian Overseas Bank	635	523	0	0	0.0	122	65	0	0	0.0	3521	2356	44	50	28014	70827	10778	30578	43.2
8	Punjab and Sind Bank	3	9	0	0	0.0	98	73	0	0	0.0	884	646	7	13	16171	35477	2609	16309	46.0
9	Punjab National Bank	3277	3738	0	0	0.0	457	452	2	2	0.4	13975	9700	125	4230	381184	1034981	129655	660287	63.8
10	State Bank of India	5779	5908	0	0	0.0	759	819	0	0	0.0	49177	28593	0	0	1279515	3223686	390602	2196628	68.1
11	UCO Bank	334	416	11	7472	1796.2	153	173	0	0	0.0	25899	18335	5320	27386	139772	316930	54025	260656	82.2
12	Union Bank of India	1490	1623	2	27	1.6	319	333	0	0	0.0	11671	8507	0	0	344860	1128285	210928	859881	76.2
	PSBs - SUB TOTAL	**27250**	**27179**	**21**	**7980**	**29.4**	**4162**	**3985**	**26**	**63**	**1.6**	**184308**	**123890**	**7240**	**37280**	**4313165**	**11079633**	**2384951**	**8742920**	**78.9**
13	Axis Bank	2173	2000	0	0	0.0	604	367	0	0	0.0	17931	12750	59501	28607	139754	503853	153507	1248347	247.8
14	Bandhan Bank	2358	1908	0	0	0.0	77	83	0	0	0.0	152190	108043	296155	159630	191169	233645	359538	235093	100.6
15	Catholic Syrian Bank	0	0	0	0	0.0	11	12	0	0	0.0	0	0	0	0	418	3173	2004	2368	74.6
16	City Union Bank	0	0	0	0	0.0	48	40	0	0	0.0	0	0	0	0	2410	8255	7	337	4.1
17	Development Credit Ban	1998	1617	9	1125	69.5	81	77	0	0	0.0	2509	1752	2883	1388	43479	100459	59472	90117	89.7
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	496	3514	14	27	0.8
19	Federal Bank Ltd.	137	129	0	0	0.0	59	52	0	0	0.0	283	201	80	32	10242	41444	10161	36854	88.9
20	HDFC Bank	4201	4413	1	13	0.3	1704	946	0	0	0.0	34667	24296	36473	14378	569268	2593629	349027	2734214	105.4
21	ICICI Bank	3154	3699	0	0	0.0	339	359	0	0	0.0	19610	13829	6202	3336	448483	1681863	164790	1881200	111.9
22	IDBI Bank	1009	1074	36	279	26.0	140	171	0	0	0.0	10135	7073	0	0	83763	233264	35792	132298	56.7
23	IDFC First Bank	1726	1396	1354	527	37.8	68	73	0	0	0.0	4490	3070	0	0	84137	256369	129705	288246	112.4
24	Indusind Bank Limited	333	269	62	9	3.3	63	83	0	0	0.0	10991	7647	18	4	272259	720661	661906	727108	100.9
25	Jammu and Kashmir Bar	0	0	0	0	#DIV/0!	48	40	0	0	0.0	0	0	7	106	1875	5124	185	1632	31.9
26	Karnataka Bank Limited	0	0	0	0	#DIV/0!	59	52	0	0	0.0	3	2	21	6	2686	17644	185	3757	21.3
27	Karur Vysya Bank Ltd.	0	0	0	0	#DIV/0!	48	40	0	0	0.0	0	0	0	0	1186	8920	0	0	0.0
28	Kotak Mahindra Bank	2331	1886	0	0	0.0	217	126	0	0	0.0	28840	20322	54007	22169	201036	741054	264649	1057335	142.7
29	Lakshmi Vilas Bank	0	0	0	0	#DIV/0!	48	40	0	0	0.0	32	23	0	0	1325	9748	116	5888	60.4
30	Ratnakar Bank Ltd. (RB	0	0	0	0	#DIV/0!	63	52	0	0	0.0	1813	1268	2442	1039	27573	83321	81775	65995	79.2
31	South Indian Bank	0	0	0	0	#DIV/0!	98	73	0	0	0.0	800	568	10	1	2889	10417	2002	3941	37.8
32	Standard Chartered Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile B	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	40	22	4	1	1275	3923	697	2850	72.7
34	Yes Bank	0	0	0	0	#DIV/0!	63	52	1	18	34.6	3219	2301	552	729	64076	406699	41912	302940	74.5
	PRIVATE BANK - SUB	**19420**	**18391**	**1462**	**1952**	**10.6**	**3838**	**2738**	**1**	**18**	**0.7**	**287553**	**203167**	**458355**	**231426**	**2149799**	**7666979**	**2317444**	**8820547**	**115.0**
	COMMERCIAL BANKS	**46670**	**45570**	**1483**	**9932**	**21.8**	**8000**	**6723**	**27**	**81**	**1.2**	**471861**	**327057**	**465595**	**268706**	**6462964**	**18746612**	**4702395**	**17563467**	**93.7**
35	MGB	477	385	0	0	0.0	0	0	0	0	#DIV/0!	75446	57862	473	207	489289	418128	153500	239402	57.3
36	MPGB	423	887	2	104	11.8	431	394	0	0	0.0	16936	12033	61301	120604	352569	861531	477170	789115	91.6
	RRBs - SUB TOTAL	**900**	**1272**	**2**	**104**	**8.2**	**431**	**394**	**0**	**0**	**0.0**	**92382**	**69895**	**61774**	**120811**	841858	**1279659**	**630670**	**1028517**	**80.4**
37	DCCB & Apex Bank	355	289	0	0	0.0	55	30	0	0	0.0	15497	10978	0	0	1505635	2540518	**2414600**	**2397069**	94.4
	CO-OPERATIVE BANK	**355**	**289**	**0**	**0**	**0.0**	**55**	**30**	**0**	**0**	**0.0**	**15497**	**10978**	**0**	**0**	**1505635**	**2540518**	**2414600**	**2397069**	**94.4**
38	AU Small Finance Bank	1461	1184	0	0	0.0	217	203	0	0	0.0	6100	4346	83	15	93470	451093	44305	395170	87.6
39	Equitas Small Finance Bank	0	0	0	0	#DIV/0!	64	54	0	0	0.0	3202	2255	21533	9487	16239	48599	38493	36930	76.0
40	ESAF	0	0	0	0	0.0	0	0	0	0	0.0	4214	2984	8444	3300	102274	150851	181001	96522	64.0
41	Fincare Small Finance Bank	16246	13152	0	0	0.0	2446	973	0	0	0.0	841	584	26395	10417	53187	79864	158499	67671	84.7
42	Jana Small Finance Bank	0	0	0	0	0.0	63	52	0	0	0.0	20707	14234	57119	37028	52790	89740	174634	119960	133.7
43	Shivalik Small Finance Bar	0	0	0	0	0.0	0	0	0	0	#DIV/0!	0	0	16129	5832	0	0	45301	31927	#DIV/0!
44	Suryoday Small Finance Ba	0	0	0	0	0.0	11	12	0	0	0.0	7542	5372	23762	12941	29314	53618	62307	32495	60.6
45	Ujjivan Small Finance Bank	0	0	0	0	0.0	9	24	0	0	0.0	5325	3796	6235	3589	10042	23628	37295	27477	116.3
46	Utkarsh Small Finance Ban	64	54	53	25	0.0	0	0	0	0	#DIV/0!	28270	20155	57816	25796	34197	53153	79931	50465	94.9
	SMALL FINANCE BAN	**17771**	**14390**	**53**	**25**	**0.2**	**2810**	**1318**	**0**	**0**	**0.0**	**76201**	**53726**	**217516**	**108405**	**408888**	**974111**	**848420**	**858617**	**88.1**
	TOTAL	**65696**	**61521**	**1538**	**10062**	**16.4**	**11296**	**8465**	**27**	**81**	**1.0**	**655941**	**461656**	**744885**	**497922**	**9219345**	**23540900**	**8596085**	**21847671**	**92.8**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AS ON 31.03.2024

