

**ADOPTION OF THE MINUTES OF THE 191<sup>st</sup> SLBC AND SPECIAL  
SLBC MEETING HELD ON OCTOBER 16, 2024**

The Minutes of the 191th SLBC meeting and special SLBC meeting held on October 16, 2024 were circulated to all concerned and were uploaded on the website of SLBC ([www.slbcmadhyapradesh.in](http://www.slbcmadhyapradesh.in)).

**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
CBBO	: Cluster Based Business Organization
CBDC	: Central Bank Digital Currency
CFL	: Centre for Financial Literacy
CISB	: Central Information System for Banking Infrastructure
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 Bankj
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
TReDS	: Trade Receivables Discounting System
URC	: Unbanked Rural Centre
UPI	: Unified Payment System
WDRA	: Warehousing Development & Regulatory Authority
Y-o-Y	: Year on year

## ACTION TAKEN REPORT OF THE 191<sup>ST</sup> SLBC AND SPECIAL MEETING HELD ON 16<sup>TH</sup> OCTOBER 2024

Sr.	Action points	Action Taken Report
1	<p><b>Performance of RRBs</b></p> <p>Chairpersons of MPGB and MGB banks raised the issue of pending debt waiver dues of State Government. Chief Secretary advised the RRBs to improve their performance government schemes.</p> <p><b>Action: Finance Department, Agriculture Department and RRBs</b></p>	<p>Pending debt waiver claim of RRBs and other banks to be received from Govt. of Madhya Pradesh was also sought by NABARD, RBI and Government of India. RRBs Debt Waiver claim was Rs. 3865 Crore, Received Rs. 534 Crore and pending Rs.3232 Crore. Performance of both the RRBs in government sponsored schemes has improved and has been incorporated in the agenda.</p>
2	<p><b>Progress Review of Government Sponsored Schemes 2024-25</b></p> <p>Chief Secretary noted inadequate performance State Sponsored employment. Generation Schemes and instructed bank to process applications promptly, implementing an escalation matrix for delays.</p> <p><b>Action: All Banks</b></p>	<p>Performance of banks under all Government Sponsored schemes has improved. Banks are instructed to process all pending applications within strict adherence to TAT. Bank are instructed to process applications within a defined timeframe, ensuring minimal delays. Regular MIS reports to be generated to track the pendency of applications. Applications pending beyond a stipulated period to be flagged for higher level intervention.</p>
3.	<p>Concerns were raised regarding the National Rural Livelihood Mission, specifically the low number of SHG applications and an average disbursement of just 1.70 lakh per SHG. The Chief Secretary proposed forming a committee with banks, RBI, NABARD, and the SRLM to strengthen SHGs and boost members' income.</p> <p><b>Action: Indian Bank</b></p>	<p>A Special meeting on SHGs was called by convener sub-committee on SHG (Indian Bank) on 26.12.2024, the meeting was chaired by GM, NABARD. Officials from RBI, SRLM and member banks attended the meeting. In the meeting, all banks were advised to fix the first year limit of SHGs as 6 times of corpus instead of fixing 1.5 lakh minimum amount. Banks were also advised to review and enhance the Drawing Power (DP) on yearly basis without waiting for complete repayment. All Banks confirmed for implementation of the instruction.</p>
4.	<p>Additional Chief Secretary, Urban development and housing department flagged three issues related to the PM SVANidhi Scheme: unsatisfactory performance in the second and third tranches, pending interest subvention claims, and high interest rates charged by certain bank (eg, BOB, BOI, HDFC, Kotak Mahindra). He instructed banks and departments to resolve these issues within a week. The Chairperson appreciated the contribution of banks and officials of</p>	<p>The Progress under PMSVANidhi was reviewed on 21.11.2024. During the meeting, all banks are advised to improve their performance specially in second and third tranche. The pendency under interest subvention claim is also reduced. Banks also assured to charge the ROI as per banks policy. Banks have lodged interest subvention claim amounting to Rs.10 crore and settlement is under process at the department's end.</p>

	<p>department in making Madhya Pradesh as front runner State in the implementation of PM SVANidhi Scheme.</p> <p><b>Action: All Banks</b></p>	
5.	<p>For the PMFME scheme, the Chief Secretary suggested forming a committee to explore proposals that could enhance value addition to exported raw materials, thereby generating more income for the state.</p> <p><b>Action: All Banks</b></p>	<p>Two meeting on PMFME was called under Chairmanship of ACS Horticulture &amp; Food Processing. The meeting was called to explore PMFME proposals that could enhance value addition and generate more income for the state In meeting officials of Horticulture Department, APEDA, SLBC and top 10 banks were present. In meeting, it was resolved to sanction PMFME applications, especially focusing on application of Self Help Groups.</p>
6	<p>Under the PM Vishwakarma Scheme, the Skill Development Department was advised to actively monitor loan applications to ensure timely assistance to applicants.</p> <p><b>Action: Skill Development Department</b></p>	<p>Skill development department may like to respond.</p>
7.	<p>Convenor SLBC informed the assembly about the elevated levels of Non-Performing Assets (NPAs) in specific government-sponsored schemes. The Chief Secretary voiced significant concern regarding these high NPA levels and urged banks to collaborate closely with local authorities to enhance recovery efforts. He recommended that this issue be regularly discussed in DLCC and BLBC meetings. Additionally, he instructed the Principal Secretary of Finance to assess these schemes with the relevant departments to identify the underlying causes of the high NPAs, enabling appropriate corrective actions to be implemented.</p> <p><b>Action: All Banks, LDMs, District Magistrates, and relevant departments</b></p>	<p>All the LDMs have been advised to regularly discuss the mounting NPA under government sponsored schemes in the BLBC and DCC meetings. State Bank of India, Covenor on Improvement of Recovery System, also called a special meeting on 17.12.2024 to discuss the higher level of NPA under Govt. sponsored scheme. Joint Director, DIF advised that the specific issue raised by Chief Secretary in 191<sup>st</sup> SLBC meeting of identifying the underlying causes of the high NPAs in GSS and enabling appropriate corrective actions will be included as an agenda in every forthcoming SLBC Subcommittee meeting on Improvement of Recovery System in Banks. The house expressed its consent on this matter.</p> <p>A meeting was also called by PS, Finance with Panchayat and Rural Development Department wherein SLBC representative also joined. He reviewed the status of NPA under CMRHM and CM Street Vendor and advised the SLBC to submit revised proposal on behalf of all banks under CMRHM Scheme. Two meetings in this regard has been organised, proposals from respective banks yet</p>

		to be received.
8.	<p><b>Uniform Banking Hours</b></p> <p>Convenor SLBC suggested implementing uniform banking hours FROM 10:00 am TO 4:00 PM to enhance customer service. This proposal was approved by the assembly, with the understanding that individual banks may adjust their hours to accommodate local district needs. The Chief Secretary acknowledged that certain local demands might necessitate variations in the schedule.</p> <p><b>Action: All LDMs and PSBs</b></p>	<p>SLBC had advised all LDMs to discuss this agenda in DCC meeting. Accordingly, Uniform Banking Hours have been implemented in the state. 52 districts have adopted timing from 10 am to 04 pm whereas Anuppur, Pandhurna and Seoni, based on the local public demand has adopted timing of 11 AM to 05 PM.</p>
9.	<p><b>Stamp Duty on Government Sponsored Schemes</b></p> <p>Convenor SLBC requested a minimum stamp duty for loans up to Rs. 10 lakhs under government-sponsored schemes. Principal Secretary, Finance Department raised concerns about inconsistent documentation requirements across banks. Chief Secretary directed the formation of a committee to streamline this process.</p> <p><b>Action : Major Banks and Department of Finance</b></p>	<p>MSME Department has requested the IGRS, Madhya Pradesh for necessary action.</p>
10.	<p><b>Transfer/Acquisition of Agricultural Land with Bank Charges</b></p> <p>Convenor SLBC highlighted issues with land transfers despite existing bank charges. The Commissioner of Revenue confirmed that NOCs from lender banks are required for land acquisition, and the Chief Secretary emphasized that compensation should be transferred to the lender's account.</p> <p><b>Action: All Banks and Revenue Department</b></p>	<p>Revenue Department has once again circulated the existing guideline to all Districts in this regard.</p>
11.	<p><b>Promotion of TREDIS</b></p> <p>Regional Director, RBI recommended onboarding of state PSUs and government departments onto the TREDIS platform. The Chief Secretary directed the MSME/Finance Department to take necessary</p>	<p>SLBC has requested convenor sub-committee (PNB) to include this agenda in subcommittee meeting on MSME. Meeting is yet to be organized due to non-receipt of suitable date from chairman</p>



	<p>action.</p> <p><b>Action: Finance and MSME Department</b></p>	
12.	<p><b>MSME Clusters</b></p> <p>Regional Director, RBI apprised house that over 50% of MSME clusters are inactive, The Chief Secretary advised the formation of a small committee to analyse the situation and provide recommendations within one month.</p> <p><b>Action: DIF and SLBC</b></p>	<p>SLBC has requested convener sub-committee (PNB) to include this agenda in subcommittee meeting on MSME. Meeting is yet to be organized due to non-receipt of suitable date from chairman</p>
13.	<p><b>Discussion on PM KUSUM-A and PM KUSUM-C Schemes</b></p> <p>Chief Secretary advised banks including RRBs and Cooperative Banks to sign MOUs with the department. The Chief Secretary stressed the importance of these schemes and directed ACS, NRED 10 form a joint team to ensure comprehensive to include all electricity pumps and agriculture feeders under above schemes.</p> <p><b>Action: All Banks, Energy Department, and Agriculture Department</b></p>	<p>Govt. of Madhya Pradesh has come with new Scheme PM Krishak Mitra Surya Yojana wherein they are going to solarize around 3 lakh pumps in next three years and they have floated EOI for 52000 pumps for first phase.</p>
14.	<p><b>CM Helpline Complaints</b></p> <p>Principal Secretary, Finance department raised concern over pending CM Helpline complaints, particularly those unresolved for over 100 days. The Chief Secretary announced that the CM-SAMADHAN initiative will begin in this month and instructed banks to work proactively towards resolution of pending CM Helpline complains</p> <p><b>Action: All Banks</b></p>	<p>All banks have been advised to work proactively towards resolution of all pending CM Helpline complaints. LDMs at district level also monitoring the pending complains on regular basis. A detail of Nodal Bank Officers handing CM Helpline complain at State Level has also been shared with Districts for early disposal of complaints.</p>
15.	<p><b>Bottom Districts of MP under RBI FI-Index</b></p> <p>The General Manager, RBI briefed the forum about the performance of districts of Madhya Pradesh on Financial Inclusion Index (FI-Index) developed by RBI. In one of the parameters of the index i.e. Access to banking, the performance of districts of Sheopur, Bhind, Alirajpur, Shivpuri, Dindori, Sidhi, Umaria is very low. Alirajpur district is lying in the bottom 10 percentile in terms of per capita distribution of ATMs. In relation to number</p>	<p>The progress of the districts falling in bottom 10 percentile in both Access and Usage has been discussed in Sub Committee meeting on FI on 24.12.2024. In the meeting, GM (FIDD) RBI analysed the root cause and advised the LDMs to explore the possibility to open new bank branches and BC outlets. For usage of financial services spread awareness in district with the help of Financial Literacy Consular/CFL.</p>

	<p>of loan accounts (per lakh of population) the performance of districts Alirajpur, Tikamgarh, Sidhi, Dindori, Singrauli, Bhind, Niwari is low. Niwari district is at the bottom 10 percentile of per capita distribution of deposit accounts. Chief Secretary proposed to form a small committee to address access and usage issues in these districts.</p> <p><b>Action: SLBC, Major Banks, RBI, NABARD, and DIF</b></p>	
16.	<p><b>Branch Openings at 56 locations identified by DFS</b></p> <p>Convenor SLBC reported progress an opening branches in 56 identified locations, with 44 covered and 12 remaining. Principal Secretary, Finance apprised that Collectors of Khargone and Burhanpur districts are coordinating with banks to resolve the besae of unavailability of premises at certain locations. He also advised the representatives of concerned banks to work closely with the District Collectors to resolve these issues on priority basis. Chief Secretary directed to resolve the pending issues and open these branches by December 2024.</p> <p><b>Action: Concerned Banks, Panchayat and Rural Development Department, and Science and Technology Department</b></p>	<p>Banks are facing issues of premises in 7 locations and network connectivity in 9 locations. Banks are still coordinating with district administration of respective districts for obtaining suitable premises and PRD dept. for network availability.</p>
17.	<p><b>Social Security Schemes</b></p> <p>The Convenor of the SLBC updated the assembly on the state's performance regarding the PMJDY, APY, PMJJBY, and PMSBY schemes. The Principal Secretary, Panchayat and Rural Development expressed concerns about the lack of mechanisms for beneficiaries to verify their registration in these insurance programs. While premiums are automatically deducted from beneficiaries' accounts with their consent, a lack of awareness is a major factor contributing to the low claims made under these schemes. The claims process should be aligned with the National Pension Schemes, as advised by the Principal Secretary of Finance, who suggested that banks send letters to beneficiaries twice a year to inform them about their insurance status. The Chief</p>	<p>The progress under the Social Security schemes was discussed in the subcommittee meeting on FI on 24.12.2024. To increase public awareness about the claim process of PMJJBY and PMSBY, SLBC vide the letter no. ZO: SLBC:2024-25:365 dated 29.11.2024 has proposed for creation of a website in public domain so that family members of diseased person may get information about enrolment of diseased person under PMSBY &amp; PMJJBY if any.</p>

	<p>Secretary recommended that banks utilize Gram Sabhas to educate beneficiaries about their insurance coverage under these schemes.</p> <p><b>Action: Panchayat and Rural Development Department, DIF, all banks</b></p>	
18	<p><b>Special Campaign for Jansuraksha Schemes</b></p> <p>Principal Secretary, Finance informed about a special campaign for Jansuraksha Schemes running from 15th October 2024 to 15th January 2025, urging all collectors to ensure its success.</p> <p><b>Action: All Public Sector Banks, District Collector and DIF</b></p>	<p>Progress under Special Campaign on Jansuraksha Scheme was discussed in FI Sub-committee meeting. 100% Gram Panchayat have been covered in this campaign. Detailed progress has been enclosed in agenda.</p>
19	<p><b>Skill training and upgradation to Rural Youths through R-SETIS</b></p> <p>Convenor SLBC informed the house about performance of R-SETIs as on 30.9.2024 in skill training. It was requested to look into the pending matters of land allocation for opening of new R-SETIs in Agar Malwa, Pandurna, Maihar, Niwari and Mauganj. Chief Secretary directed to early resolution of land allocation to new R-SETI.</p> <p><b>Action: Concerned Banks, District Collectors, and DIF</b></p>	<p>This agenda was further discussed in FI Sub Committee meeting dated 24.12.2024. Present status of land allocation along with necessary communications by banks with district administration has also been shared with DIF with request to follow up with the respective districts.</p>
20	<p><b>Financial Literacy-Impact on individuals</b></p> <p>SLBC was briefed about the action taken up by banks to improve financial literacy among masses. The role school education department in imparting financial literacy among children can be a game changer. It was highlighted that financial education can be integrated in school curricula and community programs. Chief Secretary directed school education and other department to take necessary action on this front.</p> <p><b>Action: School Education Department, All Banks</b></p>	<p>Financial Literacy camps have been conducted in all districts by Financial Literacy Counsellors, LDMs and CFLs. In these campaigns, group specific camps especially for students have also been held, helping to provide financial education to students.</p> <p>Comment from School Education Department is awaited.</p>
21	<p><b>Coverage of Unbanked Rural Centres</b></p> <p>The Regional Director of RBI informed the house</p>	

	<p>about the RBI definition of Unbanked Rural Centres. These centres are classified as rural areas (tier 5 and 6) that lack a CBS-enabled banking outlet. It was noted that, out of 52375 rural centres in the state, 32457 have been identified as unbanked. A list of these unbanked centres has been provided to banks and updated on the SLBC website. Banks are encouraged to prioritise these URCs in their branch and business correspondents expansion efforts.</p> <p><b>Action:RBI, All Banks</b></p>	<p>Banks are opening brick and mortar branches or BC Centres at these locations and so far we have received information from 5 banks i.e. ICICI, Utkarsh, Kotal, HDFC and Axis Bank to earmark around 28 locations.</p>
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## AGENDA NO-1

### BANKING DEVELOPMENT IN MADHYA PRADESH FY 2024-25 Q-3

For information

#### (i) KEY BANKING PARAMETERS OF THE STATE AS ON DEC'24

Amount in Crore

Sr.	Parameters	Outstanding			Y-o-Y variation		Y-o-Y variation %	
		Dec-22	Dec-23	Dec-24	Dec-23	Dec-24	Dec-23	Dec-24
1	Total number of Branches	8210	8385	8684	175	299	2.13	3.57
2	Total number of ATMs	9238	9297	8999	59	-298	0.64	-3.21
3	Total Deposits	557358	630207	678037	72849	47830	13.07	7.59
4	Total Advances	437842	511008	579533	73166	68525	16.71	13.41
5	Credit Deposit Ratio	78.6	81.1	85.5	3	4	-	-
6	<b>Total Business [3+4]</b>	<b>995200</b>	<b>1141215.2</b>	<b>1257570</b>	<b>146015</b>	<b>116355</b>	<b>14.67</b>	<b>10.20</b>
7	Agriculture	137161	159359	174082	22198	14723	16.18	9.24
7(a)	Crop Loans out of total agriculture	103586	108826	115596	5240	6770	5.06	6.22
7(b)	Agriculture Term Loan	33575	50533	58486	16958	7953	50.51	15.74
7(c)	% Share of Agriculture Term Loan to Total Agriculture	24.48	31.71	33.60	7	2	-	-
8	MSME	83801	102302	114311	18501	12009	22.08	11.74
9	Education	2815	3526	4076	711	550	25.26	15.60
10	Housing	54362	70038	79256	15676	9218	28.84	13.16
11	<b>Priority Sector Advances</b>	<b>258409</b>	<b>303872</b>	<b>335215</b>	<b>45463</b>	<b>31343</b>	<b>17.59</b>	<b>10.31</b>
12	Non-Priority Sector Advances	179433	207135	244318	27702	37183	15.44	17.95
13	Total NPA	34527	35802	35668	1275	-134	3.69	-0.37
14	% of NPA to Total Advances	7.9	7.0	6.2	-1	-1	-	-

#### OBSERVATIONS:

The financial landscape saw positive growth across all loan segments, reflecting the resilience and commitment of the banking sector. The credit-deposit ratio witnessed a significant improvement, reaching 85.5% in December 2024, compared to 81.1 % the previous year, indicative of robust credit demand and the unwavering dedication of the banks.

Business of the banks recorded 10.20% growth on a year-on-year basis in Dec'24 as against 14.67% growth a year ago.

Credit growth recorded 13.41 % growth on a year-on-year basis in Dec'24 as compared to 16.71% growth last year. However, banks are facing constraints under deposit due to shift of customers towards stocks, mutual funds. Growth under deposit is mere 7.59 % against last year growth of 13.07%.

