ADOPTION OF THE MINUTES OF THE 198th SLBC MEETING HELD ON JUNE 15, 2026

The Minutes of the 198th SLBC meeting held on June 15, 2026 was circulated to all concerned on 29.06.2026 and was also uploaded on the website of SLBC (www.slbcmadhyapradesh.in) and DIF.

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

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ABBREVIATION

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

ACTION TAKEN REPORT OF THE 198th SLBC MEETING HELD ON June 15, 2026

Sr.	Actionable Points	Action Taken Report
1	**Review under Government Sponsored Scheme** During the review of Government-Sponsored MSME Schemes, the Chief Secretary expressed satisfaction with the performance of the Mukhyamantri Udyam Kranti Yojana, Sant Ravidas Swarojgar Yojana, Bhagwan Birsa Munda Swarojgar Yojana, and Dr. Bhim Rao Ambedkar Arthik Kalyan Yojana for achieving their targets during FY 2025–26. However, concern was expressed over the pendency and rejection without valid ground. Concerned departments are directed to analyse age wise pendency and the reasons of rejections and take suitable corrective measures. The Chair also expressed displeasure on the low performance of HDFC Bank, ICICI Bank, Axis Bank, Bandhan Bank and Federal Bank.	Convenor of MSME Sub-Committee (i.e. Punjab National Bank) has been advised for the detailed analysis of age-wise pendency and identifies the bottlenecks responsible for the large number of pending applications.
	The Chair directed banks having less number of applications, to proactively identify eligible MSMEs, in order to extend the necessary financial support under the government sponsored schemes. Regarding pending claim under interest subvention and CGTSME fee, banks we advised to promptly lodge the claim within 15 days. ***Action: All Banks***	Banks having low no of applications have been advised to source the applications at their end. To lodge the claim, for interest subsidy and CGTMSE fee, through SAMAST Portal, bulk upload facility has been created through which state level user can upload the claim. Meeting with member banks also held two times in this regard and few banks (State Bank of India, Central Bank of India, Bank of India, Bank of Maharashtra, Indian Overseas Bank, Indian Bank, Madhya Pradesh Gramin Bank and Punjab & Sind Bank) have uploaded the claim.
2	The Principal Secretary, MSME, requested the house to revise the target for year 2026-27 under the Mukhyamantri Udyam Kranti Yojana. The Chair advised for a separate meeting to convened to discuss the matter in detail. ***Action: Dept. of MSME***	With consensus of MSME Department and member banks, target under Mukhyamantri Udyam Kranti Yojana has been revised from existing number 9000 to 11000 and circulated to banks through SLBC letter no ZO: SLBC:2026-27:282 on 27.07.2026.

3	Additional Chief Secretary, Urban Administration, GoMP appreciated the Bank's for exemplary performance under the PM SVANidhi Scheme. However, he flagged the dismal performance of certain banks, namely HDFC Bank, IDFC First Bank, ICICI Bank, and Bandhan Bank. He further highlighted, the low performance under Credit Card issuance to PM SVANidhi beneficiaries, upon which Chair advised credit card issuing banks to educate eligible vendors and expedite the issuance of credit card. Regarding PMAY-ISS, banks were advised to focus on disposal of pending application, and make concerted efforts to increase the number of CNA-approved cases. ***Action:*** *All Banks, UADD, Department of MSME*	Despite the commitments received from HDFC, IDFC First Bank, ICICI and Bandhan Bank, progress under the scheme is still not encouraging. Three follow up meeting with credit card issuing banks held under Chairmanship of Commissioner UADD since last SLBC meeting. Banks have approved 7095 cards applications and issued 5485 cards as on 31st August 2026 against only 1100 cards approved as on 10.06.2026. Banks have been advised to reduce the pendency under the Scheme through close monitoring and timely disposal of received applications. CNA approved cases has been improved from 9745 as on 10th June 2026 to 12097 as on 7th September 2026.
4	The Commissioner, Horticulture and Food Processing, appreciated the performance under the PMFME Scheme and urged banks to disburse the sanctioned cased pending for disbursement as the scheme has been extended till 30th September 2026. He expressed concern over the nil sanctions by Bandhan Bank under the scheme, upon which Chair advised Bandhan Bank to issue show-cause notice to the concerned bank staff. ***Action****:* All Banks & Bandhan Bank	Bandhan Bank committed to actively participate under PMFME scheme in FY 2026-27. However as on date no proposal has been sanctioned by the Bank under PMFME scheme.
5	During review of progress under the PM Vishwakarma Scheme, the Additional Chief Secretary, Cottage and Rural Industries, advised banks to increase sanctions under the scheme and review pending applications. Noting the low sanction rate and high rejection rate by Axis Bank, the Chairman advised the bank to undertake a detailed review of rejected/pending applications and	A review meeting with member banks under Charimanship of Additional Chief Secretary, Cottage and Rural Industries, GoMP held on 07th July 2026. Further DFS also identified 7 districts of Madhya Pradesh wherein rejection was on higher side and directed to organize camps in these districts. In camps bank branches consulted the applicants who were not reachable or denied taking loan. The number of sanctions applications increased to 60,853 as on 20.08.2026 from 57,735 as on 10th June 2026.

	analyze the reasons for rejection in order to improve performance. ***Action:*** *All Banks*	
6	The Chief Secretary expressed satisfaction with the performance of banks under the PMEGP, AIF, and NRLM schemes. However, the Commissioner, Fisheries, raised concerns regarding the rejection of fisheries-related loan applications by Punjab & Sind Bank in Barwani, Narmadapuram (Hoshangabad), and Singrauli districts. In response, the Convenor, SLBC, briefed the major reasons for rejection included: applicants already holding KCC accounts with other banks, availing loans for the same purpose from other banks, existing liabilities with other banks, applications submitted for cattle-related activities, and applicants being unwilling, unaware, or unable to furnish the required documents. The Chief Secretary advised the department to review rejected cases in co-ordination with banks. ***Action:*** *Fisheries Department and Concerned Banks*	SLBC vide it's letter no. ZO:SLBC:2026-27:158 dated 01.07.2026 advised LDM Barwani, Narmadapuram and Singrauli to examine the reasons for pendency and rejection of KCC issued to fisheries and discuss the matter in the DCC meetings. Additionally, as per the reply received from Punjab and Sind Bank, the Bank has a presence only in Hoshangabad district with 2 branches and has no branche in Barwani district. Further one branch was opened in Singrauli district during July 2026. However, branches have been advised to review the rejected cases under KCC issued Fisheries beneficiaries.
7	While reviewing the progress under NRLM, the CEO, SRLM, appealed the banks for appointment of IIBF-certified SHG members as Business Correspondents. ***Action:*** *All Banks*	A list of 1824 IIBF certified SHG members detail shared among member banks on 17th June 2026 with a request to give priority to these SHG members while appointment of new Business Correspondents. A meeting with Banks and Corporate BCs was also organized on 20.08.2026 in this regard and requested them to appoint more number of SHG members as BCs.
8	The Chief Secretary further suggested that banks actively support and finance projects under the NDDP and Cage Culture Schemes, considering the financial assistance being provided by the Government under these initiatives. ***Action:*** *All Banks*	Banks are requested in this regard to extend necessary credit support upon receipt of loan applications.
10	The Additional Chief Secretary (ACS), New & Renewable Energy, briefed the house about the financial requirements for decentralized renewable energy projects in detail. He emphasized the need for adequate	Banks have been urged to extend necessary credit support to developers in the implementation of decentralized renewable energy projects (i.e. Surya Mitra Krishi Feeder Yojana, RESCOs and KUSUM-A) so that maximum benefits reach to the intended

	credit support from banks to facilitate the implementation of such projects across the State. He further emphasized to include this agenda item in Government Sponsored Schemes in future SLBC meetings, in order to regular monitoring and review of its progress. ***Action:*** *SLBC, Directorate of Institutional Finance*	beneficiaries/developers. However, no bank has formulated specific scheme in this regard. Finance can be extended under General MSME category.
11	**Banking Development in Madhya Pradesh** The Convenor presented banking development in the state and highlighted the growth under major segments. Annual Credit Plan Achievement for FY 2025-26, under major sector was satisfactory, whereas crop loan under agriculture needs special attention. ***Action***: *All Banks* The Chief General Manager (CGM), NABARD, suggested that the Priority Sector target under Annual Credit Plan to be aligned with the Potential Linked Plan (PLP) of NABARD. The Chief Secretary (CS) concurred with the suggestion and advised that the targets be revisted, in coordination with line departments, considering that the current year declared as **"Krishi Varsh"** by the government of Madhya Pradesh.	As on 30.06.2026, achivement %age under Agriculture, MSME and Total Priority Sector is 38.04%, 50.60% and 47.63% respectively. A meeting under the Chairmanship of Commissioner Institutional Finance and Director Farmer Welfare and Agriculture Development is held on 25.06.2026. In the meeting lead banks, RBI, NABARD and representative from concerned departments of state government participated. After thorough discussion it was decided to retain the the ACP target without further revision. Chief Secretary while releasing the ACP on 3rd July 2026, advised to revisit the plan based on achievement of September 2026. Thereafter on 16.07.2026 a meeting was convened wherein target under Mukhya Mantri Udyam Kranti Yojana is revised from 9000 to 11000 for the FY 2026-27 after discussion.
12	**Non-Performing Asset** The house was briefed on the concerning status of Non-Performing Assets (NPAs), particularly under Crop Loans. The Chair expressed concern over the high level of NPAs in few districts under Crop Loan portfolio and advised to undertake a detailed analysis, to understand the underlying reasons contributing to the elevated NPA levels.	In this regard State Bank of India being a Convenor Bank of Recovery Sub Committee, has undertaken a detailed analysis of the elevated NPA levels under the Crop Loan portfolio, particularly in districts reporting relatively higher NPAs. The analysis was carried out with the help of reports/data submitted by Bank of Baroda, Bank of India, Central Bank of India, Madhya Pradesh Gramin Bank, State Bank of India, Union Bank of India and Punjab National Bank.

	The Chair also emphasized the need for appropriate corrective measures to improve recovery performance and ensure the sustainability of agricultural lending. ***Action:*** *SLBC, Member Bank*	The analysis focused on understanding the underlying factors contributing to the higher NPA levels and identifying appropriate corrective measures for improving recovery performance and ensuring sustainable agricultural lending.
13	**Social Security Schemes** The Convenor, SLBC apprised the house about the fresh enrollemnt under PMJJBY, PMSBY and APY. For claim settlement, he advised to discussed in SLIC Meeting. ***Action:*** *SLIC & DIF*	In this regard, DIF convened a meeting on 17.07.2026 with SLIC and SLBC and discussed the modality. The same will be present in next SLIC Meeting.
14	**National Strategy for Financial Inclusion (NSFI) 2025-30** The Key objective and actionable points for SLBC/Banks under the National Strategy for Financial Inclusion (NSFI) 2025–30, was appraised to the house. Present status of Women BC deployment and coverage of Unbanked Centres through Banking outlet was also briefed to the house. Chief Secretary, impressed upon appointment of IIBF-certified SHG members as Business Correspondents in order to increase women share to 30%. ***Action:*** *SLBC and all Banks*	Banks have been advised to appoint womens as Business Correspondents in order to ensure achieve the 30% share in compliance of Reserve Bank of India NSFI guidelines. As of June, 2026 out of total 42484 BCs functioning in the state, number of women BC is only 14.86%.
15	**Re-KYC of Low Risk Accounts** The Convenor, SLBC, apprised the house about the re-KYC of low risk saving accounts. The Chief Secretary advised banks to adopt a customer-centric approach while dealing with senior citizens and pensioners. Banks were further instructed to ensure prompt completion of KYC formalities and timely activation of accounts to avoid inconvenience to beneficiaries. ***Action:*** *Banks*	All Banks are noted the instruction in this regard. Latest Progress is 60%
16	**Unclaimed Assets in Banks** The Convenor, SLBC apprised the house about the progress made under the	Against 76.79 lakhs accounts transferred to DEAF 66,416 accounts have been settled as on 31.07.2026.

	Unclaimed Asset Fund. The Commissioner, Institutional Finance, briefed about unsettled accounts primarily pertain to government accounts and future action plan. The Chief Secretary advised the concerned departments to issue an order for the settlement and closure of all unclaimed accounts of the Government department so that the funds lying therein may be appropriately transferred in accordance with the applicable guidelines. **Action: Department of Institutional Finance (DIF), Concerned Departments**	Overall, 11.22 % the amount has been settled. (DEAF amount 2608.7 crore and settled 292.8 crore).
17	**Opening of Brick and Mortar Branches** The forum was briefed regarding the pending Brick-and-Mortar (B&M) branches opening at 14 identified locations, on which the Chief Secretary stated the State Government is proving building and also directed to ensure availability of network connectivity and other necessary infrastructure to facilitate the operationalization of the proposed branches at the earliest. **Action: RES, BSNL, DIF and Concerned Banks**	A meeting with the concerned banks, departments and BSNL was held on 10.07.2026 regarding the opening of brick-and-mortar branches. BSNL agreed to provide network connectivity at the respective locations by September 2026. The premises for the proposed branches are expected to be made available by November/December 2026. The matter was further discussed during the FI Sub-Committee Meeting held on 27.08.2026. The representative of the RES Department assured the Committee that the timeline committed by the Department for making the premises available for opening of brick-and-mortar branches would be adhered to.
18	**Holding of Sub Committee** During the review of the conduct of Sub-Committee meetings during FY 2026–27, the Chief Secretary expressed displeasure over the fact that only one meeting each had been conducted by Canara Bank and Bank of India. He advised both banks to ensure that Sub-Committee meetings are held regularly as per the prescribed schedule.	Convenors of SLBC Sub-committees have been requested to ensure holding of meeting in timely manner to discuss the regular agenda items in the said meetings. Details of sub-committee meeting held during June quarter 2026 are as under:- Steering Sub Committee Meeting-09.09.2026 FI Sub Committee Meeting – 27.08.2026 SHG Sub Committee Meeting-20.08.2026 Digital Transaction-18.08.2026 Sub Committee meeting on Weaker Section -05.08.2026

	The Chief Secretary further directed all Convenor Banks of Sub-Committees to conduct meetings on a regular basis in order to ensure effective monitoring and timely resolution of regular issues. **Action: All Convenor Banks of Sub-Committees**	Sub committee meeting pending to convene are as here under:- Sub Committee meeting on Housing Sub Committee meeting on Education Sub Committee meeting on MSME Sub Committee meeting on Agriculture Sub Committee meeting on Low CD Ratio Sub Committee meeting on Recovery

AGENDA NO-1

BANKING DEVELOPMENT IN MADHYA PRADESH FY 2026-27

For information

1. KEY BANKING PARAMETERS OF THE STATE AS ON Jun'26

Amount in Crore

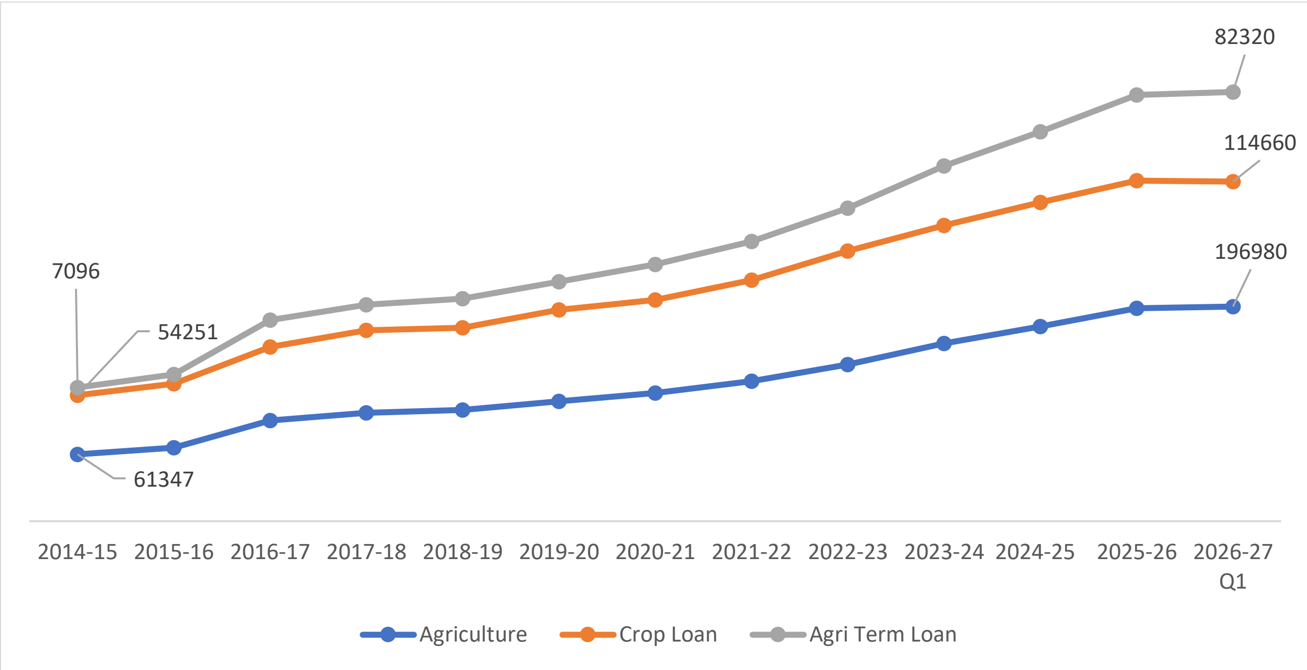
Sr.	Parameters	Outstanding			Y-o-Y variation		Y-o-Y Variation %	
		Jun'24	Jun'25	Jun'26	Jun'25	Jun'26	Jun'25	Jun'26
1	Total number of Branches	8,522	8,785	8707	263	-78	3.09	-0.89
2	Total number of ATMs	9,151	8,939	8634	-212	-305	-2.32	-3.41
3	**Total Deposits**	**659,215**	**718,268**	**817,367**	**59,053**	**99,099**	**8.96**	**13.80**
4	**Total Advances**	**543,075**	**600,814**	**675,646**	**57,739**	**74,832**	**10.63**	**12.46**
5	Credit Deposit Ratio	82.38	83.65	82.66	1.3	-1.0		
5a	Credit Deposit Ratio as per the place of utilization and RIDF	87.79	89.45	87.92	1.66	-1.53		
6	**Total Business**	**1,202,290**	**1,319,082**	**1,493,013**	**116,792**	**173,931**	**9.71**	**13.19**
7	Agriculture	163797	179330	196980	15,533	17,650	9.48	9.84
8	Crop Loans out of total Agriculture	108348	112938	114660	4,590	1,722	4.24	1.52
9	% of Agriculture credit to total credit	30.16	29.85	29.15	-0.3	-0.7		
10	MSME	108806	126141	149633	17,335	23,492	15.93	18.62
11	Education (Pri+NPS)	3,675	4,268	5061	593	793	16.14	18.59
12	Housing (Pri+NPS)	75,924	83,029	92627	7,105	9,598	9.36	11.56
13	**Priority Sector Advances**	**315,112**	**355,381**	**398,887**	**40,269**	**43,506**	**12.78**	**12.24**
14	% of Priority Sector advances to total credit	58.02	59.15	59.04	1.1	-0.1		
15	Non-Priority Sector Advances	227962	245433	276759	17,471	31,326	7.66	12.76
16	Advances to Small & Marginal Farmers	63232	65983	79008	2,751	13,025	4.35	19.74
17	% of Advances to Small & Marginal Farmers to total advances [RBI Norm:10]	11.64	10.98	11.69	-0.66	0.71		
18	Total NPA	35,727	39,686	38002	3,959	-1,684	11.08	-4.24
19	**NPA % of total advances**	**6.58**	**6.61**	**5.62**	**0.03**	**-0.98**	**0.41**	**-14.85**
20	Advances to Weaker sections	118673	126919	147251	8,246	20,331	6.95	16.02
21	% of advances to Weaker Sections to total advances [RBI Norm:12]	21.85	21.12	21.79	-0.73	0.67		

2. Major Highlights

1. The banking network in the state remained broadly stable during the year, with the total number of branches declining from 8,785 in June 2025 to 8,707 in June 2026, registering a reduction of 78 branches (-0.89%). Similarly, the number of ATMs declined from 8,939 to 8,634, showing a decrease of 305 ATMs (-3.41%).
2. The deposit base of banks recorded strong growth during the year. Total deposits increased from ₹7,18,268 crore in June 2025 to ₹8,17,367 crore in June 2026, reflecting an increase of ₹99,099 crore with a growth rate of 13.80%, which was significantly higher than the growth recorded in the previous year.
3. Total advances also registered healthy growth, rising from ₹6,00,814 crore to ₹6,75,646 crore, an increase of ₹74,832 crore (12.46%). This indicates sustained credit expansion and improved credit offtake across various sectors.
4. The Credit-Deposit Ratio remained at a healthy level, though it declined marginally from 83.65% to 82.66%. The decline indicates that deposit growth during the year was relatively higher than the growth in advances. Credit Deposit Ratio as per the place of utilization and RIDF stood at 87.92% as on June 2026, compared to 89.45% in June 2025, registering a decline of 1.53 percentage points.
7. Overall banking business in the state improved significantly, increasing from ₹13,19,082 crore to ₹14,93,013 crore, registering growth of ₹1,73,931 crore (13.19%). This reflects strong overall expansion in banking operations during the year.
8. Agriculture credit increased from ₹1,79,330 crore to ₹1,96,980 crore, registering growth of 9.84%. However, crop loans increased marginally by only 1.52%, indicating relatively slower growth in crop finance compared with overall agricultural advances.
9. The share of agriculture credit in total advances declined marginally from 29.85% to 29.15%, suggesting that credit growth in other sectors was comparatively higher during the year.
10. MSME financing showed excellent performance, increasing from ₹1,26,141 crore in June 2025 to ₹1,49,633 crore in June 2026, with strong growth of 18.62%. This reflects increased credit support to the MSME sector and its growing importance in overall credit expansion.
11. Education and housing loans also registered strong growth during the year. Education loans increased by 18.59%, while housing loans grew by 11.56%, indicating continued expansion of credit to important social and retail sectors.
12. Priority Sector Advances increased from ₹3,55,381 crore to ₹3,98,887 crore, registering growth of 12.24%. However, the share of priority sector advances in total credit marginally declined from 59.15% to 59.04%, while remaining at a high level.
13. Non-Priority Sector Advances increased from ₹2,45,433 crore to ₹2,76,759 crore, registering growth of 12.76%, higher than the 7.66% growth recorded in the previous year.
14. Asset quality improved significantly during the year, with total NPAs declining from ₹39,686 crore to ₹38,002 crore, representing a reduction of ₹1684 crore. The NPA ratio also improved from 6.61% to 5.62%, indicating better asset quality and improvement in recovery and credit management.
15. Advances to Small & Marginal Farmers increased substantially from ₹65,983 crore to ₹ 79,008 crore, registering strong growth of 19.74%. Their share in total advances improved from 10.98% to 11.69%, remaining above the stated RBI norm of 10%.
16. Advances to weaker sections increased from ₹1,26,919 crore to ₹1,47,251 crore, registering growth of 16.02%. Their share in total advances improved from 21.12% to 21.79%, which remains well above the stated RBI norm of 12%.

17. Overall, the banking sector in the state showed strong growth in deposits, advances and total banking business, supported by robust performance in MSME, education, housing, lending. The significant decline in total NPAs and improvement in the NPA ratio are also positive developments. However, areas such as slower crop-loan growth, marginal decline in the Credit-Deposit Ratio, and declining share of agriculture credit require focused attention.