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	41916	307751	38	3984	304	4029	2698	57088	26999	66219	14793	220866	44832	352185	114
2	Bank of India	43108	315773	0	0	83	1029	1432	38785	10667	56808	26752	877915	38934	974537	309
3	Bank of Maharashtra	17259	129606	0	0	95	1400	599	21739	1100	6493	9710	108643	11504	138276	107
4	Canara Bank	35863	263855	188	8213	103	1132	1092	24719	4131	23113	7456	884614	12970	941791	357
5	Central Bank of India	50750	324259	0	0	4	15	21	11	27038	164252	22469	205490	49532	369769	114
6	Indian Bank	40169	265766	2879	5215	114	1104	1475	26329	18836	86339	42	487225	23346	606212	228
7	Indian Overseas Bank	9771	74695	5	11	4	19	332	4137	296	1095	5530	25441	6167	30703	41
8	Punjab and Sind Bank	4174	34223	0	0	3	49	37	1419	35	72	1521	10337	1596	11878	35
9	Punjab National Bank	57478	424516	40	459152	219	3757	2018	53762	6172	23433	13634	2059692	22083	2599796	612
10	State Bank of India	177069	1339652	158	4494	1152	11011	21880	309480	49847	112258	307445	4361676	380482	4798920	358
11	UCO Bank	18594	139237	0	0	4	10	752	23406	168	387	4004	219829	4928	243631	175
12	Union Bank of India	53797	378658	116	34773	465	6806	2229	36240	13188	113806	3487	185366	19485	376991	100
	PSBs - SUB TOTAL	**549948**	**3997991**	**3424**	**515842**	**2550**	**30361**	**34565**	**597117**	**158477**	**654276**	**416843**	**9647094**	**615859**	**11444691**	**286**
13	Axis Bank	32905	243713	39	8258	174	3690	402	19037	4117	13374	62946	502534	67678	546893	224
14	Bandhan Bank	20315	163714	0	0	0	0	571	12637	752	8070	54339	149361	55662	170068	104
15	Catholic Syrian Bank	84	590	0	0	0	0	0	0	271	483	0	0	271	483	82
16	City Union Bank	209	971	0	0	1	3	2	108	100	219	1	43	104	374	38
17	Development Credit Bank	7729	58071	77	662	17	228	344	10149	0	0	738	9010	1176	20050	35
18	Dhan Lakshmi Bank	130	780	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	5278	41837	0	0	2	37	29	1511	195	477	4053	59707	4279	61731	148
20	HDFC Bank	113466	777810	2132	46671	22	69	9897	142894	27309	140071	195389	1973513	234749	2303218	296
21	ICICI Bank	103670	732566	0	0	361	10719	4897	131389	25467	173360	420573	1062955	451298	1378423	188
22	IDBI Bank	21295	150969	0	0	87	763	1420	30250	562	4874	9503	113167	11572	149053	99
23	IDFC First Bank	16555	126818	213	1347	163	3937	1224	23316	38174	51504	363918	270622	403692	350726	277
24	Indusind Bank Limited	30932	239049	0	0	0	0	188	2147	0	0	106204	259883	106392	262030	110
25	Jammu and Kashmir Bank	113	707	0	0	0	0	1	46	127	669	57	529	185	1244	176
26	Karnataka Bank Limited	2203	17704	0	0	1	2	23	983	24	244	229	1462	277	2690	15
27	Karur Vysya Bank Ltd.	304	2507	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	22618	178042	0	0	0	0	0	0	0	0	28905	324960	28905	324960	183
29	Lakshmi Vilas Bank	145	960	0	0	0	0	0	0	0	0	29	166	29	166	17
30	Ratnakar Bank Ltd. (RBL	4631	36435	13	77	0	0	127	3935	0	0	3763	45252	3903	49264	135
31	South Indian Bank	325	2652	0	0	1	1	3	71	288	560	9	28	301	660	25
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Ba	176	900	0	0	0	0	1	2	152	320	19	2977	172	3298	366
34	Yes Bank	15773	113536	0	0	12	340	1013	40471	2463	12384	54427	128987	57915	182182	160
	PRIVATE BANK - SUB T	**398856**	**2890331**	**2474**	**57015**	**841**	**19787**	**20142**	**418946**	**100001**	**406610**	**1305102**	**4905156**	**1428560**	**5807514**	**201**
	COMMERCIAL BANKS	**948804**	**6888322**	**5898**	**572857**	**3391**	**50149**	**54707**	**1016063**	**258478**	**1060886**	**1721945**	**14552250**	**2044419**	**17252205**	**250**
35	MGB	12220	78734	0	0	0	0	84	3163	1098	6740	22234	56022	23416	65925	84
36	MPGB	6712	48746	0	0	12	326	82	3273	1405	5149	39534	144016	41033	152764	313
	RRBs - SUB TOTAL	**18932**	**127480**	**0**	**0**	**12**	**326**	**166**	**6436**	**2503**	**11889**	**61768**	**200039**	**64449**	**218690**	**172**
37	DCCB & Apex Bank	6087	40491	0	0	0	0	0	0	2281	6392	0	0	2281	6392	16
	CO-OPERATIVE BANK -	**6087**	**40491**	**0**	**0**	**0**	**0**	**0**	**0**	**2281**	**6392**	**0**	**0**	**2281**	**6392**	**16**
38	AU Small Finance Bank	22953	165423	0	0	0	0	1572	27528	1869	1848	35450	145448	38891	174824	106
39	Equitas Small Finance Bank	2977	19830	0	0	0	0	27	689	0	0	10711	13930	10738	14619	74
40	ESAF	905	7566	0	0	0	0	0	0	0	0	3217	4166	3217	4166	55
41	Fincare Small Finance Bank	207	1144	0	0	0	0	0	0	0	0	916	780	916	780	68
42	Jana Small Finance Bank	1522	12150	0	0	0	0	874	6950	0	0	5653	6495	6527	13445	111
43	Shivalik Small Finance Bank	0	0	0	0	1	5	25	318	50	339	5862	26182	5938	26844	0
44	Suryoday Small Finance Ban	957	6622	0	0	0	0	3	211	6	6	101	1903	110	2120	32
45	Ujjivan Small Finance Bank	582	4076	0	0	0	0	251	3388	31	45	290	502	572	3935	0
46	Utkarsh Small Finance Bank	1208	6670	0	0	0	0	0	0	0	0	51	92	51	92	1
	SMALL FINANCE BANK	**31311**	**223481**	**0**	**0**	**1**	**5**	**2752**	**39085**	**1956**	**2238**	**62251**	**199498**	**66960**	**240826**	**108**
	TOTAL	**1005134**	**7279774**	**5898**	**572857**	**3404**	**50480**	**57625**	**1061584**	**265218**	**1081405**	**1845964**	**14951786**	**2178109**	**17718112**	**243**