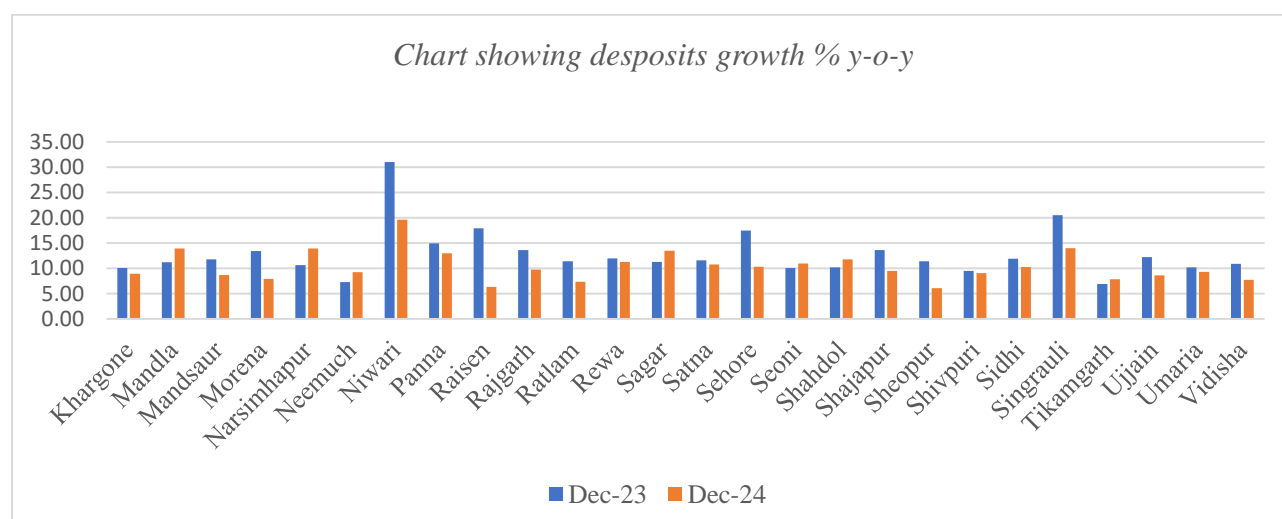
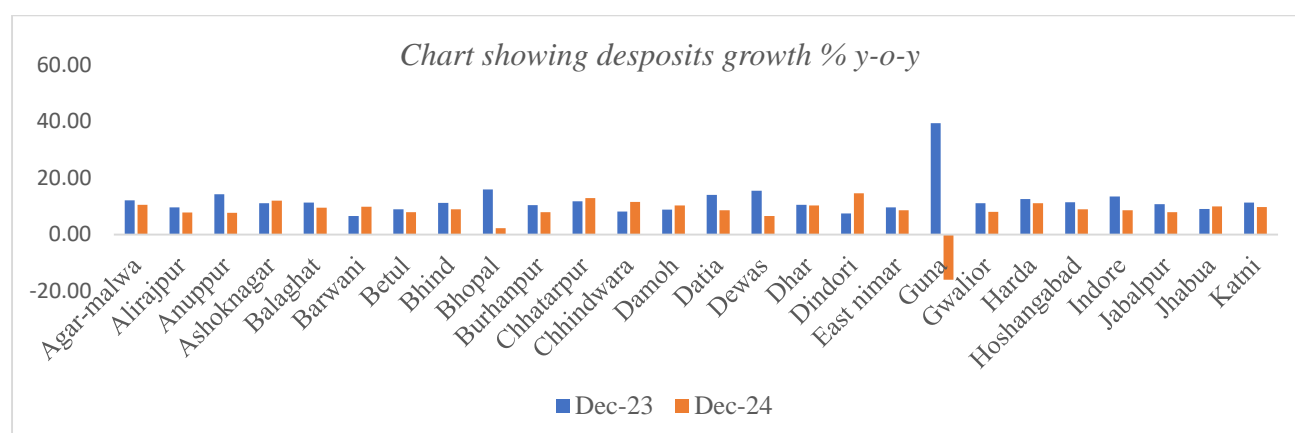
Credit to Agriculture segment exhibited a year-on-year growth rate of 9.24% in December 2024, against the 16.18% growth recorded in the preceding year. Growth under Crop loan is 6.22 % against the last year growth of 5.06%. Agriculture Term Loan has registered growth of 15.74 % this year and its share under total agriculture is in increasing trend.

The MSME sector, a key driver of economic growth, continued its upward trajectory with a growth rate of 11.74 % year-on-year in December 2024, against the 22.08 % growth observed in the previous year. This sustained momentum is indicative of the sector's resilience and contribution to the overall economic vitality of the region.

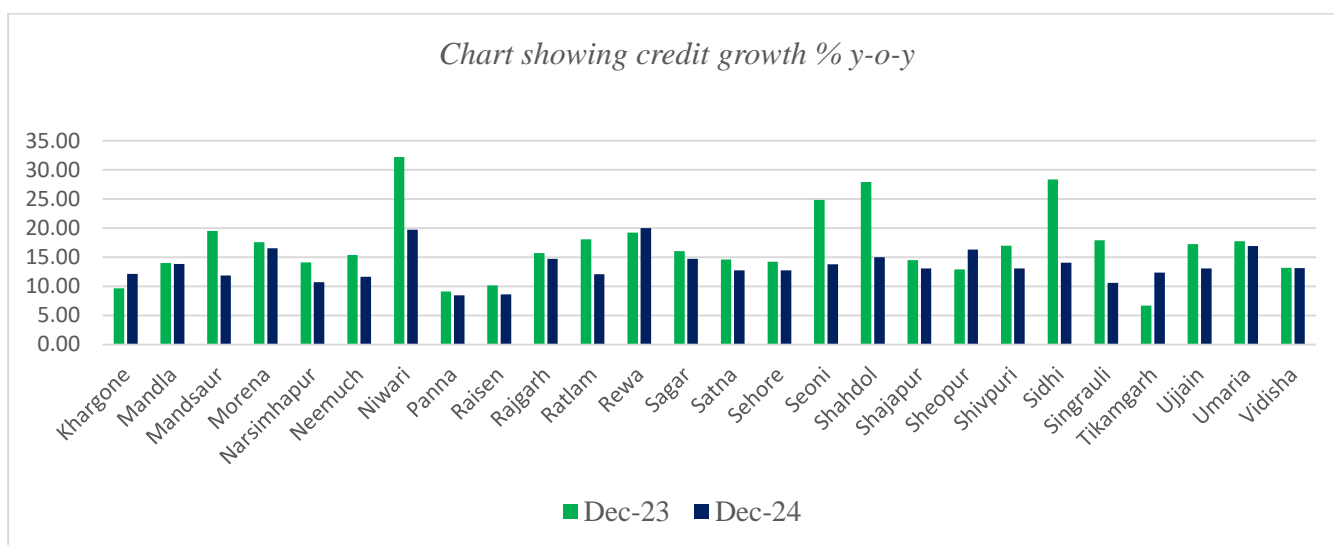
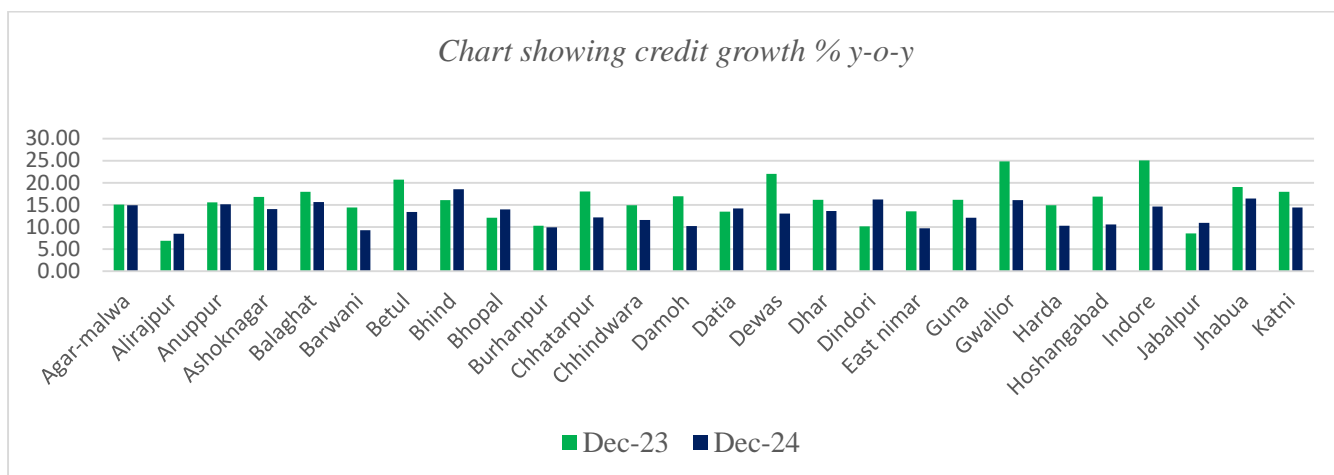
Similarly, growth under Education, Housing and Total Priority Sector has been registered at the rate of 15.60%, 13.16% and 10.31 % respectively.

During the year, i.e., in December 2024, there is a year-on-year decline in the total number of ATMs. This decrease is attributed to the instructions issued by the Reserve Bank of India to banks, mandating the upgrading of ATMs in accordance with norms. As a result, the total number of ATMs has come down to 8999 in FY24 against 9397 in FY23.

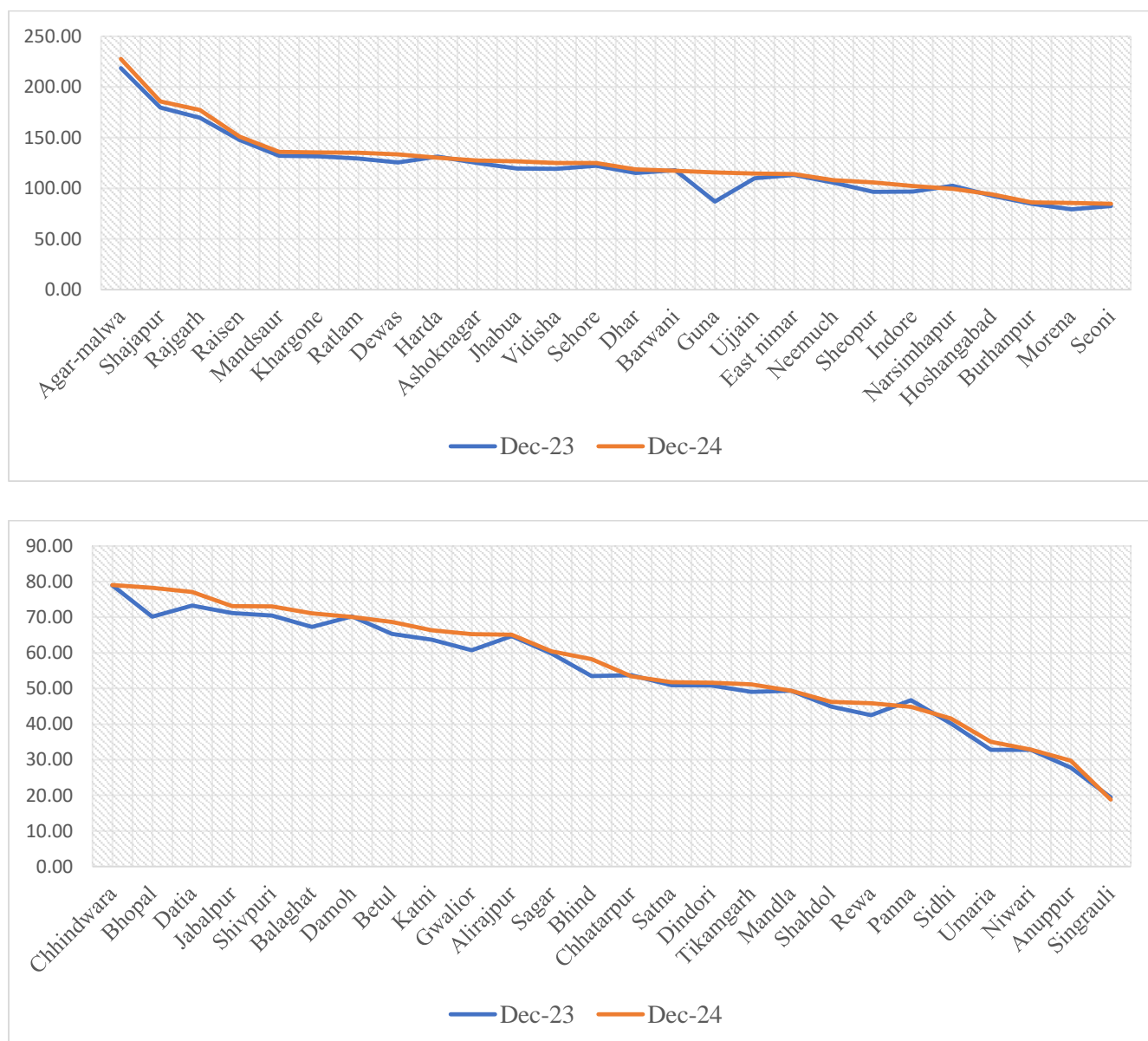
## (ii) DISTRICT-WISE YEAR-ON-YEAR TREND OF DEPOSITS GROWTH %



### (iii) DISTRICT-WISE YEAR-ON-YEAR TREND OF CREDIT GROWTH %



**(iv) DISTRICT-WISE COMPARISON OF CD RATIO DEC'23 VIS-À-VIS DEC'24**



In December 2024, Madhya Pradesh demonstrated an increase in the Credit Deposit Ratio (CDR), reaching 85.5%, as compared to 81.1% in the same month of the previous year. This suggests a positive trend in the utilization of deposits for credit purposes within the state.

Madhya Pradesh's higher CDR, surpassing the national average, suggests a relatively higher reliance on credit mechanisms within the state. This could be attributed to a variety of factors, including increased investment opportunities, business expansion, and a general optimism in the economic landscape of Madhya Pradesh.

The Credit Deposit Ratio (CD Ratio) serves as a valuable metric for assessing the health and inclusivity of the banking sector in different regions. Disparities observed in Madhya Pradesh



emphasize the need for a nuanced approach to financial development, ensuring that all districts contribute to and benefit from the overall economic progress of the state.

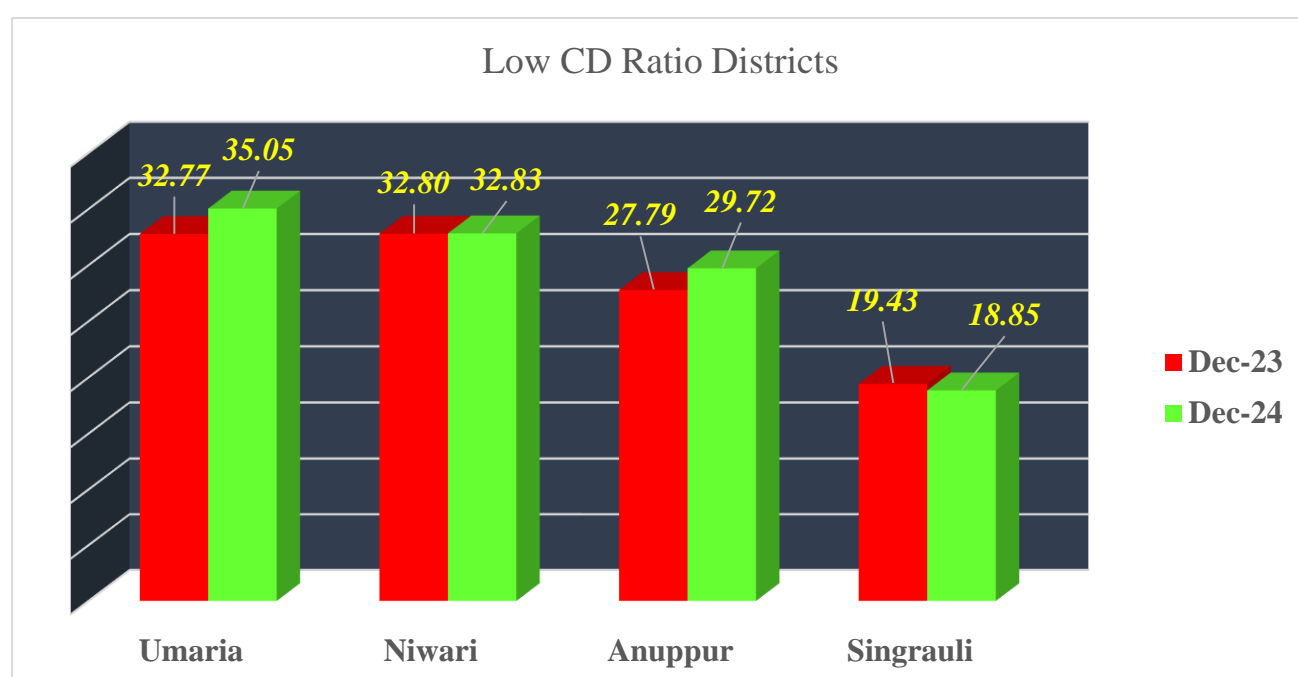
**Districts with High CD Ratio (Above 100%):** Twenty-one districts in Madhya Pradesh reported a CD ratio exceeding 100% in Dec'24, indicating that the banking system is lending more money than it holds in deposits. This status can be indicative of a robust banking sector that actively supports economic activities within these districts. The districts with CD ratios above 100% are Agar-malwa, Shajapur, Rajgarh, Raisen, Ratlam, Khargone, Mandsaur, Dewas, Ashoknagar, Harda, Jhabua, Barwani, Vidisha, Sehore, Dhar, Guna, Khandwa, Ujjain, Neemuch, Sheopur and Indore.

**Districts with CD Ratio below 60%:** Fourteen districts in the state are experiencing CD ratios below 60%. The districts with lower CD ratios include Chhatarpur, Bhind, Satna, Dindori, Mandla, Tikamgarh, Panna, Rewa, Shahdol, Sidhi, Niwari, Umaria, Anuppur, and Singrauli.

There are 5 districts- Singrauli, Anuppur, Niwari, Umaria and Mauganj are having low CD ratio i.e below 40 %. This designation highlights the need for targeted interventions to stimulate credit flow in these areas, potentially through initiatives that promote financial literacy, entrepreneurship, and economic development.

**Implications and Policy Considerations:** Disparities in CD ratios across districts within Madhya Pradesh indicate varying levels of economic activity and financial inclusion. While districts with high CD ratios showcase the success of banking institutions in supporting economic growth, low CD ratio districts signal areas that may require targeted efforts to enhance financial accessibility and promote economic development.

Government authorities, policymakers, and financial institutions should collaborate to implement tailored strategies for districts with low CD ratios. This may involve initiatives such as improving financial literacy, providing incentives for banks to operate in these areas, and facilitating access to credit for small businesses and entrepreneurs.



**(v) COMPARISON WITH COUNTRY\*- SCHEDULED  
COMMERCIAL BANKS (Excluding Cooperative Banks)**

Sector	Y--o-Y growth % Country		Y--o-Y growth % Madhya Pradesh	
	Dec,23	Dec,24	Dec,23	Dec,24
Credit	20	11.2	16.7	13.4
Agriculture	17.5	11.5	16.2	9.2
MSME	17.3	14.7	22.1	11.7
Housing	14.3	16.7	28.8	13.2
Education	22.2	15.8	25.3	15.6
Priority Sector	18	10.9	17.6	10.3
Deposit	9.9	10.8	13.1	7.6

\*Source- [https://www.rbi.org.in/scripts/BS\\_PressRelease](https://www.rbi.org.in/scripts/BS_PressRelease)

The Credit sector experienced growth in both the nation and Madhya Pradesh, but it is below the last year growth for state as well as country. Nationally, Y-o-Y growth stood at 11.2 % as compared to 20% in December 2023, while Madhya Pradesh registered growth of 13.4% against 16.7 % in December 2023.