3. Growth under Agriculture



Agency wise growth under Agriculture

Amount in crore

Sr.	Agency	Jun'24	Jun'25	Jun'26	Y-o-Y Growth		% Y-o-Y Growth	
					Jun'25	Jun'26	Jun'25	Jun'26
1	Public Sector Banks	66425	72737	84833	6312	12096	9.50	16.63
2	Private Sector Banks	43649	49350	49699	5701	349	13.06	0.71
3	Regional Rural Banks	10545	11385	12481	840	1096	7.97	9.63
4	Cooperative Banks	38429	41837	43897	3408	2060	8.87	4.92
5	Small Finance Banks	4749	4021	6070	-728	2048	-15.33	50.94
	Total	**163797**	**179330**	**196980**	**15533**	**17650**	**9.48**	**9.84**

Growth under Crop Loan

Amount in crore

Sr.	Agency	Jun'24	Jun'25	Jun'26	Y-o-Y Growth		% Y-o-Y Growth	
					Jun'25	Jun'26	Jun'25	Jun'26
1	Public Sector Banks	45234	46083	48057	849	1974	1.88	4.28
2	Private Sector Banks	16250	17623	15113	1373	-2510	8.45	-14.24
3	Regional Rural Banks	8924	9035	9471	111	436	1.24	4.83
4	Cooperative Banks	37925	40165	41984	2240	1819	5.91	4.53
5	Small Finance Banks	15	32	35	17	2	114.57	7.46
	Total	**108348**	**112938**	**114660**	**4590**	**1722**	**4.24**	**1.52**

Other Agri Loan

Amount in crore

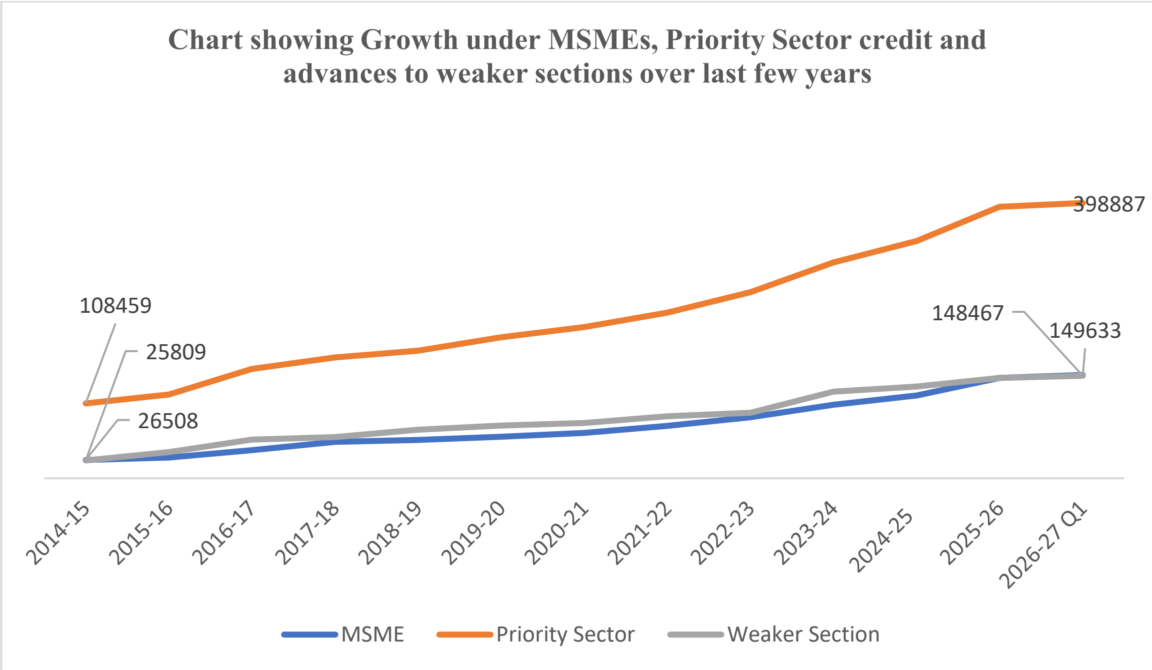
Sr.	Agency	Jun'22	Jun'23	Jun'24	Y-o-Y Growth		% Y-o-Y Growth	
					Jun'23	Jun'24	Jun'23	Jun'24
1	Public Sector Banks	21191	26654	36776	5463	10122	25.78	37.98
2	Private Sector Banks	27399	31727	34586	4328	2859	15.80	9.01
3	Regional Rural Banks	1621	2350	3010	729	660	44.98	28.08
4	Cooperative Banks	504	1672	1913	1168	241	231.76	14.40
5	Small Finance Banks	4734	3989	6035	-745	2046	-15.74	51.30
	Total	55449	66392	82320	10943	15928	19.74	23.99

1. Madhya Pradesh being an agrarian state, agriculture continues to be a key focus area of institutional credit. Agriculture credit increased from ₹1,79,330 crore as on June'25 to ₹1,96,980 crore as on June'26, registering growth of ₹17,650 crore (9.84%). Public Sector Banks recorded the highest growth of 16.63%, followed by Regional Rural Banks at 9.63% and Cooperative Banks at 4.92%. Small Finance Banks recorded strong growth of 50.94%, though their share remains comparatively small.
2. Crop loans increased from ₹1,12,938 crore to ₹1,14,660 crore during the period, registering growth of ₹1,722 crore (1.52%), which was considerably lower than the overall growth in agriculture credit. Public Sector Banks, RRBs and Cooperative Banks recorded growth of 4.28%, 4.83% and 4.53%, respectively, while Private Sector Banks recorded a significant decline of 14.24% in crop loans.
3. Agricultural term loans increased substantially from ₹66,392 crore to ₹82,320 crore, registering growth of ₹15,928 crore (23.99%), indicating a significant shift towards investment-oriented agricultural credit. Public Sector Banks recorded 37.98% growth, RRBs 28.08%, Cooperative Banks 14.40% and Small Finance Banks 51.30%.

Banks may accordingly be advised to maintain the momentum in term lending while giving greater attention to improving crop-loan growth and ensuring adequate and timely crop finance.

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

Amt in crores



5. Credit growth under MSMEs (Jun'26)

Amount in crore

Sr	Particulars	Jun'24	Jun'25	Jun'26	Y-o-Y Growth		% Y-o-Y Growth	
					Jun'25	Jun'26	Jun'25	Jun'26
1	Credit to MSEs (Micro & Small Enterprises)	92325	110559	129693.3	18234.79	19133.58	19.75	17.31
2	% credit to Micro enterprises to MSE	67.54	68.69	69.87	1.15	1.18		
3	Micro Enterprises	62356	75946.7	90615.62	13590.74	14668.88	21.80	19.31
4	% credit to Micro enterprises to total credit	11.48	12.64	13.41	1.16	0.77		
5	Small Enterprises	29969	34613	39077.75	4644.05	4464.7	15.50	12.90
6	Medium Enterprises	13296	14906.	18463.34	1610.46	3556.88	12.11	23.86
7	Other MSME	3185	674.26	1476.23	-2510.74	801.97	-78.83	118.94
8	Total Credit to MSMEs	108806	126141	149632.9	17334.51	23492.43	15.93	18.62
9	Total Banks Credit	543075	600714	675646	57639	74932	10.61	12.47
10	NPA under MSMEs	6120	5845	6099	-275.08	253.94	-4.49	4.34
11	% NPA of the portfolio	5.62	4.63	4.08	-0.99	-0.56		

1. MSME credit in Madhya Pradesh recorded strong growth during the year, increasing from ₹1,26,141 crore in June 2025 to ₹1,49,632.94 crore in June 2026, registering growth of ₹23,492.43 crore (18.62%), which was higher than the overall bank credit growth of 12.47%. Credit to Micro & Small Enterprises (MSEs) increased from ₹1,10,559.80 crore to ₹1,29,693.37 crore, registering growth of 17.31%. The growth was primarily driven by Micro Enterprises, where credit increased from ₹75,946.74 crore to ₹90,615.62 crore, registering growth of 19.31%, while Small Enterprises recorded growth of 12.90%.
2. The share of Micro Enterprise credit in total MSE credit improved from 68.69% in June 2025 to 69.87% in June 2026, while its share in total bank credit increased from 12.64% to 13.41%. This indicates continued improvement in the flow of institutional credit to micro enterprises and smaller business units. Medium Enterprises also recorded strong growth of 23.86%, with credit increasing from ₹14,906.46 crore to ₹18,463.34 crore.
3. On the asset quality front, MSME NPAs increased marginally from ₹5,845 crore in June 2025 to ₹6,099 crore in June 2026, an increase of 4.34%. However, the NPA ratio improved from 4.63% to 4.08%, indicating an improvement in the overall quality of the MSME credit portfolio despite the increase in absolute NPA levels. Banks may accordingly continue to focus on timely credit support, monitoring of stressed accounts and effective recovery measures to sustain MSME credit growth while maintaining asset quality.

4. Credit growth comparison with country for Scheduled Commercial Banks

(Excluding RRB & DCCBs)

Outstanding amount in crore

Sr.	Sector	Country*			Y-o-Y % variation		Madhya Pradesh			Y-o-Y % variation	
		Jun'24	Jun'25	Jun'26	Jun'25	Jun'26	Jun'24	Jun'25	Jun'26	Jun'25	Jun'26
1	Total Deposit	20768524	23038317	25652082	10.93	11.35	591405	645557	738367	9.16	14.38
2	Total Credit	16846879	18421811	21796315	9.35	18.32	479662	533005	602967	11.12	13.13
3	CD Ratio	81.12	79.96	84.97			81.11	82.57	81.66		
4	Agriculture & Allied	2159559	2305995	2693967	6.78	16.82	114824	126108	140602	9.83	11.49
5	MSME	2531941	3052004	3818525	20.54	25.12	102338	123024	145847	20.21	18.55
6	Housing	2798565	3067120	3403806	9.60	10.98	33256	38549	40537	15.91	5.16
7	Education	61269	64355	78696	5.04	22.29	2176	2486	2803	14.26	12.76
8	Priority Sector	7631112	8562589	10065329	12.21	17.55	256017	292636	332026	14.30	13.46

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

Total Deposit: As at June 2026, Total Deposits at the Country level stood at ₹2,56,52,082 crore, registering Y-o-Y growth of 11.35%, compared to ₹7,38,367 crore in Madhya Pradesh, which recorded higher Y-o-Y growth of 14.38%.

Total Credit and CD Ratio: As at June 2026, Total Credit at the Country level stood at ₹2,17,96,315 crore, registering Y-o-Y growth of 18.32%, whereas Madhya Pradesh recorded credit outstanding of ₹6,02,967 crore, with Y-o-Y growth of 13.13%. The CD Ratio stood at 84.97% at the Country level and 81.66% in Madhya Pradesh as at June 2026.

Agriculture & Allied: Credit outstanding under Agriculture & Allied at the Country level increased from ₹23,05,995 crore in June 2025 to ₹26,93,967 crore in June 2026, registering Y-o-Y growth of 16.82%. In Madhya Pradesh, the outstanding increased from ₹1,26,108 crore to ₹1,40,602 crore, registering growth of 11.49%. Thus, growth in Agriculture & Allied credit in Madhya Pradesh remained below the Country-level growth.

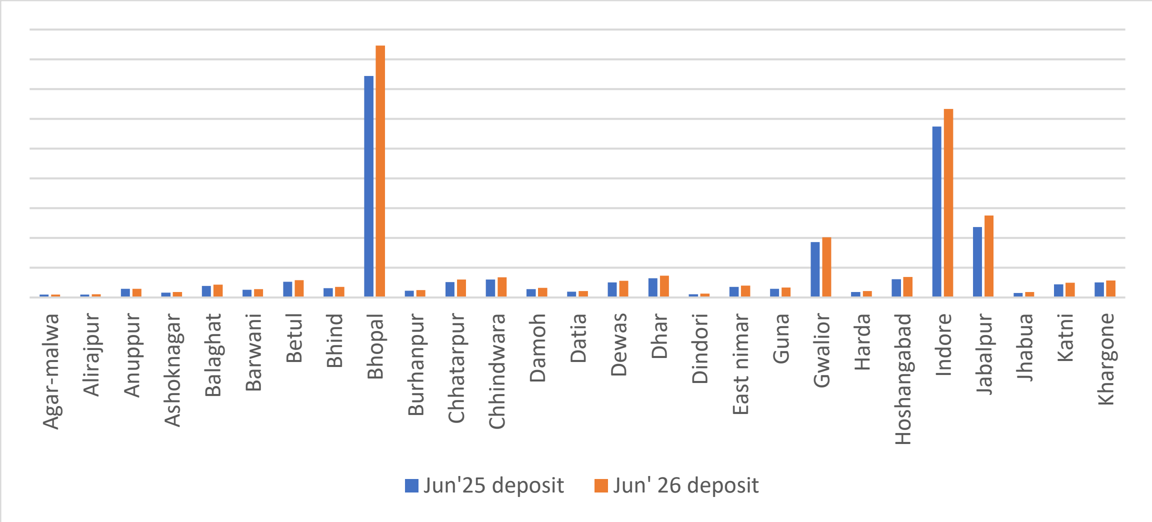
MSME: MSME credit at the Country level increased from ₹30,52,004 crore in June 2025 to ₹38,18,525 crore in June 2026, registering Y-o-Y growth of 25.12%. In Madhya Pradesh, MSME credit increased from ₹1,23,024 crore to ₹1,45,847 crore, registering growth of 18.55%. The growth in MSME credit in Madhya Pradesh was therefore lower than the corresponding Country-level growth.

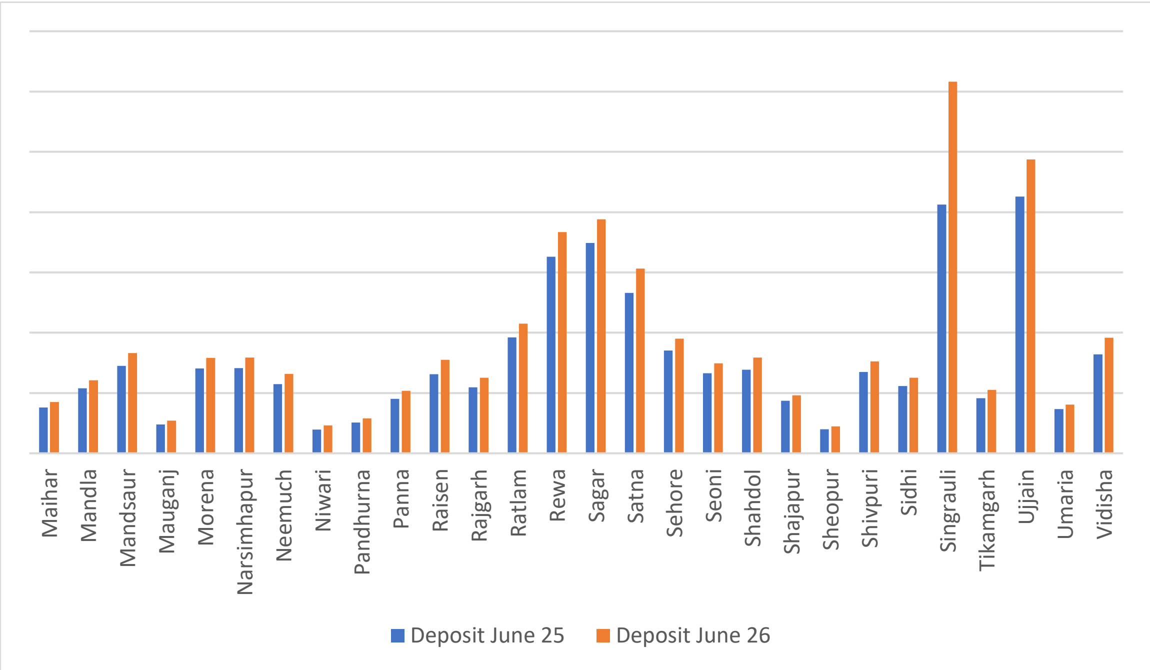
Housing and Education: Housing credit at the Country level increased from ₹30,67,120 crore to ₹34,03,806 crore, registering Y-o-Y growth of 10.98%, whereas Madhya Pradesh increased from ₹38,549 crore to ₹40,537 crore, registering growth of 5.16%. Education credit at the Country level increased from ₹64,355 crore to ₹78,696 crore, registering growth of 22.29%, while Madhya Pradesh increased from ₹2,486 crore to ₹2,803 crore, registering growth of 12.76%.

Priority Sector: Priority Sector credit at the Country level increased from ₹85,62,589 crore in June 2025 to ₹1,00,65,329 crore in June 2026, registering Y-o-Y growth of 17.55%. In Madhya Pradesh, Priority Sector credit increased from ₹2,92,636 crore to ₹3,32,026 crore, registering growth of 13.46%. The comparative position highlights the need for focused efforts to accelerate credit growth in Agriculture & Allied, MSME, Housing, Education and Priority Sector in Madhya Pradesh, while sustaining the comparatively stronger growth in deposits.

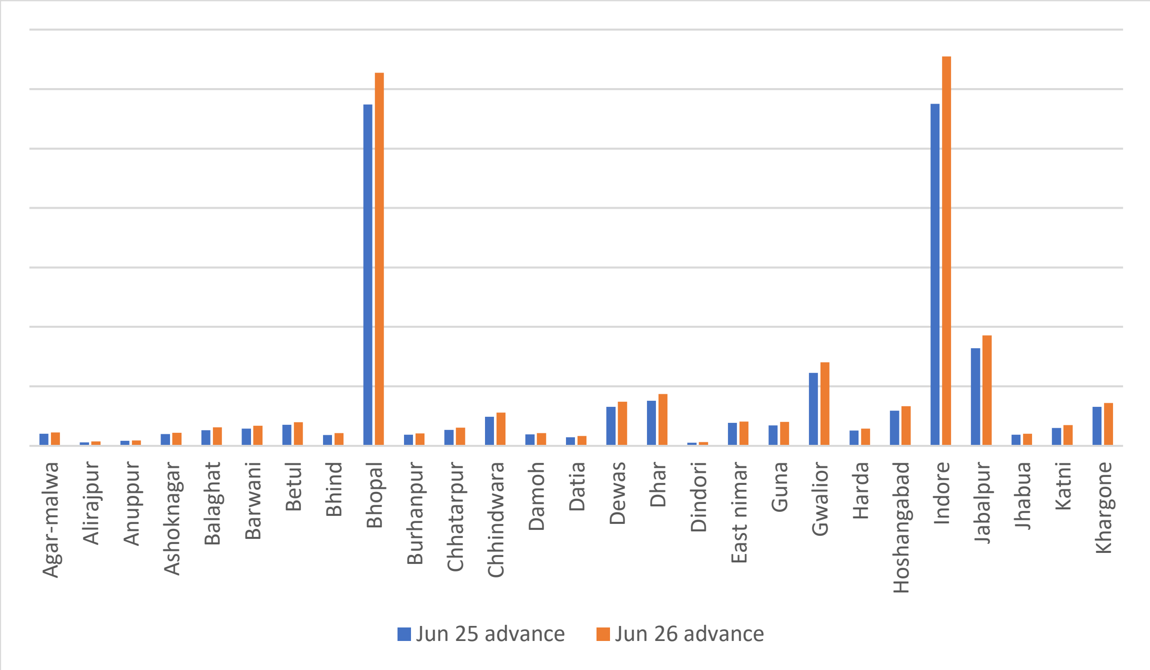
5. DISTRICT-WISE YEAR-ON-YEAR TREND OF DEPOSITS

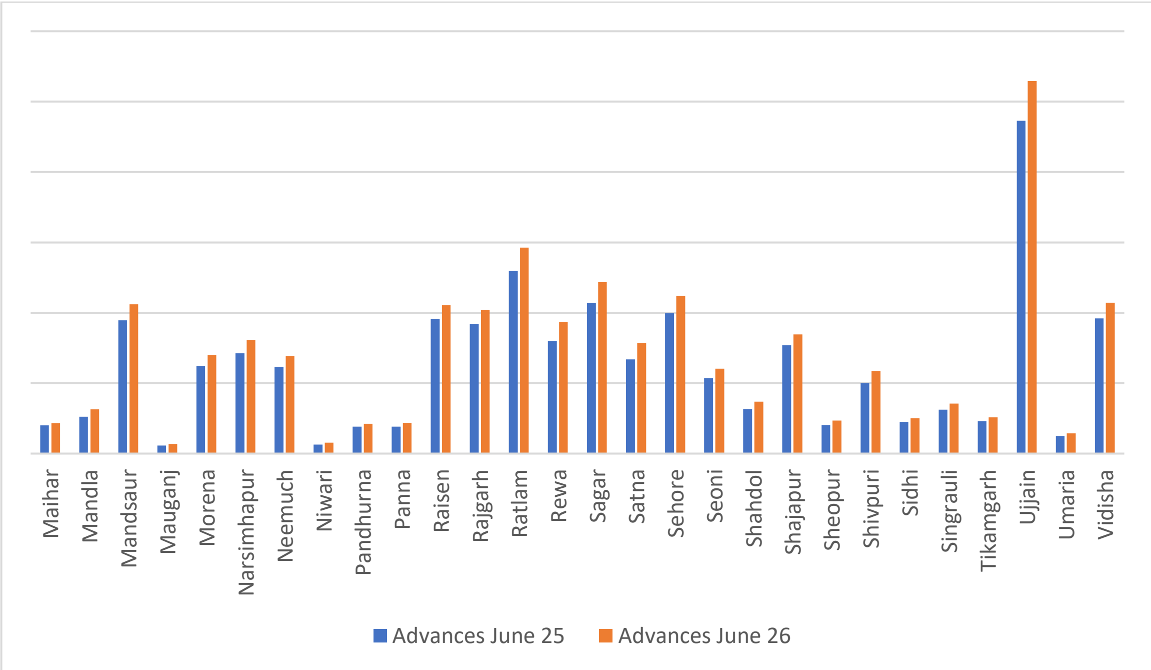
Amount in crores



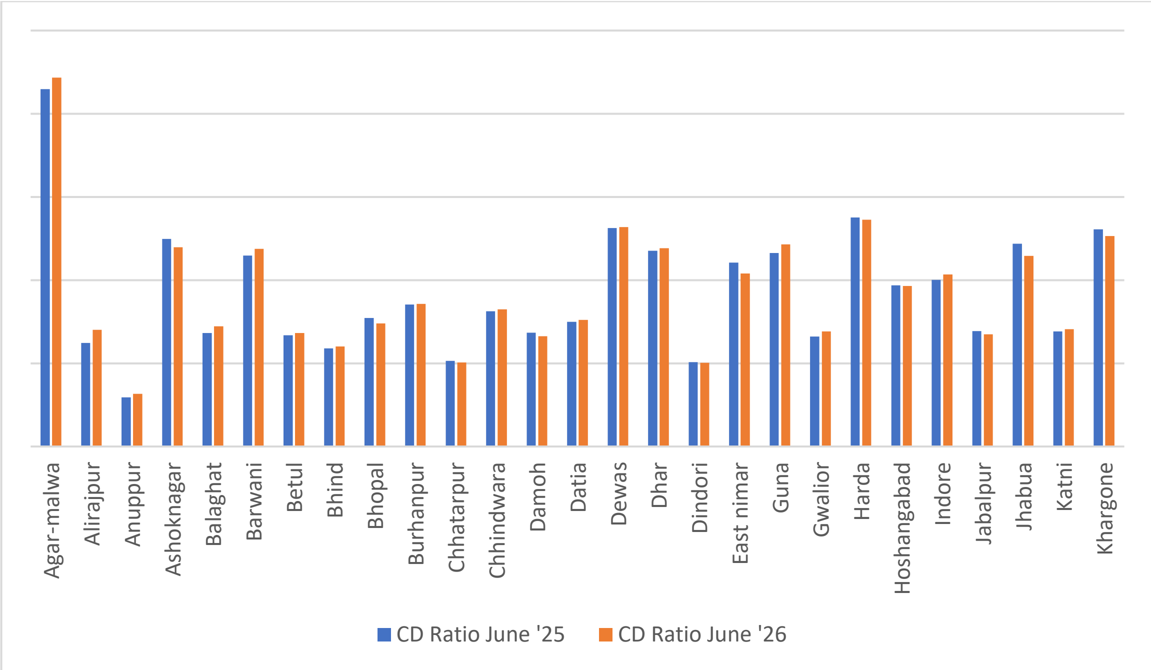


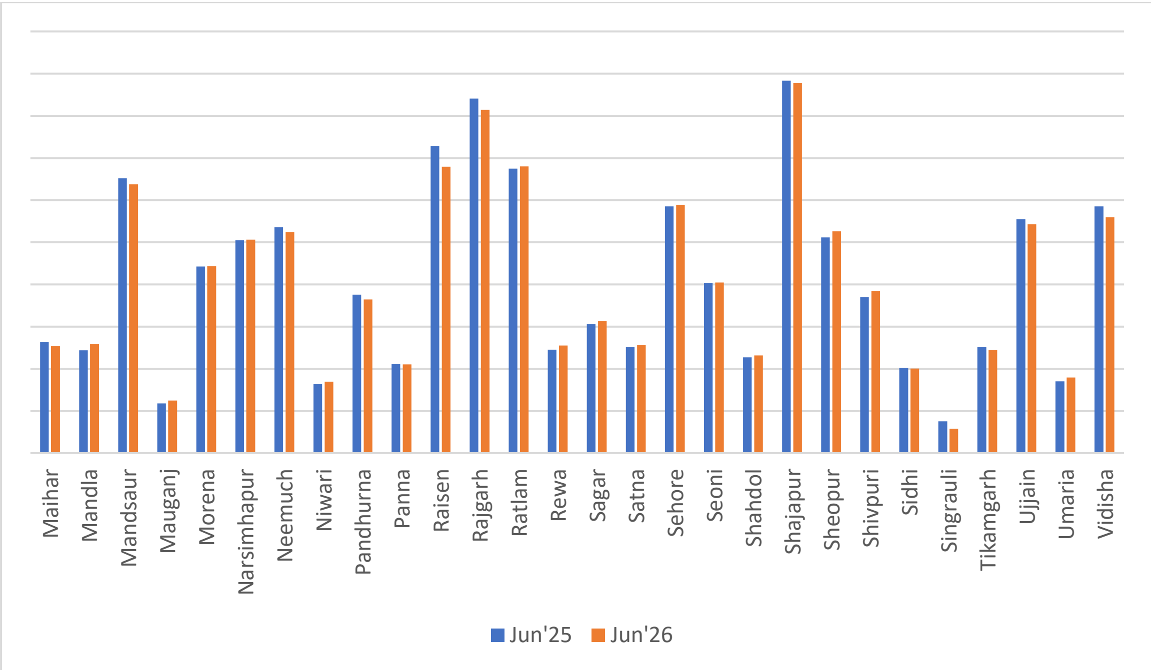
6. DISTRICT-WISE YEAR-ON-YEAR TREND OF ADVANCES





7. DISTRICT-WISE YEAR-ON-YEAR TREND OF CD Ratio





The Credit-Deposit (CD) ratio of Madhya Pradesh stood at 82.66% as on June 30, 2026, compared to 83.65% in June 2025, showing a decline of 0.99 percentage points. The overall CD ratio indicates a moderate level of credit deployment against deposits, with a slight deterioration compared to the previous year.