POSITION OF NPA AS ON 31.03.2024

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	77434	184046	387649	1959943	9.4
2	Bank of India	201253	281501	985849	3260565	8.6
3	Bank of Maharashtra	35136	29017	128297	822920	3.5
4	Canara Bank	52612	124903	304538	2045350	6.1
5	Central Bank of India	143855	209548	642905	2182672	9.6
6	Indian Bank	58601	106804	192182	680417	15.7
7	Indian Overseas Bank	4817	13900	36366	270987	5.1
8	Punjab and Sind Bank	5519	7880	19919	113294	7.0
9	Punjab National Bank	166344	423919	436803	3250046	13.0
10	State Bank of India	411262	510189	2761114	10032191	5.1
11	UCO Bank	25648	69839	123368	820263	8.5
12	Union Bank of India	114772	226074	467268	1971424	11.5
	PSBs - SUB TOTAL	1297253	2187620	6486258	27410072	**8.0**
13	Axis Bank	75794	66007	690584	2135303	3.1
14	Bandhan Bank	85563	40579	658164	880091	4.6
15	Catholic Syrian Bank	2	2	307	3063	0.1
16	City Union Bank	22	439	567	13514	3.2
17	Development Credit Bank	39474	7834	91592	206019	3.8
18	Dhan Lakshmi Bank	0	0	237	820	0.0
19	Federal Bank Ltd.	336	819	8299	69808	1.2
20	HDFC Bank	60272	94499	1747937	6365263	1.5
21	ICICI Bank	27832	94858	656119	3595607	2.6
22	IDBI Bank	11823	14925	74714	433808	3.4
23	IDFC First Bank	18348	11595	713019	786796	1.5
24	Indusind Bank Limited	42534	19695	1087875	1036053	1.9
25	Jammu and Kashmir Bank	217	617	965	4958	12.4
26	Karnataka Bank Limited	400	8835	1783	32932	26.8
27	Karur Vysya Bank Ltd.	30	141	801	15984	0.9
28	Kotak Mahindra Bank	10787	66166	511868	1175204	5.6
29	Lakshmi Vilas Bank	10	920	214	4366	21.1
30	Ratnakar Bank Ltd. (RBL)	3258	6388	19088	109462	5.8
31	South Indian Bank	34	55	121	11153	0.5
32	Standard Chartered Bank	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	10	338	827	5644	6.0
34	Yes Bank	2610	7401	163504	593703	1.2
	PRIVATE BANK - SUB TOTA	379356	442113	6529851	17835685	**2.5**
	COMMERCIAL BANKS SUB	1676609	2629732	13016109	45245757	**5.8**
35	MGB	67125	43703	353968	467981	9.3
36	MPGB	173368	93250	1040350	1551777	6.0
	RRBs - SUB TOTAL	240493	136953	1394318	2019758	**6.8**
37	DCCB & Apex Bank	1001219	736339	4133050	4286368	17.2
	CO-OPERATIVE BANK - SU	1001219	736339	4133050	4286368	**17.2**
38	AU Small Finance Bank	13618	34058	197637	1144949	3.0
39	Equitas Small Finance Bank	2231	6129	87107	97818	6.3
40	ESAF	18058	4835	369423	120612	4.0
41	Fincare Small Finance Bank	38288	5925	268530	63963	9.3
42	Jana Small Finance Bank	23641	6078	327478	182457	3.3
43	Shivalik Small Finance Bank	1334	551	59741	33111	1.7
44	Suryoday Small Finance Bank	4292	1651	100770	56725	2.9
45	Ujjivan Small Finance Bank	1833	289	74221	44128	0.7
46	Utkarsh Small Finance Bank	4185	1363	143466	55668	2.4
	SMALL FINANCE BANK SU	**107480**	**60878**	**1628373**	**1799430**	**3.4**
	TOTAL	**3025801**	**3563902**	**20171850**	**53351313**	**6.7**

POSITION OF SECTOR WISE NPA (PRIORITY SECTOR) As on 31.03.2024

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	14464	42354	10.2	38468	69902	12.4	401	740	4.9	16848	13116	6.9	70193	128618	10.8
2	Bank of India	86634	179753	12.7	65951	52779	10.9	822	1578	10.0	27361	16101	10.2	180795	250213	12.1
3	Bank of Maharashtra	12247	17117	10.4	9103	7639	3.2	33	41	1.1	5818	3479	4.8	27201	28276	5.9
4	Canara Bank	15538	40271	9.4	27581	62021	18.0	428	1067	6.4	3791	4731	3.6	47421	108177	11.7
5	Central Bank of India	44503	74145	9.4	57785	65062	11.0	1557	3497	17.8	36017	23119	13.5	140278	165899	10.6
6	Indian Bank	41551	78183	33.1	7156	19219	8.6	548	546	8.7	4954	3945	10.8	54209	101893	20.3
7	Indian Overseas Bank	3165	4870	22.3	6	1207	3.2	6	13	1.6	711	935	2.6	3888	7024	7.2
8	Punjab and Sind Bank	5070	7158	14.9	23	187	0.9	18	22	5.0	115	290	3.9	5278	7659	9.8
9	Punjab National Bank	93935	158406	30.3	39348	119131	21.8	1204	3106	11.5	25021	25769	18.4	160143	306586	24.8
10	State Bank of India	203339	350442	20.2	10032	48352	4.0	592	1233	1.5	49692	38198	4.2	263656	438263	11.1
11	UCO Bank	23113	31777	14.8	164	11009	15.7	278	601	17.8	110	650	1.0	25028	45255	11.3
12	Union Bank of India	40814	103359	15.1	50209	75706	15.3	719	1555	12.4	14455	9350	9.6	107195	189984	14.7
	PSBs - SUB TOTAL	**584373**	**1087834**	**16.3**	**305826**	**532215**	**11.1**	**6606**	**13999**	**6.8**	**184893**	**139683**	**6.9**	**1085285**	**1777846**	**12.9**
13	Axis Bank	20111	46830	7.0	479	7014	1.2	107	82	2.5	108	666	1.0	34014	55202	4.1
14	Bandhan Bank	33255	13024	15.3	9	1076	12.2	0	0	0.0	477	3364	1.2	77735	28766	5.5
15	Catholic Syrian Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
16	City Union Bank	16	356	15.8	3	64	0.8	0	0	0.0	1	13	7.3	20	433	4.0
17	Development Credit Ban	35373	5736	7.1	1	8	0.5	0	0	0.0	230	412	1.5	39280	6534	5.8
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.	131	405	2.3	10	5	0.1	0	0	0.0	4	38	3.1	145	448	1.6
20	HDFC Bank	8819	52415	4.1	95	3885	0.2	34	39	1.4	539	4543	0.8	43578	67028	1.9
21	ICICI Bank	15594	57875	7.4	352	11226	0.9	4	13	0.3	240	1965	2.9	16696	71175	3.5
22	IDBI Bank	4264	7852	10.1	5	530	0.6	7	24	0.9	37	352	0.7	4313	8757	4.0
23	IDFC First Bank	4451	1668	0.8	262	2915	1.7	0	0	0.0	119	349	1.2	4900	4946	1.2
24	Indusind Bank Limited	17678	10005	2.2	74	784	0.4	0	0	0.0	115	1006	11.1	19436	11909	1.8
25	Jammu and Kashmir Ban	21	94	8.1	0	0	0.0	1	1	2.5	22	52	8.0	47	148	6.8
26	Karnataka Bank Limited	355	3265	34.4	16	4330	47.2	0	0	0.0	5	60	2.1	376	7655	35.4
27	Karur Vysya Bank Ltd.	3	59	4.1	0	0	0.0	0	0	0.0	2	9	1.7	5	68	1.0
28	Kotak Mahindra Bank	5148	34642	7.7	427	14947	3.6	0	0	0.0	0	0	0.0	5582	49591	5.6
29	Lakshmi Vilas Bank	1	494	35.8	0	0	0.0	0	0	0.0	2	11	100.0	3	505	13.9
30	Ratnakar Bank Ltd. (RBL	1791	5982	19.3	1	12	0.7	0	0	0.0	1	8	0.2	2877	6151	15.8
31	South Indian Bank	5	9	3.4	0	0	0.0	1	0	#DIV/0!	0	0	#DIV/0!	7	9	1.6
32	Standard Chartered Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
33	Tamilnadu Mercantile Ba	4	252	11.5	0	0	0.0	0	0	0.0	0	0	0.0	4	252	9.0
34	Yes Bank	1074	1233	0.9	95	2257	1.2	0	0	0.0	62	716	2.2	1290	4213	1.2
	PRIVATE BANK - SUB	**148094**	**242196**	**5.7**	**1829**	**49054**	**1.1**	**154**	**159**	**1.2**	**1964**	**13563**	**1.2**	**250308**	**323791**	**3.2**
	COMMERCIAL BANK	**732467**	**1330030**	**12.2**	**307655**	**581270**	**6.2**	**6760**	**14158**	**6.5**	**186857**	**153246**	**4.8**	**1335593**	**2101638**	**8.8**
35	MGB	31393	26413	10.6	13509	4523	5.6	98	143	28.3	21517	12034	21.5	66617	43143	11.2
36	MPGB	29014	47942	5.9	43565	14536	6.8	137	356	7.6	98543	29126	20.8	171446	92021	7.0
	RRBs - SUB TOTAL	**60407**	**74355**	**7.0**	**57074**	**19059**	**6.5**	**235**	**499**	**9.6**	**120060**	**41160**	**21.0**	**238063**	**135165**	**7.9**
37	DCCB & Apex Bank	1001219	551057	14.5	0	0	0.0	0	0	0.0	0	5021	23.8	1001219	689113	16.4
	CO-OPERATIVE BAN	**1001219**	**551057**	**14.5**	**0**	**0**	**0.0**	**0**	**0**	**0.0**	**0**	**5021**	**23.8**	**1001219**	**689113**	**16.4**
38	AU Small Finance Bank	2802	6148	3.3	2790	16443	2.6	0	0	0.0	66	499	0.6	5664	23129	2.6
39	Equitas Small Finance Ba	667	2327	5.3	18	83	4.6	0	0	0.0	17	108	4.6	702	2518	4.3
40	ESAF	14693	4064	3.7	0	0	0.0	104	17	18.9	8	9	1.0	18013	4799	4.1
41	Fincare Small Finance Ba	26006	4155	8.4	236	59	0.0	0	0	0.0	0	0	0.0	38268	5918	9.4
42	Jana Small Finance Bank	14164	3316	5.5	604	443	1.9	0	0	0.0	398	210	0.6	22853	5666	3.5
43	Shivalik Small Finance Ba	671	195	1.6	0	0	0.0	0	0	0.0	2	20	2.0	1304	425	1.6
44	Suryoday Small Finance I	366	79	0.3	0	0	0.0	0	0	0.0	27	236	7.4	4071	802	2.0
45	Ujjivan Small Finance Ba	1172	177	1.2	26	3	0.0	0	0	0.0	120	39	0.4	1780	278	0.7
46	Utkarsh Small Finance Ba	1715	498	2.5	70	43	0.0	0	0	0.0	4	64	12.0	4184	1363	2.4
	SMALL FINANCE BAI	**62256**	**20959**	**4.0**	**3744**	**17074**	**2.5**	**104**	**17**	**16.3**	**642**	**1185**	**0.9**	**96839**	**44897**	**3.1**
	TOTAL	**1856349**	**1976402**	**12.1**	**368473**	**617403**	**5.8**	**7099**	**14673**	**6.6**	**307559**	**200612**	**5.7**	**2671714**	**2970812**	**9.5**