The Agricultural sector of country experienced a slight dip from 17.5% to 11.5% whereas Madhya Pradesh witnessed 9.2% growth against last year growth of 16.2%.

In the Micro, Small, and Medium Enterprises (MSME) sector, national Y-o-Y growth decreased from 17.3% to 14.7% and Madhya Pradesh growth also witness negative growth from 22.1% last year to 11.7% during this year.

The country has witnessed steep decline in growth under Housing sector from 22.2% to 15.8%, State has also witness negative growth from 28.8% last year to 13.2% during this year.

Education, a fundamental sector for societal progress, also experienced negative growth in the state as well as country. The country's Y-o-Y dip from 22.2% to 15.8% whereas Madhya Pradesh experienced growth of 15.6% in December 2024 compared to 25.3% last year.

The Priority Sector, encompassing various important sectors, maintained positive growth nationally and in Madhya Pradesh. Both country and state Y-o-Y growth have slightly decreased.

## (vi) ACHIEVEMENT UNDER ACP OF THE STATE FY 2024-25 Q-3

Number in lakh & Amount in crore

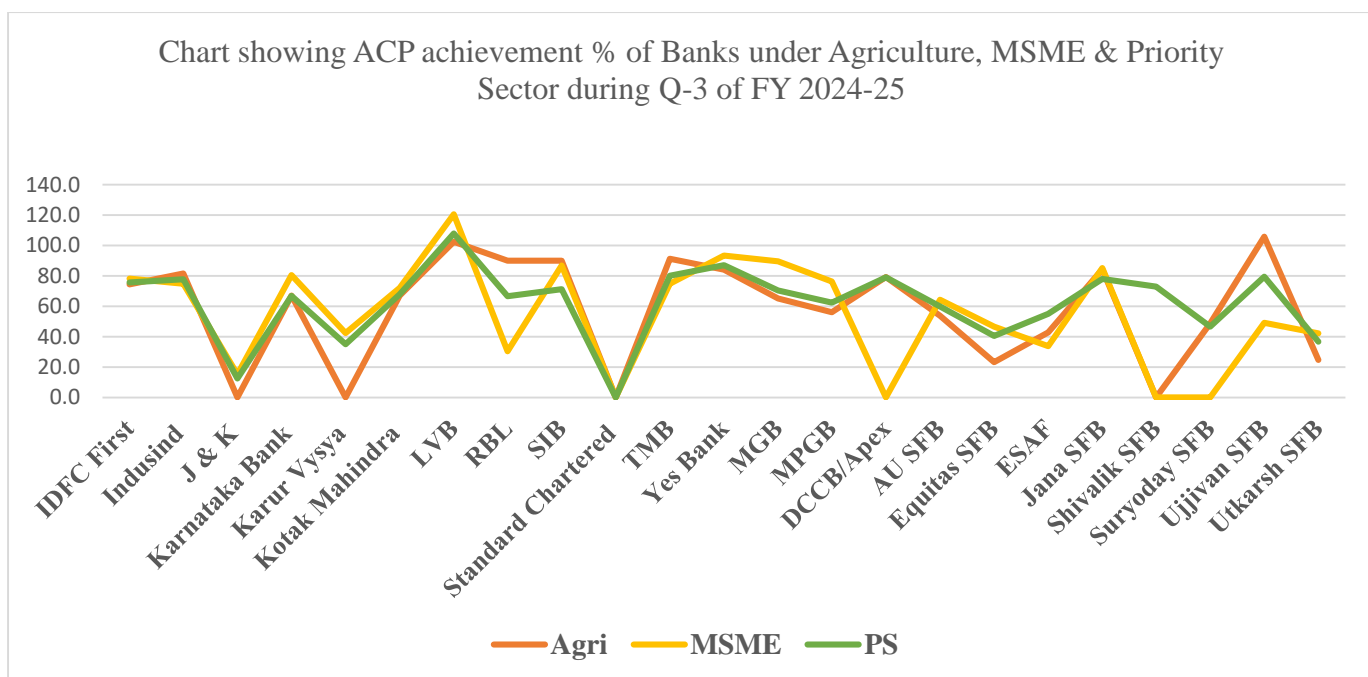
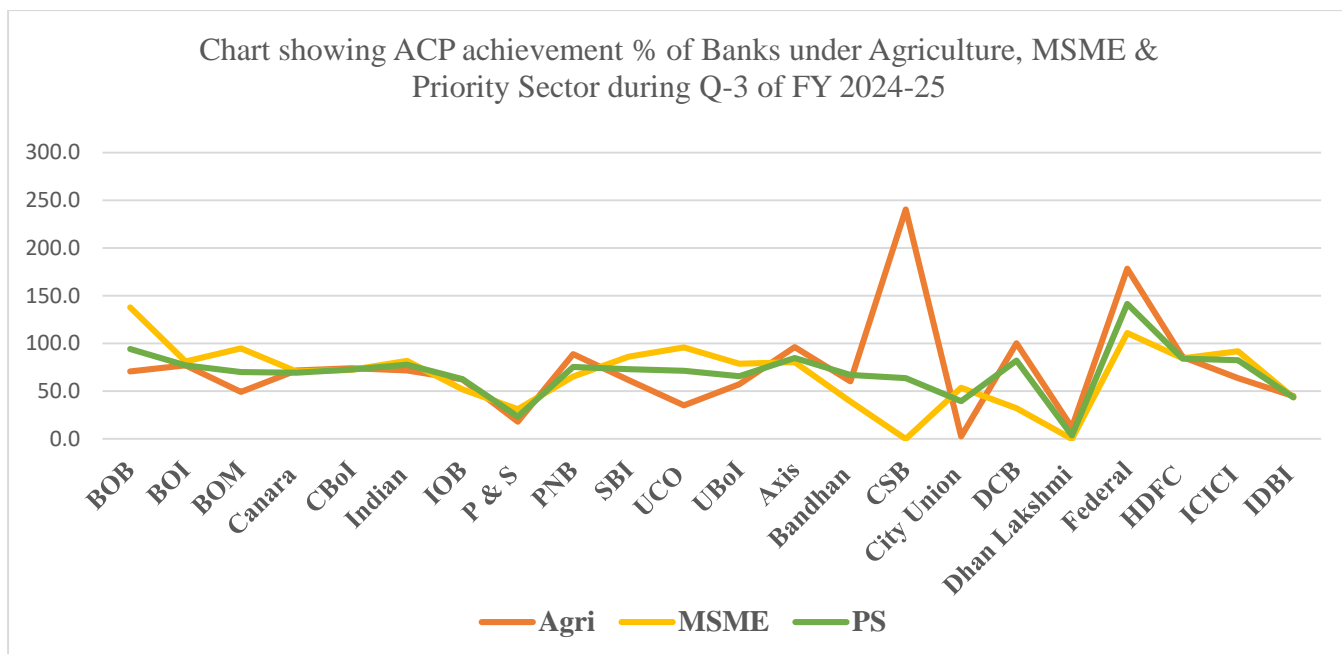
Sr.	Sector	FY 2023-24					FY 2024-25 Dec'24				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No	Amt.	No	Amt.	Amt.	No	Amt.	No	Amt.	Amt.
<b>1</b>	<b>Agriculture</b>	<b>73.30</b>	<b>137751</b>	<b>68.15</b>	<b>107257</b>	<b>78</b>	<b>75.92</b>	<b>135459</b>	<b>57.33</b>	<b>97598</b>	<b>72</b>
1a	Farm Credit	72.41	123460	67.60	89920	73	74.97	116682	56.88	80661	69
1b	Crop Loan	45.51	82000	43.97	63730	78	46.34	80871	41.40	60147	74
1c	Agri Infra	0.19	3343	0.05	1006	30	0.14	1679	0.04	954	57
1d	Ancillary Activity	0.70	10948	0.50	16331	149	0.81	17098	0.41	15984	93
<b>2</b>	<b>MSME</b>	<b>9.80</b>	<b>84137</b>	<b>8.30</b>	<b>99883</b>	<b>119</b>	<b>11.32</b>	<b>111066</b>	<b>6.62</b>	<b>90436</b>	<b>81</b>
3	Export Credit	0.00	309	0.00	408	132	0.00	432	0.00	146	34
4	Education	0.33	581	0.20	399	69	0.28	468	0.22	377	81
5	Housing	1.46	7275	1.19	5448	75	1.09	5998	0.88	4051	68
6	Social infra	0.65	615	0.02	100	16	0.07	213	0.00	59	28
7	Renewable	0.11	84	0.00	2.0	2	0.05	84	0.01	24	29
8	Others	6.55	4616	7.44	4979	108	7.37	5258	3.28	3440	65
<b>9</b>	<b>Total Priority</b>	<b>92.20</b>	<b>235413</b>	<b>85.30</b>	<b>218476</b>	<b>93</b>	<b>96.10</b>	<b>258978</b>	<b>68.34</b>	<b>196131</b>	<b>76</b>
10	Total NPS	10.05	72797	21.78	177181	243	18.27	99645	18.37	152868	153
<b>11</b>	<b>Total Credit Plan</b>	<b>102.25</b>	<b>308165</b>	<b>107.08</b>	<b>395657</b>	<b>128</b>	<b>114.37</b>	<b>358623</b>	<b>86.71</b>	<b>348999</b>	<b>97</b>

Bank-wise performance is shown in Table no. 9(i), 9(ii), 10, 11(i), 11(ii) & 12

### HIGHLIGHTS

- As against the target of Rs 3,58,623 crore (priority & non-priority) under Annual Credit Plan for FY 2024-25, an amount of Rs 3,48,999 crore has been disbursed, recorded an achievement of 97% as on Dec' 31,2024.
- The potential credit outlay for current year under priority sector is estimated at Rs. 2,58,978 crore, against which the Banks disbursed Rs 1,96,131 crore and achievement index was 76 %.
- Banks disbursed Rs 97,598 crore to the agriculture sector against the target of Rs 1,35,459 crore and achieved 72 % of the target.
- Farm Credit target of Rs. 1,16,682 crores for FY 2024-25, constitutes a major part of agriculture in the state. The credit flow to this sector was Rs 80,661 crore with achievement of 69%.
- Under the MSME sectors, banks disbursed Rs. 90,436 crores up to Dec' 31,2024 against the target of Rs. 1,11,066 crores and achieved 81 % of the target.
- Credit off-take under education loans, housing sector under priority sector was Rs 377 crore and Rs 4,051 crore and achievement index was 81 % and 68% respectively.

**(vii) BANK-WISE ACP PERFORMANCE FY 2024-25 Q-3**



## AGENDA NO- 2

### OPENING OF BRICK & MORTAR BANK BRANCHES IN THE IDENTIFIED VILLAGES BY DFS

Department of Financial Services vide mail dated 18.07.2022, informed that 56 locations in the state of Madhya Pradesh have been identified to open the brick-and-mortar branches. Allocation of these villages to member banks for opening of branches has already done by SLBC. After undertaking survey, banks have opened brick-and-mortar branches in 37 villages and at five locations already, there is branch of other bank. Union Bank of India has identified one location for opening of branch, which will serve two villages. In remaining 11 villages, banks are facing difficulty in finding suitable premises and network connectivity. Details of 11 locations as-

Sr.	Bank Name	No. of Allotted Locations	Already having bank branches	Locations Covered	Remaining branches to be opened	Banks Remark
1	SBI	12	0	10	2	Borwal & Koth Barda (District Khargone)- BSNL quotation for lease line is not feasible.
2	BOI	6	1	5	0	
3	BOB	6	0	5	1	Branch has been opened on 08.01.2025 in Pipaljhopa in place of Palaskhurd.  Sangvi is selected in place Panwada as the premises will be provided by Gram Panchayat Sanghvi.
4	Indian Bank	4	0	3	1	Mandwa (Burhanpur)- Requested to District Authority for premises. Response awaited
5	UBI	9	1	4	4	Jadkud (Rewa)- Quotation of BSNL for lease line is not feasible. Bagdara (Singrauli -No network connectivity. Rupgarh, Malgaon (Khargone)- non availability of network connectivity and premises.
6	PNB	9	1	6	2	Chopali (Khargone)-Suitable premises & Connectivity not available. Requested to District Administration for premises. Response awaited. Sapatia (Khargone): Requested to District Authority for premises. Response awaited
7	UCO Bank	2	0	1	1	Dhupabujurg (Khargone) - Suitable premises & Connectivity not available. Requested to District Administration for premises. Response awaited.
8	Canara Bank	6	1	5	0	
9	BOM	2	1	1	0	
<b>Total</b>		<b>56</b>	<b>5</b>	<b>40</b>	<b>11</b>	

## Opening of Brick & Mortar Branches in the identified Blocks

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

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

Bank	No of Blocks	No of locations identified for branch opening	Name of Identified Locations	No of locations Approved by Competent Authority	Present status of approved locations
SBI	39 (other PSBs present)	14	Gyaraspur, Bhimpur, Bhabra, Kathiwada, Pati, Bagh, Khaknar, Jhirniya, Rama, kurai, Mohangaon, Bajag, Dheemarkheda, Chawarpatha	14	10 Branches opened, Three are under process. Mohangaon- Existing branch is there.
BOI	41 (only SBI present)	10	Niwas, Jaisinghnagar, Badamalehra, Manpur, Badarwas, Narwar, Pichhore, Lateri, Nateran, Ranapur	0	Declined for Niwas.For remaining 9 survey conducted and found positive.Proposal is under process.
CBI		12	Jaisinghnagar, Amarpur, Samnapur, Badamalhara, Patera, Luvkushnagar, Pawai, Bijawar, Barghat, Dhanora, Bahoriband, Jatara	1	For Jatara- Branch will be open before 31.03.25.Approval from HO is awaited for remaining locations.
PNB		5	Nateran, baldeogarh, Saigaon, Ajaygarh, Badalmalehra	2	For two location Natern & Badamalehra branch opening is under process.Tentative date of branch opening is 24.03.2025 & 22.03.2025.Remaining three locations Not Found Feasible in Prelimnary Survey.
Canara		5	Umarban, Tirla, Lateri, Nateran,Chichali	1	For Chichli branch opening is under process.Remaining 4 Location Not Found Feasible in Prelimnary Survey
BOB		5	Badamalehra, Bahoriband, Barghat, Raipurkarchuliyan	0	Badamalehra-In survey found Viable, under consideration for approval from Head office.Remaining 4 locations not viable on preliminary survey.
UBI		5	Esagarh, Badamalhara, Lavkushnagar, Bahoriband, Ghansore	1	Branch is opened at Ghansaur location,.Remaining 4 Location Not Found Feasible in Prelimnary Survey
<b>Total</b>	<b>80</b>	<b>55</b>		<b>19</b>	

### REMAINING BLOCKS ALLOTTED TO BANKS

Sr.	District	Block	Location assigned to Bank for survey	Present Status
1	Barwani	Niwali	Bank Of Baroda	Initial Survey has been conducted and location is not found feasible for branch opening.
2	Chhatarpur	Buxwaha	Punjab National Bnak	Found not feasible in preliminary survey.
3	Chhatarpur	Gaurihar	Bank of India	Survey is under process
4	Damoh	Batiyagarh	Central Bank of India	Survey is under process
5	Damoh	Jabera	Canara Bank	Forwarded said location to concerned section to check feasibility and lease line connectivity.
6	Guna	Bamori	Bank of Maharashtra	Not found feasible.
7	Katni	Rithi	Union Bank of India	Found not feasible in preliminary survey
8	Narsinghpur	Chichali	Bank of Maharashtra	Not found feasible.
9	Panna	Shahnagar	Punjab National Bnak	Proposal Submitted to Head Office for approval.
10	Ratlam	Piploda	Central Bank of India	In survey, location not found feasible to opening new branch.
11	Sheopur	Karhal	UCO Bank	Initiated the process for survey of the allotted location
12	Shivpuri	Khaniadha na	Bank of India	Survey conducted and found positive. Proposal is under process.
13	Shivpuri	Pohri	Bank of Baroda	Initial Survey has been conducted and location is not found feasible for branch opening.
14	Tikamgarh	Palera	Union Bank of India	Found not feasible in preliminary survey
15	Panna	Pawai	Indian Bank	Found not feasible in preliminary survey

## BLOCKS TO BE REVISITED BY STATE BANK OF INDIA

District	Block Name	Bank Remark
Alirajpur	Sondwa & Udaigarh	Sondwa- No major activity found at the centre, hence not recommended for Branch opening Udaigarh- SBI Jobat branch is already operational within 15 km radius, hence, opening of a new branch at the centre is not viable.
Balaghat	Birsa , Khairlanji & Kirnapur	Already other branch of SBI is functioning nearby, hence opening of a new branch at the centre is not feasible.
Bhind	Ater & Ron	Ater- No major activity found at the centre, not recommended for branch opening.
		RON- SBI Mehda branch is already functional within radius of 6 km. hence, opening of a new branch at the centre is not feasible.
Dhar	Dahi, Nalcha, Nisarpur & Sardarpur	Dahi & Nalcha- No major activity found. Not recommended for branch opening.
		Nisarpur & Sardapur- Already other branch of SBI is functioning nearby, hence opening of a new branch at the centre is not feasible.
Dindori	Karanjia & Mehandwani	No major activity found at the centres, not recommended for branch opening.
Gwalior	Ghatigaon	No major activity found at the centre, not recommended for branch opening.
Khandwa	Baldi	Already other branch of SBI is functioning nearby, opening of a new branch is not feasible.
Khargone	Bhagwanpura	Already other branch of SBI is functioning nearby, opening of a new branch is not feasible.
Morena	Pahadgarh	Already other branch of SBI is functioning nearby, opening of a new branch is not feasible.
Rewa	Gangeo, Jawa	Already other branches of SBI is functioning nearby, opening of a new branch is not feasible.
Satna	Sohawal	Already other branch of SBI is functioning nearby, opening of a new branch is not feasible.
Sidhi	Kusami & Sihawal	Already other branch of SBI is functioning nearby, opening of a new branch is not feasible.
Mawai (Mandla), Naigarhi & Raipurkalchuria (Rewa) : Proposed for branch opening in FY 2025-26		



## AGENDA NO-3

### FINANCIAL INCLUSION

#### (i) DISTRICTS FALLING IN THE BOTTOM 10 PERCENTILE OF PER CAPITA DISTRIBUTION

The Reserve Bank of India has developed a comprehensive Financial Inclusion Index (FI-Index) to gauge the level of financial inclusion throughout the nation. This index comprises three overarching parameters, each assigned specific weights: Access (35%), Usage (45%), and Quality (20%). These parameters encompass various dimensions, computed based on a range of indicators.

Regarding access, the Alirajpur district rank in the bottom 10th percentile for per capita distribution of ATMs. Additionally, Sidhi, Alirajpur, Singrauli, Bhind, Dindori, Niwari and Tikamgarh are situated in the bottom 10 percentile for per capita Branch/FBC. Similarly, Niwari district finds itself in the bottom 10 percentile for per capita distribution of deposit accounts. Additionally, seven districts—Alirajpur, Bhind, Dindori, Sidhi, Singrauli, Niwari and Tikamgarh—are situated in the bottom 10th percentile for per capita distribution of advance accounts.

These districts need to be given special attention to enhance their performance. The Lead Banks of the respective districts are requested to advise the Lead District Managers (LDMs) to include this as an agenda item in the District Consultative Committee (DCC) and District Level Review Committee (DLRC) meetings. They are also encouraged to actively monitor and review the bank-wise performance in addressing these financial inclusion challenges.