Districts with High CD Ratio (Above 100%)

As on June 30, 2026, a total of 23 districts recorded a CD ratio above 100%, indicating credit deployment exceeding deposits mobilized in these districts. The highest CD ratios were recorded in Agar-Malwa (221.64%), Shajapur (175.51%), Rajgarh (162.89%), Dewas (131.82%), Mandsaur (127.56%), Khargone (126.51%), Guna (121.48%), Barwani (118.78%), Dhar (119.11%), Sehore (117.77%), Jhabua (114.59%), Vidisha (111.89%), Ujjain (108.57%), Sheopur (105.12%), Neemuch (104.95%), Indore (103.36%), and Narsimhapur (101.27%). These districts reflect relatively strong credit absorption and active lending.

Districts with Moderate CD Ratio (40%–100%)

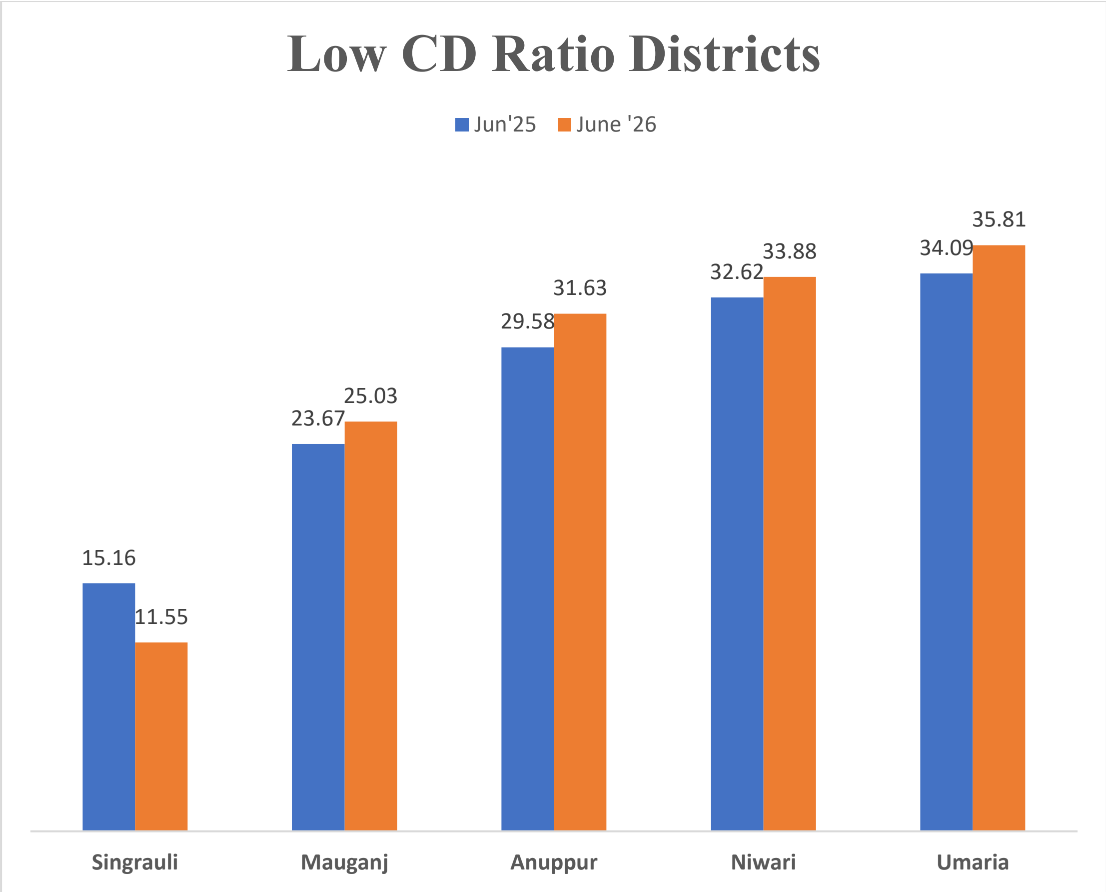
The majority of districts fall within the 40%–100% range, reflecting a relatively balanced credit-deposit position. Important districts in this category include Bhopal (74.07%), Gwalior (69.26%), Jabalpur (67.45%), Chhindwara (82.43%), Burhanpur (85.62%), Morena (88.68%), Seoni (80.89%), Sagar (62.76%), Hoshangabad (96.42%), and Narsimhapur (101.27%). These districts have scope for further improvement in credit deployment and productive utilisation of available deposits.

Districts with Low CD Ratio (Below 40%)

The districts reporting a CD ratio below 40% as on June 30, 2026 were Singrauli (11.55%), Mauganj (25.03%), Anuppur (31.63%), Niwari (33.88%), and Umaria (35.81%). These districts continue to exhibit relatively low credit deployment against deposits and require focused intervention to improve credit flow.

Among these, Singrauli recorded the lowest CD ratio at 11.55%, declining from 15.16% in June 2025, indicating a significant deterioration in credit deployment.

Overall, while a substantial number of districts maintain CD ratios above 100% or within the moderate range, the State's overall CD ratio declined from 83.65% in June 2025 to 82.66% in June 2026. Special attention may be required in districts with CD ratios below 40%, particularly Singrauli, Mauganj, Anuppur, Niwari and Umaria, to enhance credit penetration and ensure productive deployment of banking resources.


Low CD Ratio Districts
Jun'25
June '26
15.16
11.55
23.67
25.03
29.58
31.63
32.62
33.88
34.09
35.81
Singrauli
Mauganj
Anuppur
Niwari
Umaria

AGENDA NO-2

REVIEW OF CREDIT DISBURSEMENT BY BANKS

2.1 ACHIEVEMENT UNDER ACP OF THE STATE FY 2026-27 Q-1

Number in lakh & amount in crore

Sr.	Sector	30.06.2025					30.06.2026				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No	Amt.	No	Amt.	Amt.	No	Amt.	No	Amt.	Amt.
1	**Agriculture**	**85.56**	**146034**	**29.49**	**55081**	**37.72**	**86.46**	**165117**	**31.77**	**62809**	**38.04**
1a	Farm Credit	84.72	120931	29.23	41188	34.06	85.20	128865.8	31.41	44723	34.70
1b	Crop Loan	59.01	87570	24.28	32081	36.63	62.41	88637.8	25.27	33278	37.54
1c	Agri Infra	0.07	1726	0.02	353	20.45	0.07	1846.58	0.02	440	23.82
1d	Ancillary Activity	0.77	23377	0.24	13540	57.92	1.19	34405.11	0.33	17646	51.29
2	**MSME**	**9.83**	**133971**	**2.77**	**60755**	**45.35**	**9.79**	**162967**	**3.60**	**82457**	**50.60**
3	Export Credit	0	251	0	56	22.31	0.01	157.72	0.00	1	0.64
4	Education	0.34	577	0.07	119	20.62	0.41	709.02	0.09	149	21.00
5	Housing	1.23	8196	0.36	1368	16.69	1.36	8541	0.21	1438	16.83
6	Social infra	0.01	142	0	48	33.80	0.12	201.62	0.00	21	10.18
7	Renewable	0.01	186	0.06	110	59.14	1.10	1359.87	0.26	425	31.22
8	Others	4.86	4386	0.88	815	18.58	3.41	6861.32	0.81	858	12.51
9	**Total Priority**	**101.84**	**293743**	**33.63**	**118352**	**40.29**	**102.66**	**345915**	**36.7374**	**148156**	**42.83**
10	**Total NPS**	**25.33**	**125366**	**8.78**	**78722**	**62.79**	**27.95**	**154941**	**13.07**	**90377**	**58.33**
11	**Total Credit Plan**	**127.17**	**419109**	**42.41**	**197074**	**47.02**	**130.61**	**500856**	**49.8052**	**238533**	**47.63**

1. **Agriculture Sector:** Banks in Madhya Pradesh achieved 38.04% of the financial target under the Agriculture sector, with disbursement of ₹62,809 crore against the target of ₹1,65,117 crore. Within the sector, Farm Credit achieved 34.70%, Crop Loan 37.54%, Agri Infrastructure 23.82%, and Ancillary Activities 51.29% of their respective financial targets. Ancillary Activities recorded the highest financial achievement among the agriculture sub-sectors.

2. **MSME Sector:** Banks achieved 50.60% of the MSME financial target, disbursing ₹82,457 crore against the target of ₹1,62,967 crore. The performance indicates substantial scope for further expansion of credit to the MSME sector.
3. **Export Credit:** Export Credit remained a low-performing segment. Against the financial target of ₹157.72 crore, banks disbursed ₹1 crore, achieving only 0.64% of the target. The sector requires focused efforts to improve export financing and credit penetration.

4. **Education Sector:** Banks disbursed ₹149 crore under Education loans against the target of ₹709.02 crore, achieving 21.00% of the financial target. The sector therefore remained considerably below its annual target and requires greater attention.

5. **Housing Sector:** Banks disbursed ₹1,438 crore under Housing loans against the target of ₹8,541 crore, achieving 16.83% of the financial target. The sector recorded relatively low achievement and requires additional focus for improving credit flow.

6. **Social Infrastructure:** Banks disbursed ₹21 crore under Social Infrastructure against the target of ₹201.62 crore, achieving 10.18% of the financial target. The low achievement indicates considerable scope for strengthening lending under this segment.

7. **Renewable Energy:** Banks disbursed ₹425 crore under Renewable Energy against the target of ₹1,359.87 crore, achieving 31.22% of the financial target.

8. **Other Priority Sector:** Banks disbursed ₹858 crore against the target of ₹6,861.32 crore under the Others category, achieving 12.51% of the financial target.
9. **Total Priority Sector:** Banks achieved 42.83% of the Total Priority Sector financial target, disbursing ₹1,48,156 crore against the target of ₹3,45,915 crore.
10. **Total NPS:** Banks disbursed ₹90,377 crore under the Total NPS category against the target of ₹1,54,941 crore, achieving 58.33% of the financial target.

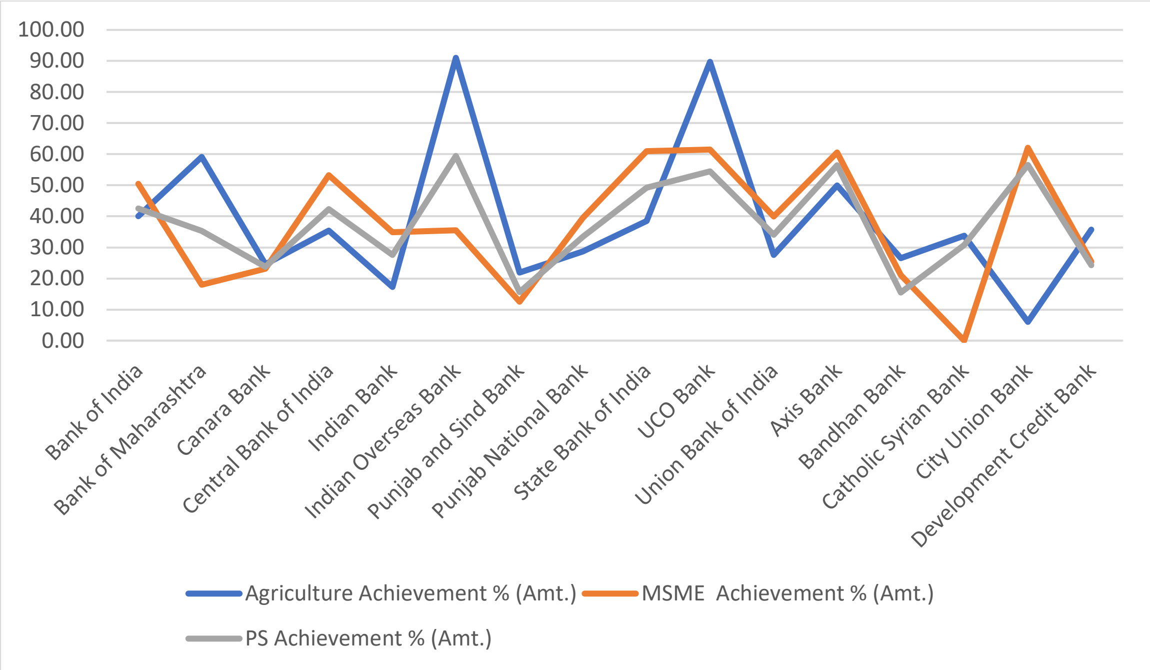
Overall ACP Performance, during FY 2026–27 Quarter 1, banks in Madhya Pradesh achieved 47.63% of the Total Credit Plan financial target, disbursing ₹2,38,533 crore against the target of ₹5,00,856 crore. The overall performance indicates that there remains considerable scope for improving credit deployment against the Annual Credit Plan target.

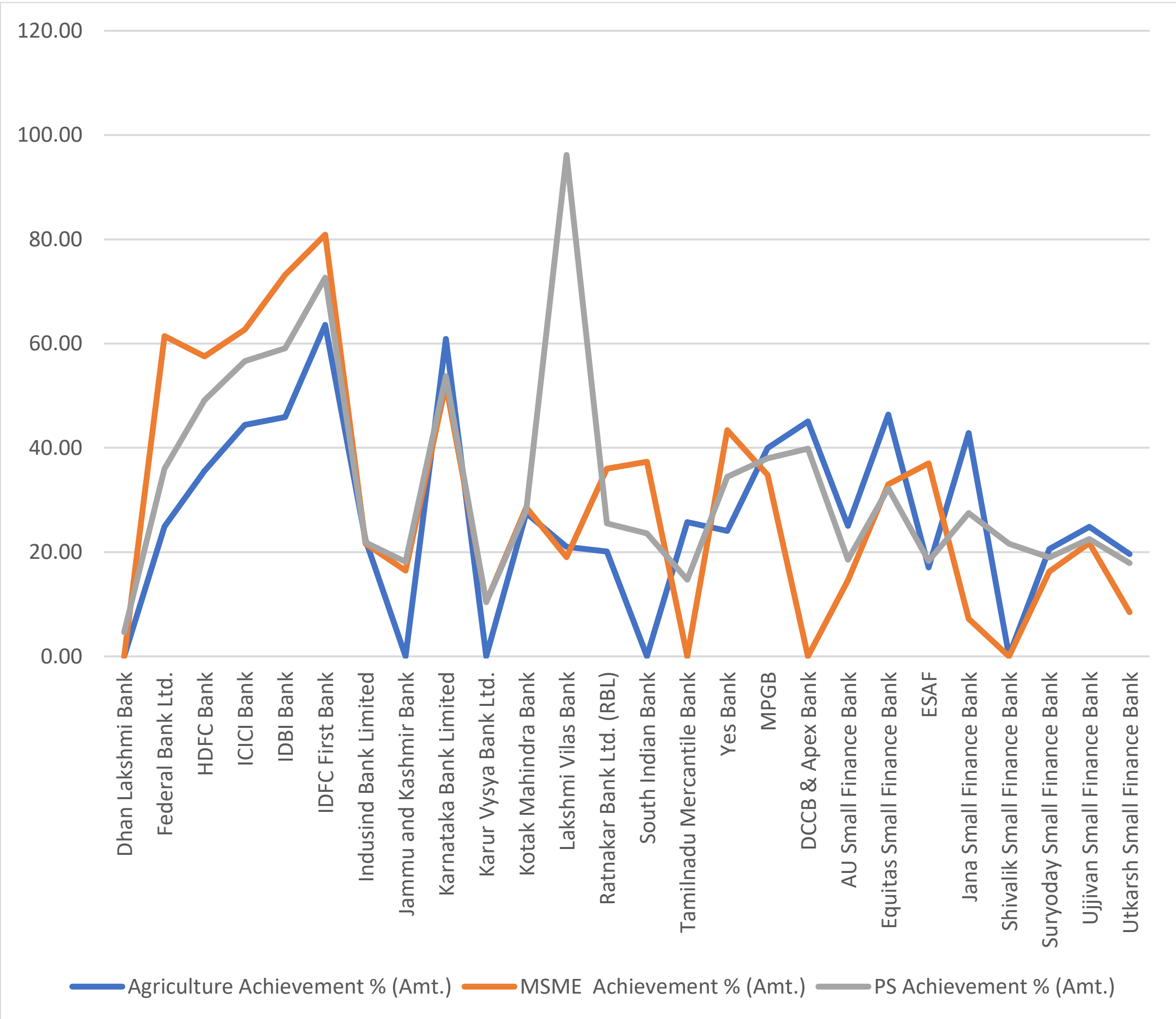
2.2 Agency wise status of ACP Achievement

June 30, 2026 Amount in crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi.%	Target	Achi.	Achi.%	Target	Achi.	Achi.%
PSBs	73,983	26,688	36.07	76638.6	37410	48.81	158039	65645.1	41.54
PVTs	48,212	18,224	37.80	78751.6	43193.4	54.85	130394	61843.4	47.43
RRBs	11,198	4,478	39.99	3,374	1,175	34.83	16,430	6,246	38.01
Co-Ope.	27,288	12,291	45.04	0	0	0	30,863	12,303	39.86
SFBs	4,436	1,128	25.42	4,203	678	16.14	10,189	2,119	20.80
Total	**165,117**	**62,809**	**38.04**	**162,967**	**82,457**	**50.60**	**345,915**	**148,156**	**42.83**

2.3 Achievement % under Annual Credit Plan by banks FY 2026-27 Q-1





AGENDA NO- 3

PROGRESS UNDER OTHER GOVERNMENT SPONSORED SCHEMES

3.1 MUKHYA MANTRI UDHYAM KRANTI YOJANA

FY 2026-27 As on 20.08.2026 No. in actual

Sr	Bank	Target	Application Send	Sanction	Disbursed	Rejected	Pending	Sanction %
1	MPGB	1275	1318	1113	1063	61	115	87.29%
2	Bank of India	590	760	403	380	54	293	68.31%
3	Indian Overseas Bank	115	117	76	73	2	32	66.09%
4	Union Bank of India	580	579	351	338	22	193	60.52%
5	IDBI Bank	220	152	101	97	5	40	45.91%
6	Punjab National Bank	605	604	274	262	60	256	45.29%
7	State Bank of India	1900	2047	812	751	59	1158	42.74%
8	Indian Bank	340	155	92	89	8	53	27.06%
9	Central Bank of India	590	453	144	111	65	224	24.41%
10	Bank of Baroda	465	342	111	104	13	213	23.87%
11	Bank of Maharashtra	280	161	62	60	4	89	22.14%
12	UCO Bank	290	171	60	48	11	94	20.69%
13	Canara Bank	550	238	90	84	5	137	16.36%
14	Punjab and Sind Bank	90	32	9	8	2	21	10.00%
15	HDFC Bank	880	27	9	9	0	17	1.02%
16	Axis Bank	415	5	3	3	0	2	0.72%
17	ICICI Bank	495	4	1	1	0	3	0.20%
18	Bandhan Bank	538	1	0	0	0	1	0.00%
19	Indusind Bank Limited	210	0	0	0	0	0	0.00%
20	IDFC	190	1	0	0	0	1	0.00%
21	Yes Bank	100	0	0	0	0	0	0.00%
22	Kotak Mahindra Bank	100	0	0	0	0	0	0.00%
23	Development Credit Bank	40	0	0	0	0	0	0.00%
24	Federal Bank Ltd.	35	0	0	0	0	0	0.00%
25	Ratnakar Bank Ltd. (RBL)	27	0	0	0	0	0	0.00%
26	City Union Bank	16	0	0	0	0	0	0.00%
27	Catholic Syrian Bank	13	0	0	0	0	0	0.00%
28	Karnataka Bank Limited	12	0	0	0	0	0	0.00%
29	Karur Vysya Bank Ltd.	10	0	0	0	0	0	0.00%
30	Lakshmi Vilas Bank	6	0	0	0	0	0	0.00%
31	South Indian Bank	6	0	0	0	0	0	0.00%
32	Tamilnadu Mercantile Bank	6	0	0	0	0	0	0.00%
33	Jammu and Kashmir Bank	6	0	0	0	0	0	0.00%
34	Dhanlaxmi Bank	5	0	0	0	0	0	0.00%
TOTAL		**11000**	**7167**	**3711**	**3481**	**371**	**2942**	**33.74%**