POSITION OF SECTOR WISE NPA (NON PRIORITY SECTOR) As on 31.03.2024

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	4	54	170	2434	2956	46713	7241	55428	7.17
2	Bank of India	10	71	115	891	18823	29894	20458	31288	2.62
3	Bank of Maharashtra	0	0	3	50	7898	648	7935	741	0.22
4	Canara Bank	7	22	136	1715	4158	13910	5191	16727	1.49
5	Central Bank of India	1	0	44	601	650	39501	3577	43649	7.10
6	Indian Bank	1	0	3182	3440	57	23	4392	4910	2.76
7	Indian Overseas Bank	5	7	280	314	549	5953	929	6876	3.97
8	Punjab and Sind Bank	0	0	13	0	31	212	241	221	0.62
9	Punjab National Bank	0	0	174	2562	5517	99857	6201	117333	5.83
10	State Bank of India	4	113	833	2967	145020	67342	147606	71926	1.18
11	UCO Bank	0	0	14	278	447	24208	620	24585	5.85
12	Union Bank of India	5	43	3213	3145	1595	29202	7577	36090	5.30
	PSBs - SUB TOTAL	**37**	**312**	**8177**	**18398**	**187701**	**357462**	**211968**	**409773**	**3.00**
13	Axis Bank	0	0	87	703	35716	6554	41780	10805	1.40
14	Bandhan Bank	0	0	151	1477	7425	8703	7828	11813	3.29
15	Catholic Syrian Bank	0	0	0	0	0	0	2	2	0.06
16	City Union Bank	0	0	0	0	0	0	2	6	0.21
17	Development Credit Bank	0	0	8	143	183	1128	194	1300	1.40
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	0	0	2	30	88	222	191	371	0.87
20	HDFC Bank	0	0	260	2431	15848	23449	16694	27471	0.95
21	ICICI Bank	0	0	132	2928	9906	16807	11136	23683	1.53
22	IDBI Bank	0	0	16	216	7487	5931	7510	6168	2.84
23	IDFC First Bank	0	0	22	269	11410	4980	13448	6649	1.72
24	Indusind Bank Limited	0	0	39	256	23059	7530	23098	7786	2.07
25	Jammu and Kashmir Bank	0	0	2	44	136	368	170	469	16.78
26	Karnataka Bank Limited	0	0	8	275	12	55	24	1180	10.45
27	Karur Vysya Bank Ltd.	0	0	0	0	7	22	25	73	0.82
28	Kotak Mahindra Bank	0	0	0	0	5205	16575	5205	16575	5.76
29	Lakshmi Vilas Bank	0	0	3	18	4	397	7	415	56.41
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	380	237	381	237	0.34
31	South Indian Bank	0	0	0	0	3	3	27	45	0.43
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bank	0	0	0	0	6	86	6	86	3.03
34	Yes Bank	0	0	28	509	1106	2089	1320	3188	1.32
	PRIVATE BANK - SUB TOT/	**0**	**0**	**758**	**9300**	**117981**	**95136**	**129048**	**118321**	**1.54**
	COMMERCIAL BANKS SUE	**37**	**312**	**8935**	**27697**	**305682**	**452597**	**341016**	**528094**	**2.48**
35	MGB	0	0	1	30	273	320	508	560	0.69
36	MPGB	0	0	0	0	589	949	1922	1229	0.52
	RRBs - SUB TOTAL	**0**	**0**	**1**	**30**	**862**	**1269**	**2430**	**1788**	**0.56**
37	DCCB & Apex Bank	0	0	0	0	0	47226	0	47226	51.39
	CO-OPERATIVE BANK - SU	**0**	**0**	**0**	**0**	**0**	**47226**	**0**	**47226**	**51.39**
38	AU Small Finance Bank	0	0	16	220	7685	10531	7954	10929	4.50
39	Equitas Small Finance Bank	0	0	6	77	1523	3533	1529	3610	9.20
40	ESAF	0	0	0	0	45	36	45	36	0.72
41	Fincare Small Finance Bank	0	0	0	0	20	7	20	7	0.90
42	Jana Small Finance Bank	0	0	1	9	787	404	788	412	2.07
43	Shivalik Small Finance Bank	0	0	1	25	23	83	30	127	2.02
44	Suryoday Small Finance Bank	0	0	10	98	149	580	221	849	4.94
44	Ujjivan Small Finance Bank	0	0	0	0	53	11	53	11	0.18
45	Utkarsh Small Finance Bank	0	0	0	0	1	0	1	0	5.43
	SMALL FINANCE BANK SU	**0**	**0**	**34**	**430**	**10286**	**15184**	**10641**	**15981**	**4.74**
	TOTAL	**37**	**312**	**8970**	**28157**	**316830**	**516276**	**354087**	**593089**	**2.69**