Items		Alirajpur	Bhind	Dindori	Niwari	Tikamgarh	Sidhi	Singrauli
<b>ACCESS</b>	<b>No of ATMs</b>	32	114	50	30	54	57	94
	<b>No of Branch</b>	48	112	44	46	84	86	94
	<b>No of FBCs</b>	197	523	265	117	461	535	169
<b>USES</b>	<b>PMJDY Deposit A/s</b>	5,74,147	9,43,148	5,23,207	1,99,987	7,217,94	8,76,404	6,83,511
	<b>Loan A/cs</b>	50,005	1,26,084	49,508	32,415	97,062	78,957	83,546

(ii) Bank wise and district wise performance under PMJDY

**Bank wise performance as on 31.03.2025**

No. in lakh, amt. in crores

Sr.	Bank Name	Total A/C	Total Deposit
1	State Bank of India	146.12	4904.99
2	Bank of Baroda	50.36	1772.53
3	Bank of India	45.45	1685.57
4	Central Bank of India	31.92	1253.64
5	Punjab National Bank	30.28	1166.19
6	Union Bank of India	29.19	1378.32
7	Indian Bank	13.58	742.01
8	UCO Bank	9.98	312.46
9	Bank of Maharashtra	7.25	367.50
10	Canara Bank	6.53	447.49
11	Indian Overseas Bank	1.11	45.79
12	Punjab & Sind Bank	0.78	18.97
<b>PSB Sub Total</b>		<b>372.56</b>	<b>14095.45</b>
13	ICICI Bank Ltd	3.36	59.51
14	HDFC Bank Ltd	2.62	75.36
15	IDBI Bank Ltd.	1.01	35.43
16	Axis Bank Ltd	0.58	37.14
17	Kotak Mahindra Bank Ltd	0.38	5.96
18	IndusInd Bank Ltd	0.23	6.53
19	RBL Bank Ltd	0.17	3.57
20	Yes Bank Ltd	0.06	0.81
21	Federal Bank Ltd	0.02	1.50
22	South Indian Bank Ltd	0.01	0.16
23	City Union Bank Ltd	0.00	0.07
24	Jammu & Kashmir Bank	0.00	0.04
25	Karur Vysya Bank	0.00	0.04
<b>PVT Sub Total</b>		<b>8.44</b>	<b>226.11</b>
26	MPGB	45.75	1175.95
27	MGB	24.30	811.23
<b>RRB Sub Total</b>		<b>70.06</b>	<b>1987.18</b>
<b>Grand Total</b>		<b>451.06</b>	<b>16308.74</b>

## District wise performance as on 31.03.2025

No. in lakh amt. in crores

Sr.	District Name	Total A/C	Total Deposit
1	Sagar	17.14	598.74
2	Dhar	17.03	506.96
3	Indore	16.69	695.40
4	Rewa	14.28	841.55
5	Khargone	12.87	340.28
6	Satna	12.36	689.14
7	Chhatarpur	12.07	588.32
8	Ujjain	12.01	371.03
9	Morena	11.99	317.95
10	Rajgarh	11.91	292.44
11	Chhindwara	11.82	433.44
12	Jabalpur	11.78	542.64
13	Shivpuri	11.49	339.21
14	Bhopal	11.29	440.79
15	Gwalior	10.96	404.97
16	Damoh	10.82	303.47
17	Dewas	10.78	359.49
18	Jhabua	9.93	204.62
19	Barwani	9.81	203.33
20	Vidisha	9.76	265.04
21	Bhind	9.46	336.52
22	Ratlam	9.45	246.28
23	Sidhi	8.81	515.19
24	Shajapur	8.79	237.04
25	Guna	8.76	202.05
26	Seoni	8.60	325.10
27	Mandsaur	8.59	271.81
28	Sehore	8.47	331.64
29	Balaghat	8.44	321.53
30	Raisen	7.94	260.61
31	Tikamgarh	7.26	293.39
32	East Nimar	7.09	188.67
33	Narsinghpur	7.06	238.63
34	Singrauli	6.87	458.20
35	Katni	6.54	321.02
36	Panna	6.50	274.89
37	Betul	6.43	280.70
38	Shahdol	6.29	267.23
39	Ashoknagar	6.05	144.86
40	Narmadapuram	6.05	247.39
41	Alirajpur	5.76	171.08
42	Mandla	5.54	249.33
43	Sheopur	5.40	150.54

44	Dindori	5.25	189.62
45	Datia	5.13	198.59
46	Neemuch	4.60	183.26
47	Burhanpur	4.35	110.83
48	Anuppur	3.93	170.14
49	Umaria	3.38	150.97
50	Agar Malwa	2.77	56.73
51	Harda	2.68	94.22
52	Niwari	2.02	81.87
	<b>Grand Total</b>	<b>451.06</b>	<b>16308.74</b>

**(iii) Bank wise and district wise enrolment under PMSBY & PMJJBY**

**Bank wise performance as on 31.03.2025**

Number in actual

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	893781	133263	2284272	287891
2	Bank of India	1804683	185540	3900073	318055
3	Bank of Maharashtra	263615	19219	570247	34830
4	Canara Bank	372241	34904	746073	74248
5	Central Bank of India	843199	103154	2264626	281855
6	Indian Bank	334857	79197	720057	104725
7	Indian Overseas Bank	40517	6327	91429	27062
8	Punjab & Sind Bank	49189	6971	103466	15385
9	Punjab National Bank	263391	31996	1217683	131197
10	State Bank of India	4895724	1052200	12297021	1511885
11	UCO Bank	208219	29916	503705	59326
12	Union Bank of India	419948	81863	1699032	276236
	<b>PSB Sub Total</b>	<b>10389364</b>	<b>1764550</b>	<b>26397684</b>	<b>3122695</b>
13	Axis Bank Ltd	10589	197	27197	283
14	City Union Bank	222	11	480	67
15	Federal Bank Ltd	1007	293	1748	100
16	HDFC Bank Ltd	58794	14830	247231	122336
17	ICICI Bank Ltd	15988	293	330352	15574
18	IDBI Bank Ltd.	52605	14883	128203	30487
19	IDFC Bank Ltd.	5195	1147	34551	3429
20	IndusInd Bank Ltd	1970	49	9146	340
21	Jammu & Kashmir Bank	104	0	197	1

22	Karur Vysya Bank	508	51	939	403
23	Kotak Mahindra Bank	3880	2093	13455	6988
24	RBL Bank Ltd	495	2	1355	1
25	South Indian Bank	403	4	1262	15
26	Tamilnadu Mercantile	158	2	1878	2
27	Yes Bank Ltd	1840	532	12657	6752
<b>PVT Sub Total</b>		<b>153758</b>	<b>34387</b>	<b>810651</b>	<b>186778</b>
28	MPGB	2760696	320682	4967664	360464
29	MGB	916951	182422	2081528	282687
<b>RRB Sub Total</b>		<b>3677647</b>	<b>503104</b>	<b>7049192</b>	<b>643151</b>
<b>Grand Total</b>		<b>14220769</b>	<b>2302041</b>	<b>34257527</b>	<b>3952624</b>

### District wise enrolments as on 31.03.2025

Number in actual

Sr.	District 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	Agar Malwa	83555	12879	202354	22455
2	Alirajpur	199684	24115	347413	36471
3	Anuppur	164380	25040	328730	39134
4	Ashoknagar	98640	16466	354695	37878
5	Balaghat	375517	42749	756090	73493
6	Barwani	266243	40796	596058	69590
7	Betul	282304	41895	736717	69287
8	Bhind	196836	30850	541801	61575
9	Bhopal	447453	60763	1183040	126492
10	Burhanpur	135332	19624	362873	30386
11	Chhatarpur	356872	69945	922407	123637
12	Chhindwara	491800	82034	1072637	116540
13	Damoh	197641	46282	723986	92453
14	Datia	85623	12589	289964	31193
15	Dewas	439219	51477	942137	89309
16	Dhar	641283	78646	1239995	132126
17	Dindori	138271	18635	297334	31700
18	East Nimar	244202	37998	641096	55524
19	Guna	205382	47255	661858	70920
20	Gwalior	322054	54885	855792	105123
21	Harda	113642	14801	298401	31196
22	Indore	799990	99753	1633386	182783
23	Jabalpur	453039	70842	1047653	128005
24	Jhabua	279875	43649	561931	71157

25	Katni	263506	35356	593160	76236
26	Khargone	391014	57935	867865	84393
27	Mandla	249775	42028	473134	67098
28	Mandsaur	261153	44319	615195	76759
29	Morena	209319	41844	660746	91914
30	Narmadapuram	283540	35625	665654	61019
31	Narsinghpur	161984	27167	476900	52802
32	Neemuch	202285	33071	445698	55558
33	Niwari	70856	14155	182831	28884
34	Panna	162408	39377	491133	57019
35	Raisen	260317	39493	663606	73329
36	Rajgarh	367359	47456	854097	88496
37	Ratlam	274015	44837	652624	91012
38	Rewa	330608	89919	885754	152330
39	Sagar	385758	94814	1143686	168641
40	Satna	344810	59897	788858	105777
41	Sehore	296858	43108	747715	72341
42	Seoni	279370	56675	634884	67669
43	Shahdol	250899	41381	525087	55547
44	Shajapur	313957	42966	730351	68004
45	Sheopur	124455	23058	315099	32605
46	Shivpuri	307144	56328	812129	85601
47	Sidhi	189086	43453	516713	72826
48	Singrauli	147037	33210	398153	59127
49	Tikamgarh	207178	44954	563469	67550
50	Ujjain	467304	61229	971073	99450
51	Umaria	160739	20880	314900	37151
52	Vidisha	239198	43538	668665	75059
	<b>Total</b>	<b>14220769</b>	<b>2302041</b>	<b>34257527</b>	<b>3952624</b>

### District wise claim status under PMSBY & PMJJBY as on 31.03.2025

Number in actual

District Name	Received	Paid	Under Process	Rejected	Received	Paid	Under Process	Rejected
AGAR MALWA	33	15	9	9	608	601	4	3
ALIRAJPUR	112	62	34	16	502	451	17	34
ANUPPUR	300	47	234	19	5643	5586	36	21
ASHOKNAGAR	87	56	6	25	156	143	4	9
BALAGHAT	311	227	16	68	1568	1380	97	91
BARWANI	183	123	23	37	863	785	11	67
BETUL	487	346	20	121	748	641	65	42
BHIND	109	84	10	15	442	352	68	22
BHOPAL	600	415	60	125	1692	1489	132	71
BURHANPUR	120	80	12	28	473	427	9	37
CHHATARPUR	124	83	27	14	455	425	7	23

CHHINDWARA	686	515	26	145	2259	2037	116	106
DAMOH	190	162	13	15	384	353	7	24
DATIA	82	55	13	14	168	143	18	7
DEWAS	396	283	28	85	1030	951	14	65
DHAR	877	652	55	170	2765	2538	56	171
DINDORI	61	44	7	10	245	219	20	6
EAST NIMAR	332	233	9	90	674	619	16	39
GUNA	97	78	8	11	319	285	6	28
GWALIOR	329	239	24	66	2349	2069	175	105
HARDA	127	93	9	25	293	261	19	13
INDORE	685	493	64	128	2818	2551	129	138
JABALPUR	693	496	67	130	2362	1967	244	151
JHABUA	280	178	40	62	862	789	25	48
KATNI	161	127	17	17	653	549	68	36
KHARGONE	342	221	91	30	1674	1557	18	99
MANDALA	243	175	18	50	1220	1074	102	44
MANDSAUR	342	257	23	62	1605	1493	64	48
MORENA	116	98	8	10	1376	1195	80	101
NARMADAPUR AM	168	94	25	49	451	386	51	14
NARSINGHPUR	249	198	19	32	555	499	29	27
NEEMUCH	150	101	26	23	813	723	44	46
NIWARI	0	0	0	0	6	6	0	0
PANNA	88	66	7	15	196	168	13	15
RAISEN	198	154	19	25	582	499	50	33
RAJGARH	244	183	12	49	664	622	7	35
RATLAM	217	133	56	28	1322	1213	44	65
REWA	254	188	23	43	583	533	14	36
SAGAR	1131	910	51	170	827	732	58	37
SATNA	254	186	18	50	765	695	36	34
SEHORE	439	331	17	91	627	576	8	43
SEONI	199	152	6	41	1082	982	30	70
SHAHNOL	228	178	11	39	906	843	40	23
SHAJAPUR	190	151	10	29	761	680	12	69
SHEOPUR	56	45	4	7	1611	1570	15	26
SHIVPURI	144	116	13	15	482	436	18	28
SIDHI	123	102	5	16	253	244	5	4
SINGRAULI	186	170	6	10	151	135	2	14
TIKAMGARH	97	81	9	7	292	277	4	11
UJJAIN	515	409	25	81	1887	1646	136	105
UMARIA	80	58	8	14	459	426	13	20
VIDISA	215	151	27	37	566	513	29	24
<b>TOTAL</b>	<b>13930</b>	<b>10094</b>	<b>1368</b>	<b>2468</b>	<b>52047</b>	<b>47334</b>	<b>2285</b>	<b>2428</b>

**(iv) Progress under Three Months social security campaign**

DFS, Ministry of Finance, Government of India, vide its letter no F.No. 6(20)/2024-FI (Mission Office) dated 07.10.2024 has launched a campaign at Gram Panchayat level covering all districts of the country for a period of 3 months commencing from 15.10.2024 to 15.01.2025. All LDMs have been instructed to organize three months intensive campaign at Gram Panchayat Level for saturation of beneficiaries under the two schemes (PMJJBY & PMSBY). District wise progress is as below-

Sr.	District Name	Total GPs	Camp conducted in GPs	% of Coverage	PMJJBY		PMSBY	
					Sourced	Opened	Sourced	Opened
1	Agar-Malwa	236	236	100.00	1137	1125	2305	2305
2	Alirajpur	288	288	100.00	9836	5473	12681	7942
3	Anuppur	277	277	100.00	1455	1454	2612	2612
4	Ashoknagar	328	321	97.87	7938	6238	16738	14661
5	Balaghat	690	689	99.86	4460	4458	7050	7042
6	Barwani	409	409	100.00	3947	3947	4124	4124
7	Betul	554	554	100.00	8536	8536	16905	16905
8	Bhind	439	439	100.00	1330	925	1816	1491
9	Bhopal	222	222	100.00	4874	4874	14653	14653
10	Burhanpur	167	167	100.00	445	399	501	456
11	Chhatarpur	559	559	100.00	5539	4479	5584	4483
12	Chhindwara	659	659	100.00	2527	2527	3501	3501
13	Damoh	460	460	100.00	14347	9774	17899	12949
14	Datia	290	290	100.00	2519	2490	5432	5373
15	Dewas	496	496	100.00	4899	3891	5694	4649
16	Dhar	763	763	100.00	8566	8566	11666	11666
17	Dindori	364	364	100.00	2463	2463	4283	4283
18	Guna	421	421	100.00	14422	8648	21370	14889
19	Gwalior	263	263	100.00	12130	6280	13750	8232
20	Harda	220	220	100.00	1476	1075	2372	1849
21	Indore	334	334	100.00	1593	1593	2437	2437
22	Jabalpur	527	527	100.00	14245	14244	24262	24044
23	Jhabua	375	372	99.20	4464	4379	5269	5179
24	Katni	407	407	100.00	10884	9480	11894	10529
25	Khandwa	419	419	100.00	1463	1459	2218	2218
26	Khargone	589	589	100.00	737	716	3741	3741
27	Maihar	245	245	100.00	5125	5125	7032	7032
28	Mandla	490	490	100.00	4150	3982	3524	3435
29	Mandsaur	468	468	100.00	3999	3987	5104	5095
30	Mauganj	256	256	100.00	3160	1771	6651	4509
31	Morena	478	478	100.00	7239	7239	12796	12797
32	Narmadapuram	427	405	94.85	2025	1238	4050	3334



33	Narsinghpur	450	450	100.00	44933	29474	64253	45234
34	Neemuch	243	243	100.00	3645	1994	7679	5196
35	Niwari	136	136	100.00	4839	1882	11823	6094
36	Pandhurna	131	131	100.00	1655	1625	2140	2126
37	Panna	395	395	100.00	7382	5366	7786	5783
38	Raisen	521	521	100.00	2863	2851	3800	3777
39	Rajgarh	622	622	100.00	4867	4230	9103	8008
40	Ratlam	419	419	100.00	8979	3590	11113	5193
41	Rewa	564	564	100.00	5833	3697	11623	8287
42	Sagar	765	765	100.00	5598	4066	9764	8237
43	Satna	450	450	100.00	8556	8548	11672	11290
44	Sehore	542	542	100.00	12728	11000	34061	30731
45	Seoni	635	635	100.00	14424	10207	13982	9436
46	Shahdol	390	390	100.00	5255	4324	9575	8959
47	Shajapur	352	352	100.00	3164	3164	4347	3887
48	Sheopur	236	236	100.00	3320	2735	4379	3642
49	Shivpuri	587	587	100.00	25821	22501	30383	27600
50	Sidhi	400	400	100.00	4518	2553	7659	5330
51	Singrauli	316	316	100.00	10640	10553	18757	18485
52	Tikamgarh	324	324	100.00	17874	17385	21049	20613
53	Ujjain	609	605	99.34	13401	11255	16011	14281
54	Umaria	236	236	100.00	6998	6742	8700	8485
55	Vidisha	577	577	100.00	17694	15443	29647	25261
	<b>Grand Total</b>	<b>23020</b>	<b>22983</b>	<b>99.84</b>	<b>406917</b>	<b>328020</b>	<b>609220</b>	<b>514350</b>

(v) Bank wise and district wise enrolment under Atal Pension Yojana

Bank wise performance as on 31.03.2025

Number in actual					
Sr.	Bank Name	Annual Target	APY accounts opened in FY 2024-25	Achievement %	Cumulative APY accounts opened since inception
1	State Bank of India	100350	216497	215.74	1261706
2	Central Bank of India	41130	77104	187.46	398403
3	Bank of India	39330	60700	154.34	403117
4	Union Bank of India	31320	48251	154.06	320445
5	Punjab National Bank	33570	42771	127.41	188626
6	Bank of Baroda	24120	31711	131.47	243865
7	Indian Bank	20610	26164	126.95	145414
8	Bank of Maharashtra	16020	18803	117.37	109029
9	Canara Bank	28080	17193	61.23	168189
10	Uco Bank	15570	6589	42.32	63831
11	Indian Overseas Bank	5130	5146	100.31	28846
12	Punjab And Sind Bank	3870	4667	120.59	22862
	<b>PSB Sub Total</b>	<b>359100</b>	<b>555596</b>	<b>154.72</b>	<b>3354333</b>
13	Idbi Bank Ltd	8050	12081	150.07	54342
14	Hdfc Bank Ltd	24150	8980	37.18	45096
15	Yes Bank Limited	1645	5464	332.16	12321
16	Kotak Mahindra Bank	1645	3414	207.54	8168
17	IDFC First Bank Limited	2030	1953	96.21	4876
18	Bandhan Bank Limited	1435	1645	114.63	2077
19	Axis Bank Ltd	13860	1174	8.47	40397
20	The Federal Bank Ltd	595	1030	173.11	1203
21	Dcb Bank Limited	1155	807	69.87	2926
22	Karnataka Bank Limited	245	424	173.06	2892
23	Indusind Bank Limited	1400	289	20.64	390
24	Tamilnad Mercantile	105	178	169.52	1243
25	The South Indian Bank	140	126	90.00	377
26	Icici Bank Limited	13580	42	0.31	9897
27	The Catholic Syrian Bank	210	23	10.95	56
28	Dhanlaxmi Bank Limited	35	16	45.71	110
29	The Karur Vysya Bank	140	11	7.86	48
30	City Union Bank Ltd	175	10	5.71	39
31	RBL Bank Limited	455	7	1.54	259
32	Standard Chartered Bank	105	0	0.00	0
33	Lakshmi Vilas Bank	140	0	0.00	7
34	Jammu And Kashmir	70	0	0.00	15
	<b>Pvt Sub Total</b>	<b>71365</b>	<b>37674</b>	<b>52.79</b>	<b>186739</b>