3.2 SANT RAVIDAS SWAROJGAR YOJANA

FY 2026-27 As on 20.08.2026 No. in actual

Sr.	Bank Name	Target	Application Submitted	Sanction	Disbursed	Rejected	Pending	Sanction %
1	State Bank of India	338	789	214	196	15	556	63.31%
2	Union Bank	94	155	56	55	7	92	59.57%
3	Bank of Mahaarshtra	44	64	26	23	3	35	59.09%
4	Bank of India	112	284	53	49	38	185	47.32%
5	MPGB	428	281	193	185	36	49	45.09%
6	Bank of Baroda	64	121	23	19	7	90	35.94%
7	Indian Bank	61	63	16	16	4	43	26.23%
8	IDBI Bank Ltd	30	12	6	6	2	4	20.00%
9	Punjab National Bank	103	162	19	18	21	117	18.45%
10	Central Bank of India	118	145	21	18	36	85	17.80%
11	Canara Bank	79	59	11	11	4	43	13.92%
12	Indian Overseas Bank	16	20	2	2	0	16	12.50%
13	Uco Bank	50	53	6	6	2	44	12.00%
14	ICICI Bank	78	4	3	3	0	1	3.85%
15	HDFC Bank Ltd	109	7	1	1	0	6	0.92%
16	Bandhan Bank Ltd	81	1	0	0	0	1	0.00%
17	Axis Bank Ltd	60	4	0	0	0	4	0.00%
18	AU SFB	40	0	0	0	0	0	0.00%
19	Indusind Bank	30	0	0	0	0	0	0.00%
20	IDFC Bank	23	0	0	0	0	0	0.00%
21	Kotak Mahindra Bank	14	0	0	0	0	0	0.00%
22	Punjab And Sind Bank	14	13	0	0	1	12	0.00%
23	Yes Bank	14	1	0	0	0	1	0.00%
	Total	**2000**	**2238**	**650**	**608**	**176**	**1384**	**32.50%**

3.3 DR. BHIM RAO AMBEDKAR ARTHIK KALYAN YOJANA

FY 2026-27 As on 20.08.2026 No. in actual

Sr.	Bank Name	Target	Application Submitted	Sanction	Disbursed	Rejected	Pending	Sanction %
1	Indian Bank	155	138	122	120	3	11	78.71%
2	Union Bank	238	203	160	158	3	39	67.23%
3	Bank of Baroda	161	136	97	95	2	37	60.25%
4	Bank of India	280	249	161	150	15	69	57.50%
5	State Bank of India	846	629	449	440	8	170	53.07%
6	Punjab National Bank	257	151	94	92	7	50	36.58%
7	Uco Bank	125	54	41	41	0	13	32.80%
8	Bank of Maharashtra	112	49	30	28	1	14	26.79%
9	Central Bank of India	300	125	63	59	15	47	21.00%
10	Canara Bank	196	41	28	26	4	9	14.29%
11	Punjab And Sind Bank	36	3	2	2	0	1	5.56%
12	IDBI Bank Ltd	76	2	1	1	0	1	1.32%
13	MPGB	1067	0	0	0	0	0	0.00%
14	HDFC Bank Ltd	272	1	0	0	0	1	0.00%
15	Bandhan Bank Ltd	201	0	0	0	0	0	0.00%
16	ICICI Bank	195	0	0	0	0	0	0.00%
17	Axis Bank Ltd	140	1	0	0	0	1	0.00%
18	AU SFB	100	0	0	0	0	0	0.00%
19	Indusind Bank	75	0	0	0	0	0	0.00%
20	IDFC Bank	58	0	0	0	0	0	0.00%
21	Indian Overseas Bank	40	3	0	0	0	3	0.00%
22	Kotak Mahindra Bank	36	0	0	0	0	0	0.00%
23	Yes Bank	34	0	0	0	0	0	0.00%
	Total	**5000**	**1785**	**1248**	**1212**	**58**	**466**	**24.96%**

3.4 TANTYA MAMA ARTHIK KALYAN YOJANA

FY 2026-27 As on 20.08.2026 No. in actual

Sr.	Bank Name	Target	Application Submitted	Sanction	Disbursed	Rejected	Pending	Sanction %
1	Union Bank of India	242	142	64	62	3	75	26.45%
2	MPGB	1181	393	296	291	42	51	25.06%
3	Bank of Baroda	204	111	46	44	3	62	22.55%
4	Punjab National Bank	195	148	38	38	15	95	19.49%
5	Indian Bank	134	56	25	22	1	30	18.66%
6	State Bank of India	777	398	139	132	5	252	17.89%
7	Bank of India	311	144	50	50	15	79	16.08%
8	UCO Bank	88	28	11	9	1	15	12.50%
9	Bank of Maharashtra	178	46	17	15	4	25	9.55%
10	Central Bank of India	365	151	25	17	5	118	6.85%
11	Canara Bank	167	39	3	2	0	35	1.80%
12	HDFC Bank	247	2	0	0	0	2	0.00%
13	Bandhan Bank	231	0	0	0	0	0	0.00%
14	ICICI Bank	176	0	0	0	0	0	0.00%
15	Axis Bank	145	0	0	0	0	0	0.00%
16	IDBI Bank	91	3	0	0	0	3	0.00%
17	Indusind Bank Limited	72	0	0	0	0	0	0.00%
18	IDFC	60	1	0	0	0	1	0.00%
19	Yes Bank	34	0	0	0	0	0	0.00%
20	Punjab and Sind Bank	23	4	0	0	0	4	0.00%
21	Other Bank	79	0	0	0	0	0	0.00%
	TOTAL	**5000**	**1668**	**714**	**682**	**94**	**849**	**14.28%**

3.5 BHAGWAN BIRSA MUNDA SWAROJGAR YOJANA

FY 2026-27 As on 20.08.2026 No. in actual

Sr.	Bank Name	Target	Application Submitted	Sanction	Disbursed	Rejected	Pending	Sanction %
1	MPGB	224	231	140	133	36	50	62.50%
2	Bank of Baroda	40	158	25	20	5	126	62.50%
3	Indian Overseas Bank	4	4	2	2	1	1	50.00%
4	Union Bank of India	48	101	23	23	12	66	47.92%
5	State Bank of India	156	529	73	68	42	408	46.79%
6	Central Bank of India	72	181	27	24	37	107	37.50%
7	Bank of India	62	164	23	22	29	110	37.10%
8	ICICI Bank	35	19	12	12	0	7	34.29%
9	Canara Bank	33	36	11	11	0	25	33.33%
10	Indian Bank	27	26	6	6	1	19	22.22%
11	IDBI Bank	18	11	4	4	0	7	22.22%
12	Bank of Maharashtra	35	35	7	6	2	25	20.00%
13	Punjab and Sind Bank	5	5	1	1	0	4	20.00%
14	Punjab National Bank	39	86	7	5	16	63	17.95%
15	UCO Bank	18	22	1	1	1	20	5.56%
16	HDFC Bank	50	4	1	1	0	3	2.00%
17	Bandhan Bank	46	0	0	0	0	0	0.00%
18	Axis Bank	29	2	0	0	0	2	0.00%
19	Indusind Bank Limited	14	0	0	0	0	0	0.00%
20	IDFC	12	0	0	0	0	0	0.00%
	Other Bank	33	0	0	0	0	0	0.00%
	TOTAL	**1000**	**1614**	**363**	**339**	**182**	**1043**	**36.30%**

3.6 PICHDA VARG ALPSANKHYAK SWAROJGAR YOJNA

FY 2026-27 As on 20.08.2026 No. in actual

Sr	Bank	Target	Submitted	Sanction	Disbursed	Rejected	Pending	Sanction %
1	UCO Bank	282	72	64	64	0	7	22.70%
2	Bank of Baroda	452	113	99	98	0	14	21.90%
3	Indian Overseas Bank	96	21	20	13	0	1	20.83%
4	MPGB	550	113	101	93	0	11	18.36%
5	State Bank of India	1956	402	290	278	0	79	14.83%
6	Punjab National Bank	639	79	61	61	7	11	9.55%
7	Bank of India	755	68	55	55	2	10	7.28%
8	Canara Bank	506	41	35	35	2	3	6.92%
9	Indian Bank	383	28	24	24	0	4	6.27%
10	BANK OF MAHAARSHTRA	314	18	13	13	0	5	4.14%
11	Central Bank of India	774	41	26	26	4	11	3.36%
12	UNION BANK	602	30	8	8	0	19	1.33%
13	HDFC BANK LTD	652	1	0	0	0	1	0.00%
14	Bandhan Bank	506	0	0	0	0	0	0.00%
15	ICICI Bank	484	0	0	0	0	0	0.00%
16	AXIS BANK LTD	379	2	0	0	0	2	0.00%
17	Indusind Bank Limited	221	0	0	0	0	0	0.00%
18	IDBI BANK LTD	177	1	0	0	0	1	0.00%
19	Yes Bank	106	0	0	0	0	0	0.00%
20	Kotak Mahindra Bank	94	0	0	0	0	0	0.00%
21	Punjab and Sind Bank	72	1	0	0	0	1	0.00%
	TOTAL	**10000**	**1031**	**796**	**768**	**15**	**180**	**7.96%**

3.7 PICHDA VARG ALPSANKHYAK UDYAM YOJNA

FY 2026-27 As on 20.08.2026 No. in actual

Sr	Bank	Target	Submitted	Sanction	Disbursed	Rejected	Pending	Sanction %
1	MPGB	257	172	158	154	1	7	61.48%
2	Indian Overseas Bank	20	8	4	4	0	4	20.00%
3	BANK OF MAHAARSHTRA	55	13	9	9	0	4	16.36%
4	State Bank of India	359	158	54	48	5	94	15.04%
5	Punjab National Bank	104	47	11	9	9	27	10.58%
6	UCO Bank	63	13	6	6	1	6	9.52%
7	Bank of India	105	49	8	8	3	35	7.62%
8	Canara Bank	96	9	5	4	0	2	5.21%
9	Central Bank of India	106	17	5	5	3	8	4.72%
10	Union Bank	104	30	4	4	0	25	3.85%
11	Indian Bank	65	11	2	1	0	9	3.08%
12	Bank of Baroda	81	32	2	2	1	28	2.47%
13	IDBI BANK	44	4	1	1	0	3	2.27%
14	HDFC BANK	157	5	2	2	0	3	1.27%
15	Bandhan Bank	124	0	0	0	0	0	0.00%
16	ICICI Bank	84	0	0	0	0	0	0.00%
17	Axis Bank	74	0	0	0	0	0	0.00%
18	Indusind Bank Limited	36	0	0	0	0	0	0.00%
19	Punjab and Sind Bank	28	2	0	0	0	1	0.00%
20	Kotak Mahindra Bank	20	0	0	0	0	0	0.00%
21	Yes Bank	18	0	0	0	0	0	0.00%
	TOTAL	**2020**	**570**	**271**	**257**	**23**	**256**	**13.42%**

3.8 VIMUKT GHUMANTU ARDHGHUMANTU SWAROJGAR YOJANA

FY 2026-27 As on 20.08.2026 No. in actual

Sr	Bank	Target	Application Submitted	Sanction	Disbursed	Rejected	Pending	Sanction %
1	Indian Overseas Bank	8	2	2	2	0	0	25.00%
2	UCO Bank	27	12	6	6	0	6	22.22%
3	Punjab National Bank	52	19	9	8	2	8	17.31%
4	Indian Bank	26	3	3	3	0	0	11.72%
5	Bank of India	79	24	8	8	3	13	10.13%
6	Bank of Baroda	39	3	2	2	0	1	5.19%
7	State Bank of India	170	46	7	5	0	33	4.12%
8	Central Bank of India	63	11	2	2	1	6	3.17%
9	MPGB	204	13	3	3	2	8	1.47%
10	HDFC Bank	57	2	0	0	0	2	0.00%
11	Bandhan Bank	51	0	0	0	0	0	0.00%
12	ICICI Bank	45	0	0	0	0	0	0.00%
13	Union Bank of India	43	6	0	0	2	4	0.00%
14	Canara Bank	41	6	0	0	0	6	0.00%
15	Axis Bank	34	0	0	0	0	0	0.00%
16	Bank of Maharashtra	24	2	0	0	0	2	0.00%
17	AU SFB	19	0	0	0	0	0	0.00%
18	IDBI Bank	18	2	0	0	1	1	0.00%
19	Indusind Bank Limited	16	0	0	0	0	0	0.00%
20	IDFC	16	0	0	0	0	0	0.00%
21	Kotak Mahindra Bank	8	0	0	0	0	0	0.00%
22	Yes Bank	8	0	0	0	0	0	0.00%
23	Punjab and Sind Bank	7	0	0	0	0	0	0.00%
24	Development Credit Bank	6	0	0	0	0	0	0.00%
25	Ratnakar Bank Ltd.	3	0	0	0	0	0	0.00%
26	Federal Bank Ltd.	2	0	0	0	0	0	0.00%
	Other Bank	9	0	0	0	0	0	0.00%
	TOTAL	**1073**	**151**	**42**	**39**	**11**	**90**	**3.91%**

3.9 PM SVANIDHI STREET VENDOR SCHEME 2.0 (after Revamp)

As on 31.08.2026 No. in actual (15K)

Sr.	Bank Name	Cumulative Target	Submitted Application	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by bank
1	Bank of Baroda	21820	40268	19721	18619	90.38	7501	1102	13046
2	Bank of India	26962	41499	24252	22686	89.95	6007	1566	11240
3	State Bank of India	85986	113699	63864	61173	74.27	13162	2691	36673
4	Union Bank of India	25418	24534	15167	14483	59.67	3657	684	5710
5	Punjab National Bank	30006	26518	14157	12935	47.18	2801	1222	9560
6	Indian Bank	15209	10504	6310	5871	41.49	1555	439	2639
7	Central Bank of India	25450	18029	9664	9091	37.97	1972	573	6393
8	UCO Bank	14254	8777	4805	4589	33.71	934	216	3038
9	Indian Overseas Bank	5571	2626	1738	1675	31.20	301	63	587
10	Canara Bank	25644	10026	5520	4563	21.53	925	957	3581
11	Bank of Maharashtra	12338	4181	2315	2244	18.76	177	71	1689
12	Punjab and Sind Bank	4603	1112	548	468	11.91	120	80	444
13	MPGB	47463	10664	5341	3673	11.25	1910	1668	3413
14	Karnataka Bank	732	367	78	13	10.66	166	65	123
15	Kotak Mahindra Bank	5523	4011	535	510	9.69	1658	25	1818
16	IDBI Bank	9412	2068	508	454	5.40	273	54	1287
17	HDFC Bank	41855	4233	446	279	1.07	145	167	3642
18	Axis Bank	20257	2258	111	43	0.55	1753	68	394
19	Indusind Bank	9789	908	51	0	0.52	781	51	76
20	IDFC Bank	8176	454	36	34	0.44	216	2	202
21	Federal Bank	1635	71	6	6	0.37	7	0	58
22	South Indian Bank	386	39	1	0	0.26	23	1	15
23	ICICI Bank	24179	760	53	51	0.22	141	2	566
24	Karur Vysya Bank	470	19	1	1	0.21	1	0	17
25	Ratnakar Bank	1391	43	1	0	0.07	41	1	1
26	Bandhan Bank	26258	534	1	1	0.00	180	0	353
27	Jammu and Kashmir Bank	182	6	0	0	0.00	1	0	5
28	Yes Bank	5042	109	0	0	0.00	6	0	103
	Other Bank	2031	630	19	12	0.00	301	7	310
Grand Total		**498042**	**328947**	**175249**	**163474**	**35.19**	**46715**	**11775**	**106983**

As on 31.08.2026) No. in actual (25K)

Sr.	Bank Name	Cumulative Target	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by bank
1	Bank of India	15983	29596	15896	15289	99.45	5512	607	8188
2	Bank of Baroda	12646	20176	9663	9327	76.41	6249	336	4264
3	State Bank of India	49066	70147	30981	30106	63.14	5743	875	33423
4	Union Bank of India	14439	13525	9392	9265	65.05	756	127	3377
5	Indian Bank	8549	12499	6971	6635	81.55	751	336	4777
6	Punjab National Bank	17190	14997	6889	6131	40.08	1616	758	6492
7	Central Bank of India	14264	12148	4636	4481	32.50	637	155	6875
8	Indian Overseas Bank	3213	1709	1067	1042	33.21	188	25	454
9	UCO Bank	8187	4031	2320	2255	28.34	252	65	1459
10	Canara Bank	14784	8317	3390	2928	22.93	1225	462	3702
11	Bank of Maharashtra	7122	2416	1298	1251	18.23	172	47	946
12	Punjab and Sind Bank	2604	809	403	381	15.48	138	22	268
13	MPGB	26600	6495	2704	1863	10.17	835	841	2956
14	Kotak Mahindra Bank	3253	1228	339	92	10.42	502	247	387
15	IDBI Bank	5374	544	197	185	3.67	51	12	296
16	Jammu & Kashmir Bank	111	7	4	4	3.61	0	0	3
17	Karnataka Bank	447	52	28	5	6.26	21	23	3
18	Federal Bank	939	30	15	15	1.60	2	0	13
19	HDFC Bank	23988	1055	70	42	0.29	61	28	924
20	Karur Vysya Bank	278	6	1	1	0.36	1	0	4
21	IDFC	4773	122	18	17	0.38	65	1	39
22	Axis Bank	11659	144	52	35	0.45	83	17	9
23	ICICI Bank	13989	199	24	23	0.17	53	1	122
24	South Indian Bank	241	12	2	0	0.83	10	2	0
25	Yes Bank	2971	15	1	1	0.03	2	0	12
26	Bandhan Bank	15162	132	1	1	0.01	46	0	85
	Other Bank	7569	157	14	3	0.18	69	11	74
Grand Total		**285399**	**200568**	**96376**	**91378**	**33.77**	**25040**	**4998**	**79152**

As on 31.08.2026 No. in actual (50K)

Sr.	Bank Name	Cumulative Target	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by bank
1	Bank of India	10101	21704	13490	12585	133.55	3743	905	4471
2	Indian Bank	5544	6801	5171	5011	93.28	588	160	1042
3	State Bank of India	31321	37288	22436	21669	71.63	3121	767	11731
4	Union Bank of India	9278	8156	6521	6347	70.28	672	174	963
5	Bank of Baroda	7995	6929	5284	5093	66.09	774	191	871
6	Indian Overseas Bank	2044	1402	1100	1065	53.80	112	35	190
7	Central Bank of India	9253	10170	4631	4461	50.05	659	170	4880
8	Punjab National Bank	10915	9152	5366	4893	49.16	882	473	2904
9	Canara Bank	9417	7330	3755	3095	39.87	977	660	2598
10	UCO Bank	5212	2109	1578	1504	30.28	161	74	370
11	Bank of Maharashtra	4553	1915	1134	1097	24.91	257	37	524
12	Punjab and Sind Bank	1665	686	390	375	23.43	162	15	134
13	MPGB	17375	3442	2467	2066	14.20	312	401	663
14	Jammu & Kashmir Bank	65	5	5	2	7.69	0	3	0
15	IDBI Bank	3428	318	201	188	5.86	22	13	95
16	HDFC Bank	15214	462	233	148	1.53	21	85	208
17	Federal Bank	604	19	9	9	1.49	0	0	10
18	Karur Vysya Bank	169	2	2	2	1.19	0	0	0
19	Karnataka Bank	275	6	3	2	1.09	3	1	0
20	Kotak Mahindra Bank	2016	172	17	16	0.84	137	1	18
21	South Indian Bank	151	1	1	1	0.66	0	0	0
22	IDFC	3032	27	15	15	0.49	10	0	2
24	ICICI Bank	8887	46	14	14	0.16	24	0	8
25	Axis Bank	7354	39	5	5	0.07	32	0	2
26	Yes Bank	1896	1	0	0	0.00	0	0	1
27	Bandhan Bank	9669	8	0	0	0.00	6	0	2
	Other Bank	4817	41	22	22	0.46	9	0	10
Grand Total		**182250**	**118231**	**73850**	**69685**	**40.52**	**12684**	**4165**	**31697**

3.10 AGRICULTURE INFRASTRUCTURE FUND

As on 25.08.2026 Amount in crores

Sr.	Bank	Target	Achieved	Achi %	Proposal Verified by PMU and pending at Bank level	
					No	Amount
1	Punjab National Bank	100	143.34	143.34	42	11.22
2	UCO Bank	65	87.38	134.43	15	12.21
3	Indian Bank	25	21.95	87.79	18	6.30
4	AU SFB	5	4.00	80.00	23	91.35
5	ICICI Bank	30	22.64	75.47	1	0.26
6	IDFC First Bank	2	1.50	75.00	0	0.00
7	MPGB	70	35.40	50.57	40	9.52
8	State Bank of India	600	262.48	43.75	364	104.94
9	IDBI Bank	10	4.05	40.50	19	2.59
10	Union Bank of India	60	20.88	34.81	20	9.87
11	Central Bank of India	300	101.81	33.94	2274	74.96
12	Bank of Baroda	150	45.16	30.11	41	13.85
13	Bank of Maharashtra	75	20.92	27.89	19	4.41
14	Punjab & Sind Bank	5	1.38	27.57	5	0.79
15	Bank of India	250	59.37	23.75	67	24.34
16	Axis Bank	20	3.30	16.50	14	19.22
17	Indian Overseas Bank	5	0.73	14.53	2	0.52
18	Canara Bank	300	23.57	7.86	26	15.82
19	HDFC Bank	100	6.91	6.91	24	21.19
20	Kotak Mahindra Bank	5	0.25	5.00	0	0.00
21	Karnataka Bank	2	0.00	0.00	0	0.00
22	Indusind Bank	1	0.00	0.00	0	0.00
23	DCCBs Bank	15	0.00	0.00	1	0.35
24	Yes Bank	5	0.00	0.00	0	0.00
Total		**2,200**	**867.02**	**39.41**	**3,015**	**423.70**

3.11 NATIONAL RURAL LIVELIHOOD MISSION

FY 2026-27As on 20.08.2026 No in actual amount in crores

Sr.	Bank Name	Target		Achieved		Achi%	
		Total SHG's	Disbursed Amt	Total SHG's	Disbursed Amt	Total SHG's	Disbursed Amt
1	Punjab & Sind Bank	60	1	111	2	185	214.57
2	Indian Overseas Bank	120	2	68	1	56.67	66.78
3	HDFC Bank	8850	274	3569	146	40.33	53.42
4	Central Bank of India	20780	522	16212	261	78.02	50.1
5	MPGB	110740	2717	56850	1020	51.34	37.56
6	Bank of India	11420	304	6072	100	53.17	32.98
7	Indian Bank	5940	89	2188	28	36.84	31.81
8	Bank of Maharashtra	6440	217	1864	57	28.94	26.34
9	Punjab National Bank	7530	190	4886	47	64.89	25.01
10	Canara Bank	2750	67	1019	16	37.05	24.48
11	Bank of Baroda	2930	73	1514	16	51.67	22.58
12	State Bank of India	27460	493	5674	100	20.66	20.29
13	ICICI Bank	2390	72	296	10	12.38	14.7
14	Union Bank of India	10830	248	1078	14	9.95	5.74
15	UCO Bank	1560	21	14	0.78	0.9	3.71
16	IDBI Bank	200	10	0	0	0	0
	Grand Total	**220000**	**5300**	**101415**	**1823**	**46.1**	**34.41**