POSITION OF NPA UNDER GOVT. SPONSORED SCHEME As on 31.03.2024

SLBC Madhya Pradesh. Convenor-Central Bank of India **TABLE-16**

	[Amt. in lacs]	MMYUY/MMSY					PMEGP					CMRHM					SHG LOANS (All SHGs loans)					MUDRA LOANS				
SR.	BANKS	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDIN		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	1927	3897	3954	13090	29.8	310	441	1682	8887	5.0	16144	9769	18851	10584	92.3	226	246	2416	5353	4.6	7419	16364	30619	75037	21.8
2	Bank of India	2970	5387	6527	16127	33.4	703	2645	5252	22297	11.9	28924	13614	45347	19211	70.9	606	409	11590	21821	1.9	18148	21105	63315	126648	16.7
3	Bank of Maharashtra	97	183	1540	2799	6.5	17	325	241	2032	16.0	6688	3185	11817	5809	54.8	5	3	1793	2599	0.1	5557	5036	14097	21256	23.7
4	Canara Bank	2859	4054	6762	8108	50.0	753	2659	3148	14752	18.0	1417	873	3878	2183	40.0	323	282	2050	3076	9.2	18021	26384	62575	125835	21.0
5	Central Bank of India	7286	13799	15649	34156	40.4	628	2090	21867	97812	2.1	35131	19990	82211	47361	42.2	1072	954	22387	59457	1.6	37419	28920	162145	220920	13.1
6	Indian Bank	5387	8948	6457	11955	74.8	480	1470	1528	6521	22.5	7826	4453	10175	6802	65.5	791	1064	5187	8851	12.0	14218	12241	37698	39236	31.2
7	Indian Overseas Bank	198	544	1392	5011	10.9	52	195	372	2624	7.4	893	613	1835	959	63.9	5	4	150	222	1.7	748	1195	5956	8203	14.6
8	Punjab and Sind Bank	117	364	297	1136	32.0	62	258	333	1278	20.2	0	0	0	0	#DIV/0!	28	33	147	164	20.1	776	1291	2121	4847	26.6
9	Punjab National Bank	2822	8364	11761	45708	18.3	424	1677	1809	9284	18.1	21580	18772	32064	28889	65.0	850	1260	6387	9429	13.4	37059	47271	97387	143610	32.9
10	State Bank of India	688	845	786	1014	83.3	1182	3610	5945	27949	12.9	42549	29843	93179	59256	50.4	1719	1412	15125	36639	3.9	128938	38847	279895	207717	18.7
11	UCO Bank	1703	907	2177	1280	70.9	159	275	970	3083	8.9	0	0	0	0	#DIV/0!	350	160	830	536	29.9	7578	3451	26320	25575	13.5
12	Union Bank of India	1239	2163	1826	3075	70.3	407	701	1290	6301	11.1	16032	6888	24955	10063	68.4	2857	2051	11820	22655	9.1	35441	32981	120173	147942	22.3
	PSBs - SUB TOTAL	**27293**	**49455**	**59128**	**143458**	**34.5**	**5177**	**16346**	**44437**	**202820**	**8.1**	**177184**	**108000**	**324312**	**191117**	**56.5**	**8832**	**7878**	**79882**	**170802**	**4.6**	**311322**	**235087**	**902301**	**1146826**	**20.5**
13	Axis Bank	63	32	438	265	12.2	4	8	18	32	24.6	0	0	0	0	0.0	0	0	0	0	0.0	27141	852	120364	50256	1.7
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	0	0	7	25	0.0	0	0	0	0	0.0	468	244	28207	54515	0.4	39035	8525	155406	76137	11.2
21	ICICI Bank	15	45	120	36034	0.0	0	0	8	34	0.0	0	0	0	0	0.0	315	14	3281	6384	0.2	586	389	24505	52378	0.7
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	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
33	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
34	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	**78**	**77**	**558**	**36299**	**0.2**	**46**	**123**	**296**	**1800**	**6.8**	**0**	**0**	**0**	**0**	**0.0**	**1099**	**446**	**33932**	**63673**	**0.7**	**75146**	**12808**	**580058**	**336103**	**3.8**
	COMMERCIAL BANKS	**27371**	**49532**	**59686**	**179757**	**27.6**	**5223**	**16469**	**44733**	**204620**	**8.0**	**177184**	**108000**	**324312**	**191117**	**56.5**	**9931**	**8324**	**113814**	**234475**	**3.5**	**386468**	**247895**	**######**	**1482929**	**16.7**
35	MGB	3245	1665	9774	5641	29.5	69	193	1229	4291	4.5	21685	12129	56427	35156	34.5	846	545	28494	48791	1.1	7732	3093	58900	44477	7.0
36	MPGB	1280	810	8875	7791	10.4	249	538	5408	19880	2.7	97298	29220	189848	57072	51.2	769	329	75761	140834	0.2	36458	12418	149833	176066	7.1
	RRBs - SUB TOTAL	**4525**	**2475**	**18649**	**13432**	**18.4**	**318**	**731**	**6637**	**24171**	**3.0**	**118983**	**41349**	**246275**	**92228**	**44.8**	**1615**	**874**	**104255**	**189625**	**0.5**	**44190**	**15511**	**208733**	**220543**	**7.0**
37	DCCB & Apex Bank	0	0	0	0	0.0	0	0	0	0	0.0	13954	4430	10127	4783	92.6	11578	3044	11682	3077	98.9	0	0	0	0	0.0
	CO-OPERATIVE BANK	**0**	**0**	**0**	**0**	**0.0**	**0**	**0**	**0**	**0**	**0.0**	**13954**	**4430**	**10127**	**4783**	**92.6**	**11578**	**3044**	**11682**	**3077**	**98.9**	**0**	**0**	**0**	**0**	**0.0**
38	AU Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	4058	6198	31412	77105	8.0
39	Equitas Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	5210	734	55343	14655	5.0
40	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	19317	6103	272338	75546	8.1
41	Fincare 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
42	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	254	276	21449	7058	3.9
43	Shivalik Small Finance	0	0	0	0	0.0	0	0	0	0	0.0					0.0					0.0	0	0	0	0	0.0
44	Suryoday Small Finance Bar	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
45	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	1948	309	66620	26848	1.2
46	Utkarsh 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	2157	574	79653	27029	2.1
	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**	**32944**	**14194**	**526815**	**228241**	**6.2**
	TOTAL	**31896**	**52007**	**78335**	**193189**	**26.9**	**5541**	**17201**	**51370**	**228791**	**7.5**	**310121**	**153779**	**580714**	**288128**	**53.4**	**23124**	**12242**	**229751**	**427178**	**2.9**	**463602**	**277601**	**######**	**1931714**	**14.4**

PROGRESS UNDER KISAN CREDIT CARD (as on 31.03.2024)

[Amt. in lacs] TABLE:17

SR	BANKS	No. of KCC issued from 01.04.23 to 31.03.2024 (Including renewal)		Total no. of KCC as on 31.03.2024	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	58503	150863	86378	182570
2	Bank of India	315824	602271	380846	947652
3	Bank of Maharashtra	21943	53705	41007	90595
4	Canara Bank	123619	289207	150227	329909
5	Central Bank of India	237308	326047	274834	560049
6	Indian Bank	70288	93783	82975	179780
7	Indian Overseas Bank	2567	5705	3891	9896
8	Punjab and Sind Bank	290	435	765	2919
9	Punjab National Bank	78653	227200	179335	353084
10	State Bank of India	329639	820028	764452	1391319
11	UCO Bank	21897	51747	9103	34519
12	Union Bank of India	121939	305450	182238	480754
	PSBs - SUB TOTAL	**1382470**	**2926442**	**2156051**	**4563045**
13	Axis Bank	60257	196737	59078	322453
14	Bandhan Bank	269	3303	22800	12241
15	Catholic Syrian Bank	0	0	2010	2481
16	City Union Bank	1	1	0	0
17	Development Credit Bank	6471	15088	23233	43156
18	Dhanlaxmi Bank	0	0	0	0
19	Federal Bank Ltd.	9726	21886	8561	19571
20	HDFC Bank	55369	170000	67162	405095
21	ICICI Bank	59321	195995	70434	476196
22	IDBI Bank	24594	47438	27023	63196
23	IDFC	6475	41749	6909	77073
24	Indusind Bank Limited	42086	107383	13141	120201
25	Jammu and Kashmir Bank	0	0	1	61
26	Karnataka Bank Limited	40	113	128	292
27	Karur Vysya Bank Ltd.	0	0	1	37
28	Kotak Mahindra Bank	5	150	1374	1027
29	Lakshmi Vilas Bank	35	113	0	0
30	Ratnakar Bank Ltd. (RBL)	7598	12202	129999	50286
31	South Indian Bank	850	1624	16	25
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	557	963	3	12
34	Yes Bank	4538	25077	5183	37577
	PRIVATE BANK - SUB T	**278192**	**839822**	**437056**	**1630981**
	COMMERCIAL BANKS	**1660662**	**3766264**	**2593107**	**6194026**
35	MGB	107948	149615	184883	237259
36	MPGB	311518	478045	385512	668183
	RRBs - SUB TOTAL	**419466**	**627661**	**570395**	**905442**
37	DCCB & Apex Bank	2317127	1978685	4004875	3748303
	CO-OPERATIVE BANK -	**2317127**	**1978685**	**4004875**	**3748303**
38	AU Small Finance Bank	0	0	3	5
39	Equitas Small Finance Bank	0	0	0	0
40	ESAF	67	439	301	1529
41	Fincare Small Finance Bank	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0
43	Shivalik Small Finance Bank	0	0	0	0
44	Suryoday Small Finance Ba	0	0	0	0
45	Ujjivan Small Finance Bank	0	0	0	0
46	Utkarsh Small Finance Bank	0	0	0	0
	SMALL FINANCE BANK	**67**	**439**	**304**	**1533**
	TOTAL	**4397322**	**6373049**	**7168681**	**10849304**