35	Madhya Pradesh Gramin Bank	77850	97213	124.87	647859
36	Madhyanchal Gramin Bank	40860	45941	112.44	276396
	<b>RRB Sub Total</b>	<b>118710</b>	<b>143154</b>	<b>120.59</b>	<b>924255</b>
37	AU Small Finance Bank	3445	3480	101.02	17032
38	ESAF Small Finance Bank	4420	2259	51.11	13597
39	Ujjivan Small Finance Bank	845	922	109.11	939
40	Utkarsh Small Finance Bank	2015	271	13.45	2203
41	Equitas Small Finance Bank	1820	1	0.05	5
42	Suryoday Small Finance Bank	195	0	0.00	37
	<b>SFB Sub Total</b>	<b>12740</b>	<b>6933</b>	<b>54.42</b>	<b>33813</b>
43	<b>DCCBs and SCBs</b>	<b>17080</b>	<b>201</b>	<b>1.18</b>	<b>3044</b>
	<b>Grand Total</b>	<b>578995</b>	<b>743558</b>	<b>128.42</b>	<b>4502184</b>

### District wise performance as on 31.03.2025

No. in actual					
Sr.	District Name	Annual Target	APY accounts opened in FY 2024-25	Achievement %	Cumulative APY accounts opened since inception
1	Seoni	7675	40676	529.98	108644
2	Sheopur	2760	9754	353.41	47947
3	Dindori	3435	9244	269.11	40304
4	Panna	5700	14961	262.47	79182
5	Umaria	3525	8247	233.96	39426
6	Shahdol	6650	15546	233.77	91168
7	Morena	8120	18563	228.61	90262
8	Jhabua	5485	11887	216.72	82708
9	Sidhi	6215	13397	215.56	84450
10	Bhind	7645	15673	205.01	85423
11	Mandla	6280	12410	197.61	66868
12	Shivpuri	8555	16699	195.20	109716
13	Anuppur	4950	9631	194.57	53894
14	Damoh	7300	14028	192.16	82518
15	Niwari	2650	5042	190.26	28715
16	Chhatarpur	11355	20465	180.23	132710
17	Sagar	17275	28411	164.46	149321
18	Shajapur	9245	15190	164.31	82518
19	Guna	7800	12722	163.10	64192
20	Tikamgarh	5990	9590	160.10	67436
21	Alirajpur	2915	4575	156.95	33728
22	Balaghat	10035	15099	150.46	94537
23	Rewa	15850	22825	144.01	132667
24	Satna	16025	22842	142.54	134115

25	Katni	9235	13030	141.09	79142
26	Betul	11840	16627	140.43	103008
27	Agar Malwa	2550	3540	138.82	20690
28	Chhindwara	17005	23544	138.45	139801
29	Datia	5340	7160	134.08	43098
30	Rajgarh	10625	14039	132.13	100085
31	Dhar	18835	24518	130.17	162758
32	Singrauli	6650	8431	126.78	64680
33	Vidisha	10935	13505	123.50	79078
34	Dewas	13255	16338	123.26	95931
35	East Nimar	9905	11518	116.28	67224
36	Raisen	12030	13932	115.81	90391
37	Burhanpur	5200	5959	114.60	33074
38	Barwani	8415	9371	111.36	65983
39	Khargone	13285	14270	107.41	85680
40	Ratlam	11405	11943	104.72	78871
41	Sehore	13465	14067	104.47	106199
42	Mandsaur	9880	9874	99.94	71755
43	Ashoknagar	5795	5337	92.10	36896
44	Hoshangabad	14985	13448	89.74	89871
45	Neemuch	6970	6243	89.57	45322
46	Gwalior	21090	18880	89.52	120272
47	Jabalpur	27135	24223	89.27	151948
48	Narsinghpur	10285	9054	88.03	56869
49	Harda	6595	5703	86.47	33166
50	Ujjain	18990	14318	75.40	103198
51	Bhopal	41385	22564	54.52	186340
52	Indore	52475	24645	46.97	208405
<b>Grand Total</b>		<b>578995</b>	<b>743558</b>	<b>128.42</b>	<b>4502184</b>

## (vi) Performance of RSETIs in Madhya Pradesh

Rural Self Employment Training Institute (RSETI) has been established in every districts with an intension to provide necessary skill training and skill up gradation of rural BPL youth to mitigate the employment problem. Lead Bank of the district takes responsibility for establishment and managing the institute. Land for setting up the RSETI is allotted to the concerned bank by the State Government. Ministry of Rural Development, Govt. of India provides one time grant for meeting the expenditure on construction of building and other infrastructure.

Presently 52 RSETIs/RUDSET are functioning in Madhya Pradesh and there is need for establishment of RSETIs in Agar Malwa and Niwari and Pandhurna. Lead Banks of these districts have requested the district administration for allotment of land. The progress report of 51 RSETIs/RUDSET in the for financial 2024-25 as on 28.02.2025 is as below-

Sr	District	Target (No.)	Candidates Trained (No)	Achievement %	Candidates Settled (No.)	Self Employed (No.)	Credit Linked (No.)
1	RAISEN	1000	1158	115.8	737	737	399
2	BALAGHAT	1000	1110	111.0	772	772	523
3	SHAHADOL	1000	1101	110.1	706	706	338
4	SINGRAULI	1000	1036	103.6	782	781	432
5	KHARGAON	1000	1024	102.4	612	612	315
6	CHHATTARPUR	1000	1020	102.0	609	599	304
7	BETUL	1000	1016	101.6	775	773	406
8	NARSINGHPUR	1000	1014	101.4	702	702	303
9	RAJGARH	1000	1010	101.0	653	653	511
10	BARWANI	1000	1000	100.0	685	684	389
11	SHAJAPUR	1000	983	98.3	619	601	401
12	DATIA	1000	977	97.7	416	373	30
13	BHIND	1000	974	97.4	534	534	419
14	HOSHANGABAD	1000	972	97.2	655	653	305
15	RATLAM	1000	969	96.9	538	537	190
16	GUNA	1000	959	95.9	677	677	353
17	SHEOPUR	1000	958	95.8	559	559	411
18	SEHORE	1000	956	95.6	638	634	431
19	SEONI	1000	956	95.6	692	687	387
20	GWALIOR	1000	955	95.5	621	621	479
21	SIDHI	1000	955	95.5	698	697	374
22	DEWAS	1000	950	95.0	626	608	295
23	KATNI	1000	950	95.0	645	622	298
24	TIKAMGARH	1000	949	94.9	529	527	231
25	UJJAIN	1000	948	94.8	587	587	348
26	MANDALA	1000	946	94.6	595	595	306

27	UMERIA	1000	946	94.6	657	629	389
28	BURHANPUR	1000	944	94.4	677	677	309
29	DINDORI	1000	931	93.1	723	723	392
30	ANNUPPUR	1000	927	92.7	594	594	281
31	CHHINDWARA	1000	924	92.4	622	622	251
32	BHOPAL	1000	916	91.6	653	621	374
33	SAGAR	1000	915	91.5	737	736	402
34	HARDA	1000	915	91.5	555	553	300
35	VIDISHA	1000	912	91.2	563	563	340
36	MORAINA	1000	903	90.3	799	799	413
37	ASHOK NAGAR	1000	901	90.1	569	569	315
38	DHAR	1000	889	88.9	664	664	371
39	KHANDWA	1000	888	88.8	634	607	370
40	SHIVAPURI	1000	884	88.4	518	518	225
41	JABALPUR	1000	882	88.2	496	471	247
42	SATANA	1000	881	88.1	704	704	353
43	INDORE	1000	881	88.1	636	634	274
44	DAMOH	1000	872	87.2	492	492	278
45	REWA	1000	868	86.8	640	640	266
46	MANDSHORE	1000	863	86.3	665	665	304
47	PANNA	1000	837	83.7	613	613	308
48	NEEMUCH	1000	836	83.6	455	400	227
49	Alirajpur	1000	520	52.0	386	386	256
50	JHABUA	1000	264	26.4	193	193	76
51	Mauganj	0	102	0.0	5	5	0
<b>Total</b>		<b>50000</b>	<b>46447</b>	<b>92.89</b>	<b>30912</b>	<b>30609</b>	<b>16449</b>

### **(vii) Financial Literacy Camp**

Education about financial management, savings and investment is essential for long term economic empowerment. Financial literacy programs help individuals to make informed decisions, avoid debt traps and plan for their futures. To have better awareness of basic financial products, Financial Literacy Centres (FLCs) are functioning in every districts and are focused on educating individuals about financial management, aiming to improve their understanding of financial concepts and practices. FLCs provide education on basic financial concepts like saving, investing, social security insurance scheme, managing debt, nature of frauds etc. Besides this, rural branches of banks are also required to conduct only one camp per month (on the Third Friday of each month after branch hours).

It has been observed that, appointment of Counsellors for many Financial Literacy Centres (FLCs) is pending. Reserve Bank of India had many times emphasized for appointment of Counsellors at vacant locations at the earliest so that peoples of that area can be sensitized about financial literacy and recent nature of frauds adopted by fraudsters. Position of vacant locations as on 28.02.2025 is as below-

<b>SR.</b>	<b>BANK</b>	<b>DISTRICT</b>	<b>Vacant Since</b>
1	Bank of Baroda	Alirajpur	31.12.2024
2	Bank of India	Agar Malwa	Jun-21
3	Bank of India	Barwani	Feb-18
4	Bank of India	Burhanpur	Jul-20
5	Bank of India	Rajgarh	Jun-21
6	Bank of India	Dhar	May 2024
7	State Bank of India	Damoh	30.06.2024
8	State Bank of India	Guna	14.07.2024
9	State Bank of India	Neemuch	2022
10	State Bank of India	Panna	30.06.2024
11	State Bank of India	Sheopurkala	30.04.2023
12	State Bank of India	Shivpuri	31.01.2024
13	State Bank of India	Umaria	30.06.2023
14	State Bank of India	Vidisha	30.04.2024
15	State Bank of India	Niwari	31.07.2024
16	State Bank of India	Harda	31.12.2024
17	Indian Bank	Maihar	Mar-24
18	Central Bank of India	Pandhurna	Mar-24

### (viii) Unbanked Rural Centres in Madhya Pradesh

According to RBI Master Circular dated April 1, 2024 on Lead Bank Scheme, Unbanked Rural Centres in the State have to be identified and updated list should be displayed on the SLBC website to facilitate banks to choose/indicate the place/centre where they wish to open a 'banking outlet'.

As per the RBI Circular dated May 18, 2017, on 'Rationalisation of Branch Authorisation Policy, an Unbanked Rural Centre (URC) is defined as a rural (Tier 5 and 6) centre that does not have a CBS enabled 'Banking Outlet' of a Scheduled Commercial Bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank nor a branch of Local Area Bank or licensed Co-operative Bank for carrying out customer based banking transactions.

Upon receipt of details from banks, SLBC has circulated a list of 32,456 villages wherein banking outlet is not available. The list has also been updated in SLBC website [www.slbcmadhyapradesh.in](http://www.slbcmadhyapradesh.in). Banks have been requested to tap the Unbanked Rural Centres while doing the branch expansion in the state according to RBI guideline on Rationalisation of Branch Authorisation Policy and update the same on the Central Information System for Banking Infrastructure (CISBI) portal of RBI.

According to guidelines prescribed in para 5.3 (ii) of Master Circular on Lead Bank Scheme dated April 01. 2024, SLBC is advised draw up an action plan to cover the identified Tier-5 centres with population of more than 5000 without banking outlet, on priority, and monitor the progress of implementation in each SLBC meeting. We obtained the status from Lead District Manager of the respective district and found that out of 27 such locations, 25 locations are covered through banking touch point and details are as below-

Sr	DISTRICT	CENTER	CENTER - POPULA TION	Whether the centre has been covered by banking outlet?*( Yes/No)	If yes, indicate number of service delivery unit(s) available in that location.		If yes, indicate the name of bank(s) which have opened service delivery unit(s) in that location.	
					Ban k Bran ch	Fixed Point Banki ng Outlet - BC	Bank Branch	Fixed Point Banking Outlet - BC
1	AGAR- MALWA	BADAGAON (NP)	7217	YES	1	1	NA	SBI , IPPB
2	BHIND	GAHELI	6148	YES	NA	1	NA	CBoI,
3	BHIND	RAHAWALI UBARI	5273	YES	NA	1	NA	CBoI
4	BHOPAL	RATANPUR	6208	YES	1	NO	PNB	NO



5	BURHANPUR	VIRODA	6137	YES	NO	1	NO	BOI
6	BURHANPUR	MANDWA	6059	NO	NO	NO	NO	NO
7	JABALPUR	MOHANIYA	5124	NO	NO	NO	NO	NO
8	JABALPUR	MADAI (CT)	6743	YES	NO	1	NO	MPGB
9	MANDLA	KHAIRI (CT)	6438	YES	NO	4	NO	CBoI , BOI, UBoI , MPGB
10	MORENA	GOPI	6235	YES	NO	2	NO	IOB,IPPB
11	MORENA	SAITHRI	5393	YES	NO	1	NO	CBoI
12	MORENA	JATAWAR	5252	YES	NO	1	NO	CANARA BANK
13	MORENA	KAIMARA KALAN	5724	YES	NO	1	NO	MPGB
14	REWA	BARAUN	6855	YES	NO	1	NA	MGB
15	SATNA	DEOMAU DALDAL	8589	YES	NO	1	NO	MGB
16	SATNA	GANTHA	5100	YES	NO	1	NO	MGB
17	SEHORE	BHANU KHADI	5431	YES	1	NO	Bank of Maharash tra	NO
18	SHEOPUR	BAGDIYA	6875	YES	NO	1	NA	SBI
19	SIDHI	BHITRI	5821	YES	NO	1	NO	MGB
20	SIDHI	KUSHMAHAR	5824	YES	NO	2	NO	PNB,SBI
21	SINGRAULI	NAUDHIA (CT)	6529	YES	NO	1	NO	UBoI
22	SINGRAULI	KURSA	5622	YES	NO	2	NO	SBI,UBoI
23	SINGRAULI	GOBHA	5263	YES	NO	2	NO	UBoI
24	TIKAMGARH	ASTAUN KHAS	5624	YES	NO	4	NO	SBI, MGB, BOM UBoI
25	WEST NIMAR	CHOPALI	5534	YES	NO	1	NO	PNB
26	WEST NIMAR	MUNDIYA	5270	YES	NO	1	NA	BOI
27	WEST NIMAR	SANGVI (CT)	5383	YES	NO	1	NO	FINO BANK

All banks except **Union Bank of India, Canara Bank, Indian Overseas Bank and FINO Payment Banks** have updated the banking outlet details on CISBI portal of RBI. For remaining 2 villages, banks having Service Area have been requested to open the banking outlet at the respective locations. Details of Centres allocated to Banks are as under-

Sr.	District Name	Village/Centre Name	Banks having SSA
1.	BURHANPUR	MANDWA	Bank of India
2.	JABALPUR	MOHANIYA	Union Bank of India

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

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

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

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

It has been further opined to focus especially on such accounts receiving DBT amounts in their account since these accounts mostly pertain to the people from the underprivileged section of the society. The banks may facilitate the process of activation of accounts by taking an empathetic view in such accounts. The banks may also organize special campaigns for facilitating activation of inoperative/frozen accounts. Bank wise status as of 28.02.2025 is as below-

Sr.	BANKS	No. of inoperative accounts as at the end of previous month	No. of accounts becoming inoperative during the reporting month	No. of inoperative accounts activated during the reporting month	No. of inoperative accounts as at the end of reporting month	No. of frozen accounts due to pending KYC updation as at the end of previous month	No. of accounts defrosted during the reporting month	No. of accounts frozen due to pending KYC updation during the reporting month	No. of frozen accounts due to pending KYC updation as at the end of reporting month	No. of inoperative accounts with DBT benefits credited as at the end of previous month	No. of inoperative accounts DBT benefits credited as at the end of reporting month
	2	3	4	5	6	7	8	9	10	11	12
1	BOB	2214442	37225	12254	2239413	135307	1860	129165	262612	121149	124107
2	BOI	5129331	32299	13411	5148219	29826	6	11	29831	566239	598148
3	BOM	405303	7252	45791	366764	2924	0	4	2928	6446	6182
4	Canara	781701	11447	2623	790525	63338	52972	13488	23854	231471	237378
5	CBoI	2469120	42628	21591	2490157	2152012	50933	137790	2238869	10467	11648
6	Indian	1227706	31335	27145	1231896	37797	5554	7129	39372	0	0
7	IOB	19068	2405	220	21253	29137	5914	2236	25459	10506	9061
8	P & S	136981	1544	41	138484	2242	34	44	2252	4861	4917

9	PNB	3068081	25366	11260	3082187	282249	4940	6231	283540	914950	827084
10	SBI	9697156	114608	104351	9707413	2098496	85367	133128	2146257		
11	UCO	898185	4883	5251	897817	59223	640	595	59178		
12	UBoI	3054423	35938	4442	3085919	33328	12	30	33310	530317	509421
13	Axis	186388	s	710	177765	20307	1556	1424	20175	1766	3071
14	Bandhan	385244	6135	175	391204	497	25	157	629	16790	17769
15	City Union	15610	107	11	15494	0	0	0	0	35	36
16	DCB	32804	384	191	32997	1821	87	254	1988	639	645
17	Dhan Lakshmi	783	4	6	781	781	6	6	781	5	23
18	Federal	23669	0	65	23604	7643	69	0	7574	555	583
19	HDFC	539302	17382	672	556012	9268	142	8	9134	120078	118517
20	ICICI	1876756	62489	414	1938831	609	3	0	606	21	82
21	IDBI	303313	5253	2571	305995	49247	2384	4184	51047	7683	7667
22	IDFC	248917	1567	17223	233261	2516	0	5	2521	24595	24231
23	Indusind	330765	11385	14210	327940	13971	30	421	14362	2112	2285
24	J & K Bank	908	0	1	907	594	1	0	593	87	87
25	Karnataka	92886	534	79	93341	92886	297	40	92629	8703	8718
26	Karur Vysya	9513	60	81	9492					4	4
27	Kotak Mahindra	361963	10963	7	372919	3667	0	7	3674	663	704
28	DBS Bank	2968	106	72	3146	41	16	9	34	2624	2821
29	Ratnakar	340791	9251	493	316547	65064	1826	7501	70739	2739	3788
30	SIB	11119	54	108	11150	306	40	1	303	20	54
31	TMB	1950	0	0	1950	11	0	0	11	0	0
32	Yes Bank	32130	133	55	32208	9247					
33	MGB	1332974	21189	2912	1351251	141028	355	0	140673	25319	32552
34	MPGB	4227444	138	343814	3883768	989	278	0	711	11488	11180
35	DCCB	18165	4500	242	22423	708	0	0	708	8	6
36	AU SFB	216537	1818	679	217676	948	75	91	964	6006	635
37	Equitas SFB	1211	55	0	1266	0	0	0	0	0	0
38	ESAF	214031	6725	961	219795	609	11	18	616	0	0
39	Jana SFB	150250	8620	693	158162	0	0	0	0	5	24
40	Shivalik SFB	3190	1720	9	4901	82	8	24	98	71	68
41	Suryoday SFB	9817	6	36	9787	4	0	0	4	0	0
42	Ujjivan SFB	67911	2707	1419	69199	3861	266	410	4005	4110	4245
43	Utkarsh SFB	32421	2751	6086	29086	107	2	11	116	4	2
44	IPPB	1649178	37518	51462	1635234	0	0	0	0	141553	142197
	TOTAL	41822405	560484	693837	41648139	5352691	215709	444422	5572157	2774089	2709940

## AGENDA NO-4

### Central Bank Digital Currency

A Central Bank Digital Currency (CBDC) or e₹ is a digital form of country official currency, issued and regulated by Reserve Bank of India. In India, it was first announced by in the Union Budget 2022-23. It is a digital version of the Indian Rupee., launched in both wholesale and retail segment and offers features similar to physical cash. The retail CBDC pilot covers Person-to-Person (P2P) and Person-to-Merchant (P2M) transactions, aiming to expand CBDC adoption across various sectors.



e₹ can be held and transacted through e₹ wallets offered by banks and non-banks for person-to-person payments or person-to-merchant transactions. One can start using the e₹ wallet by downloading the e₹ app from the Play Store or the App Store and by following the App instructions. Payments to merchants can be made by scanning either the CBDC QR code or the UPI QR code available at the respective merchant location. CBDC is designed for use even in areas with limited or no internet connectivity, enabling financial inclusion in remote regions.