3.12 PRADHAN MANTRI FORMLIZATION OF MICRO FOOD PROCESSING ENTERPRISES

As on 31.08.2026 No. in actuals

Sr.	Bank Name	Target (FY 2026-27)		Application Received at Bank	Pending at bank	Sanctioned	Disbursed	Rejected
		Disbursement	Formalization					
1	Bank of India	395	678	715	431	176	258	108
2	State Bank of India	980	1681	1643	1246	168	298	229
3	MPGB	833	1431	787	565	157	266	65
4	UCO Bank	150	258	186	82	79	122	25
5	Union Bank of India	325	558	347	212	76	121	59
6	Punjab National Bank	330	567	408	246	72	92	90
7	Central Bank of India	400	687	495	327	59	90	109
8	Bank of Maharashtra	160	275	143	77	55	51	11
9	Canara Bank	240	412	175	105	48	75	22
10	Bank of Baroda	250	429	331	265	36	54	30
11	IDBI Bank	100	172	100	66	28	39	6
12	Indian Bank	170	292	117	65	28	31	24
13	HDFC Bank	250	429	143	122	18	31	3
14	Indian Overseas Bank	65	112	46	27	14	23	5
15	Punjab & Sind Bank	35	60	23	18	5	3	0
16	ICICI Bank	150	258	14	11	2	3	1
17	Axis Bank	125	215	49	47	1	2	1
18	Yes Bank	25	43	6	5	1	0	0
19	Au Small Finance Bank	50	86	5	4	0	0	1
20	Bandhan Bank	75	129	18	18	0	0	0
21	City Union Bank	2	4	1	1	0	0	0
22	Equitas Small Finance Bank	10	17	2	2	0	0	0
23	ESAF Small Finance Bank	10	17	2	2	0	0	0
24	IDFC First Bank Ltd	50	86	10	10	0	0	0
25	Indusind Bank	50	86	12	12	0	0	0
26	Kotak Mahindra Bank	20	34	21	21	0	0	0
	TOTAL	**5250**	**9016**	**5799**	**3987**	**1023**	**1559**	**789**

3.13 AHDF: ISSUANCE OF KCC TO ANIMAL HUSBANDRY

As on 20.08.2026 No in actuals

Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction % over received
1	Bank of India	173670	111607	60127	1936	64.26
2	Cooperative Bank	133910	84929	40451	8530	63.42
3	Punjab National Bank	33985	21141	12173	671	62.21
4	Central Bank of India	74101	42410	30367	1324	57.23
5	UCO Bank	19240	10372	8833	35	53.91
6	Bank of Maharashtra	16592	8563	7973	56	51.61
7	Canara Bank	12200	6248	5541	411	51.21
8	State Bank of India	187633	95042	88867	3724	50.65
9	Bank of Baroda	25327	12503	12022	802	49.37
10	Indian Bank	22276	10779	11448	49	48.39
11	Union Bank of India	35301	16833	16896	1572	47.68
12	Punjab & Sind Bank	1764	636	930	198	36.05
13	IDBI Bank Ltd.	1067	304	698	65	28.49
14	Indian Overseas Bank	1970	512	686	772	25.99
	Grand Total	**739036**	**421879**	**297012**	**20145**	**57.09**

3.14 AHDF: ISSUANCE OF KCC TO FISHERIES

As on 20.08.2026 No in actuals

Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction % over received
1	Cooperative Bank	74087	51518	21450	1119	69.54
2	Central Bank of India	12560	8705	3660	195	69.31
3	Punjab National Bank	5670	3873	1616	181	68.31
4	Bank of India	26723	18017	8457	249	67.42
5	IDBI Bank Ltd.	478	309	119	50	64.64
6	Bank of Maharashtra	2867	1772	1069	26	61.81
7	Canara Bank	1109	676	366	67	60.96
8	State Bank of India	39212	23692	15076	444	60.42
9	UCO Bank	2075	1243	827	5	59.90
10	Bank of Baroda	5833	2943	2748	142	50.45
11	Indian Overseas Bank	113	56	29	28	49.56
12	Union Bank of India	6981	3368	3104	509	48.25
13	Indian Bank	5736	2519	3212	5	43.92
14	Punjab & Sind Bank	135	35	81	19	25.93
	Grand Total	**183579**	**118726**	**61814**	**3039**	**64.67**

3.15 PM VISHWAKARMA

As on 20.08.2026 No in actuals

Sr.	Bank Name	Received	Sanctioned	Disbursed	Pending	Rejected	Sanction %
1	State Bank of India	54704	21889	20302	3612	29203	40.01
2	Bank of India	20099	8778	8146	712	10609	43.67
3	Punjab National Bank	15498	7224	7018	128	8146	46.61
4	Bank of Baroda	13693	5086	4282	860	7747	37.14
5	Union Bank of India	12522	4214	3506	856	7452	33.65
6	Central Bank of India	9888	3933	2895	947	5008	39.78
7	Indian Bank	7175	3105	3002	202	3868	43.28
8	Bank of Maharashtra	3453	2011	1888	17	1425	58.24
9	UCO Bank	3574	1625	1586	61	1888	45.47
10	MPGB	5494	1107	557	348	4039	20.15
11	Canara Bank	2739	1067	851	419	1253	38.96
12	Punjab And Sind Bank	429	197	182	22	210	45.92
13	Indian Overseas Bank	435	194	175	30	211	44.60
14	Kotak Mahindra Bank	327	130	129	17	180	39.76
15	Idbi Bank	686	105	96	41	540	15.31
16	Hdfc Bank	1058	93	70	201	764	8.79
17	Icici Bank	249	48	47	28	173	19.28
18	Axis Bank	451	24	23	384	43	5.32
19	Yes Bank	109	10	9	1	98	9.17
20	Au Small Finance Bank	744	6	6	28	710	0.81
21	Indusind Bank	343	4		332	7	1.17
22	Karnataka Bank	20	3	1	14	3	15.00
	Other Bank	87	0	0	40	47	
	Total	**153777**	**60853**	**54771**	**9300**	**83624**	**39.57**

3.16 DR BHIMRAO AMBEDKAR KAMDHENU YOJANA

As on 25.08.2026 No in actuals

S.N.	Name of Bank	Targets	Proposals Picked	Rejected	Approved
1	Central Bank of India	96	148	26	26
2	Canara Bank	60	83	16	24
3	IDBI Bank	19	63	18	19
4	State Bank of India	216	265	68	18
5	Bank of India	92	111	25	12
6	MPGB/RRB	340	86	20	9
7	Punjab National Bank	58	40	9	8
8	Bank of Baroda	40	30	4	5
9	Union Bank of India	59	47	13	4
10	Indian Bank	39	29	7	3
11	UCO Bank	28	25	5	3
12	Axis Bank	41	4	0	0
13	Bank of Maharashtra	36	16	11	0
14	HDFC	64	17	8	0
15	ICICI Bank	58	0	0	0
16	Indian Overseas Bank	5	15	3	0
17	Punjab and Sindh Bank	5	6	3	0
18	DCB Bank Limited	-	3	2	0
	TOTAL	**1256**	**1036**	**270**	**184**

3.17 ISS PMAY scheme

As on 25.08.2026 No in actuals

Sr.	Bank Name	Received	Status of Received				Status of Verified		
			Verified	Pending for Verification			Pending at Other Stages	CNA Approved	% of CNA Approved
				Home Loan (Yes)	Home Loan (No)	Total			
1	Jana SFB	424	345	23	56	79	86	259	61.08%
2	Central Bank of India	283	202	16	65	81	68	134	47.35%
3	HDFC Bank	1,645	880	98	667	765	111	769	46.75%
4	SBI LHO-Bhopal	2,308	1,099	112	1,097	1,209	149	950	41.16%
5	MPGB	896	413	80	403	483	176	237	26.45%
6	Bandhan Bank	1,338	439	160	739	899	76	363	27.13%
7	IDBI Bank	30	17	3	10	13	10	7	23.33%
8	Au SFB	896	289	181	426	607	106	183	20.42%
10	Indusind Bank	115	24	8	83	91	2	22	19.13%
11	Indian Overseas Bank	141	48	7	86	93	22	26	18.44%
12	Uco Bank	620	133	40	447	487	23	110	17.74%
13	Rbl Bank	62	16	19	27	46	5	11	17.74%
14	Bank of Maharashtra	439	114	55	270	325	54	60	13.67%
15	Equitas SFB	52	17	-	35	35	10	7	13.46%
16	Yes Bank	132	17	7	108	115	2	15	11.36%
17	Dcb Bank	74	12	23	39	62	4	8	10.81%
18	Ujjivan SFB	91	25	6	60	66	16	9	9.89%
19	Canara Bank	1,183	97	59	1,027	1,086	13	84	7.10%
20	Union Bank of India	1,029	53	36	940	976	9	44	4.28%
21	Bank of India	1,742	118	65	1,559	1,624	49	69	3.96%
22	Axis Bank	1,123	70	62	991	1,053	26	44	3.92%
23	Bank of Baroda	2,197	119	44	2,034	2,078	39	80	3.64%
24	Indian Bank	627	41	22	564	586	25	16	2.55%

25	Punjab National Bank	1,074	56	72	946	1,018	31	25	2.33%
26	IDFC Bank	276	69	61	146	207	64	5	1.81%
27	ICICI Bank	723	12	157	554	711	4	8	1.11%
28	Punjab & Sind Bank	115	5	3	107	110	4	1	0.87%
29	Kotak Mahindra Bank	175	-	2	173	175	-	-	0.00%
32	ESAF SFB	21	-	2	19	21	-	-	0.00%
33	Suryoday SFB	14	-	-	14	14	-	-	0.00%
34	Shivalik SFB	11	3	3	5	8	3	-	0.00%
35	South Indian Bank	10	-	-	10	10	-	-	0.00%
36	Utkarsh SFB	8	-	4	4	8	-	-	0.00%
37	Karnataka Bank	6	1	-	5	5	1	-	0.00%
38	CSB Bank	5	-	-	5	5	-	-	0.00%
39	The Federal Bank	4	-	1	3	4	-	-	0.00%
40	Jammu & Kashmir Bank	3	-	-	3	3	-	-	0.00%
41	DBS Bank India	3	-	-	3	3	-	-	0.00%
	HFCs Sub Total	**20,914**	**11,773**	**2,992**	**6,149**	**9,141**	**3,368**	**8,405**	**40.19%**
	Total:	**40,809**	**16,507**	**4,423**	**19,879**	**24,302**	**4,556**	**11,951**	**29.29%**

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

3.18 RESCO Developers

In the 198th SLBC Meeting, under Action Point No. 2, Para 12, the Additional Chief Secretary directed banks to extend financing under New and Renewable Energy Schemes and advised that the progress of targets and financing under such schemes be reviewed through the appropriate review mechanism.

In this context, significant financing opportunities have emerged under Surya Mitra Krishi Feeder Yojana (SMKFY), One District One RESCO (ODOR) and PM KUSUM – Component A. These projects have an aggregate capacity of approximately 5,468 MW, involving estimated capital expenditure of ₹19,138 crore. Considering debt financing at 70% of the project cost, the indicative loan requirement is estimated at approximately ₹13,397 crore.

Scheme / Project	Capacity (MW)	Estimated Capex (₹ crore	Estimated Loan Requirement @ 70% (₹ crore)
Surya Mitra Krishi Feeder Yojana	4022	14077	9854
One District One RESCO (ODOR)	46	161	113
PM KUSUM A	1400	4900	3430

The projects offer considerable scope for bank financing, particularly for RESCO developers, farmers and other eligible project proponents. The projects are supported by power purchase arrangements with the State DISCOMs/MPPMCL and, wherever applicable, payment-security and escrow mechanisms.

However, as per the information available, no loan proposal under the aforesaid New and Renewable Energy/RESCO projects has been sanctioned by any member bank as on date.

Banks may be advised to accord due priority to eligible proposals under SMKFY and RESCO and expedite their appraisal and sanction in accordance with their extant lending norms.

AGENDA NO- 4

FINANCIAL INCLUSION

4.1 PMJDY, PMJJBY, PMSBY and APY

PMJDY STATUS

Sr.	Particulars	All India (As on 30.06.2026)	Madhya Pradesh		
			As on 25.03.2015	As on 20.08.2026	Progress
1	No of PMJDY A/cs (in crores)	58.96	1.19	4.75	3.56
2	Ratio of Rural & Urban A/cs	60:40:00	49:51:00	78:22:00	1.19
3	Ratio of Male & Female A/cs	56:44:00	53:47:00	44:56:00	-0.37
4	Total Deposit (Rs. Crore)	311077	530	19,887	19357
5	Average Balance per A/c (Rs. Actual)	5,276	445	4,187	3742
6	No. of Zero Balance A/cs (in crores)		0.86	0.47	-0.39
7	% of Zero Balance A/cs		72.27	9.80	-62.47
8	No. of Aadhaar Seeded A/cs (in crores)		0.45	4.27	3.82
9	% of Aadhaar Seeded A/cs		37.82	89.89	52.08
10	No. of RuPay card Issued (in crores)	41.17	1.05	3.55	2.50
11	% RuPay Card issuance	69.83	88.24	74.74	-13.50

DISTRICT WISE PMJDY A/c Opened

As on 20.08.2026 (No. in lakhs, amt in crores)

Sr.	District	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Dhar	18.18	600.91	1.84	14.75	16.24
2	Sagar	18.13	757.81	1.96	12.66	16.51
3	Indore	17.64	832.90	1.87	15.01	15.90
4	Rewa	15.20	1050.16	1.56	8.42	13.95
5	Khargone	13.37	405.45	1.26	11.05	11.81
6	Satna	13.11	847.29	1.31	7.40	12.05
7	Chhatarpur	12.82	736.28	0.99	10.03	11.28
8	Ujjain	12.66	451.41	1.46	10.79	11.03
9	Morena	12.58	378.37	1.23	9.03	11.04
10	Chhindwara	12.46	512.48	1.06	9.20	11.30
11	Rajgarh	12.38	350.86	1.45	10.25	10.98
12	Jabalpur	12.20	636.85	1.25	9.28	10.83
13	Shivpuri	12.01	405.65	1.25	8.37	10.56
14	Bhopal	11.89	564.05	1.28	9.99	10.53
15	Gwalior	11.56	486.64	1.15	9.08	10.08
16	Dewas	11.54	426.42	1.17	9.81	10.12
17	Damoh	11.32	375.96	1.39	7.50	10.15
18	Jhabua	10.53	242.98	0.70	8.77	9.73
19	Barwani	10.42	242.76	1.10	8.30	9.41
20	Vidisha	10.31	356.33	1.11	7.94	9.16
21	Ratlam	9.97	297.15	0.93	7.85	9.12
22	Bhind	9.91	405.86	0.92	7.36	8.80
23	Sidhi	9.54	639.56	1.00	5.01	8.85
24	Guna	9.28	246.31	1.01	6.45	8.42
25	Shajapur	9.09	284.81	0.99	7.73	7.94
26	Mandsaur	9.00	335.91	0.80	7.05	8.23
27	Seoni	8.98	377.35	0.72	6.38	8.32
28	Sehore	8.83	412.88	0.83	7.02	7.89
29	Balaghat	8.81	385.98	0.62	6.58	8.07
30	Raisen	8.57	342.97	0.84	7.00	7.45
31	Tikamgarh	7.66	363.62	0.68	4.61	6.77
32	East Nimar	7.38	222.11	0.72	5.87	6.55
33	Narsinghpur	7.37	322.43	0.91	5.18	6.41
34	Singrauli	7.30	570.22	0.68	3.17	6.85
35	Katni	7.06	405.75	0.54	5.25	6.31
36	Panna	6.86	341.45	0.68	4.54	6.13
37	Betul	6.79	330.05	0.60	4.81	6.19
38	Shahdol	6.70	315.44	0.50	5.05	6.02

39	Narmadapuram	6.55	304.93	0.70	5.12	5.92
40	Ashoknagar	6.34	182.82	0.76	4.75	5.78
41	Alirajpur	6.04	187.02	0.37	4.94	5.62
42	Mandla	5.76	275.07	0.34	4.29	5.28
43	Sheopur	5.66	185.72	0.60	4.14	4.98
44	Dindori	5.46	219.87	0.36	3.86	5.01
45	Datia	5.32	240.21	0.65	4.34	4.90
46	Neemuch	4.98	237.50	0.40	4.04	4.41
47	Burhanpur	4.52	131.85	0.47	3.75	4.06
48	Anuppur	4.16	188.89	0.30	3.10	3.74
49	Umaria	3.56	181.88	0.34	2.48	3.19
50	Agar Malwa	2.93	71.46	0.28	2.52	2.58
51	Harda	2.88	119.09	0.38	2.31	2.70
52	Niwari	2.16	99.37	0.24	0.96	1.98
	Grand Total	**475.72**	**19887.09**	**46.56**	**355.17**	**427.14**

BANK WISE PMJDY A/c Opened

As on 20.08.2026 (No. in lakhs, amt in crores)

Sr.	Bank Name	Total A/C	Total Deposit	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Bank of Baroda	54.08	2229.55	3.66	51.38	53.18
2	Bank of India	46.79	1951.92	6.21	41.71	42.04
3	Bank of Maharashtra	7.81	515.53	0.47	4.86	7.49
4	Canara Bank	7.75	657.02	1.10	5.30	7.18
5	Central Bank of India	33.28	1444.85	3.53	19.55	30.77
6	Indian Bank	13.96	923.96	1.01	8.03	11.15
7	Indian Overseas Bank	1.23	52.51	0.04	1.14	1.16
8	Punjab & Sind Bank	0.86	24.69	0.07	0.61	0.79
9	Punjab National Bank	32.36	1408.92	5.57	27.34	31.05
10	State Bank of India	149.44	5922.12	4.11	133.73	128.75
11	UCO Bank	10.63	331.91	1.28	5.84	9.41
12	Union Bank of India	33.48	1792.04	5.79	11.65	31.75
	PSB Sub Total	**391.68**	**17255.02**	**32.85**	**311.14**	**354.73**
13	Axis Bank	0.88	69.30	0.10	0.56	0.78
14	City Union Bank	0.00	0.05	0.00	0.00	0.00
15	Federal Bank	0.03	2.02	0.01	0.01	0.02
16	HDFC Bank	3.24	90.11	1.27	3.24	2.06
17	ICICI Bank	3.70	71.19	1.17	3.37	2.99
18	IDBI Bank	1.31	61.86	0.37	0.49	0.69
19	IndusInd Bank	1.25	19.08	0.14	1.23	0.07
20	Jammu & Kashmir Bank	0.00	0.05	0.00	0.00	0.00
21	Karur Vysya Bank	0.00	0.12	0.00	0.00	0.00
22	Kotak Mahindra Bank	0.49	10.90	0.22	0.37	0.46
23	RBL Bank Ltd	0.20	4.17	0.02	0.20	0.20
24	South Indian Bank Ltd	0.01	0.39	0.00	0.00	0.01

25	Yes Bank Ltd	0.74	13.67	0.23	0.74	0.72
	PVT Sub Total	**11.85**	**342.92**	**3.53**	**10.21**	**8.01**
	RRB	**72.20**	**2289.15**	**10.18**	**33.82**	**64.40**
	Grand Total	**475.72**	**19887.09**	**46.56**	**355.17**	**427.14**

District wise Enrolment under PMJJBY & PMSBY

As on 20.08.2026 (No. in lakhs)

Sr.	District	PMJJBY		PMSBY	
		No of enrollments Transmitted to Insurer till date	**No of fresh enrol Since 1st June of Current Policy year**	**No of enrollments Transmitted to Insurer till date**	**No of fresh enrol Since 1st June of Current Policy year**
1	Indore	9.65	0.53	19.45	0.93
2	Dhar	8.04	0.78	14.36	0.75
3	Chhindwara	6.01	0.44	12.26	0.68
4	Ujjain	5.97	0.28	11.39	0.42
5	Jabalpur	5.65	0.38	12.20	0.53
6	Bhopal	5.37	0.35	14.07	0.65
7	Dewas	5.16	0.21	10.60	0.35
8	Sagar	4.86	0.48	13.41	0.77
9	Balaghat	4.66	0.37	8.61	0.39
10	Khargone	4.66	0.25	9.85	0.36
11	Chhatarpur	4.34	0.46	10.44	0.61
12	Satna	4.32	0.30	9.31	0.39
13	Rajgarh	4.23	0.16	9.53	0.29
14	Rewa	4.23	0.42	10.52	0.59
15	Gwalior	3.90	0.26	9.98	0.43
16	Betul	3.70	0.28	8.44	0.36
17	Shivpuri	3.67	0.33	9.12	0.51
18	Shajapur	3.64	0.15	8.10	0.29
19	Sehore	3.61	0.18	8.46	0.27
20	Barwani	3.59	0.38	7.10	0.40
21	Seoni	3.52	0.22	7.18	0.29
22	Jhabua	3.42	0.21	6.45	0.30
23	Narmadapuram	3.34	0.21	7.58	0.34
24	Ratlam	3.33	0.19	7.63	0.35
25	Raisen	3.23	0.23	7.65	0.37
26	Mandsaur	3.19	0.23	7.17	0.40
27	Katni	3.16	0.33	6.77	0.48
28	Shahdol	3.02	0.28	6.02	0.39
29	Vidisha	3.01	0.28	7.78	0.44
30	East Nimar	2.94	0.16	7.20	0.25

31	Mandla	2.92	0.14	5.37	0.26
32	Morena	2.56	0.23	7.57	0.41
33	Guna	2.52	0.27	7.49	0.46
34	Tikamgarh	2.49	0.21	6.24	0.31
35	Damoh	2.41	0.25	8.11	0.41
36	Bhind	2.39	0.22	6.10	0.29
37	Neemuch	2.39	0.12	5.03	0.18
38	Alirajpur	2.30	0.08	3.88	0.11
39	Sidhi	2.29	0.18	5.96	0.27
40	Panna	2.03	0.27	5.49	0.35
41	Narsinghpur	1.99	0.14	5.43	0.25
42	Anuppur	1.99	0.16	3.78	0.16
43	Singrauli	1.88	0.14	4.72	0.21
44	Umaria	1.85	0.12	3.50	0.15
45	Dindori	1.63	0.10	3.34	0.14
46	Burhanpur	1.59	0.07	4.03	0.10
47	Sheopur	1.51	0.14	3.61	0.22
48	Harda	1.39	0.06	3.40	0.12
49	Ashoknagar	1.23	0.11	4.09	0.19
50	Datia	1.10	0.05	3.41	0.12
51	Agar Malwa	0.98	0.06	2.31	0.12
52	Niwari	0.83	0.07	2.08	0.13
	Grand Total	**173.71**	**12.52**	**393.55**	**18.55**

Bank wise Enrolment under PMJJBY & PMSBY

As on 20.08.2026 (No. in lakhs)

Sr.	Bank Name	PMJJBY		PMSBY	
		No of enrollments Transmitted to Insurer till date	No of fresh enrol Since 1st June of Current Policy year	No of enrollments Transmitted to Insurer till date	No of fresh enrol Since 1st June of Current Policy year
1	Bank of Baroda	12.03	0.41	27.53	0.65
2	Bank of India	20.34	0.23	42.42	0.35
3	Bank of Maharashtra	4.41	0.17	7.33	0.11
4	Canara Bank	4.33	0.06	9.12	0.25
5	Central Bank of India	10.19	0.16	25.93	0.36
6	Indian Bank	4.68	0.27	9.11	0.28

7	Indian Overseas Bank	0.53	0.01	1.16	0.04
8	Punjab & Sind Bank	0.76	0.08	1.51	0.15
9	Punjab National Bank	3.64	0.09	15.46	0.35
10	State Bank of India	59.01	9.29	136.40	12.71
11	UCO Bank	3.41	0.09	6.96	0.17
12	Union Bank of India	5.21	0.15	20.40	0.47
	PSB Sub Total	**128.53**	**11.02**	**303.34**	**15.90**
13	Axis Bank	0.22	0.01	1.06	0.06
14	City Union Bank	0.00	0.00	0.01	0.00
15	Federal Bank	0.01	0.00	0.03	0.00
16	HDFC Bank	0.91	0.06	4.42	0.32
17	ICICI Bank	0.23	0.00	3.98	0.01
18	IDBI Bank .	0.79	0.03	1.81	0.06
19	IDFC Bank .	0.10	0.01	0.67	0.05
20	IndusInd Bank	0.19	0.01	0.29	0.02
21	Jammu & Kashmir Bank	0.00	0.00	0.00	0.00
22	Karur Vysya Bank	0.01	0.00	0.02	0.00
23	Kotak Mahindra Bank	0.06	0.00	0.39	0.00
24	RBL Bank	0.01	0.00	0.02	0.00
25	South Indian Bank	0.01	0.00	0.02	0.00
26	Tamilnadu Mercantile Bank	0.00	0.00	0.02	0.00
27	Yes Bank	0.04	0.02	0.44	0.39
	PVT Sub Total	**2.59**	**0.14**	**13.18**	**0.91**
28	MPGB	42.59	1.36	77.02	1.74
	Grand Total	**173.71**	**12.52**	**393.55**	**18.55**