PROGRESS UNDER HIGHER EDUCATION LOANS AS ON 31.03.2024

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	
1	2	3		4		5		6		7	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No	Amount
1	Bank of Baroda	729	8686	312	3708	0	0	4691	30599	1861	11951
2	Bank of India	889	5470	365	2257	0	0	6345	18948	2447	7344
3	Bank of Maharashtra	326	3658	131	777	0	0	1305	7585	540	3096
4	Canara Bank	867	2777	341	1164	0	0	4744	20127	1932	8573
5	Central Bank of India	111	1025	45	408	0	0	6402	22867	2359	7725
6	Indian Bank	126	1762	45	533	0	0	1756	8199	580	2962
7	Indian Overseas Bank	29	147	10	63	0	0	302	1053	124	456
8	Punjab and Sind Bank	4	64	1	2	0	0	148	739	64	257
9	Punjab National Bank	793	9010	310	3687	0	0	6708	34267	2495	14149
10	State Bank of India	4097	18529	1592	7602	0	0	27251	133808	10088	48709
11	UCO Bank	133	1293	61	638	0	0	1289	3920	531	2029
12	Union Bank of India	1037	15093	401	6413	0	0	4824	25602	1875	10226
	PSBs - SUB TOTAL	**9141**	**67514**	**3614**	**27252**	**0**	**0**	**65765**	**307713**	**24896**	**117477**
13	Axis Bank	1457	19958	464	6543	0	0	1457	13397	464	4404
14	Bandhan Bank	0	0	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0			5	66	3	20
17	Development Credit Bank	13	94	5	59	0	0	50	163	14	34
18	Dhanlaxmi Bank	0	0	0	0	0	0	2	7	0	0
19	Federal Bank Ltd.	2	24	1	20	0	0	17	157	8	69
20	HDFC Bank	0	0	0	0	0	0	1419	2990	0	0
21	ICICI Bank	320	4458	136	2153	0	0	1185	18340	345	2232
22	IDBI Bank	134	2042	62	1306	0	0	774	5022	313	1081
23	IDFC	0	0	0	0	0	0	293	8457	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0	0	0
25	Jammu and Kashmir Bank	1	3	0	0	0	0	13	52	4	11
26	Karnataka Bank Limited	506	11666	106	565	0	0	13	86	5	36
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	1	1	1	1
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	1	2	0	0
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0	0	0	0	0	0
31	South Indian Bank	1	35	0	0	0	0	0	0	6	23
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0
33	Tamilnad Merchantile Bank	0	0	0	0	0	0	0	0	0	0
34	Yes Bank	28	513	17	282	0	0	29	458	18	265
	PRIVATE BANK - SUB T	**2462**	**38792**	**791**	**10927**	**0**	**0**	**5259**	**49197**	**1181**	**8177**
	COMMERCIAL BANKS	**11603**	**106306**	**4405**	**38180**	**0**	**0**	**71024**	**356911**	**26077**	**125654**
35	MGB	7	32	0	0	0	0	230	504	102	166
36	MPGB	167	1128	69	438	0	0	2168	5245	799	1877
	RRBs - SUB TOTAL	**174**	**1160**	**69**	**438**	**0**	**0**	**2398**	**5749**	**901**	**2043**
37	DCCB & Apex Bank	2	16	0	0	0	0	54	134	0	0
	CO-OPERATIVE BANK -	**2**	**16**	**0**	**0**	**0**	**0**	**54**	**134**	**0**	**0**
38	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0
40	ESAF	185	87	185	87	0	0	337	88	337	88
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
43	Shivalik Small Finance Bank	0	0	0	0			2	38	1	24
44	Suryoday Small Finance Bar	0	0	0	0	0	0	0	0	0	0
45	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
46	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK	**185**	**87**	**185**	**87**	**0**	**0**	**339**	**127**	**338**	**112**
	TOTAL	**11964**	**107570**	**4659**	**38706**	**0**	**0**	**73815**	**362920**	**27316**	**127809**

POSITION SHG BANK LINKAGE PROGRAMME AS ON 31.03.2024

[Amt. in lacs] TABLE-19

Sr.No	BANKS	Quaterly				Current FY			
		Savings Linked qtrly		Credit Linked qtrly		Savings Linked		Credit Linked	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	36	3	43	89	264	131	198	296
2	Bank of India	960	196	811	2110	3300	717	3292	7184
3	Bank of Maharashtra	19	13	443	684	254	33	2067	2599
4	Canara Bank	161	6	86	116	481	18	612	629
5	Central Bank of India	761	90	1973	2746	4521	819	6672	8832
6	Indian Bank	276	9	312	682	11973	4481	5521	8985
7	Indian Overseas Bank	6	7	6	7	29	28	29	28
8	Punjab and Sind Bank	24	1	0	0	24	1	0	0
9	Punjab National Bank	304	55	289	447	1421	236	1216	1499
10	State Bank of India	31731	14051	0	0	31731	14051	5129	13013
11	UCO Bank	71	2	65	381	249	22	227	1325
12	Union Bank of India	1	2	97	395	34	12	1217	6678
	PSBs - SUB TOTAL	**34350**	**14434**	**4125**	**7655**	**54281**	**20549**	**26180**	**51067**
13	Axis Bank	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0	0	0	0	0
17	Development Credit Bank	0	0	0	0	0	0	0	0
18	Dhanlaxmi Bank	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	0	0	0	0	12	1	0	0
20	HDFC Bank	2204	1902	5625	21487	10270	2974	17048	54652
21	ICICI Bank	0	0	607	1859	0	0	2300	7033
22	IDBI Bank	9	6	350	827	261	7	790	1565
23	IDFC	2	1	0	0	2	1	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0
25	Jammu and Kashmir Bank	0	0	0	0	0	0	0	0
26	Karnataka Bank Limited	0	0	0	0	0	0	0	0
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL	0	0	0	0	0	0	0	0
31	South Indian Bank	0	0	0	0	0	0	0	0
32	Standard Charted Bank	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Ba	0	0	0	0	0	0	0	0
34	Yes Bank	0	0	0	0	0	0	0	0
	PRIVATE BANK - SUB	**2215**	**1908**	**6582**	**24173**	**10545**	**2982**	**20138**	**63249**
	COMMERCIAL BANK	**36565**	**16343**	**10707**	**31828**	**64826**	**23531**	**46318**	**114317**
35	MGB	1433	69	6987	13629	7585	802	22231	38857
36	MPGB	3296	415	3124	1614	17354	2105	14188	82940
	RRBs - SUB TOTAL	**4729**	**484**	**10111**	**15242**	**24939**	**2908**	**36419**	**121797**
37	DCCB & Apex Bank	2204	1902	5625	21487	10270	2974	17048	54652
	CO-OPERATIVE BANK	**2204**	**1902**	**5625**	**21487**	**10270**	**2974**	**17048**	**54652**
38	AU Small Finance Bank	0	0	0	0	0	0	0	0
39	Equitas Small Finance Ba	0	0	0	0	0	0	0	0
40	ESAF	0	0	0	0	0	0	0	0
41	Fincare Small Finance Ba	0	0	0	0	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0	0	0	0	0
43	Shivalik Small Finance Ba	0	0	0	0	0	0	0	0
44	Suryoday Small Finance E	0	0	0	0	0	0	0	0
45	Ujjivan Small Finance Ba	0	0	0	0	0	0	0	0
46	Utkarsh Small Finance Ba	0	0	0	0	0	0	0	0
	SMALL FINANCE BAN	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	TOTAL	**43498**	**18728**	**26443**	**68557**	**100035**	**29413**	**99785**	**290766**

LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 31.03.2024

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	251	1715	6006	14600	302	1122	542	3263	8	54	1787	12341	8896	33094
2	Bank of India	834	3574	33268	52439	46	88	891	3919	5	15	1356	7128	36400	67163
3	Bank of Maharashtra	175	2648	4852	17452	116	450	1358	7228	3	1	941	12940	7445	40718
4	Canara Bank	2217	9176	15936	40486	3420	10178	3513	15025	29	75	3702	28978	28817	103918
5	Central Bank of India	3012	4144	623	3160	1885	3602	1194	7070	30	50	3171	27100	9915	45126
6	Indian Bank	438	2122	8475	17751	73	137	338	3697	3	5	725	4030	10052	27741
7	Indian Overseas Bank	190	1264	966	1727	10	64	152	1047	0	0	48	335	1366	4437
8	Punjab and Sind Bank	34	185	489	977	0	0	383	2265	0	0	149	955	1055	4383
9	Punjab National Bank	589	3361	13587	26254	72	309	1026	6425	4	8	1668	11126	16946	47484
10	State Bank of India	5132	20611	89070	167267	991	2369	4999	21786	15	12	7412	51958	107619	264003
11	UCO Bank	200	1117	5968	10502	15	40	530	2242	4	9	476	3852	7193	17761
12	Union Bank of India	921	5550	22335	38226	276	550	1257	19706	10	127	3678	29932	28477	94093
	PSBs - SUB TOTAL	**13993**	**55466**	**201575**	**390840**	**7206**	**18909**	**16183**	**93673**	**111**	**356**	**25113**	**190676**	**264181**	**749921**
13	Axis Bank	302	1223	12776	30212	21	147	1210	7786	18	2754	1032	14699	15359	56821
14	Bandhan Bank	325	318	115096	57703	14	5	227	307	3	1	472	1334	116137	59668
15	Catholic Syrian Bank	19	24	135	226	2	1	9	17	0	0	2	3	167	271
16	City Union Bank	0	0	16	124	0	0	1	14	0	0	1	2	18	140
17	Development Credit Bank	12	222	7618	4156	0	0	28	113	0	0	117	2336	7775	6827
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	1	8	1	8
19	Federal Bank Ltd.	341	1562	554	1641	2	1	107	772	0	0	10	50	1014	4025
20	HDFC Bank	290	250	20675	54192	17	160	1354	17042	6	1629	815	25192	23157	98463
21	ICICI Bank	531	4512	16751	76311	116	816	1460	15977	128	304	991	17585	19977	115505
22	IDBI Bank	137	1141	4039	10623	16	248	287	2046	1	0	953	11804	5433	25862
23	IDFC First Bank	68	16	9391	2164	5	1	264	58	9	2	28	11	9765	2252
24	Indusind Bank Limited	713	231	136037	43502	640	170	148	998	8	18	128	1197	137674	46118
25	Jammu and Kashmir Bank	1	1	251	1338	10	79	13	91	0	0	0	0	275	1509
26	Karnataka Bank Limited	1	2	50	320	0	0	3	39	0	0	11	122	65	483
27	Karur Vysya Bank Ltd.	2	7	19	91	1	51	4	16	0	0	5	73	31	238
28	Kotak Mahindra Bank	50	306	3984	23670	10	45	983	12039	2	6	682	16270	5711	52337
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	95	65	13058	4306	18	38	78	65	52	101	7	3	13308	4579
31	South Indian Bank	50	274	16	25	0	0	0	0	0	0	2	3	68	301
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	8	52	37	274	0	0	0	0	0	0	3	12	48	338
34	Yes Bank	362	206	2637	7873	102	20	1600	3206	0	0	223	9094	4924	20398
	PRIVATE BANK - SUB TO	**3307**	**10412**	**343140**	**318751**	**974**	**1783**	**7776**	**60584**	**227**	**4816**	**5483**	**99797**	**360907**	**496143**
	COMMERCIAL BANKS S	**17300**	**65878**	**544715**	**709591**	**8180**	**20692**	**23959**	**154257**	**338**	**5172**	**30596**	**290474**	**625088**	**1246063**
35	MGB	454	303	12359	19223	0	0	971	2364	0	0	28692	34267	42476	56158
36	MPGB	752	1164	34424	50457	268	250	2315	2928	2	8	2586	8834	40347	63641
	RRBs - SUB TOTAL	**1206**	**1467**	**46783**	**69680**	**268**	**250**	**3286**	**5292**	**2**	**8**	**31278**	**43101**	**82823**	**119799**
37	DCCB & Apex Bank	1879	432	213481	104604	5325	1544	3212	1959	62	11	9225	6414	119824	59912
	CO-OPERATIVE BANK -	**1879**	**432**	**213481**	**104604**	**5325**	**1544**	**3212**	**1959**	**62**	**11**	**9225**	**6414**	**119824**	**59912**
38	AU Small Finance Bank	71	599	12349	76633	1	1	299	3114	0	0	2306	25873	15026	106220
39	Equitas Small Finance Bank	80	62	8039	3888	37	10	81	23	5	1	40	13	8282	3997
40	ESAF	308	174	14807	4838	49	37	166	76	0	0	117	236	15447	5360
41	Fincare Small Finance Bank	247	69	6115	1506	0	0	7	4	0	0	0	0	6369	1579
42	Jana Small Finance Bank	1862	818	15066	6530	23144	8404	95	115	9	4	634	294	40810	16166
43	Shivalik Small Finance Bank	33	12	2690	1430	1	0	24	146	0	0	47	250	2795	1838
44	Suryoday Small Finance Bank	101	39	9816	3525	6	4	36	15	51	19	19	13	10029	3615
45	Ujjivan Small Finance Bank	270	11	77100	2992	440	17	830	32	20	0	90	3	78750	3055
46	Utkarsh Small Finance Bank	140	53	4797	2034	33	11	58	19	11	3	101	65	5140	2184
	SMALL FINANCE BANK	**3112**	**1838**	**150779**	**103375**	**23711**	**8483**	**1596**	**3544**	**96**	**27**	**3354**	**26747**	**182648**	**144015**
	TOTAL	**23497**	**69615**	**955758**	**987250**	**37484**	**30969**	**32053**	**165052**	**498**	**5219**	**74453**	**366736**	**1010383**	**1569790**