The programmability feature allows the sponsor entity (government / corporate) or user to ensure that the funds in the CBDC wallets are used for a specific, designated purpose. It can be programmed on different parameters like expiry date, geo-location, merchant category codes, merchant VPA, etc. Currently, the programmability use cases are being explored across Direct Benefits Transfer (DBT) schemes, interest subvention scheme, lending, employee allowances for defined purposes, targeted scholarship etc. In Madhya Pradesh, this functionality is utilized under PM Vishwakarma scheme for artisans.

#### **Benefits to State Government-**

- ***Increase Transparency:*** Programmable CBDC ensures direct, traceable transfers, reducing leakages.
- ***Conditional Usage:*** Funds can be programmed for specific purposes, ensuring proper utilization.
- ***Financial Inclusion:*** Ensures access to digital payments even for unbanked or underbanked beneficiaries.

## **AGENDA NO-5**

### **Government Debt Relief Schemes-Model Operating Procedure**

Reserve Bank of India vide its circular number RBI/2024-25/100 DOR.STR.REC.54/21.04.048/2024-25 dated 31.12.2024 issued advisory to all regulated entities (REs). Some of the REs may be involved in implementation of various forms of Debt Relief Schemes (DRS) announced by State Government that *inter alia* entail sacrifice/waiver of debt obligations of a targeted segment of borrowers, against fiscal support. If such schemes are announced frequently, incommensurately, or without due consideration to the principles of financial discipline, they would negatively affect credit discipline and in long run, may be counter-productive to the credit flow to such borrowers. Apart from the broader implications for the credit discipline and moral hazard issues, DRS also raises certain prudential concerns, which include delay in receipt of dues; mismatch between the claims admitted/submitted by the REs and accepted by the concerned Government as per the terms of the scheme; mandatory requirement of fresh credit by the REs, etc.

As such, the REs participating as lenders under such DRS shall comply with the guidelines given hereunder without prejudice to the extant guidelines on resolution of the stressed assets applicable to the respective REs.

#### **Prudential treatment in respect of DRS**

1. REs may decide on participating in a particular DRS notified by a Government, based on its Board approved policy, subject to the extant regulatory norms. Any provision of the scheme that may warrant modification in long term interest of the borrowers or for prudential reasons may be duly brought to the notice of the concerned authority/ies through the State Level Bankers' Committee (SLBC)/ District level Consultative Committee (DCC), during the consultation phase while designing the DRS.
2. The REs shall clearly determine the eventual outstanding that may crystallise in their books in respect of the borrowers proposed to be covered under the DRS, including the accumulated interest in non-performing accounts, by the time the dues are settled under the DRS, to enable the Government to suitably arrange for the extent of fiscal participation. Coverage / Selection of Borrowers under DRS.
3. The REs shall ensure that the borrowers to be covered under DRS are selected strictly as per terms of such schemes so as to avoid subsequent non-admission by the authorities on technical grounds.
4. The terms and conditions of the scheme as well as the prudential aspects, including

cooling period for extending fresh credit, impact on credit score etc., shall be clearly communicated to the borrowers at the time of obtaining explicit consent from the borrower for availing benefits under the proposed DRS.

5. Any waiver of accrued but unrealised interest and/ or sacrifice of principal undertaken by REs in the borrower accounts of beneficiaries of the DRS, either as part of the implementation of the DRS or subsequent to its implementation, shall be treated as a compromise settlement and shall attract the prudential treatment contained in Framework for Compromise Settlements and Technical Write-offs dated June 08, 2023.

6. If the funds received by the RE as part of the DRS covers the entire outstanding dues of the borrower, the same shall lead to extinguishment of borrower's debt obligations.

7. In cases where the funds received by the RE as part of the scheme are not adequate to cover the entire outstanding dues of the borrower, leading to residual exposure, the asset classification of the residual exposure shall be evaluated as per the terms and conditions of the original loan contract. Any changes/modifications to the terms and conditions of the original loan contract in such cases shall be evaluated against the test of restructuring<sup>3</sup> and shall attract the prudential treatment therein.

8. Any fresh credit exposure to such borrowers shall be as per the commercial discretion of the RE under relevant internal policy, subject to extant applicable regulations.

9. REs' reporting in respect of the borrowers under the scheme to the credit information companies (CIC) shall be guided by the extant guidelines in this regard.

10. There shall not be creation of any receivable against the Government on account of the DRS and the exposure shall continue to be on the borrower till receipt of funds by the RE. Till receipt of funds, REs shall continue to apply the prudential norms including prudential norms on income recognition, asset classification and provisioning. Further, wherever the accounts are non-performing, REs may pursue recovery measures as per their Board approved policy against such borrowers.

In this context, a model operating procedure (MOP) has also been shared by RBI with the State Governments for their consideration while designing and implementing such DRS through consultation approach, to avoid any non-alignment of expectations of the stakeholders involved, including the Government, lenders, borrowers, etc.

### **Model Operating Procedure for State Governments**

1. For the purpose of the Model Operating Procedure (MOP), Debt Relief Schemes (DRS) refer to Schemes notified by the State Governments that entail funding by the fiscal authorities to cover debt obligations of a targeted segment of borrowers that the lending institutions are required to sacrifice/waive.

2. Announcement / notification of any such DRS should include the specific stress or distress situation necessitating announcement of such support. Given the broader implications of such DRS for the credit culture, while broad based relief measures can be addressed through pure fiscal support in the form of Direct Benefit Transfer (DBT), DRS should be considered only as a measure of last resort when other measures to alleviate financial stress have failed.

3. Before announcing any DRS, Governments may engage with the State Level Bankers' Committee (SLBC)/ District level Consultative Committee (DCC) to evolve a coordinated action plan for conceptualisation, design, and implementation of the DRS. The schemes should, cover critical aspects of the scheme like identification of borrowers, impact assessment, implementation timelines, resolution of issues concerning settlement of dues by Government to the lending institutions, etc.

4. The design features should ensure that the DRS do not impact the financial stability aspects of the region / State or create moral hazards in the borrower segments. Conformance to relevant regulatory guidelines on loan settlement, reporting to credit information companies etc. should also be taken into account.

5. Detailed budgetary provisions / funding may be provided upfront towards any proposed DRS to fully cover the required settlement amounts. Where lenders have dues from the Government, pertaining to earlier DRS schemes, new schemes should be announced only on a fully pre-funded basis.

6. The DRS should be targeted only at the impacted borrowers and should not contain any restrictive covenant against timely repayments. Further, it should specify the criteria for determining eligible borrowers on an objective basis, detailed timeline of critical/ material events, including cut-off dates for filing/ submission, acknowledgement, approval and settlement of claims along with compensation clauses for delays in settling the funds, on part of the Government.

7. The DRS should cover the entire outstanding dues of the borrowers being covered, including principal and accumulated interest till the date of receipt of funds by the lending institutions from the Government.

8. The DRS should not require the creation of a receivable in the books of the lending institution against the Government. The exposure of lending institutions to the borrower shall continue and shall be reduced to the extent of funds received from the Government.

9. The entire implementation of the Scheme and settlement of claims by the Governments to the banks, should generally be completed within 45 to 60 days.

10. The DRS should not contain any provision contrary to any regulatory instruction issued by RBI / NABARD.

11. The design of the DRS should not contain any provision that casts any obligations on the lending institutions, directly or indirectly, to:

- a. waive/ sacrifice a part or whole of its dues from the borrower;
- b. extend fresh credit to borrowers whose debt has been waived;
- c. make any commitments in anticipation of future budgetary support;
- d. stop pursuing legal avenues available to them, for recovery of dues from the borrower, pending receipt of funds from the Government.

However, if the lending institutions agree to any of the above at the time of design of DRS or subsequently, as per their Board-approved policies, it shall be subject to the applicable prudential guidelines.



## **AGENDA NO-6**

### **Enhancing Credit Potential through RIDF**

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

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

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

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

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

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

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

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

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

## **AGENDA NO-7**

### **Formation and Promotion of 10000 FPOs Scheme**

The 10,000 FPOs scheme is a Central Sector Scheme (CSS) launched by the Government of India in February 2021 to promote farmer producer organizations (FPOs). The main objective of the scheme is to enhancing farmers' income through the process of their collectivization and leveraging economies of scale in agri value chain. As more than 86 % of farmers in the country are small and marginal, a need was felt to facilitate our farmers with access to improved technology, credit, better input and more markets to incentivize them to produce better quality commodity. For this, Aggregation of small, marginal and landless farmers into FPOs will help enhance economic strength & market linkages of farmers for enhancing their income. Keeping this in mind, Government of India launched a new Scheme titled "Formation and Promotion of 10,000 Farmer Produce Organizations (FPOs)" with strategy to form and promote 10,000 new FPOs in the country.

FPOs are to be developed in produce clusters, wherein agricultural and horticultural produces are grown / cultivated for leveraging economies of scale and improving market access for members. "One District One Product" cluster to promote specialization and better processing, marketing, branding & export. Further Agriculture value chain organizations forming FPOs and facilitating 60% of market linkages for members produce.

Under this Central Sector Scheme with funding from Government of India, formation & Promotion of FPOs are to be done through the Implementing Agencies (IAs). Implementing Agencies (IAs) will engage Cluster Based Business Organizations (CBBOs) to aggregate, registered & provide professional handholding support to each FPO for a period of 5 years. CBBOs have been empanelled & engaged by IAs. CBBOs will be the platform for an end to end knowledge for all issues related to FPO promotion.

In order to ensure access of FPOs to credit from mainstream Banks and Financial Institutions, a dedicated Credit Guarantee Fund (CGF) of Rs.1000 crore has been created. NABARD has incorporated NABSanrakshan Trustee Private Limited as its 100% owned subsidiary company to function as a trustee to the Credit Guarantee Trust of FPOs. This trust provides adequate credit guarantee cover to accelerate flow of institutional credit to FPOs. However, it has been observed that, there is need to sensitize bankers about this scheme and the Credit Guarantee provided by NABSanrakshan Trustee Private Limited.

Banks are requested to extend credit support to FPOs under this scheme and also disseminate awareness among branches.

### Number of FPOs formed under Scheme-

Sr.	District Name	No of FPOs formed
1	Alirajpur	2
2	Balaghat	5
3	Barwani	3
4	Betul	4
5	Bhopal	1
6	Chhindwara	5
7	Damoh	3
8	Datia	1
9	Dewas	5
10	Dhar	9
11	Guna	2
12	Hoshangabad	1
13	Indore	4
14	Jabalpur	4
15	Jhabua	4
16	Katni	2
17	Khandwa	6
18	Khargone	5
19	Mandla	2

Sr.	District Name	No of FPOs formed
20	Mandsaur	3
21	Morena	1
22	Narsinghpur	3
23	Panna	4
24	Raisen	3
25	Ratlam	2
26	Rewa	8
27	Sagar	7
28	Satna	6
29	Sehore	3
30	Seoni	3
31	Shahdol	2
32	Shajapur	4
33	Shivpuri	2
34	Singrauli	2
35	Tikamgarh	2
36	Ujjain	1
37	Vidisha	2
<b>Grand Total</b>		<b>126</b>

### Bank wise credit guarantee obtained from NABSanrakshan

Sr.	Bank/FI Name	No. FPOs	Amount of Credit Guarantee obtained (in Cr)
1	NABKISAN Finance Limited	98	18.57
2	IDFC FIRST BANK LTD	51	5.55
3	Axis Bank	31	9.66
4	AU Small Finance Bank Limited	28	3.18
5	Madhya Pradesh Gramin Bank	15	2.72
6	STATE BANK OF INDIA	8	4.96
7	Central Bank of India	4	1.39
8	MADHYANCHAL GRAMIN BANK	4	0.57
9	IDBI Bank Ltd	3	1.04
10	HDFC BANK LTD	2	2.10
11	National Cooperative Development Corporation	2	0.11
12	UCO Bank	2	0.30
	<b>Grand Total</b>	<b>248</b>	<b>50.16</b>

## AGENDA NO-8

### Credit Guarantee Scheme for e-NWR based Pledge Financing

The Government of India, through the Department of Food and Public Distribution, Ministry of Consumers Affairs, Food and Public Distribution, has introduced Credit Guarantee Scheme for e-NWR based Pledge Financing (CGF-NPS) on 16 December 2024 to provide credit guarantees to Eligible Lending Institutions (ELIs) against pledge finance of e-Negotiable Warehouse Receipt. Under this scheme, farmers can access credit by pledging their produce stored in Warehousing Development and Regulatory Authority (WDRA) accredited warehouses, backed by electronic negotiable warehouse receipts (e-NWRs). Aimed at reducing distress sales, the initiative addresses a critical gap in agricultural finance while also encouraging warehouse registration and development closer to farmland.

This initiative supports the government's broader efforts to bolster Indian agriculture, which contributes 17.7% to the overall Gross Value Added (GVA) at current prices in FY 24. The sector remains the backbone of the economy, employing nearly half the population and benefiting from one of the world's largest tracts of agricultural land. Recognising its importance, the government continues to prioritise farmer welfare through initiatives that enhance productivity, provide financial support, and promote self-reliance. The CGS-NPF scheme represents a significant step towards empowering farmers and strengthening the foundation of Aatmanirbhar Bharat.

The Credit Guarantee Scheme for e-NWR Based Pledge Financing has garnered significant demand from various stakeholders, particularly in the banking sector. By increasing post-harvest lending against e-NWRs, the scheme aims to improve farmers' income and enhance their access to institutional credit. Focused on inclusivity, the scheme primarily benefits small and marginal farmers, women, Scheduled Castes (SC), Scheduled Tribes (ST), and Divyangjan (PwD) farmers with a minimal guarantee fee. It also extends its advantages to small traders (MSMEs), Farmer Producer Organisations (FPOs), and farmer cooperatives. The scheme ensures higher guarantee coverage for smaller loans, supporting equitable financial access.

#### **Major Highlights of the Scheme-**

- **Corpus-** 1000 Crore
- **Validity-** From 2024-25 till 2030-31 or such other date as Government of India may Decide.
- **Eligible Credit Facility-** Up to Rs.75 lakhs for Agriculture purposes.  
Up to Rs. 2 Crore for Non- Agriculture purpose.
- **Eligible Institutions:** All Scheduled Banks and co-operative Banks.
- **Eligible Borrowers:** Small & Marginal Farmers, Women, SC/ST& PwD Farmers, Other Farmers, MSMEs, Traders, FPOs and farmers co-operatives.

- **Credit Guarantee Cover through NCGTC-**

<b>Loan Limit</b>	<b>Small &amp; Marginal Farmers/Women/SC/ST/PwD farmers</b>	<b>Other Borrowers/ Beneficiaries</b>
Up to Rs. 3 Lakh	85 %	75 %
Above Rs. 3 lakhs and up to Rs. 75 lakhs	80 %	
Above Rs. 75 lakhs and up to Rs 2 Crores.	NA	

- **Guarantee Fee-** 0.40 % per annum for farmers, 1 % per annum for non-farmers.

- **Claim Settlement-**

<b>Sr</b>	<b>Eligible Claim</b>	<b>1<sup>st</sup> Installment of Claim</b>	<b>2<sup>nd</sup> Installment of claim</b>
a.	Up to 75 lakhs	75 %	25 %
b.	Above Rs. 75 lakhs and up to Rs. 2 Crores	60 %	40 %

The launch of the Credit Guarantee Scheme for e-NWR Based Pledge Financing (CGS-NPF) is a pivotal initiative aimed at enhancing post-harvest financing and reducing distress sales for farmers. With a ₹1,000-crore corpus, this scheme addresses a critical gap in agricultural finance by providing greater access to credit for small and marginal farmers, women, and Scheduled Castes and Tribes. The CGS-NPF scheme complements the government's broader agricultural support framework, which includes other key initiatives like the Kisan Credit Card (KCC) and the Modified Interest Subvention Scheme (MISS). These schemes collectively empower farmers, boost agricultural productivity, and promote self-reliance, strengthening the foundation of Aatmanirbhar Bharat. As more farmers benefit from these schemes, the vision of a resilient, self-sustaining agricultural sector in India becomes increasingly achievable.

## AGENDA NO-9

### Incorporation of Article 6(h) in the portal developed by NeSL for PABL/ RTXC

#### SBI Agenda

By virtue of Order No. /02/Sampada-Computer/2021 dated 03.11.2021 issued by the office of Inspector General of Registration, the NeSL was authorized to provide e-stamping services through the electronic system which is integrated through the SAMPADA system of the IGRS, MP for the specific instruments under schedule 1A which are mentioned therein. In the aforesaid order, the list of Articles, as per Indian Stamp Act (as applicable to the state of Madhya Pradesh) were provided, as per which Article No. 6(g) pertains to Agreement or memorandum of an agreement-simple loan.

Aforesaid Article No. 6(g) relates to an agreement or memorandum or an agreement -simple loan confines itself to the **“Secure repayment of a loan or debt” as per Schedule I(A) of the Indian Stamp Act, 1899 as applicable for the state of Madhya Pradesh**, as amended in the year 2014 and was published in the ‘Madhya Pradesh Gazette’ on 07<sup>th</sup> January 2015. The said article 6(g) attracts the stamp duty of 0.25% of the amount of loan or debt subject to maximum of Rs.5 lacs. Pursuant to the aforementioned order, NeSL has provided digital code no. 4 for Article 6(g).

Secured repayment of loan would cover those category of loan products offered by the Bank where such loan is backed by security by way of pledge, hypothecation, mortgage etc. It is further to bring your kind notice that apart from the secured loans, the Banks provides various unsecured loans for business as well as for personal consumption, which do not require any security against the repayment of loan or debt. Such as PABL which is a pre-approved loan for our existing Current Account customers for providing loan up to Rs.20 Lacs in form of clean dropline Overdraft facility. It is unsecured loan which do not require any security against the repayment of loan or debt. Under agreement of PABL, bank does not create any charge over security, over the assets or property of the borrower.