District wise –Atal Pension Yojana

As on 20.08.2026 (Number in actual)

Sr.	District Name	Annual Target	APY accounts opened in FY 2026-27	Achi% over Target	Cumulative APY accounts opened since inception
1	Sidhi	7970	8044	100.93	108478
2	Panna	7140	6206	86.92	98724
3	Sheopur	3485	2847	81.69	61172
4	Shahdol	8200	6538	79.73	113504
5	Damoh	8955	6584	73.52	105973
6	Anuppur	5835	4193	71.86	68912
7	Umaria	4070	2899	71.23	50772
8	Dindori	4210	2964	70.40	53490
9	Jhabua	6880	4650	67.59	98799

10	Chhatarpur	13960	9192	65.85	163485
11	Seoni	9550	6145	64.35	133399
12	Balaghat	12580	7895	62.76	145989
13	Morena	9920	6120	61.69	114205
14	Rewa	16450	10137	61.62	138086
15	Singrauli	8315	5056	60.81	80360
16	Shivpuri	10665	6406	60.07	133658
17	Bhind	9005	5406	60.03	105742
18	Sagar	21095	12568	59.58	195357
19	Mauganj	3355	1965	58.57	30453
20	Mandla	8000	4423	55.29	82246
21	Alirajpur	3555	1962	55.19	41091
22	Tikamgarh	7460	3875	51.94	82479
23	Barwani	10215	5186	50.77	83124
24	Chhindwara	15720	7968	50.69	154729
25	Satna	15410	7747	50.27	127376
26	Datia	6700	3360	50.15	54239
27	Agar-Malwa	3345	1668	49.87	25879
28	Dhar	23115	10427	45.11	204795
29	Vidisha	13515	6034	44.65	100495
30	Raisen	15180	6684	44.03	115604
31	Rajgarh	13030	5629	43.20	123634
32	Mandsaur	12400	5308	42.81	89971
33	Guna	9715	4144	42.66	80913
34	Niwari	3610	1508	41.77	34291
35	Shajapur	11180	4653	41.62	105229
36	Katni	11690	4755	40.68	96545
37	Maihar	4430	1800	40.63	38849
38	Khargone	16365	6256	38.23	107579
39	Dewas	16300	6140	37.67	120503
40	Ratlam	13985	5173	36.99	99812
41	Betul	14360	5255	36.59	127270
42	Pandhurna	4570	1603	35.08	32431
43	Narsimhapur	12605	4404	34.94	71723
44	Ashoknagar	7260	2483	34.20	45528
45	Jabalpur	34780	10961	31.52	196913
46	Khandwa	12130	3580	29.51	82350
47	Narmadapuram	18380	5144	27.99	112897
48	Gwalior	26095	7037	26.97	150632
49	Neemuch	8445	2105	24.93	54973
50	Ujjain	23605	5877	24.90	136523
51	Burhanpur	6415	1579	24.61	40549
52	Sehore	16630	3742	22.50	126485
53	Harda	8105	1803	22.25	41438

54	Bhopal	52030	9635	18.52	224657
55	Indore	66710	12175	18.25	258325
	Grand Total	**718680**	**297898**	**41.45**	**5672635**

BANK WISE –ATAL PENSION YOJANA

As on 20.08.2026 (Number in actual)

Sr.	Bank Name	Annual Target	APY accounts opened in FY 2026-27	Achi% over Target	Cumulative APY accounts opened since inception
1	Punjab And Sind Bank	5610	6996	124.71	36652
2	Bank of Baroda	29920	18849	63.00	301602
3	State Bank of India	126500	77511	61.27	1564431
4	Union Bank of India	39380	21335	54.18	396732
5	Indian Overseas Bank	6490	3107	47.87	37527
6	Punjab National Bank	42350	20256	47.83	262118
7	Canara Bank	33660	14116	41.94	217507
8	Central Bank of India	50820	21008	41.34	510683
9	Indian Bank	25300	9072	35.86	179130
10	Bank of Maharashtra	21340	5832	27.33	141358
11	Uco Bank	19250	4494	23.35	87945
12	Bank of India	48950	3548	7.25	480056
PSB Sub Total		**449570**	**206124**	45.85	**4215741**
13	Tamilnad Mercantile Bank	135	114	84.44	1388
14	Yes Bank	2115	1557	73.62	18908
15	Idbi Bank	9375	4478	47.77	72307
16	Dhanlaxmi Bank	45	19	42.22	204
17	City Union Bank	450	136	30.22	339
18	South Indian Bank	180	47	26.11	586
19	Kotak Mahindra Bank	2880	735	25.52	12018
20	Karnataka Bank	315	77	24.44	3291
21	Axis Bank	19650	3596	18.30	54805
22	RBL Bank	585	98	16.75	570
23	The Federal Bank	810	93	11.48	1570
24	The Karur Vysya Bank	180	19	10.56	115
25	HDFC Bank	32775	3270	9.98	60887
26	DCB Bank	1530	148	9.67	4220
27	Bandhan Bank	3015	202	6.70	8586
28	Indusind Bank	1800	76	4.22	8719
29	IDFC First Bank	2610	106	4.06	7345
30	Jammu & Kashmir Bank	180	4	2.22	110
31	ICICI Bank	14550	229	1.57	10505
32	CSB Bank	495	1	0.20	97
33	Standard Chartered Bank	135	0	0.00	0

34	The Lakshmi Vilas Bank	180	0	0.00	7
	PVT Sub Total	**93990**	**15005**	15.96	**266577**
35	**MPGB**	**145090**	**74285**	51.20	**1140991**
36	Au Small Finance Bank	3710	1880	50.67	23741
37	Ujjivan Small Finance Bank	980	300	30.61	2952
38	Utkarsh Small Finance Bank	3290	210	6.38	3523
39	ESAF Small Finance Bank	4830	50	1.04	14485
40	Equitas Small Finance Bank	1960	9	0.46	15
41	Suryoday Small Finance Bank	140	0	0.00	37
42	Unity Small Finance Bank	280	0	0.00	0
	SFB Sub Total	**15190**	**2449**	**16.12**	**44753**
43	DCCBs & Apex Bank	14840	35	0.24	4573
Grand Total		**718680**	**297898**	**41.45**	**5672635**

4.2 PROGRESS UNDER RSETIs

Rural Self Employment Training Institute (RSETI) has been established in every districts with an intension to provide necessary skill training and skill up gradation of rural BPL youth to mitigate the employment problem. Lead Bank of the district takes responsibility for establishment and managing the institute. There are 53 RSETIs and 1 RUDSET in the state of Madhya Pradesh. Progress for financial 2026-27 as on 31.08.2026 is-

Sr.	Name of the RSETI	Target	No. of Candidates Trained	% of achievement	No. of Candidates Settled	Self Employed	Credit Linked
1	Alirajpur	1000	234	23%	38	38	7
2	Indore	1015	226	22%	88	88	25
3	Jhabua	1000	328	33%	34	34	0
4	Agar-Malwa	1000	220	22%	17	17	0
5	Barwani	1000	464	46%	35	35	35
6	Burhanpur	1002	345	34%	127	127	20
7	Dewas	1000	358	36%	148	144	93
8	Dhar	1000	410	41%	100	100	6
9	Khandwa	1000	426	43%	0	0	0
10	Khargone	1000	438	44%	150	150	13
11	Rajgarh	1000	152	15%	70	70	46
12	Sehore	1000	363	36%	159	159	70
13	Shajapur	1000	420	42%	232	228	148
14	Ujjain	1000	432	43%	144	144	0
15	Anuppur	1000	75	8%	12	12	1
16	Balaghat	1000	177	18%	114	114	97
17	Betul	1000	335	34%	2	2	0
18	Bhind	1000	278	28%	0	0	0
19	Chhindwara	1000	431	43%	0	0	0
20	Dindori	1000	82	8%	1	1	1

21	Gwalior	1000	175	18%	0	0	0
22	Jabalpur	1000	344	34%	1	1	1
23	Mandla	1000	168	17%	12	12	0
24	Mandsaur	1000	432	43%	196	196	85
25	Morena	1000	155	16%	0	0	0
26	Hoshangabad	1000	240	24%	0	0	0
27	Narsinghpur	1000	456	46%	1	1	0
28	Raisen	1000	476	48%	91	91	74
29	Ratlam	1000	216	22%	0	0	0
30	Sagar	1000	298	30%	0	0	0
31	Seoni	1000	376	38%	0	0	0
32	Shahdol	1000	181	18%	0	0	0
33	Seti Maihar	1000	190	19%	3	3	0
34	B Satna	1000	266	27%	41	41	9
35	Datia	1000	326	33%	36	20	1
36	Seti Bhopal	1000	277	28%	232	229	136
37	Ashok Nagar	1000	337	34%	118	117	57
38	Chhatarpur	1000	342	34%	17	17	7
39	Damoh	1000	264	26%	0	0	0
40	Guna	1000	168	17%	3	3	0
41	Harda	1000	340	34%	2	2	0
42	Katni	1000	333	33%	102	101	7
43	Neemuch	1000	390	39%	187	177	41
44	Panna	1000	221	22%	29	28	16
45	Sheopur	1000	193	19%	71	71	51
46	Shivpuri	1000	211	21%	80	80	51
47	Tikamgarh	1000	286	29%	13	13	1
48	Umaria	1000	367	37%	323	294	54
49	Vidisha	1000	390	39%	193	193	192
50	Mauganj	1000	201	20%	10	9	0
51	Rewa	1000	195	20%	0	0	0
52	Sidhi	1000	186	19%	32	32	11
53	Singarauli	1000	353	35%	43	43	12
	Total	**53017**	**15547**	**29%**	**3307**	**3237**	**1368**

4.3 FLCs PENDING APPOINTMENT

Financial Literacy Councellors are important part of Financial Inclusion. They have been assigned to create awareness among general people about the financial literacy. They have been mandated to extend financial literacy to targeted groups (i.e. SHG, women, students, MSMEs, pensioners etc) and also conduct special camps. It has been found that still many Financial Literacy Centres are vacant for appointment of Councellors. Banks have been regularly advised to adhere to RBI guideline and appoint FLCs in the vacant places. Details of vacant district where FLCs appointment is pending as on 30.06.2026 are as under:-

Sr.	**District**	**Status**
1	Agar Malwa	Bank of India
2	Barwani	Bank of India
3	Dhar	Bank of India
4	Shajapur	Bank of India
5	Khargone	Bank of India
6	Pandhurna	Central Bank of India
7	Umaria	State Bank of India
8	Vidisha	State Bank of India
9	Mauganj	Union bank of India
10	Satna	Indian Bank

AGENDA NO-5

NON PERFORMING ASSET

6.1 NPA STATUS AS ON 30.06.2026

Amt. in Crore

Sr.	Banks	Total NPA		Total Advances		NPA %
		No. of A/c	Amount	No. of A/c	Amount	
1	Public sector Banks	1247690	21145	6301409	362292	5.84
2	Private sector Banks	554635	7477	5839489	215644	3.47
3	Regional Rural Banks	258229	1779	1440565	24644	7.22
4	Cooperative Banks	148311	6605	4252021	48034	13.75
5	Small Finance Banks	143377	996	1478017	25032	3.98
Total		**2352242**	**38002**	**1.9E+07**	**675646**	**5.62**

6.2 AGENCY WISE NPA STATUS

Amt. in Crore

Agency	Jun'24	Jun'25	Jun'26	Y-o-Y variation %	
				Jun'25	Jun'26
Public sector Banks	22356	23437	21145	4.84	-9.78
Private sector Banks	4584	6287	7477	37.14	18.93
Regional Rural Banks	1447	2290	1779	58.30	-22.31
Cooperative Banks	6782	6764	6605	-0.28	-2.35
Small Finance Banks	559	909	996	62.64	9.59
Total	**35728**	**39686**	**38002**	**11.08**	**-4.24**

6.3 SECTOR WISE NPA STATUS

Sector	Jun'24	Jun'25	Jun'26	Y-o-Y variation %		NPA % of portfolio as on 30.06.2026
				Jun'25	Jun'26	
Agriculture	20093	24092	23948	19.91	-0.60	12.16
MSME	6120	5845	6306	-4.49	7.90	4.21
Education	190	192	156	0.94	-18.62	5.5
Housing	2024	1934	2000	-4.47	3.41	4.7
Priority Sector	29886	34220	32837	14.50	-4.04	8.2
Non-priority sector	5842	5466	5194	-6.44	-4.98	1.88

6.4 NPA UNDER GOVERNMENT SPONSORED SCHEMES

Amt. in Crore

Scheme	Jun'24	Jun'25	Jun'26	Y-o-Y variation %		NPA % of portfolio as on 30.06.2026
				Jun'25	Jun'26	
MMYUY/MMSY	545.54	454.86	398.52	-16.62	-12.39	39.95
PMEGP	187.95	243.82	240.05	29.73	-1.55	8.95
CMRHM	1,610	1,655	1,631	2.80	-1.45	71.4
SHG Loans	191.6	109.59	131.69	-42.80	20.17	2.3
MUDRA	2,752	2,526	2567	-8.21	1.62	15.7

6.5 CHIEF MINISTER RURAL HOUSING MISSION

NPA under the 'Chief Minister Rural Housing Mission' Scheme is in increasing trend and it reached to 71.4% as on 30.06.2026. The following figures depict the alarming status-

Number in actual, amount in crore

Year	OUTSTANDING		NPA		NPA % (amt.)
	NO.	AMT.	NO.	AMT.	
Mar'20	6,38,797	4,024	2,61,830	1,692	42
Mar'21	6,45,083	3,963	2,86,407	1,608	40.6
Mar'22	6,31,909	3,506	2,95,054	1,624	46.3
Mar'23	5,92,056	3,180	2,85,240	1,587	49.9
Mar'24	5,80,721	2,881	3,09,831	1,535	53.3
Mar'25	5,65,153	2,671	3,29,430	1,686	63.1
Mar'26	5,03,600	2,316	2,86,861	1,635	70.6
Jun'26	4,93,264	2,284	3,10,406	1,631	71.4

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

6.6 Recovery Through RRC

Bank wise progress from 01.04.2021 to 17.09.2026

No. in actuals amt. in crores

Sr.	Bank Name	Submitted By Bank(s)		Forwarded By Thier Nodal Dist. Branch(s)		Alloted by District Administration to Revenue Officers		Rejected/ Returned By Dist. Admn.		Demand Notices Issued by Revenue Officers		Recovery Received Against Demand Notices		Disposed Off RRC(s) By Dist. Admn.		RRC(s) Pending for Disposal		BRISC Share @ 2.5% of Recovery
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amt
1	AU Small Finance Bank	4144	212.94	3565	185.55	3278	177.27	0	0.00	2208	121.05	105	0.78	0	0.00	2208	120.27	0.02
2	Axis Bank	15285	605.79	4233	160.70	3817	141.71	0	0.00	2045	60.49	45	0.13	0	0.00	2045	60.36	0.00
3	Bank of Baroda	31224	750.26	13793	363.39	11945	319.38	0	0.00	5959	147.60	357	1.52	11	0.07	5948	146.08	0.04
4	Bank of India	67833	1927.90	40257	1184.35	28203	824.53	150	3.98	20042	505.24	333	5.44	57	0.25	19985	499.80	0.14
5	Bank of Maharashtra	13453	369.15	8481	245.97	8186	233.59	3	0.18	5400	130.43	27	0.25	14	0.02	5386	130.18	0.01
6	Canara Bank	41064	1060.40	29736	777.55	24530	651.15	75	2.09	11687	277.01	56	0.74	31	0.23	11656	276.28	0.02
7	Central Bank of India	87149	1411.00	76857	1223.11	68952	1098.76	45	3.09	18078	339.81	373	2.10	116	0.53	17962	337.70	0.05
8	City Union Bank	2	0.02	2	0.02	2	0.02	0	0.00	1	0.01	0	0.00	0	0.00	1	0.01	0.00
9	Development Credit Bank	215	23.46	183	19.61	125	11.81	0	0.00	1	0.07	0	0.00	0	0.00	1	0.07	0.00
10	Equitas Small Finance Bank	87	6.93	39	2.01	39	2.01	0	0.00	32	1.66	0	0.00	0	0.00	32	1.66	0.00
11	Federal Bank	11	0.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
12	HDFC Bank	48117	1521.52	27552	832.60	25253	758.19	0	0.00	11988	300.70	5455	53.78	1	0.02	11987	246.92	1.34
13	ICICI Bank	36635	1810.72	24248	1173.52	23238	1113.63	3	0.37	9562	415.08	3738	78.77	473	17.37	9089	336.31	1.97
14	IDBI Bank	4213	112.98	1676	48.04	1455	41.86	0	0.00	428	12.79	7	0.10	4	0.08	424	12.69	0.00
15	IDFC First Bank	41626	642.91	39869	624.48	34882	556.81	0	0.00	14222	263.62	3929	20.92	3209	16.00	11013	242.69	0.52
16	Indian Bank	45363	1518.88	19346	636.92	13491	427.99	1	0.07	3649	126.44	46	0.65	36	0.42	3613	125.79	0.02
17	Indian Overseas Bank	453	14.62	246	8.35	221	6.44	0	0.00	275	4.44	0	0.00	0	0.00	275	4.44	0.00
18	IndusInd Bank	1254	118.32	163	13.60	157	12.97	0	0.00	66	4.33	0	0.00	0	0.00	66	4.33	0.00
19	Karnataka Bank	381	26.55	368	25.32	367	25.13	0	0.00	810	54.68	196	10.60	0	0.00	810	44.08	0.27
20	Kotak Mahindra Bank	10015	340.35	7904	248.31	7174	202.45	0	0.00	3645	105.75	253	2.38	1	0.01	3644	103.37	0.06
22	MPGB	106723	1396.75	20635	280.74	17352	228.21	6	0.11	31816	339.26	553	4.08	460	1.17	31356	335.18	0.10
24	Punjab and Sind Bank	1891	39.29	1408	30.45	970	22.39	1	0.00	249	5.27	0	0.00	0	0.00	249	5.27	0.00
25	Punjab National Bank	79630	2029.70	36887	998.28	20216	578.22	28	0.72	5209	155.55	0	0.00	0	0.00	5209	155.55	0.00
26	RBL Bank	1158	21.86	946	16.57	946	16.57	0	0.00	797	12.42	163	0.61	0	0.00	797	11.81	0.02
27	State Bank of India	172210	5380.32	148121	4539.75	128430	3956.12	84	4.11	76818	2171.71	423	6.55	89	0.74	76729	2165.16	0.16
29	UCO Bank	13743	245.00	7930	153.00	6646	128.46	1	0.03	3189	74.66	405	4.05	24	0.22	3165	70.62	0.10
30	Union Bank of India	41047	1234.52	12385	414.00	10946	350.21	20	1.58	7892	213.79	403	4.80	35	0.56	7857	208.99	0.12
31	Yes Bank	1979	55.23	1735	46.91	1439	37.60	0	0.00	594	12.94	82	1.33	1	0.00	593	11.61	0.03
		866905	**22878.02**	**528565**	**14253.09**	**442260**	**11923.48**	**417**	**16.33**	**236662**	**5856.79**	**16949**	**199.57**	**4562**	**37.68**	**232100**	**5657.23**	**4.99**

AGENDA NO-6

Other Important Agenda

6.1 Re-KYC of low risk accounts

Reserve Bank of India, launched campaign of Re-KYC of low risk accounts in order to receive hassle free banking services. Reserve Bank of India advised banks to prioritize pendency in re-KYC with respect to a specific set of accounts identified as the “Focus Group.”

This Focus Group includes:

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

Focussed group progress as on September 04, 2026 is as under: -

Number in actual

Sr.	Bank Name	Target Focus group	Active A/Cs out of focus group	Total Pendency	Achievement	Achi%
1	Bank of Baroda	53391	52264	0	53391	100.00
2	Union Bank of India	159102	148787	11745	147357	92.62
3	MPGB	113100	16200	12627	100473	88.84
4	Punjab & Sind Bank	274	227	35	239	87.23
5	UCO Bank	76699	71348	10688	66011	86.07
6	Bank of India	24805	22028	3681	21124	85.16
7	Central Bank of India	465000	441477	105825	359175	77.24
8	Bandhan Bank	4807	1614	1238	3569	74.25
9	Indian Bank	158769	154820	49001	109768	69.14
10	Bank of Maharashtra	133427	93987	44038	89389	66.99
11	Canara Bank	15094	11090	5111	9983	66.14
12	Punjab National Bank	127958	36392	45370	82588	64.54
13	Indian Overseas Bank	6649	5486	2447	4202	63.20
14	IDBI Bank	8139	3913	3251	4888	60.06
15	Axis Bank	16971	16444	7119	9852	58.05
16	DCB Bank	523	500	239	284	54.30
17	State Bank of India	817907	639964	509891	308016	37.66
18	ICICI Bank	3918	3846	2475	1443	36.83
19	Federal Bank	136	71	86	50	36.76
20	RBL Bank	9000	7427	5769	3231	35.90

21	HDFC Bank	1310	1286	960	350	26.72
22	IDFC First Bank	974	439	742	232	23.82
23	Kotak Mahindra Bank	1869	936	1568	301	16.10
24	IndusInd Bank	6095	3678	5630	465	7.63
25	Yes Bank	116	98	151	-35	-30.17
	Total	**2206033**	**1734322**	**829687**	**1376346**	**62.39**

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

NSFI: 2025–30 is anchored around five strategic objectives, referred to as Panch Jyoti, and is operationalized through forty-seven identified measures aimed at strengthening access, usage, quality, and sustainability of financial services for all segments of society, particularly the underserved and unserved population.

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

- Banks are expected to cover fifty percent of unbanked centres in Tier I to Tier V centres and fifteen percent of unbanked centres in Tier VI centres by December 2026.
- This is to be followed by complete coverage of unbanked centres in Tier I to Tier V centres and thirty percent coverage in Tier VI centres by December 2027.
- The roadmap further envisages coverage of fifty percent of unbanked centres in Tier VI centres by December 2028, seventy-five percent by December 2029, and full coverage of all unbanked Tier VI centres by December 2030.
- Increasing the participation of women as Business Correspondents, with a target of achieving thirty percent women BCs across the banking system. All new on boarding of Business Correspondents should ensure that the share of women BCs is not less than thirty percent going forward. In addition, banks should endeavour to progressively increase the share of women BCs to twenty percent by December 2026, twenty-five percent by December 2027, and thirty percent by December 2028. Focused efforts in recruitment, training, capacity building, and retention of women BCs are essential to meet these milestones and to strengthen gender-inclusive financial service delivery.
- The strategy also emphasizes the importance of linking skill development initiatives with access to institutional credit. Banks are therefore advised to extend adequate credit support to individuals trained by recognized skill development institutions such as Rural Self Employment Training Institutes (R-SETIs), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Jan Shikshan Sansthan (JSS), and other approved training agencies. Providing timely and appropriate credit to skill-trained individuals is critical for enabling them to translate acquired skills into sustainable livelihood opportunities, self-employment, and micro-enterprise creation. Banks are encouraged to design suitable loan products, simplify procedures, and provide handholding support to ensure effective credit linkage for trained beneficiaries.