LOANS OUTSTANDING TO SC/ST AS ON 31.03.2024

[Amt. in lacs] Table: 22

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	19045	41976	26193	52671
2	Bank of India	33710	64755	52422	93151
3	Bank of Maharashtra	3950	5693	3954	4857
4	Canara Bank	16190	36752	18558	40701
5	Central Bank of India	49502	79650	60110	108267
6	Indian Bank	15993	29310	10472	21099
7	Indian Overseas Bank	285	1116	83	515
8	Punjab and Sind Bank	941	1881	398	856
9	Punjab National Bank	26432	50118	21114	38104
10	State Bank of India	247513	499643	176342	412488
11	UCO Bank	10182	18112	4807	10047
12	Union Bank of India	37394	61930	28660	63545
	PSBs - SUB TOTAL	**461137**	**890934**	**403113**	**846301**
13	Axis Bank	18835	17046	15804	16796
14	Bandhan Bank	9907	5461	3612	1831
15	Catholic Syrian Bank	57	55	8	9
16	City Union Bank	0	0	0	0
17	Development Credit Bank	51	156	18	66
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	226	446	70	127
20	HDFC Bank	1372	5469	1492	6480
21	ICICI Bank	14416	46206	10144	44178
22	IDBI Bank	4670	9941	3071	6141
23	IDFC First Bank	44224	21450	38726	16607
24	Indusind Bank Limited	284714	73445	165633	47139
25	Jammu and Kashmir Bank	9	79	3	37
26	Karnataka Bank Limited	39	250	3	0
27	Karur Vysya Bank Ltd.	63	737	0	0
28	Kotak Mahindra Bank	136338	55167	93761	58179
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	34929	11414	19482	7441
31	South Indian Bank	11	25	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	4	12	14	20
34	Yes Bank	15805	10530	8209	5280
	PRIVATE BANK - SUB T	**565670**	**257889**	**360050**	**210332**
	COMMERCIAL BANKS S	**1026807**	**1148824**	**763163**	**1056633**
35	MGB	25273	38796	10159	14695
36	MPGB	71994	72812	138751	155226
	RRBs - SUB TOTAL	**97267**	**111607**	**148910**	**169921**
37	DCCB & Apex Bank	435877	212151	911382	493060
	CO-OPERATIVE BANK -	**435877**	**212151**	**911382**	**493060**
38	AU Small Finance Bank	2874	11763	2918	12377
39	Equitas Small Finance Bank	9912	3611	5901	1920
40	ESAF	56170	15386	52805	14495
41	Fincare Small Finance Bank	8419	1969	7953	1963
42	Jana Small Finance Bank	63871	21878	58307	18227
43	Shivalik Small Finance Bank	507	311	163	147
44	Suryoday Small Finance Bar	15441	4963	12670	4095
45	Ujjivan Small Finance Bank	23560	10149	14215	5415
46	Utkarsh Small Finance Bank	29641	10257	15035	5777
	SMALL FINANCE BANK	**210395**	**80287**	**169967**	**64416**
	TOTAL	**1770346**	**1552869**	**1993422**	**1784030**

LOANS DISBURSED TO SC/ST 01.04.2023 TO 31.03.2024

[Amt. in lacs] Table: 23

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	5384	12321	3282	11477
2	Bank of India	17410	31199	21579	31841
3	Bank of Maharashtra	1152	1425	457	1057
4	Canara Bank	4949	10216	4333	10630
5	Central Bank of India	24874	35825	33987	47298
6	Indian Bank	1802	2835	1035	1619
7	Indian Overseas Bank	13	35	8	9
8	Punjab and Sind Bank	48	114	15	29
9	Punjab National Bank	3106	5325	1757	3416
10	State Bank of India	60084	204297	40817	160832
11	UCO Bank	612	1124	238	583
12	Union Bank of India	4668	8376	3873	8484
	PSBs - SUB TOTAL	**124102**	**313093**	**111381**	**277275**
13	Axis Bank	1501	1078	1328	1081
14	Bandhan Bank	5876	5301	2191	1814
15	Catholic Syrian Bank	123	125	22	24
16	City Union Bank	0	0	0	0
17	Development Credit Bank	5	20	10	36
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	57	112	16	25
20	HDFC Bank	69	372	134	701
21	ICICI Bank	1838	4570	906	4361
22	IDBI Bank	547	1303	252	581
23	IDFC First Bank	6568	4228	5678	3291
24	Indusind Bank Limited	151420	86696	89922	52897
25	Jammu and Kashmir Bank	5	16	1	10
26	Karnataka Bank Limited	5	4	1	0
27	Karur Vysya Bank Ltd.	5	19	0	0
28	Kotak Mahindra Bank	3299	4112	3608	6822
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	19216	9150	10343	5320
31	South Indian Bank	4	1	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	5	11	18	23
34	Yes Bank	3979	2399	1906	1217
	PRIVATE BANK - SUB T	**194522**	**119518**	**116336**	**78204**
	COMMERCIAL BANKS S	**318624**	**432611**	**227717**	**355479**
35	MGB	20804	10143	1170	3788
36	MPGB	21051	28498	42513	54993
	RRBs - SUB TOTAL	**41855**	**38641**	**43683**	**58782**
37	DCCB & Apex Bank	211638	148848	497510	378536
	CO-OPERATIVE BANK -	**211638**	**148848**	**497510**	**378536**
38	AU Small Finance Bank	1400	7097	1703	9046
39	Equitas Small Finance Bank	5973	2840	3749	1615
40	ESAF	10124	4291	10061	4274
41	Fincare Small Finance Bank	904	443	979	508
42	Jana Small Finance Bank	5380	3720	3960	2578
43	Shivalik Small Finance Bank	519	379	126	143
44	Suryoday Small Finance Bar	2972	1636	2578	1366
45	Ujjivan Small Finance Bank	3045	2243	1806	1210
46	Utkarsh Small Finance Bank	20503	9636	11300	5593
	SMALL FINANCE BANK	**50820**	**32284**	**36262**	**26334**
	TOTAL	**622937**	**652384**	**805172**	**819130**

ADVANCES TO WOMEN AS ON 31.03.2024

[Amt. in lacs] Table: 24

SR	BANKS	Outstanding loans to Women		Loans disbursed to women 01.04.2023 to 31.03.2024	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	82630	216921	34516	71498
2	Bank of India	191915	365857	121892	209389
3	Bank of Maharashtra	23428	71255	38464	20325
4	Canara Bank	57374	181032	39816	96151
5	Central Bank of India	112739	333528	67110	170114
6	Indian Bank	41210	96379	19349	34839
7	Indian Overseas Bank	8047	27728	4170	10465
8	Punjab and Sind Bank	3979	10786	1441	3489
9	Punjab National Bank	90005	297914	32428	115915
10	State Bank of India	468644	1256239	133556	452207
11	UCO Bank	23734	67667	8800	24072
12	Union Bank of India	83491	219802	44043	114490
	PSBs - SUB TOTAL	**1187196**	**3145107**	**545585**	**1322953**
13	Axis Bank	164312	157581	563875	763827
14	Bandhan Bank	576099	288223	377276	242525
15	Catholic Syrian Bank	1061	1032	1397	1672
16	City Union Bank	93	615	21	61
17	Development Credit Bank	67612	16236	15094	11465
18	Dhan Lakshmi Bank	106	362	83	158
19	Federal Bank Ltd.	2667	7725	2845	8416
20	HDFC Bank	353405	190793	161029	143881
21	ICICI Bank	127616	907847	94265	444363
22	IDBI Bank	24487	57337	11914	26964
23	IDFC First Bank	209906	91522	134786	75095
24	Indusind Bank Limited	13458	24922	6304	13185863
25	Jammu and Kashmir Bank	213	791	68	318
26	Karnataka Bank Limited	329	2233	105	473
27	Karur Vysya Bank Ltd.	155	1255	0	568
28	Kotak Mahindra Bank	378004	127825	235169	117375
29	Lakshmi Vilas Bank	32	87	5	5
30	Ratnakar Bank Ltd. (RBL)	131957	38562	72011	31835
31	South Indian Bank	1895	1478	999	2255
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	74	365	59	125
34	Yes Bank	60290	15537	32843	14089
	PRIVATE BANK - SUB TOTA	**2113771**	**1932327**	**1710148**	**15071333**
	COMMERCIAL BANKS SUB	**3300967**	**5077434**	**2255733**	**16394286**
35	MGB	34901	28781	3402	15428
36	MPGB	212851	334336	31150	149856
	RRBs - SUB TOTAL	**247752**	**363116**	**34552**	**165283**
37	DCCB & Apex Bank	425924	253820	276491	178315
	CO-OPERATIVE BANK - SU	**425924**	**253820**	**276491**	**178315**
38	AU Small Finance Bank	7756	33429	3930	20096
39	Equitas Small Finance Bank	71979	24936	44516	21469
40	ESAF	359585	100776	171600	78787
41	Fincare Small Finance Bank	265972	61465	157144	65958
42	Jana Small Finance Bank	311324	113935	165213	94371
43	Shivalik Small Finance Bank	57135	17806	45190	28003
44	Suryoday Small Finance Bank	98125	33868	59968	31830
45	Ujjivan Small Finance Bank	72927	30464	37252	25160
46	Utkarsh Small Finance Bank	146272	47488	104466	45129
	SMALL FINANCE BANK SU	**1391075**	**464167**	**789279**	**410803**
	TOTAL	**5365718**	**6158538**	**3356055**	**17148687**

State Level Banker's Committee
Central Bank of India,
9-Arera Hills, Bhopal
www.slbcmadhyapradesh.in