Further, in the gamut of unsecured loans, Bank also offers RTXC personal loan to individuals for fulfilment of their personal needs. RTXC, as a personal loan is sanctioned to the salaried customers, who maintain their salary accounts with our Bank. It is also an unsecured loan, which does not require any security against the repayment of loan or debt. Under agreement of RTXC, Bank does not create any charge over security, over the assets or property of the borrower. Further, processing of this loan involves real time execution of loan documents through e-stamping and e-signature. However, for agreements relating to unsecured loans, no separate digital code has been provided in the new portal for payment of stamp duty which falls under the ambit of Article (6) or equivalent i.e., if otherwise not provided for attracting a stamp duty of Rs. 500 for unsecured loans.

It is requested that the current provision under Section 6(g) imposes a high stamp duty on unsecured loans, which is unreasonable and discourages borrowers from opting for such loans. Further, a significant number of our customers rely on unsecured loan. The excessive stamp duty could deter them from availing these loans, resulting in loss of business for our

bank and also creates hinderance in meeting the financial needs of general public. Also, the lack of distinction between secured and unsecured loans in terms of stamp duty undermines the principles of equitable financial services.

In light of these concerns, it is requested to incorporate digital code for Article 6(h) or equivalent article of Schedule-1A of the Indian Stamp Act, 1889 in the new portal so that proper stamp duty can be paid for such loans falling under the category of unsecured loans. This would not only align the Digital Document Execution facility with the present stamp duty regulations but shall also promote equitable access to financial services and shall support financial institutions in providing better and more competitive loan offerings and in turn will generate impetus for the general public to avail the noble and farsighted initiative of digital India.

Government of India is also emphasizing on use of Digital Platform for improvement in ease of delivery. Therefore, an urgent action in this regard will expedite the execution of digital documents for unsecured loans, thereby the loan disbursement to the beneficiaries can increase manifold and consequently, the revenue of the government will also increase. We appreciate your understanding and consideration of this matter and look forward to a favourable response.



## AGENDA NO-10

### Credit Disbursement to Agriculture Allied Activities

Secretary, Department of Financial Services (DFS) chaired a meeting on 05.11.2024 to review to progress of credit disbursement to agri-allied activities. In meeting NABARD highlighted the current status of credit disbursement and underscored the importance of the allied sector in driving agriculture growth and its employment potential. Specific issues and recommendations related to credit facilitation for animal husbandry and fisheries were highlighted.

Representative from Department of Animal Husbandry and Dairying (DAHD) highlighted the district level weekly campaign being conducted with an aim to extend the benefits of the Kisan Credit Card (KCC) scheme to a larger number of fisherman and animal husbandry and dairy farmers. Further the issue of high pendency of applications under National Livestock Mission (NLM) scheme was also raised. Representative from states raised various issues in providing KCC to allied activities-

1. Instances of banks not following prescribed KCC parameters leading to rejection of applications.
2. Lack of awareness at the branch level regarding collateral requirements, resulting in rejection of applications.
3. Bank insistence on insurance coverage for allied sector due to perceived risks.
4. Issues in providing KCC to landless farmers for allied activities.
5. Delay in sanction and disbursement.
6. Low Scale of Finance for KCC activities in view of rising input costs.

In meeting it was advised that SLBCs should include the monitoring of district level KCC campaign for Animal Husbandry, Dairying and Fisheries farmers as a standing item in their regular meeting agenda. SLBC to monitor pending applications. Banks were also advised to regularly verify incomplete applications and return them for completion there by reducing rejection rates. State Government to look into incomplete applications as intimated by LDM/Banks. **Outstanding under Agriculture Allied Activities during last 4 years are as below—**

Number in actual, Amt. in Crore

Mar-22		Mar-23		Mar-24		Dec-24	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
7,31,886	4,828	8,32,110	6,162	12,67,106	9,798	12,37,101	10,033

**Disbursement made during last 4 years are as below-**

FY 2021-22		FY 2022-23		FY 2023-24		FY 2024-25 (up to Dec 24)	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
408906	2501	657035	3922	855421	6878	419021	3803

## **AGENDA NO-11**

### **Collateral Free Agriculture Loan**

To boost the Agriculture Credit in the credit, Reserve Bank of India in 1998 advised banks to use their discretion on matters relating to margin/security requirements for agricultural loans above Rs. 10,000/-. Keeping in view the importance of flow of credit to agriculture, in particular to the smaller borrowers, in May 2004 RBI decided that the banks may waive margin/security requirements for agricultural loans up to Rs. 50,000/- and in the case of agri-business and agri-clinics for loans up to Rs. 5 lakhs.

On the basis of representations received seeking enhancement of limits, Reserve Bank of India decided that banks may waive margin/security requirements for agricultural loans from the existing level of Rs. 50,000/- to Rs. 1,00,000/-. Keeping in view the overall inflation and rise in agriculture input cost over the years since 2010, RBI further decided to raise the limit for collateral free agricultural loans from the existing level of ₹1 lakh to ₹1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto ₹1.6 lakh.

On December 06, 2024, RBI vide its circular number FIDD.CO.FSD.BC.No.10/05.05.010/2024-25 raised the limit for collateral free agricultural loans including loans for allied activities from the existing level of ₹1.6 lakh to ₹2 lakh per borrower. Accordingly, banks are advised to waive collateral security and margin requirements for agricultural loans including loans for allied activities upto ₹2 lakh per borrower and to give effect to the revised instructions expeditiously and in any case not later than January 01, 2025.

## **AGENDA NO-12**

### **Financial Literacy into School Curricula**

The Reserve Bank of India (RBI) is committed to promoting financial literacy and continues to undertake various initiatives to enhance financial awareness among different target groups. One of the key focus areas is instilling financial literacy among school students from an early age, as it is a critical life skill that contributes to the holistic development of individuals. In this context, introducing structured financial education in schools is seen as an effective measure to build a financially informed and responsible generation.

The National Centre for Financial Education (NCFE), a not-for-profit company promoted by RBI, SEBI, IRDAI, and PFRDA, has developed comprehensive Financial Education Workbooks for students of Classes VI to X. These workbooks are designed to introduce students to fundamental financial concepts in a simple and engaging manner. Incorporating these materials into the existing school curriculum can help students develop sound financial habits, improve their understanding of basic financial products and services, and empower them to make informed financial decisions in the future.

Introducing personal finance as a part of the school curriculum could help children understand the value of money and reduce the pressure on parents to meet unrealistic demands. The integration of financial literacy into school curricula is not just an education enhancement: it is a fundamental necessity. Teaching young people how to manage their finances equip them with essential skills for their future and helps us prevent the financial pitfalls that can lead to long-term stress and mental health.

State Government is requested to include these NCFE-developed Financial Education Workbooks in the school curriculum of State Government Schools for Classes VI to X. This initiative will play a crucial role in strengthening financial literacy at the grassroots level and aligns with the broader national objective of fostering a financially aware and empowered India. For more details visit the website- <http://ncfe.org.in>.

## AGENDA NO-13

### Progress under Government Sponsored Scheme

#### Mukhya Mantri Udyam Kranti Yojana

**No. in actual**

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disburse	Sanction % over Target
1	Bank of India	392	2179	1475	1383	493	211	92	376
2	Union Bank	365	1981	1200	1153	293	488	47	329
3	PNB	375	1755	1084	1015	436	235	69	289
4	SBI	967	4775	2252	2040	636	1887	212	233
5	CBoI	417	1654	889	803	725	40	86	213
6	UCO Bank	202	515	361	343	93	61	18	179
7	IOB	90	204	148	142	16	40	6	164
8	Bank of Baroda	388	1043	622	595	207	214	27	160
9	Indian Bank	218	614	333	312	87	194	21	153
10	Canara Bank	348	820	523	505	84	213	18	150
11	BOM	250	386	192	178	60	134	14	77
12	ICICI Bank	189	148	139	131	2	7	8	74
13	IDBI Bank Ltd	189	204	129	128	8	67	1	68
14	Punjab & Sind Bank	68	71	43	43	20	8	0	63
15	HDFC Bank Ltd	252	78	54	54	0	24	0	21
16	Bandhan Bank	46	6	4	4	0	2	0	9
17	Axis Bank Ltd	178	31	14	14	0	17	0	8
18	Federal Bank	0	2	1	1	1	0	0	0
19	IDFC First Bank	0	6	0	0	0	6	0	0
20	Yes Bank	66	1	0	0	1	0	0	0
<b>TOTAL</b>		<b>5000</b>	<b>16473</b>	<b>9463</b>	<b>8844</b>	<b>3162</b>	<b>3848</b>	<b>619</b>	<b>189.26</b>

## Sant Ravidas Swarojgar Yojana

**No. in actual**

Sr.	Bank Name	Target	Submitted	Sanction	Disburse	Rejected	Pending for Sanction	Pending for Disburse	Sanction % over Target
1	Bank of India	151	823	377	352	327	119	25	250
2	PNB	128	510	267	246	178	65	21	209
3	Indian Bank	77	296	158	156	38	100	2	205
4	SBI	391	1948	733	662	318	897	71	187
5	Union Bank	120	525	202	189	100	223	13	168
6	IOB	19	66	31	31	6	29	0	163
7	UCO Bank	56	146	73	69	52	21	4	130
8	Bank of Baroda	90	303	94	88	106	103	6	104
9	CBoI	157	437	157	135	266	14	22	100
10	Canara Bank	101	213	84	78	35	94	6	83
11	BOM	63	110	44	41	32	34	3	70
12	P & S	14	18	9	8	6	3	1	64
13	ICICI Bank	97	49	45	42	0	4	3	46
14	IDBI Bank Ltd	35	34	10	9	5	19	1	29
15	HDFC Bank Ltd	130	37	11	11	0	26	0	8
16	Bandhan Bank	101	7	4	4	2	1	0	4
17	Axis Bank Ltd	76	11	2	1	0	9	1	3
18	Kotak Mahindra	19	0	0	0	0	0	0	0
19	MPGB	110	2	0	0	0	2	0	0
20	Yes Bank	21	1	0	0	0	1	0	0
21	Indusind Bank	44	0	0	0	0	0	0	0
<b>TOTAL</b>		<b>2000</b>	<b>5536</b>	<b>2301</b>	<b>2122</b>	<b>1471</b>	<b>1764</b>	<b>179</b>	<b>115</b>

## Dr. Bhimrao Ambedkar Arthik Kalyan Yojana

**No. in actual**

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disburse	Sanction % over Target
1	Indian Bank	191	598	520	515	21	57	5	272
2	UCO Bank	141	312	274	272	26	12	2	194
3	Bank Of India	378	856	676	639	129	51	37	179
4	BOB	226	505	379	356	56	70	23	168
5	Union Bank	301	726	499	490	68	159	9	166
6	SBI	978	1927	1339	1305	154	434	34	137
7	IOB	48	74	61	60	5	8	1	127
8	P & S Bank	36	58	45	45	7	6	0	125
9	PNB	319	522	380	360	87	55	20	119
10	Canara Bank	253	275	210	209	26	39	1	83
11	CBoi	387	442	309	297	127	6	12	80
12	BOM	157	145	112	104	17	16	8	71
13	IDBI Bank Ltd	89	11	8	8	1	2	0	9
14	HDFC Bank	326	32	25	25	3	4	0	8
15	ICICI BANK	242	5	5	5	0	0	0	2
16	Axis Bank Ltd	190	2	0	0	0	2	0	0
17	Bandhan Bank	253	1	0	0	0	1	0	0
18	Yes Bank	53	1	0	0	0	1	0	0
19	MPGB	275	0	0	0	0	0	0	0
20	Indusind Bank	110	0	0	0	0	0	0	0
21	Kotak Mahindra	47	0	0	0	0	0	0	0
<b>TOTAL</b>		<b>5000</b>	<b>6492</b>	<b>4842</b>	<b>4690</b>	<b>727</b>	<b>923</b>	<b>152</b>	<b>97</b>

## Tantya Mama Swarojgar Yojana

**No. in actual**

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disburse	Sanction % over Target
1	CBoI	750	744	360	308	364	20	52	48
2	Indian Bank	270	206	108	92	18	80	16	40
3	SBI	2222	1782	883	814	331	568	69	40
4	Bank of India	721	634	265	230	304	65	35	37
5	BOM	355	215	125	117	32	58	8	35
6	PNB	719	317	217	206	85	15	11	30
7	UCO Bank	371	145	92	87	45	8	5	25
8	Axis Bank Ltd	391	95	94	94	0	1	0	24
9	BOB	702	328	156	143	110	62	13	22
10	IOB	146	33	22	22	9	2	0	15
11	Union Bank	697	277	89	80	69	119	9	13
12	Canara Bank	673	134	49	47	51	34	2	7
13	HDFC Bank	485	20	13	13	2	5	0	3
14	ICICI Bank	500	5	5	5	0	0	0	1
15	IDBI Bank	209	8	2	2	1	5	0	1
16	Punjab And Sind Bank	113	6	1	1	2	3	0	1
17	Yes Bank	113	0	0	0	0	0	0	0
18	Bandhan Bank	563	1	0	0	0	1	0	0
<b>TOTAL</b>		<b>10000</b>	<b>4950</b>	<b>2481</b>	<b>2261</b>	<b>1423</b>	<b>1046</b>	<b>220</b>	<b>25</b>

## Bhagwan Birsa Munda Arthik Kalyan Yojana

No. in actual

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disburse	Sanction % over Target
1	SBI	190	1375	375	335	367	633	40	197
2	CBoI	132	518	180	153	322	16	27	136
3	Bank of India	124	539	154	148	298	87	6	124
4	ICICI Bank	39	53	47	47	0	6	0	121
5	UCO Bank	22	83	25	23	49	9	2	114
6	Union Bank	70	313	78	76	94	141	2	111
7	Indian Bank	12	82	13	9	9	60	4	108
8	Bank of Baroda	95	336	87	80	200	49	7	92
9	BOM	32	101	28	26	33	40	2	88
10	PNB	90	181	73	64	79	29	9	81
11	HDFC Bank	45	33	20	20	0	13	0	44
12	IOB	10	9	4	4	3	2	0	40
13	Canara Bank	66	97	17	16	46	34	1	26
14	Punjab And Sind Bank	8	11	1	1	2	8	0	13
15	IDBI BANK LTD	15	10	1	1	2	7	0	7
16	Yes Bank	5	1	0	0	0	1	0	0
17	Axis Bank Ltd	25	7	0	0	1	6	0	0
18	Bandhan Bank	20	2	0	0	0	2	0	0
<b>TOTAL</b>		<b>1000</b>	<b>3751</b>	<b>1103</b>	<b>1003</b>	<b>1505</b>	<b>1143</b>	<b>100</b>	<b>110</b>



## Pichda Varg Alpsankhyak Udyam Yojana

**No. in actual**

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disburse	Sanction % over Target
1	Bank of India	151	155	104	91	31	20	13	69
2	SBI	391	394	251	218	25	118	33	64
3	Union Bank	120	106	69	67	8	29	2	58
4	Bank of Baroda	90	75	45	40	18	12	5	50
5	ICICI Bank	97	45	41	40	0	4	1	42
6	CBoI	157	101	58	53	39	4	5	37
8	BOM	63	30	17	15	2	11	2	27
7	IOB	19	9	5	5	1	3	0	26
9	IDBI Bank Ltd	35	12	7	4	0	5	3	20
11	PNB	128	63	23	19	19	21	4	18
10	Canara Bank	101	44	17	17	10	17	0	17
12	UCO Bank	56	25	8	6	14	3	2	14
13	Punjab And Sind	14	3	2	1	1	0	1	14
14	HDFC Bank Ltd	130	9	5	5	0	4	0	4
15	Axis Bank Ltd	76	0	0	0	0	0	0	0
16	Bandhan Bank	101	3	0	0	0	3	0	0
17	Indian Bank	77	12	0	0	8	4	0	0
18	Indusind Bank	44	0	0	0	0	0	0	0
19	Kotak Mahindra	19	0	0	0	0	0	0	0
20	Yes Bank	21	0	0	0	0	0	0	0
21	MPGB	110	0	0	0	0	0	0	0
<b>TOTAL</b>		<b>2000</b>	<b>1086</b>	<b>652</b>	<b>581</b>	<b>176</b>	<b>258</b>	<b>71</b>	<b>33</b>

## Pichda Varg Alpsankhyak Swarojgar Yojana

**No. in actual**

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disburse	Sanction % over Target
1	BOM	314	85	74	74	5	6	0	24
2	Bank of Baroda	452	123	89	86	13	21	3	20
3	SBI	1956	435	330	310	26	79	20	17
4	PNB	639	125	100	99	9	16	1	16
5	CBoi	774	98	82	81	16	0	1	11
6	Bank of India	755	95	71	68	14	10	3	9
7	Axis Bank Ltd	379	31	30	30	0	1	0	8
8	UCO Bank	282	31	20	20	11	0	0	7
9	Indian Bank	383	32	19	18	6	7	1	5
10	Union Bank	602	48	25	25	4	19	0	4
11	Canara Bank	506	32	20	20	3	9	0	4
12	IOB	96	5	2	2	2	1	0	2
13	Bandhan Bank	506	1	0	0	0	1	0	0
14	HDFC Bank Ltd	652	2	0	0	0	2	0	0
15	ICICI Bank	484	1	0	0	0	1	0	0
16	IDBI Bank Ltd	177	0	0	0	0	0	0	0
17	Indusind Bank	221	0	0	0	0	0	0	0
18	Kotak Mahindra	94	0	0	0	0	0	0	0
19	Punjab And Sind	72	1	0	0	1	0	0	0
20	YES BANK	106	0	0	0	0	0	0	0
21	MPGB	550	0	0	0	0	0	0	0
<b>TOTAL</b>		<b>10000</b>	<b>1145</b>	<b>862</b>	<b>833</b>	<b>110</b>	<b>173</b>	<b>29</b>	<b>9</b>

## Vimukt Ghumantu Ardhghumantu Swarojgar Yojana

**No. in actual**

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disburse	Sanction % over Target
1	UCO Bank	31	25	10	4	13	2	6	32
2	BOM	34	11	9	9	0	2	0	26
3	PNBN	68	24	11	11	8	5	0	16
4	Indian Bank	41	8	4	4	0	4	0	10
5	Bank of India	81	17	3	0	9	5	3	4
6	Canara Bank	54	4	2	2	2	0	0	4
7	CBoI	82	11	3	3	8	0	0	4
8	Bank of Baroda	49	15	1	1	9	5	0	2
9	Union Bank	64	6	1	1	1	4	0	2
10	SBI	211	50	3	3	12	35	0	1
11	HDFC Bank Ltd	71	0	0	0	0	0	0	0
12	ICICI Bank	52	0	0	0	0	0	0	0
13	IOB	10	0	0	0	0	0	0	0
14	Karur Vysya	11	0	0	0	0	0	0	0
15	P & S	11	0	0	0	0	0	0	0
16	Axis Bank Ltd	41	2	0	0	0	2	0	0
17	IDBI Bank Ltd	18	1	0	0	0	1	0	0
18	MGB	43	0	0	0	0	0	0	0
19	MPGB	82	0	0	0	0	0	0	0
<b>TOTAL</b>		<b>1054</b>	<b>174</b>	<b>47</b>	<b>38</b>	<b>62</b>	<b>65</b>	<b>9</b>	<b>4</b>