Action Taken by SLBC

For the compliance of the Action points as emanated above, which was also discussed in the last (197th) SLBC meeting. The following action has been taken by SLBC:-

Strategic Objective I

Action Point I-Improving equity, reach, consistency, and quality of last mile access

a) Coverage Targets

- Cover 50% unbanked centres in Tier-I to Tier-V centres by December 2026
- Cover 15% URCs in Tier-VI centres by December 2026

At present all Tier I to Tier V centres are covered by banking outlets in the state of M.P.

For Tier VI Centres, SLBC vide letter no ZO/SLBC/2026-27: 22 dated 21.04.2026, has allocated 15% of 33,607 centres i.e. 5042 to banks based on their Sub Service Area and Allotted banks are requested to cover these centres through Branch/ Fixed BC/ DBU by December 2026 and submit progress by 7th of the month following each quarter. As on 31.08.2026 , 57 URCs covered by bank through banking outlet.

Strategic Objective II-

Action Point-Increasing the share of women business correspondents.

As per the latest progress submitted by major banks: -
Total No of BCs -42484, out of which total women BCs -6296. No. of BCs added during June quarter 2026 is 1165, out of which, women BC is 171, which constitute about 14.68% of total newly added BCs.

Bank wise status of women BC as on 30.06.2026

Sr.	Bank Name	BCs appointed during June quarter 2026			BCs appointed during current calendar year			Total BCs as on 30.06.2026		
		New Bcs	out of which Women BCs	% of Women BCs	New Bcs	out of which Women BCs	% of Women BCs	No. of BCs	out of which Women BCs	% of Woman BC
1	BOB	35	7	20.00	93	17	18.28	2241	239	10.66
2	BOI	81	8	9.88	198	25	12.63	3449	371	10.76
3	BOM	24	4	16.67	161	23	14.29	873	102	11.68
4	CANARA	22	4	18.18	61	8	13.11	391	37	9.46
5	CBI	73	16	21.92	237	53	22.36	2468	359	14.55
6	Indian	17	6	35.29	76	17	22.37	744	82	11.02
7	IOB	19	0	0.00	40	2	5.00	471	37	7.86
8	PNB	0	0	0.00	104	8	7.69	2003	124	6.19
9	P& Sind Bank	5	0	0.00	5	0	0.00	107	6	5.61
10	SBI	158	30	18.99	158	30	18.99	6560	863	13.16
11	UBI	219	26	11.87	427	65	15.22	2606	499	19.15

12	UCO	8	0	0.00	36	6	16.67	507	43	8.48
	PSBs Sub Total	**661**	**101**	**15.28**	**1596**	**254**	**15.91**	**22420**	**2762**	**12.32**
13	AXIS	2	2	100.00	20	6	30.00	71	6	8.45
14	HDFC	1	0	0.00	14	2	14.29	454	26	5.73
15	ICICI	17	7	41.18	98	21	21.43	336	37	11.01
16	IDBI	37	6	16.22	37	6	16.22	308	18	5.84
17	Other Private Bank	33	5	15.15	109	27	24.77	954	109	11.43
	PVTs Sub Total	**90**	**20**	**22.22**	**278**	**62**	**22.30**	**2123**	**196**	**9.23**
18	MPGB	273	44	16.12	460	80	17.39	5358	893	16.67
19	IPPB	141	6	4.26	141	6	4.26	12583	2445	19.43
Total		**1165**	**171**	**14.68**	**2475**	**402**	**16.24**	**42484**	**6296**	**14.82**

6.3 DEA Fund-Overall Achievement

As per the Department of Financial Services, Ministry of Finance, GoI direction, camp to settle Unclaimed Asset Fund was organized in all 55 districts in phase wise manner based on the districts identified by DFS. The progress is as under: -

Agency Wise	A/c transferred to DEAF as on 31.08.2025		Settled as on 31.07.2026		Settlement % Amt.
	No.	Amt in cr	No.	Amt in cr	
Government	137092	284.4	9093	141.7	49.82%
Institution	560049	282.3	8605	37.0	13.11%
Retail	6981659	2042	48718	114.1	5.59%
Grand Total	**7678800**	**2608.7**	**66416**	**292.8**	**11.22%**

Bank wise Status under DEA-Fund

Sr	Banks Name	DEAF Accounts	DEAF Amount(in ₹ Cr)	Settled Accounts	Settled Amount (in ₹ Cr)	Settlement %Amt
1	Apex Bank	375	0.43	79	0.10	23.60
2	MPGB	1337313	307.86	24229	54.41	17.67
3	Union Bank Of India	553915	196.83	6349	27.21	13.82
4	Indian Bank	317512	119.25	2747	15.31	12.84
5	Uco Bank	139546	44.37	2192	5.52	12.45
6	State Bank Of India	1799984	958.39	13768	114.56	11.95
7	Bank Of Baroda	260477	106.09	1292	11.44	10.78
8	Bank Of India	1271878	259.76	6245	27.87	10.73
9	Canara Bank	336897	77.01	658	7.70	10.00
10	Indian Overseas Bank	44437	14.02	254	1.24	8.82
11	IDBI Bank	52181	17.29	202	1.40	8.09
12	Yes Bank	639	0.17	9	0.01	6.67
13	Bank Of Maharashtra	2376	1.31	283	0.08	6.27
14	Central Bank Of India	579470	183.50	2944	10.26	5.59

15	Punjab National Bank	766524	239.48	4572	11.87	4.96
16	Punjab And Sind Bank	51048	16.03	309	0.71	4.45
17	HDFC Bank	50808	10.68	95	0.19	1.80
18	Axis Bank Ltd	56036	32.11	173	0.53	1.65
Grand Total		**7678800**	**2608.66**	**66416**	**292.86**	**11.23**

District wise status under Government DEA-Fund

Sr.	District	Govt Deaf pending as on 31.08.2025		Govt Settled as on 31.07.2026	
		No.	Amount (in ₹ Cr)	No.	Amount (in ₹ Cr)
1	Agar Malva	543	0.82	151	0.58
2	Alirajpur	2079	6.03	30	1.26
3	Anuppur	2346	3.60	21	1.91
4	Ashok Nagar	2306	4.66	28	0.94
5	Balaghat	2759	6.49	525	4.09
6	Barwani	3627	6.78	148	4.75
7	Betul	2622	3.60	32	1.81
8	Bhind	2155	8.82	267	2.08
9	Bhopal	2419	20.41	188	18.09
10	Burhanpur	1584	2.83	49	0.80
11	Chhatarpur	3243	6.96	54	1.12
12	Chhindwara	4570	6.03	289	3.03
13	Damoh	1802	2.01	28	0.77
14	Datia	1542	4.40	29	0.60
15	Dewas	3986	5.11	1034	3.85
16	Dhar	2456	5.65	359	5.09
17	Dindori	1883	4.08	33	2.37
18	Guna	2703	6.49	232	4.16
19	Gwalior	1957	6.06	193	4.94
20	Harda	1417	2.82	129	1.50
21	Indore	2754	10.84	116	6.11
22	Jabalpur	3435	12.80	117	6.57
23	Jhabua	3809	10.07	11	1.42
24	Katni	3467	7.13	23	1.57
25	Khandwa	2774	2.42	165	2.19
26	Khargone	4164	4.82	112	0.78
27	Maihar	589	1.06	31	0.32
28	Mandla	3133	3.99	76	1.00
29	Mandsaur	2204	2.82	402	2.28
30	Mauganj	603	0.81	13	0.52
31	Morena	3979	6.49	467	2.01
32	Narmadapuram	2875	6.45	120	3.42
33	Narsimhapur	2390	2.52	29	0.43
34	Neemuch	1357	2.96	535	1.19

35	Pandhurna	564	0.37	252	0.19
36	Panna	1552	2.45	271	1.08
37	Raisen	3054	4.48	250	2.13
38	Rajgarh	3961	5.74	241	4.88
39	Ratlam	3292	5.49	861	3.07
40	Rewa	3341	10.82	44	5.99
41	Sagar	2578	5.50	46	2.07
42	Satna	1620	3.26	220	1.04
43	Sehore	1972	1.99	88	1.35
44	Seoni	3684	4.46	241	2.50
45	Shahdol	2844	6.60	65	2.59
46	Shajapur	1570	2.07	76	1.97
47	Sheopur	1984	6.21	102	2.48
48	Shivpuri	3587	4.52	33	1.49
49	Sidhi	1788	6.14	30	3.28
50	Singrauli	1312	3.42	42	1.77
51	Tikamgarh	2689	3.89	58	1.55
52	Ujjain	3377	8.57	74	5.05
53	Umaria	2072	4.20	37	1.55
54	Vidisha	4263	4.80	26	1.03
	Grand Total	**137092**	**284.35**	**9093**	**141.07**

6.4 CM HELPLINE COMPLAIN

बैंक-वार लंबित शिकायतें-18.09.2026

Sr.	Bank Name	L1	L2	L3	L4	Grand Total
1	भारतीय स्टेट बैंक	790	376	579	23	1768
2	बैंक ऑफ इंडिया	333	190	150	11	684
3	यूनियन बैंक ऑफ इंडिया	339	191	83	7	620
4	सेंट्रल बैंक ऑफ इंडिया	353	46	163	17	579
5	बैंक ऑफ बड़ौदा	105	13	245	4	367
6	मध्यप्रदेश ग्रामीण बैंक	133	5	204	7	349
7	एचडीएफसी बैंक	148	106	86	2	342
8	पंजाब नेशनल बैंक	163	58	83	3	307
9	इंडियन बैंक	114	27	50	5	196
10	इंडिया पोस्ट पेमेंट्स बैंक	57	12	67	2	138
11	आईसीआईसीआई बैंक	48	45	38	1	132
12	बैंक ऑफ महाराष्ट्र	74	35	14	2	125
13	केनरा बैंक	60	22	36	6	124
14	यूको बैंक	62	7	41	1	111

15	ऐक्सिस बैंक	60	23	25	1	109
16	इंडसइंड बैंक	32	41	32		105
17	कोटक महिंद्रा बैंक लिमिटेड	48	16	28	1	93
18	एयू स्माल फाइनेंस बैंक	33	5	20	1	59
19	आईडीएफसी बैंक लिमिटेड	9	4	40	1	54
20	आईडीबीआई बैंक लिमिटेड	19	2	15		36
21	बंधन बैंक	15	7	11	3	36
22	इंडियन ओवरसीज बैंक	17	3	5		25
23	एमपी राज्य सहकारी बैंक	14		2		16
24	पंजाब एंड सिंध बैंक	14		1	1	16
25	यस बैंक	9	4	3		16
26	जना स्माल फायनेंस बैंक	9	2	4		15
27	रत्नाकर बैंक लिमिटेड	9	3	1		13
28	सूर्योदय स्मॉल फायनेंस बैंक	10				10
29	इक्विटास स्माल फायनेंस बैंक	7		2		9
30	डेवलपमेंट क्रेडिट बैंक	2	3	4		9
31	भारतीय स्टेट बैंक पेंशन सेल	7	1	1		9
32	उज्जिवन स्माल फायनेंस बैंक लिमिटेड	4	1			5
33	सिटी यूनियन बैंक लिमिटेड	2	2	1		5
34	उत्कर्ष स्माल फायनेंस बैंक लिमिटेड	3	1			4
35	कर्नाटक बैंक लिमिटेड	2	1	1		4
36	धनलक्ष्मी बैंक	4				4
37	फेडरल बैंक लिमिटेड	4				4
38	करूर वैश्य बैंक	1		1		2
39	कैथोलिक सीरियन बैंक लिमिटेड		1	1		2
40	तमिलनाड मर्केंटाइल बैंक लिमिटेड	1				1
41	लक्ष्मी विलास बैंक			1		1
42	साउथ इंडियन बैंक लिमिटेड	1				1
	Grand Total	**3115**	**1253**	**2038**	**99**	**6505**

6.5 Rationalisation of SLBC Sub Committees

In Madhya Pradesh, apart from State Level Banker's Committee, there are 11 sub-committees. The structure of the sub-committees was last approved in 169th SLBC meeting held on 20.09.2018.

According to revised Lead Bank Scheme of Reserve Bank of India dated 19th June 2026, (point no. 9.4) provision of 5 Sub-Committees has been made, namely:

1. Steering Sub-Committee A Steering Sub
2. Sub-Committee on Agriculture and Allied Activities
3. Sub-Committee on Micro Small and Medium Enterprises and Other Priority Sectors
4. Sub-Committee on Financial Inclusion and Financial Literacy
5. Sub-Committee on Digital Payments (SC-DP)

However, other sub-committees, over and above the five mentioned above, may be constituted as required, depending on the specific issues to be addressed by the respective States.

<u>Composition of Sub-Committees</u>

Steering Sub-Committee: The Steering Sub-Committee shall be chaired by the SLBC Convenor and comprise of senior State Government representatives from major departments covering priority sectors, e.g., Finance / Institutional Finance, Agriculture, Industries, senior representatives from RBI, NABARD, and two to three banks having major presence.

Sub-Committee on Agriculture and Allied Activities:

a) This forum shall be chaired by a SLBC / UTLBC core member bank (with highest share in agriculture lending) / Agriculture Commissioner / senior representative of Agriculture Department of the State.
b) Other members shall include representatives of Finance Department and other departments concerned of the State Government, RBI and NABARD as well as Zonal heads / deputy heads of the convenor bank and major banks.

c) Zonal heads / deputy heads of other banks shall be invited to participate in the meeting/s on rotation basis.

d) Agencies related to food processing and agri-export promotion may be special invitees to the meetings, whenever considered necessary.

Sub-Committee on MSME and Other Priority Sector (SC- MSME & OPS):

a) This forum shall be chaired by a SLBC / UTLBC core member / Commissioner, Department of Industries / Dept. of MSME / Head of Finance or other relevant Department of the concerned State Government.

b) Other members shall include officers from RBI, NABARD, SIDBI, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Finance Department of the State Government, Zonal heads / deputy heads of the SLBC convenor bank and major banks.

c) Zonal heads / deputy heads of other banks shall be invited to participate in the meeting/s on rotation basis.

d) Representatives of Department of Financial Services (DFS), Directorate General of Foreign Trade (DGFT), state head of National Rural Livelihoods Mission (NRLM), representatives from KVIC / Khadi and Village Industries Board (KVIB), Export-Import Bank of India (EXIM Bank), District Industries Centre (DIC), Ministry of Food Processing Industries (MOFPI), Coir Board, National Credit Guarantee Trustee Company Limited (NCGTC), NABSanrakshan (subsidiary of NABARD) and leading Microfinance Institutions (MFIs) may be invited on need basis.

Sub-Committee on Financial Inclusion and Financial Literacy (SC-FIFL):

a) This forum shall be chaired by SLBC Convenor / UTLBC Convenor / Development Commissioner / Head of Department of Institutional Finance of the State concerned.

b) Other members shall include officers from RBI, NABARD, Finance Department and other departments concerned of the State Government, and Zonal heads / deputy heads of the convenor bank and major banks.

c) Zonal heads / deputy heads of other banks shall be invited to participate in the meeting/s on rotation basis.

d) The State Director - RSETI and Non-governmental Organisations (NGOs) sponsoring CFLs may be invited on need basis.

Sub-Committee on Digital Payments (SC-DP):

a) This forum shall be chaired by SLBC Convenor or Zonal head of a major bank in the State.
b) Other members shall include officers from RBI, NABARD, Finance Department and other departments concerned of the State Government, state – level Law enforcement entity, and Zonal heads / deputy heads of the convenor bank and major banks.

c) Zonal heads / deputy heads of other banks shall be invited to participate in the meeting/s on rotation basis.

d) Representatives from the telecom sector may be invited to address the specific issues related to connectivity / bandwidth as per state / UT specific needs.

The Meetings of Sub-Committees shall be convened at quarterly intervals, prior to the SLBC meetings. The matter is placed before committee to take decision on rationalization of sub-committees.

In Steering Sub Committee meeting held on 09.09.2026. Forum decided to rationalise the sub committees and propose the same to SLBC forum for final decision. Proposal is as follows: -

SN	SUB COMMITTEE – PRESENT SET UP		SUB COMMITTEE – PROPOSED SET UP		
	NOMENCLATURE	CHAIRPERSON	NOMENCLATURE	LBS – RBI GUIDELINES	PROPOSED
1	Steering Sub-Committee – to finalise SLBC agenda	Commissioner - DIF	Steering Sub-Committee	**CP :-** The Steering Sub-Committee shall be chaired by the SLBC Convenor and comprise of senior State Government representatives from major departments covering priority sectors, e.g., Finance / Institutional Finance, Agriculture, Industries, senior representatives from RBI, NABARD, and two to three banks having major presence.	CP: Commissioner DIF / Senior Official – DIF CB: CBoI
2	Sub-Committee on Agriculture & Allied Activities	APC (Agriculture production Commissioner)	Sub-Committee on Agriculture & Allied Activities (SC-AA)	Member bank having highest Share in Agri + Agri Comm / Senior Representative of Agriculture department of state, representative of finance department &	CP: PS / Secretary / Senior Official – Agriculture CB: SBI

				other concerned dept of state Govt, rBI, NABARD ZH / Deputy Head of convener bank & major banks	
3	Sub-Committee on MSME	PS - MSME	Sub-Committee on MSME & Other Priority Sectors (SC-MSME & OPS) (**Add:-** Weaker Sections, Housing, Education)	SLBC Core Member / Comm. Industries / head of finance & other relevant department of state **M-** RBI, NABARD, SIDBI, CGTMSE, Finance – DIF, SLBC & Major banks , ZH / Dy heads of other banks on rotation basis, **NB:-** other stakeholders	CP: PS / Commissioner / Senior Official – MSME M: RBI, NABARD, SIDBI, CGTMSE, Finance – DIF, SLBC & Major banks , ZH / Dy heads of other banks on rotation basis. Officials from other department related to Weaker section, Education and Housing. CB: PNB Remarks- CB will coordinate with SLBC for data related to the Sub-Committee.
4	Sub-Committee on Financial Inclusion	Commissioner - DIF	Sub-Committee on Financial Inclusion & Financial Literacy (SC-FIFL) (**Add:-** CD Ratio, SHG / JLG)	SLBC convener / development Commissioner / head of institutional Finance Members : RBI, NABARD, otyher concerned	CP: Commissioner DIF / Senior Official – DIF CB: CBoI

				department of state govt./ ZH / Dy Zonal heads of major Banks Other banks shall be invited on rotation basis Need Basis Sate director RSETI and NGO's sponsoring CFLs	
5	Sub-Committee on Digital Transactions	PS – Science & Technology	Sub-Committee on Digital Payments (SC-DP)	SLBC Convener or Zonal head of a major bank in the state Members:- RBI, NABARD, DIF, other department of concerned state govt./ state law enforcement entities / ZH / DZH of convener bank and major banks, other banks on rotation basis, NPCI Need Basis :- Telecom Department representative	CP: PS – Science & Technology CB: BoI
6	Sub-Committee on Improving Recovery System	Commissioner - DIF			CP: Commissioner DIF / Senior Official – DIF CB: UBI

7	Sub-Committee on Housing	PS – Urban Administration	Subsumed in Sub-Committee on MSME & Other Priority Sectors
8	Sub-Committee on Weaker Sections	Commissioner – Scheduled Tribe	Subsumed in Sub-Committee on MSME & Other Priority Sectors
9	Sub-Committee on Credit-Deposit (CD) Ratio	Commissioner - DIF	Subsumed in Sub-Committee on Financial Inclusion & Financial
10	Sub-Committee on Education Loan	PS – Technical Education	Subsumed in Sub-Committee on MSME & Other Priority Sectors
11	Sub-Committee on SHG / Joint Liability Group (JLG)	CGM - NABARD	Subsumed in Sub-Committee on Financial Inclusion & Financial

6.6 Recent Incidents of fraud in Government Accounts

In response to the Department of Financial Services, Ministry of Finance, Government of India, New Delhi instruction on the captioned subject, IBA has issued suitable directions to the member banks advising them to -

1. Ensure that only official Government domain email IDs are registered and maintained for all Government accounts.
2. Undertake an immediate review of existing Government accounts to identify and replace any non-official or personal email IDs with authorised Government email IDs.
3. Put in place a system of periodic verification of registered contact details (email IDs and mobile numbers) for Government accounts.
4. Strengthen due diligence and approval mechanisms for any request relating change in communication details, including multi-level verification.
5. Issue suitable internal advisories and standard Operating Procedures (SOPs) to branches handling Government business.

It has come to notice of IBA through member bank that a significant number of Government accounts continue to operate with personal or non-government domain email ids due to non-availability, non-activation or non-enforcement of official government policy at the departmental level. This poses practical challenges for the banks in achieving complete compliance with above DFS advisory.

In view of the above, IBA has advised SLBCs that, the matter may be placed before State Level Bankers Committee for deliberation and the respective State Government kindly be requested to issue suitable directions to all of their departments, local bodies, autonomous institutions, and government agencies to ensure:

1. Mandatory adoption and use of official Government domain email IDs for all Government offices and authorized officials in all accounts pertaining to Government.
2. Discontinuation of personal/non-official email IDs for banking and financial communications.
3. Timely provision and activation of official Government domain email IDs at field and operational levels.

4. Periodic up-dation of communication details, if any, by Government departments/offices on account of change.
5. Alignment of Government departments with the prescribed Government email policies to facilitate secure banks operations and fraud prevention.

6.7 Credit Guarantee Scheme for Start Ups (CGSS)

Background and Objective: The Credit Guarantee Scheme for Startups (CGSS) was approved by the Government of India to provide credit guarantees against eligible credit facilities extended by Member Institutions (MIs) to eligible startups. The scheme is intended to facilitate collateral-free debt funding for startups. The Gazette Notification dated 8 May 2025 supersedes the earlier notification dated 6 October 2022.

Eligible Borrowers: For a bank to consider guarantee cover under CGSS, the borrower should: (i) be a Startup recognized by DPIIT; (ii) not be in default with any lending/investing institution and not be classified as an NPA as per RBI guidelines; and (iii) have eligibility certified by the Member Institution for the purpose of guarantee cover.

Eligible Member Institutions: The scheme permits Scheduled Commercial Banks and Financial Institutions, RBI-registered NBFCs having BBB and above rating and minimum net worth of Rs. 100 crore (subject to the prescribed conditions), and SEBI-registered Alternative Investment Funds (AIFs) to participate.

Credit Facilities Covered: The assistance can be in the form of venture debt, working capital, subordinated/mezzanine debt, debentures, optionally convertible debt and other fund-based as well as non-fund-based facilities which have crystallized as a debt obligation. AIFs are not eligible for transaction-based guarantee cover.

Maximum Guarantee and Extent of Cover: The maximum guarantee cover per borrower is Rs. 20 crore. Under transaction-based guarantee cover, the Trust provides 85% of the amount in default for loan amounts up to Rs. 10 crore and 75% of the amount in default for loan amounts exceeding Rs. 10 crore. Where partial collateral security is available, the unsecured portion may be covered subject to the scheme conditions. The facility should not already be covered under another guarantee scheme.

Guarantee Fee – Important for Banks: For transaction-based cover, the Annual Guarantee Fee (AGF) is generally 2% p.a. of the prescribed disbursement/outstanding amount. A rate of 1.5% p.a. applies to units from the North East region and women entrepreneurs, while 1% p.a. applies to units from the 27 Champion Sectors, subject to the scheme provisions. The applicable fee is to be paid upfront within the prescribed period after the Credit Guarantee Demand Advice Note (CGDAN). Subsequent AGF is calculated as prescribed under the scheme. Non-payment within the stipulated time can result in lapse of the guarantee liability.

Key Responsibilities of Banks : Banks remain responsible for normal credit appraisal and due diligence. The Member Institution is required to assess the commercial viability of proposals using prudent banking judgment, monitor the borrower account, safeguard primary security and promptly notify defaults.