## PM SVANidhi

**10 K Number**

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by Bank
1	CBoI	72773	69644	69366	95.70	1089	278	2040
2	BOI	139004	133010	132930	95.69	912	80	5082
3	Indian Bank	38245	35915	35734	93.91	420	181	1910
4	SBI	329686	291903	282409	88.54	385	9494	37398
5	UBoI	80622	76268	75851	94.60	814	417	3540
6	MPGB	27299	26168	24287	95.86	161	1881	970
7	P & S Bank	4596	4262	4243	92.73	2	19	332
8	PNB	75868	67807	67775	89.37	153	32	7908
9	J & K Bank	43	42	42	97.67	1	0	0
10	Canara Bank	37932	33729	33587	88.92	165	142	4038
11	IOB	7782	7295	7283	93.74	33	12	454
12	UCO Bank	26361	23837	23807	90.43	2	30	2522
13	BOB	96490	89830	88787	93.10	1744	1043	4916
14	BOM	16697	14268	14219	85.45	23	49	2406
15	MGB	14612	13972	13667	95.62	246	305	394
16	AU SFB	554	542	542	97.83	0	0	12
17	IDBI Bank	3973	3441	3347	86.61	292	94	240
18	ICICI Bank	2048	1276	1273	62.30	94	3	678
19	Karur Vysya	21	21	21	100.00	0	0	0
20	HDFC Bank	11095	4995	4943	45.02	230	52	5870
21	Utkarsh SFB	332	174	167	52.41	154	7	4
22	SIB	29	23	23	79.31	6	0	0
23	Axis Bank	3233	1496	1420	46.27	1383	76	354
24	Kotak Mahindra	3274	2018	1975	61.64	604	43	652
25	Karnataka Bank	254	163	97	64.17	81	66	10
26	Bandhan Bank	338	252	252	74.56	80	0	6
27	IDFC First Bank	303	214	214	70.63	85	0	4
28	Dhanlaxmi Bank	8	2	2	25.00	6	0	0
29	RBL Bank	51	13	12	25.49	38	1	0
30	Yes Bank Ltd	32	29	29	90.63	3	0	0
31	City Union Bank	4	2	2	50.00	2	0	0
32	Ujjivan SFB	52	14	12	26.92	38	2	0
33	Indusind Bank	702	113	62	16.10	563	51	26
34	Tamilnad Mercantile	52	7	7	13.46	45	0	0
35	Jana SFB	21	1	1	4.76	20	0	0
36	Other Bank	80	69	69	86.25	9	0	2
<b>TOTAL</b>		<b>994466</b>	<b>902815</b>	<b>888457</b>	<b>90.78</b>	<b>9883</b>	<b>14358</b>	<b>81768</b>

**20 K Number**

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by Bank
1	SBI	167366	132988	120076	79.46	520	12912	33858
2	BOI	58345	56232	56184	96.38	595	48	1518
3	UBoI	35145	32659	32283	92.93	610	376	1876
4	CBoI	36976	32467	31853	87.81	2257	614	2252
5	BOB	29669	27442	26954	92.49	989	488	1238
6	PNB	31085	25757	25745	82.86	236	12	5092
7	Canara Bank	20106	17156	16946	85.33	62	210	2888
8	Indian Bank	15291	13552	13410	88.63	389	142	1350
9	MPGB	13581	11485	10251	84.57	64	1234	2032
10	UCO Bank	10842	9514	9412	87.75	28	102	1300
11	BOM	7160	6080	5957	84.92	28	123	1052
12	MGB	4899	4618	4405	94.26	153	213	128
13	IOB	3854	3541	3519	91.88	39	22	274
14	P & S Bank	2041	1882	1870	92.21	1	12	158
15	HDFC Bank	2106	1220	892	57.93	14	328	872
16	IDBI BANK	1550	1312	1221	84.65	198	91	40
17	Kotak Mahindra	625	310	252	49.60	193	58	122
18	Axis Bank	201	133	117	66.17	68	16	0
19	ICICI Bank	167	117	111	70.06	38	6	12
20	AU SFB	129	107	107	82.95	0	0	22
21	Utkarsh SFB	69	65	56	94.20	4	9	0
22	IDFC First Bank	81	42	42	51.85	39	0	0
23	Karnataka Bank	52	38	17	73.08	14	21	0
24	Bandhan Bank	60	24	24	40.00	36	0	0
25	J & K Bank	18	18	16	100.00	0	2	0
26	TMB	6	4	4	66.67	2	0	0
27	South Indian Bank	14	4	3	28.57	10	1	0
28	Karur Vysya Bank	5	3	3	60.00	2	0	0
29	Yes Bank	2	2	2	100.00	0	0	0
30	Indusind Bank	19	1	1	5.26	18	0	0
31	Other Bank	25	1	0	4.00	24	1	0
	<b>Grand Total</b>	<b>441489</b>	<b>378774</b>	<b>361733</b>	<b>85.79</b>	<b>6631</b>	<b>17041</b>	<b>56084</b>

### 50 K Number

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by Bank
1	SBI	41867	33261	29489	79.44	1706	3772	6900
2	BOI	15867	15246	15228	96.09	295	18	326
3	CBoI	10292	7379	7018	71.70	2215	361	698
4	UBoI	7907	7383	7234	93.37	302	149	222
5	PNB	7659	6798	6793	88.76	43	5	818
6	Canara Bank	8846	6330	6203	71.56	40	127	2476
7	BOB	5823	5385	5201	92.48	354	184	84
8	MPGB	4447	4205	3939	94.56	8	266	234
9	Indian Bank	3685	3510	3475	95.25	121	35	54
10	UCO Bank	2693	2513	2511	93.32	4	2	176
11	BOM	1881	1679	1648	89.26	20	31	182
12	MGB	1488	1456	1404	97.85	26	52	6
13	IOB	1450	1348	1322	92.97	30	26	72
14	Punjab and Sind	614	598	595	97.39	4	3	12
15	IDBI BANK	493	436	410	88.44	49	26	8
16	HDFC BANK	223	178	87	79.82	31	91	14
17	ICICI BANK	43	32	29	74.42	11	3	0
18	Kotak Mahindra	52	27	26	51.92	21	1	4
19	Axis Bank	23	16	16	69.57	7	0	0
20	J & K Bank	10	10	9	100.00	0	1	0
21	AU SFB	8	8	8	100.00	0	0	0
22	Utkarsh SFB	12	8	8	66.67	4	0	0
23	Karnataka Bank	12	6	5	50.00	4	1	2
24	IDFC First Bank	10	5	5	50.00	3	0	2
25	Other Bank	7	3	3	42.86	2	0	2
<b>Grand Total</b>		<b>115412</b>	<b>97820</b>	<b>92666</b>	<b>84.76</b>	<b>5300</b>	<b>5154</b>	<b>12292</b>

## Pradhan Mantri Formalization of Micro Food Processing Enterprises

**No. in actual**

Sr.	Bank Name	Target	Application Submitted	Sanctioned	Sanction % over Target	Rejection	Pending	Disbursed
1	Bank of India	512	2055	867	169.34	708	480	639
2	UCO Bank	178	391	230	129.21	124	37	164
3	CBoI	522	1513	663	127.01	654	196	418
4	Bank of Baroda	306	714	291	95.10	267	156	193
5	MPGB	713	1337	563	78.96	529	245	384
6	SBI	1328	3289	1048	78.92	1931	310	813
7	PNB	433	883	325	75.06	350	208	214
8	UBoI	408	889	301	73.77	379	209	180
9	HDFC Bank	318	877	207	65.09	189	481	173
10	IDBI Bank	86	149	53	61.63	52	44	38
11	IOB	61	76	33	54.10	24	19	26
12	BOM	198	260	100	50.51	118	42	74
13	Canara Bank	343	360	142	41.40	155	63	91
14	Indian Bank	242	285	92	38.02	166	27	53
15	Punjab And Sind	46	32	13	28.26	14	5	8
16	MGB	367	349	99	26.98	181	69	72
17	Karnataka Bank	6	1	1	16.67	0	0	0
18	ICICI Bank	236	107	34	14.41	3	70	8
19	Equitas SFB	13	6	1	7.69	0	5	0
20	IDFC Bank	81	35	5	6.17	13	17	3
21	Au SFB	21	15	1	4.76	2	12	1
22	Kotak Mahindra	46	20	1	2.17	0	19	1
23	Axis Bank	185	46	4	2.16	3	39	0
24	Yes Bank	52	13	1	1.92	5	7	0
25	Bandhan Bank	246	25	0	0.00	0	25	0
26	DCB	27	4	0	0.00	0	4	0
27	ESAF SFB	16	15	0	0.00	5	10	0
28	Federal Bank	15	3	0	0.00	0	3	0
29	Indusind Bank	107	30	0	0.00	0	30	0
30	RBL Bank	14	2	0	0.00	0	2	0
31	Utkarsh SFB	10	3	0	0.00	0	3	0
32	CSB	5	0	0	0.00	0	0	0
33	City Union Bank	3	0	0	0.00	0	0	0
34	Dhan Lakshmi	1	0	0	0.00	0	0	0
35	Fincare SFB	20	0	0	0.00	0	0	0
36	J & K Bank	2	1	0	0.00	1	0	0

37	Jana SFB	10	0	0	0.00	0	0	0
38	Karur Vysya Bank	3	0	0	0.00	0	0	0
39	Lakshmi Vilas	2	0	0	0.00	0	0	0
40	Shivalik SFB	2	0	0	0.00	0	0	0
41	South Indian Bank	3	0	0	0.00	0	0	0
42	Suryoday SFB	8	0	0	0.00	0	0	0
43	Tamilnad Mercantile	2	1	0	0.00	0	1	0
44	Ujjivan SFB	3	0	0	0.00	0	0	0
<b>TOTAL</b>		<b>7200</b>	<b>13786</b>	<b>5075</b>	<b>70.49</b>	<b>5873</b>	<b>2838</b>	<b>3553</b>

## Pradhan Mantri Employment Generation Programme

**Amt. in Cr.**

Sr.	Bank Name	Target		Forwarded		Sanctioned		Disbursed		Pending		Sanction% over Target (Amt)
		No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.	
1	CBoI	377	10.63	141	6.66	539	32.20	420	24.24	32	127.39	302.98
2	IOB	46	1.39	11	0.45	44	2.35	26	1.22	0	0.00	168.98
3	IDBI	40	1.23	5	0.22	36	1.90	27	1.38	2	9.49	154.57
4	UBoI	359	10.05	84	2.93	211	9.01	124	4.70	19	53.49	89.59
5	SBI	489	13.61	244	7.86	887	27.13	704	20.32	1	5.00	199.37
6	BOI	381	10.73	106	3.82	379	12.29	292	8.39	3	30.47	114.59
7	BOB	382	10.83	49	2.69	170	10.66	117	6.87	23	95.17	98.50
8	UCO	79	2.31	17	0.85	102	3.49	80	2.41	0	0.00	151.38
9	PNB	360	10.15	114	4.31	394	12.89	291	8.96	10	41.45	126.90
10	Indian	162	4.67	15	0.63	88	3.02	50	1.58	2	10.50	64.73
11	MPGB	312	8.76	63	1.70	315	8.54	267	6.81	0	0.00	97.44
12	MGB	79	2.31	43	1.10	80	1.99	71	1.52	8	15.11	86.24
13	BOM	124	3.55	20	0.82	57	3.59	30	2.09	3	7.35	101.25
14	HDFC	103	2.96	12	1.04	16	1.91	12	1.34	10	79.32	64.52
15	P & S	39	1.22	4	0.07	7	0.57	6	0.56	2	4.20	46.94
16	Canara	312	8.76	54	2.23	136	4.39	106	3.14	0	0.00	50.15
17	ICICI	103	2.96	0	0.00	0	0.00	0	0.00	0	0.00	0.00
18	Axis	103	2.90	4	0.12	3	0.04	1	0.01	4	12.22	1.47
19	YES	28	0.83	0	0.00	0	0.00	0	0.00	0	0.00	0.00
<b>Total</b>		<b>3877</b>	<b>109.85</b>	<b>986</b>	<b>37.48</b>	<b>3464</b>	<b>136</b>	<b>2624</b>	<b>95.54</b>	<b>119</b>	<b>491.16</b>	<b>123.81</b>



## Agriculture Infrastructure Fund

No. in actual & Amt. in Cr.

Sr.	Bank	Target		Achievement		Pending		Ach % (Amt)
		No.	Amt (Cr.)	No.	Amt (Cr.)	No.	Amt (Cr.)	
1	Canara Bank	163	99	86	515	1	0	520
2	State Bank of India	374	189	2214	666	561	159	352
3	Bank Of India	175	88	743	202	121	28	229
4	Indian Overseas Bank	3	3	5	6	5	8	209
5	Punjab National Bank	177	74	174	147	27	7	199
6	UCO Bank	36	26	73	47	8	12	179
7	IDFC FIRST Bank	2	1	2	1	6	6	149
8	Central Bank of India	128	90	274	132	46	14	147
9	MPGB	78	35	260	44	34	7	127
10	Bank of Baroda	103	83	224	97	21	22	117
11	HDFC Bank	130	74	152	77	139	86	104
12	Bank of Maharashtra	73	60	54	61	9	21	102
13	ICICI Bank	25	17	12	17	5	9	97
14	Axis Bank	26	20	18	19	32	37	95
15	IDBI BANK LTD	7	2	9	2	11	11	93
16	Union Bank of India	48	38	97	35	16	14	92
17	Indian Bank	30	25	31	15	3	12	62
18	Punjab and Sind Bank	2	2	3	1	0	0	58
19	Kotak Mahindra Bank	7	9	4	3	3	4	38
20	AU SFB	13	12	3	3	5	5	27
21	MGB	26	15	4	0	0	0	3
22	DCCBs	38	16	4	0	0	0	2
23	Yes Bank	3	5	0	0	2	0	0
24	Karnataka Bank	2	1	0	0	2	1	0
25	Indusind Bank	2	1	0	0	0	0	0
26	Federal Bank Ltd.	1	1	0	0	0	0	0
<b>TOTAL</b>		<b>1672</b>	<b>986</b>	<b>4446</b>	<b>2093</b>	<b>1057</b>	<b>464</b>	<b>212</b>

## PM Vishwakarma

**No. in actual**

Sr	BANK	RECEIVED	SANCTIONED	DISBURSED	REJECTED	PENDING	SANCTION % OVER RECEIVED
1	BOM	2855	1244	970	947	664	43.57
2	PNB	11985	5111	4855	5525	1349	42.64
3	UCO	3078	1207	838	1478	393	39.21
4	P & S Bank	357	139	127	182	36	38.94
5	BOI	15864	5763	5307	7657	2444	36.33
6	India Bank	6107	2002	1492	3576	529	32.78
7	IOB	377	105	95	226	46	27.85
8	SBI	49245	11908	8680	29802	7535	24.18
9	Canara	2368	572	423	1309	487	24.16
10	CBoI	11260	1966	1542	8208	1086	17.46
11	BOB	11751	1922	1139	4972	4857	16.36
12	MPGB	1576	240	67	1037	299	15.23
13	UBoI	10562	962	654	7454	2146	9.11
14	MGB	3093	253	154	2500	340	8.18
15	IDBI	538	31	26	325	182	5.76
16	Kotak Mahindra	219	6	6	3	210	2.74
17	HDFC Bank	898	10	8	257	631	1.11
18	ICICI Bank	208	2		15	191	0.96
<b>TOTAL</b>		<b>132341</b>	<b>33443</b>	<b>26383</b>	<b>75473</b>	<b>23425</b>	<b>25.27</b>

## AHDF: Issuance of KCC to Animal Husbandry

No in actuals

Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Pendency more than 15 days
1	Cooperative Bank	102449	60509	37537	4403	1885
2	Union Bank of India	33202	14246	16046	2910	1740
3	Bank of India	152778	93239	53134	6405	1070
4	State Bank of India	176337	86382	84632	5323	523
5	Canara Bank	10708	4888	5014	806	332
6	Indian Overseas Bank	1471	468	681	322	286
7	Bank of Baroda	21924	10356	10905	663	270
8	Punjab National Bank	34046	19496	11285	3265	234
9	Central Bank of India	66082	37104	27630	1348	194
10	Punjab & Sind Bank	1699	578	925	196	104
11	IDBI Bank Ltd.	992	218	666	108	70
12	UCO Bank	16633	8602	7780	251	63
13	Bank of Maharashtra	15387	7123	7480	784	28
14	Indian Bank	21285	10017	10963	305	13
<b>TOTAL</b>		<b>654993</b>	<b>353226</b>	<b>274678</b>	<b>27089</b>	<b>6812</b>

## AHDF: Issuance of KCC to Fisheries

No in actuals

Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction%	Pendency more than 15 days
1	Punjab National Bank	5333	3679	1561	93	69	102
2	Central Bank of India	12105	7989	3599	517	66	231
3	Cooperative Bank	66760	44541	20676	1543	67	16
4	Bank of India	24995	16375	8116	504	66	66
5	IDBI Bank Ltd.	462	294	117	51	64	142
6	Bank of Maharashtra	2748	1646	988	114	60	1017
7	State Bank of India	37866	22662	14718	486	60	51
8	Canara Bank	1001	595	338	68	59	9
9	UCO Bank	1773	996	756	21	56	18
10	Bank of Baroda	5346	2510	2713	123	47	14
11	Union Bank of India	6584	3034	3029	521	46	85
12	Indian Overseas Bank	84	38	28	18	45	256
13	Indian Bank	5401	2189	3130	82	41	21
14	Punjab & Sind Bank	130	35	80	15	27	461
<b>TOTAL</b>		<b>170588</b>	<b>106583</b>	<b>59849</b>	<b>4156</b>	<b>62</b>	<b>2489</b>

## National Rural Livelihood Mission

No in actuals amt. in lakh

Sr.	Bank Name	State annual target		Total disbursement		
		SHG	Amount	SHG	Amount	Achiv. % (Amt.)
1	<b>CBI</b>	19727	33000	24276	60153	<b>182</b>
2	<b>HDFC</b>	8852	45000	12975	48098	<b>107</b>
3	<b>MPGB</b>	58639	129800	58019	108430	<b>84</b>
4	<b>SBI</b>	17866	41000	12511	33622	<b>82</b>
5	<b>BOI</b>	11668	27500	10026	20681	<b>75</b>
6	<b>Canara</b>	2526	5400	1638	3209	<b>59</b>
7	<b>MGB</b>	32398	58700	19302	33396	<b>57</b>
8	<b>Indian</b>	7855	12000	3307	6382	<b>53</b>
9	<b>IDBI</b>	203	951	213	478	<b>50</b>
10	<b>BOB</b>	3065	7800	1852	3504	<b>45</b>
11	<b>IOB</b>	227	700	141	289	<b>41</b>
12	<b>BOM</b>	5102	15711	2598	6264	<b>40</b>
13	<b>ICICI</b>	1218	5217	597	2048	<b>39</b>
14	<b>PNB</b>	6984	20500	4526	7538	<b>37</b>
15	<b>UBI</b>	10778	21000	2953	6291	<b>30</b>
16	<b>UCO</b>	1881	5000	1335	985	<b>20</b>
17	<b>PSB</b>	340	719	124	117	<b>16</b>
	<b>Total</b>	<b>189347</b>	<b>430048</b>	<b>156393</b>	<b>341485</b>	<b>79</b>

**Any other issue with permission of the Chair**