Invocation of Guarantee – For transaction-based cover, the guarantee must be in force when the account becomes NPA and the prescribed 12-month lock-in period must have elapsed. The dues should have been classified as NPA and the bank must comply with the prescribed recovery and claim conditions. Before lodging a claim, the bank is required to recall the facility and initiate recovery proceedings through due process of law, including IBC, SARFAESI, DRT or other suitable proceedings as applicable.

Payment of Eligible Claims: For transaction-based guarantee cover, the Trust shall pay 75% of the guaranteed amount on an eligible claim within 60 days, subject to the claim being complete and otherwise in order. The balance 25% is payable on conclusion of recovery proceedings or write-off of the unpaid dues, as prescribed. Banks should therefore maintain complete documentation of sanction, disbursement, monitoring, NPA classification, recovery action and claim lodgement.

Umbrella-Based Guarantee Cover: The scheme also provides umbrella-based cover for Venture Debt Funds (VDFs). Under this model, the cover is linked to pooled investment in startups. The Annual Commitment Charge is 0.15% p.a. of the proposed pooled investment, with additional guarantee fee provisions at invocation/closure as specified in the scheme. The Trust may provide cover for actual losses or up to 5% of the pooled investment, whichever is lower, subject to the prescribed maximum of Rs. 20 crore per borrower.

Risk and Compliance Considerations for Banks: CGSS should be viewed as a credit-risk mitigation mechanism and not as a substitute for sound credit appraisal. Banks should ensure DPIIT recognition and scheme eligibility, undertake proper due diligence, verify end-use and viability, maintain required security and documentation, monitor the account regularly, pay guarantee fees within time, and lodge claims strictly within the prescribed timelines.

6.8 Export Promotion Mission

The Government of India has approved the Export Promotion Mission (EPM), a comprehensive, six-year mission (FY 2025-26 to FY 2030-31) with a total outlay of ₹25,060 crore, aimed at consolidating and strengthening India's export support ecosystem. The Mission brings together and streamlines existing export facilitation measures into a unified framework administered under the Directorate General of Foreign Trade (DGFT), Department of Commerce, through two arms **Niryat Protsahan** (financial enablers) and **Niryat Disha** (non-financial enablers).

The EPM is designed to make Indian exports more competitive by addressing three critical constraints faced by exporters, particularly MSMEs and first-time exporters namely:

(i) Access to affordable trade finance,
(ii) The burden of regulatory and procedural compliance, and
(iii) Access to overseas markets.

The Mission places special emphasis on widening the exporter base, including in Tier-2/3 towns and rural clusters, and on deepening the participation of MSMEs in India's export effort. The Mission is being implemented through DGFT, in coordination with Export

Promotion Councils (EPCs), Industry Associations (IAs), scheduled banks, NCGTC, EXIM Bank, and other implementing agencies.

Structure of the Mission — All 11 Interventions

The EPM comprises 11 operational interventions. Each scheme name below is hyperlinked to its launching/ operative DGFT Trade Notice:

Pillar	Scheme Name	Trade Notice	Brief Description
1. Easy Access to Credit	Interest Subvention for Pre- & Post-Shipment Export Credit	Trade Notice No. 20/2025-26, dated 02 Jan 2026	2.75% p.a. subvention on rupee export credit for MSME exporters; capped at ₹50 lakh per IEC per FY.
	Collateral Support for Export Credit	Trade Notice No. 21/2025-26, dated 02 Jan 2026	CGTMSE guarantee cover (85% micro/small, 65% medium) on collateral-light export working capital loans.
	Support for Alternative Trade Instruments (Export Factoring)	Trade Notice No. 25/2025-26, dated 20 Feb 2026	2.75% subvention on export-factoring cost for MSMEs, supplementing bank-based export credit.
	Credit Assistance for e-Commerce Exporters	Trade Notice No. 31/2025-26, dated 06 Mar 2026	Guarantee cover on Direct and overseas-inventory credit facilities, plus interest subvention, for exporters selling via e-commerce.
	Support for Emerging Export Opportunities (SEOE)	Trade Notice No. 32/2025-26, dated 06 Mar 2026	Risk-sharing on LC-backed transactions in new/high-risk markets, administered through Exim Bank.
2. Cutting Compliance Burden	TRACE – Trade Regulations, Accreditation & Compliance Enablement	Trade Notice No. 26/2025-26 dated 20 Feb 2026 (revised by TN No. 09/2026-27 dated 01 Jul 2026)	Reimbursement of testing, inspection and certification costs (up to 95% micro/small, 80% medium), capped at ₹50 lakh per IEC per FY.
3. Support for Market Access	Market Access Support (MAS)	Guidelines amended vide Trade Notice No. 08/2026-27	Supports Buyer-Seller Meets, trade fairs and delegations; 60% (up to 80% for priority sectors) cost share.
	FLOW – Facilitating Logistics, Overseas Warehousing & Fulfilment	Trade Notice No. 28/2025-26, dated 20 Feb 2026	Support to overseas warehousing, fulfilment centres and market-facing infrastructure (30% of project cost).

	LIFT – Logistics Interventions for Freight & Transport	Trade Notice No. 29/2025-26, dated 20 Feb 2026	Reimburses 30% of inland freight (capped at ₹20 lakh/IEC/FY) for exporters in low-export-intensity districts.
	INSIGHT – Integrated Support for Trade Intelligence & Facilitation	Trade Notice No. 27/2025-26, dated 20 Feb 2026	Institution-facing support for district facilitation cells and trade-intelligence systems under Districts as Export Hubs.
	Global Outreach for Branding, Labelling & Export Packaging (Brand India)	Trade Notice No. 12/2026-27, dated 14 Jul 2026	Builds the 'Brand India' proposition globally, incl. the Trust Mark certification (fee-waived for an initial 2 years).

Note: Several interventions have since been amended by subsequent Trade Notices (e.g., Interest Subvention's Implementing Agency was transferred from RBI to Exim Bank vide Trade Notice No. 17/2026-27 dated 07 Aug 2026). The latest operative notices are available on the DGFT website (www.dgft.gov.in) and the Trade Connect ePlatform (trade.gov.in).
The banking network, given its deep last-mile presence, has a vital role to play in ensuring that the benefits of the Mission particularly the credit linked interventions reach eligible MSME exporters, including those in semi-urban and riral areas who may otherwise remain unaware of these facilities. Therefore, banks are requested to:

- Circulate information on the EMP and its credit linked interventions to all branches, particularly those handing MSME and priority sector lending;
- Sensitize branch-level officials, especially in rural and semi-urban areas, on the credit guarantee and interest subvention facilities available to exporters under the Mission, so that eligible units can be guided and on boarded;

6.9 Districts identified in the bottom 10 percentile in terms of the Access and Usage indicators

The Reserve Bank of India has constructed a composite Financial Inclusion Index (FI-Index) to capture the extent of financial inclusion across the country.

The FI-Index has been conceptualised as a comprehensive index incorporating details of banking, investments, insurance, postal as well as the pension sector in consultation with Government and respective sectoral regulators. The index captures information on various aspects of financial inclusion in a single value ranging between 0 and 100, where 0 represents complete financial exclusion and 100 indicates full financial inclusion. The FI-Index comprises of three broad parameters (weights indicated in brackets) viz., Access (35%), Usage (45%), and Quality (20%) with each of these consisting of various dimensions, which are computed based on a number of indicators.

The Index is responsive to ease of access, availability and usage of services, and quality of services. A unique feature of the Index is the Quality parameter which captures the quality aspect of financial inclusion as reflected by financial literacy, consumer protection, and inequalities and deficiencies in services.

The FI-Index has been constructed without any 'base year' and as such it reflects cumulative efforts of all stakeholders over the years towards financial inclusion. The annual FI-Index for the period ending March 2026 is 70%. The FI-Index is published annually in July every year.

Share of Access indicators vis-à-vis Share in Population- March 2026

8 district namely Mauganj, Alirajpur, Sheopur, Sidhi, Shivpuri, Bhind, Dindori And Umaria are falling in bottom districts under access.

Share of Usage indicators vis-à-vis Share in Population-March 2026

10 districts namely Mauganj, Sidhi,Singrauli, Dindori, Alirajpur, Bhind, Maihar, Niwari, Umaria and Anuppur are falling in the bottom 10 percentile in usage.

6.10 Unveiling of MSME dashboard

It is submitted that, pursuant to the advice of RBI, a dedicated MSME Dashboard has been developed on the official website of SLBC, Madhya Pradesh, with the objective of providing a single public-facing platform for MSME entrepreneurs to access information on various MSME loan products/schemes offered by member banks.

The initiative was initially proposed under Agenda Item No. 14 of the minutes of the empowered committee of MSME. Subsequently, a follow-up meeting was held on 27.07.2026, wherein the modalities for development of the Dashboard were finalized.

The Dashboard provides for display of the following information in respect of MSME loan products/schemes of member banks: -

i. Name of the MSME Scheme
ii. Sector – Manufacturing/Services/Trade
iii. Sub-Sector
iv. Hyperlink/URL of the Scheme available on the respective Bank's official website

The functionality has been developed to facilitate easy access and wider dissemination of information on MSME credit products among entrepreneurs through the SLBC website.
Current Status: As on 21.09.2026, a total of 21 member banks have uploaded details of MSME loan products/schemes on the Dashboard. The bank-wise details of MSME loan scheme onboarded are as under:-

Sr.	Bank	No of Schemes
1	SBI	32
2	CBI	18
3	BOB	16
4	UCO	15
5	ICICI	3
6	BOI	11
7	MPGB	10
8	Canara	7

9	Indian	19
10	PNB	5
11	ESAF	4
12	IOB	2
	Total	**142**

6.11 Review of Cyber Crime Cases – Issues and Expectations from Banks

Background

Cyber financial frauds have emerged as a significant concern requiring close and time-bound coordination between Law Enforcement Agencies (LEAs), banks and other stakeholders. Immediate action by banks on identification of suspected/disputed transactions, preservation of relevant banking records, placing of appropriate Hold/Lien/Freeze and subsequent restoration of eligible amounts is critical for preventing further dissipation of funds and safeguarding the interests of victims.

In this context, the status of cyber financial fraud cases in Madhya Pradesh, action under the Money Restoration Module (MRM) and Grievance Redressal Module (GRM), issues being faced by LEAs in obtaining necessary banking assistance, and expectations from member banks are proposed to be reviewed.

1. Status of Cyber Fraud Cases

The number of cyber-fraud complaints reported in Madhya Pradesh and the corresponding fraudulent and saved amounts are as under:

Period	**Cyber Fraud Complaints Reported**	**Total Fraudulent Amount (₹ crore)**	**Total Saved Amount (₹ crore)**
2024	48,605	465.00	51.59
2025	56,051	634.00	137.00
Upto 31.08.2026	53,530	308.35	86.16

2. Money Restoration Module (MRM)

As on 31.08.2026, in Madhya Pradesh, 12,986 cases were ready for restoration. Requests had been raised by victims in 9,509 cases, out of which action had been completed in 2,340 cases, resulting in restoration of approximately ₹119.05 lakh.

At present, 3,531 cases involving ₹256.47 lakh are pending at LEA level, while 3,069 cases involving ₹260.18 lakh are pending at bank level. Thus, total MRM pendency is 6,600 cases.

The presentation also indicates bank-wise pendency/acknowledgement status under MRM, with a total of 2,751 acknowledgement numbers reported across banks.

3. Grievance Redressal Module (GRM)

Under GRM, as on 31.08.2026, Madhya Pradesh had 1,611 grievances. LEAs had taken action in 780 cases, while action was completed in 60 cases, including unholding/unfreezing of 60 bank accounts.

The present pendency comprises 831 cases at LEA level and 720 cases at bank level, resulting in total pendency of 1,551 cases.

The presentation further provides bank-wise GRM pendency, with a total of 706 acknowledgement numbers in one category and additional bank-wise pendency reflected separately.

4. **Major Issues Relating to Banks**

The following issues have been highlighted by the concerned LEAs/departments:

a. Action during holidays and night hours:
During holidays and night hours, required information is not always made available immediately by banks and necessary action relating to Freeze/Hold/Lien on suspected/disputed accounts is delayed. In view of the nature of cyber financial fraud, such action is required to be facilitated on a 24×7 basis.

b. CCTV footage:
CCTV footage sought by investigating agencies is not always provided promptly. In several cases, repeated correspondence and coordination are required with banks for obtaining the footage.

c. Lack of uniformity in NCRP portal action:
There is lack of uniformity among banks in the action taken and terminology used on the NCRP portal. Where only the disputed amount is placed under restraint, uniform terminology such as Hold/Lien needs to be followed.

d. Effective Balance:
After Hold/Lien is marked, the actual balance available in the account, i.e. Effective Balance, should also be appropriately updated on the NCRP portal.

e. Incomplete banking information:
During investigation, in several cases only the Bank Statement and Account Opening Form are provided, whereas other information required for investigation is not furnished completely.

f. Current Account-related information:
In Current Account cases, complete information regarding KYC/verification, the official/person who carried out the verification, and the latest details of the concerned Firm/Company/Shop is not always provided.

g. Current Account opening guidelines:

The applicable KYC/Account Opening Guidelines and relevant internal procedures/criteria for opening Current Accounts may be made available to investigating agencies whenever required.

h. Bankers' Books Evidence Act, 1891:
Delay/difficulty is experienced in obtaining the requisite certificate under Section 2A of the Bankers' Books Evidence Act, 1891.

i. Time limit for furnishing information:
There is no uniformity in the time taken by banks to provide investigation-related information. Considering the time-sensitive nature of cyber financial fraud and rapid movement of funds, timely furnishing of required information is essential.

Expectations from Banks

The following expectations from member banks have been highlighted:

i. Nomination of Bank Representatives in State Cyber Crime Coordination Centre dashboard (S4C):
At present, only 3 banks have onboarded on S4C dashboard. The remaining banks are requested to nominate their representatives and complete onboarding on the S4C dashboard.

ii. GRM Portal Registration:
Eligible beneficiary account-holder cases should be registered on the GRM Portal in a time-bound manner. Necessary instructions and training may also be provided to Branch Managers.

iii. MRM Refund:
After issuance of notice by LEA, banks should process the refund within the prescribed timeframe and ensure early disposal of pending cases.

iv. Updated Nodal Officer Details:
All banks should provide updated details of their State-level Nodal Officer and Branch Managers, including name, designation, mobile number and e-mail address.

v. Repeatedly Frozen Accounts:
Consolidated information regarding accounts frozen more than once by LEAs may be provided to the State Cyber Police on a monthly basis.

vi. Beneficiary Cooling-off Period:
Banks may work towards an appropriate uniform standard, as far as practicable, regarding the cooling-off period applicable after addition of a new beneficiary.

vii. Credit Card Hold/Freeze:
A separate nodal officer/mechanism may be identified for coordination with the concerned card network/processing agency in matters relating to hold/freeze on credit cards.

viii. Monitoring of Suspicious ATMs:
LEAs may provide the list of suspicious ATMs to bank nodal officers every 15 days, so that necessary arrangements may be made for preservation of CCTV footage relating to such ATMs.

ix. Mule Bank Accounts:

Information regarding Mule Bank Accounts received by LEAs through NCRP may be shared with RBI and the concerned banks on a monthly basis for necessary examination/action, with the outcome of such examination being communicated to the State Cyber Police/RBI.

Bank wise MRM and GRM pendency is as under:-

MRM PENDENCY TILL 31-08-2026	
Bank	**Count of Acknowledgement No.**
Yes Bank	640
UCO Bank	571
Union Bank of India	153
Punjab National Bank	153
State Bank of India	108
Indian Overseas Bank	108
NSDL Payments Bank	107
Canara Bank	106
IDBI Bank	92
HDFC Bank	90
South Indian Bank	71
Bank of Maharashtra	65
IndusInd Bank	65
Bank of Baroda	49
Kotak Mahindra Bank	38
Slice Small Finance Bank	35
Federal Bank	34
Ujjivan Small Finance Bank	32
Punjab & Sind Bank	31
Indian Bank	30
Jio Payments Bank Ltd	27
Karur Vysya Bank	21
Equitas Bank	14
Catholic Syrian Bank	12
IDFC First Bank	11
City Union Bank	10
Sarva Haryana Gramin Bank	8
ESAF Small Finance Bank	8
Gujarat Gramin Bank	8
Bank of India	7
India Post Payments Bank	6
Fino Payments Bank	6
Bandhan Bank	6
Kerala Gramin Bank	5
Ratnakar Bank Limited	4
Unity Small Finance Bank	4
ICICI Bank	4
Central Bank of India	3
Tripura Gramin Bank	3
Axis Bank	1
Mizoram Co-operative Apex Bank	1
Suryoday Bank	1
Dhanlaxmi Bank	1
Tamilnad Mercantile Bank	1
Airtel Payments Bank	1
Grand Total	**2751**

GRM PENDENCY TILL 31-08-2026	
Bank Name	**Count of Acknowledgement No.**
State Bank of India	331
Axis Bank	50
HDFC Bank	45
ICICI Bank	45
Punjab National Bank	37
IndusInd Bank	22
Indian Bank	20
Canara Bank	20
HSBC Bank.	17
Bank of Baroda	14
Central Bank of India	14
Union Bank of India	14
IDBI Bank	11
Bank of Maharashtra	10
Bank of India	8
Kotak Mahindra Bank	6
Karnataka Bank Ltd	5
Bandhan Bank	5
IDFC First Bank	5
Jammu and Kashmir Bank	4
UCO Bank	4
Punjab & Sind Bank	3
Indian Overseas Bank	3
DCB Bank	2
Yes Bank	2
Karur Vysya Bank	2
Standard Chartered Bank	1
Federal Bank	1
Airtel Payments Bank	1
Maharashtra Gramin Bank	1
Rajasthan Gramin Bank	1
NSDL Payments Bank Ltd	1
Saraswat Co-operative Bank	1
Grand Total	**706**

6.12 Implementation of Salary Account Package for Central Government Employees

Background: The Department of Financial Services (DFS), Ministry of Finance, Government of India, has launched the Salary Account Package for Central Government Employees w.e.f. 14.01.2026. The package has been developed by all 12 Public Sector Banks (PSBs) with the objective of providing enhanced financial security, improved service delivery and greater banking convenience to Central Government employees across Ministries/Departments.
The 12 Public Sector Banks offering the Salary Account Package are State Bank of India, Punjab National Bank, Bank of Baroda, Canara Bank, Union Bank of India, Bank of India, Indian Bank, Central Bank of India, Indian Overseas Bank, UCO Bank, Bank of Maharashtra and Punjab & Sind Bank.

The Salary Account Package broadly encompasses three key segments, namely Banking, Insurance and Debit/Credit Cards, thereby providing a comprehensive set of banking and financial benefits to Central Government employees.

Key Features of the Salary Account Package

The major features of the package, as communicated by DFS, include:

- Zero minimum balance salary account with enhanced banking facilities.
- Instant overdraft facility for eligible account holders.
- Free remittance facilities, including RTGS, NEFT and UPI, along with SMS facilities.
- Concessional interest rates on housing, education, vehicle and personal loans.
- Waiver of locker rental and loan processing charges, as applicable under the respective bank's package.
- Personal Accident Insurance cover of up to ₹1.50 crore.
- Air Accident Insurance cover of up to ₹2.00 crore.
- Permanent Total & Partial Disability Cover of up to ₹1.50 crore.
- Term Life Insurance benefits of up to ₹20 lakh, with additional top-up facility.
- Comprehensive Health Insurance coverage for self/family with base plan and additional top-up facility.

- Enhanced benefits on Debit and Credit Cards, including unlimited monthly transactions, nil annual maintenance charges, pharmacy and health check-up vouchers and enhanced airport lounge access.

The package is intended to provide an integrated banking and insurance solution to Central Government employees and their families.

Implementation Mechanism

For effective implementation of the Salary Account Package, banks have been advised to conduct on-site facilitation camps in the premises of Ministries/Departments for account opening and providing assistance to employees. Such camps are to be organised jointly by the banks in consultation with the concerned Ministry/Department.

Employees have the option to select the Salary Account Package offered by any one of the 12 PSBs, based on their individual preference. Accordingly, the implementation mechanism is intended to facilitate employee choice while ensuring that employees are adequately informed about the facilities and benefits available under the respective packages.

DFS has also requested Ministries/Departments to extend necessary cooperation and facilitate banks in organising such camps within office premises for the benefit of employees.

Present Issue for Consideration

In view of the launch of the Salary Account Package, there is a need to ensure its effective dissemination and implementation among State Government employees also in the State.

The concerned banks may also create awareness among employees regarding the various banking, insurance and card-related benefits available under their respective Salary Account Packages so that employees can make an informed choice.

Member banks may coordinate with the Government Departments and ensure that on-site facilitation camps are organised at office premises, along with adequate awareness regarding the Salary Account Package and its associated benefits.

6.13 Electronic Deposit Management System (eDMS)

The Finance Department, Government of Madhya Pradesh, vide its Letter No. 18522 dated 22.03.2025, issued guidelines (Circular attached as Annexures) regarding investment of funds available with the bodies/corporations/boards/undertakings/universities of the State Government in banks. The guidelines prescribe a transparent and competitive process for deployment of surplus funds, with the objective of ensuring better returns on Government funds while maintaining transparency and providing equal opportunity to eligible banks.

The guidelines provide for investment of funds with eligible banks, as per the prescribed procedure and the list of eligible banks amended from time to time, thereby promoting competitive bidding, transparency and optimal returns on Government funds.

At present, the process of inviting bids for investment of surplus funds in Fixed Deposits/Term Deposits is largely carried out through a manual process involving communication through e-mail or letters. In certain cases, the bid invitation may not reach all eligible banks, or the time provided for submission of quotations may be insufficient. Consequently, all eligible banks may not get an equal opportunity to participate in the bidding process, which may result in the Government entity not receiving the most competitive rate and, consequently, lower interest earnings on its surplus funds.

To address the above issues and to ensure a transparent, standardised and competitive bidding process, SLBC, through its empanelled service provider, has developed an Electronic Deposit Management System (eDMS). The proposed system will facilitate the complete process of inviting, submitting and opening bids electronically through a common online platform. A similar system is already in use in the Government of Punjab.

The proposal for implementation of the eDMS has already been submitted to the Directorate of Institutional Finance and the Finance Department. A demonstration of the application has also been made before the Commissioner, Institutional Finance, and representatives of MPSeDC.

Proposed Process Flow

1. DIF will act as the Nodal Department for implementation and monitoring of the system.
2. All bodies/corporations/boards/undertakings/universities of the State Government, as well as the controlling offices of banks in Madhya Pradesh, will designate a Senior Officer as Nodal Officer for the eDMS. For banks, an officer of AGM/Chief Manager level may be designated. The designated officials will be provided with login credentials.
3. The concerned Government entity will invite bids through the eDMS. Intimation regarding the bid will be sent to the designated e-mail ID/mobile number of eligible participating banks through e-mail/SMS.
4. Eligible banks will submit their quoted interest rates online through the eDMS within the stipulated time.
5. The bids will be opened electronically through Digital Signature by the authorised official.
6. The bank quoting the highest eligible rate (H1) will be selected for placement of the deposit, as per the applicable guidelines.

Major Benefits of eDMS

The proposed system will provide the following major benefits:

1. **Visibility of surplus funds:** The Finance Department/DIF will have better visibility of the surplus funds available with various Government bodies/entities.

2. **Transparent and competitive process:** Establish a standardised and transparent mechanism for inviting and evaluating bids for deployment of surplus funds.
3. **Better returns:** Increased competition among eligible banks is expected to facilitate better interest rates and consequently better returns on Government funds.
4. **Equal opportunity:** Ensure that all eligible banks receive timely information and have an equal opportunity to participate in the bidding process.

The SLBC is requested to adopt the Electronic Deposit Management System (eDMS) for implementation.

Any other issue with permission of the Chair