SLBC - MADHYA PRADESH

AGENDA

195TH & 196TH SLBC MEETING

Convenor - Central Bank of India

December 11, 2025

ADOPTION OF THE MINUTES OF THE 194th SLBC MEETING

HELD ON JULY 10, 2025

The Minute of 194th meeting of SLBC held on JULY 10, 2025 was circulated to all concerned and was also uploaded on website of SLBC (www.slbcmadhyapradesh.in) and Directorate of Institutional Finance, Government of Madhya Pradesh (www.dif.mp.gov.in).

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

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DATA TABLE

ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
AHDF	: Animal Husbandry, Dairying & Fisheries
APY	: Atal Pension Yojana
BC	: Business Correspondent
CAGR	: Compound Annual Growth Rate
CLR	: Commissioner Land Records
DCC	: District Consultative Committee
DFS	: Department of Financial Services
FPO	: Farmer Producer Organisation
FY	: Financial Year
FLCC	: Financial Literacy Credit Counselling Centres
FRI	: Financial Fraud Risk Integration
IPPB	: India Post payment Bank
KCC	: Kisan Credit Card
LDM	: Lead District Manager
MFI	: Micro Finance Institution
M.M	: Margin Money
MPGB	: Madhya Pradesh Gramin Bank
MSME	: Micro, Small & Medium Enterprises
MoU	: Memorandum of Understanding
NPA	: Non Performing Asset
NPS	: Non Priority Sector
NRLM	: National Rural Livelihood Mission
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Manti Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMFBY	: Pradhan Mantri Fasal Bima Yojana
PSB	: Public Sector Bank
RRB	: Regional Rural Bank
SCB	: Scheduled Commercial Banks
SEP	: Self Employment Programme
SHG	: Self Help Group
SOF	: Scale of Finance
SFB	: Small Finance Banks
Y-o-Y	: Year on year

ACTION TAKEN REPORT IN ACTION POINTS OF 194TH SLBC MEETING HELD ON JULY 10, 2025

Sr.	Action points	Action Taken Report
1	**Review of Banking Development in the Madhya Pradesh** Convenor SLBC presented the key banking development of the state for last 3 years. Chief Secretary advised banks for concerted effort to increase per capita loan in the state. **Action:** All Banks	Per capita loan as of March 2025 was Rs 3.05 lakh and for September 2025 it is 3.27 lakhs.
2	**Review of Annual Credit Plan Achievement for FY 2024-25** Chair expressed displeasure over non-achievement of segment wise priority sector target and advised low performing banks (i.e. MPGB, IDBI Bank, Punjab & Sind Bank) to ensure achievement during FY 2025-26. SLBC was advised to monitor the Banks performance regularly. **Action:** SLBC, All Banks	As on September 2025 achievement under agriculture, MSME and Total Priority are 55.5%, 64.7% and 59.7% respectively. Achievement of MPGB, IDBI Bank, Punjab & Sind Bank is 54.6%,70% and 72.3% respectively under total priority sector.
3.	**Credit Deposit Ratio (CD Ratio)** While reviewing the Credit Deposit Ratio of state, it was opined by Agriculture Production Commissioner, if major banks of state will improve their Credit Deposit Ratio, state performance will significantly improve. **Action:** Major Banks of the State For low CD Ratio districts, joint effort of major banks of District and State administration is felt. Area wise action plan for improvement of CD ratio has been urged under guidance of Additional Chief Secretary, Finance Department. ***Action**: Institutional Finance, Major Banks of the District*	CD ratio increased in some banks viz, Canara Bank reported 116.78 in Sep’25 from 103.81 in Mar’25, IDBI reported 56.42 in Sep’25 from 48.93 in Mar’25, PNB reported 93.58 in Sep’25 from 87.33 in Mar’25 and BoB reported 81.98 in Sep’25 from 79.93 in Mar’25. DIF held meeting with the officials of Union Bank of India, Convener of sub- Committee on of CD Ratio & instructed for submission of action plan to improve the CD ratio in 6 Districts as shown in the meeting. The Bank had submitted District wise Road Map for all six Districts to improve CD Ratio.
4.	**Three months’ saturation Camps on Financial Inclusion** It has been noticed that due to lack of awareness, claim ratio in the state is very low as compared to gross enrollment under the Social Security Schemes	With the help of banks, camp conducted in all 23042 GPs. Letter from DIF was issued to all Collector and Coperative department to make the three months’ saturation campaign success.

	i.e. PM Suraksha Bima Yojana and PM Jeevan Jyoti Bima Yojana. State administration in consultation with banks, should exercise for lodgment of claim in all death cases from 2021 onwards if deceased were insured under the schemes. ***Action**: DIF & All Banks* Chair directed to extend co-operation and involvement of State Administration at ground level to make the three months' saturation campaign successful. Open account of remaining adults. ***Action**: DIF & All Banks*	Apart from above L.No.1506 dated 25/08/2025 sent to Post Master General for three months' saturation campaign successful. Progress made during the campaign is as under:- 8 lakhs PMJDY A/c opened Enrolment under PMJJBY and PMSBY is 9 lakhs and 18 lakhs Enrolment under APY is 2.6 lakhs
5.	**Opening of Bank Branches in 56 Locations identified by DFS.** Chief Secretary instructed to construct new government premises at remaining 11 locations within 6 months if premises are unavailable and hand over to respective banks for branch opening. Forum also not consented for approval of branches opened at alternative locations i.e. Pipaljhopa, Sanghvi, Chachariya Pani, Rajania loking to distance more than 5 km from given location Palaskhurd, Panwada, Sirwel and Gadaigaon respectively. ***Action**: DIF & respective banks*	Commissioner, Directorate of Institutional Finance had various meetings with the RES Department for opening of Brick and Mortar branches at all 11 identified villages. In response of the above RES Department identified land at all 11 places to construct bank building. The process of map approval and sanction of estimate is under way and will shortly finalize.
6	**Opening of Bank Branches in Block Centres** Present progress made by the banks reviewed and Chair advised banks to come forward for opening branches in these blocks. ***Action**: All Public Sector Banks*	Remaining block centres have been allocated to banks for opening of branches at the respective locations. Central Bank of India has received approval of 9 locations for branch opening and process for opening of branch has been started.
7.	**Progress under Government Sponsored Schemes** During review of National Rural Livelihood Mission (NRLM), it was noted that per SHG disbursement in the state is only Rs. 2.26 lakh. Convenor SLBC targeted to achieve this amount to Rs.3.00 lakh during FY 2025-26. ***Action**: MPSRLM & All Banks*	During the FY 2025-26 till 30.09.2025 per SHG disbursement in the state is Rs. 2.53 lakh. Out of 19,000 cases, 5570 cases have been

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<td>Chief Secretary expressed concern over non-disbursal of 19,000 PMSVANidhi sanctioned cases since January 2025, and instructed all banks to ensure disbursement within 15 days and SLBC to review the progress within next 7 days.

Action: UADD & All Banks

Pendency in claim lodgment for interest subsidy in sanctioned PMSVANidhi cases was also observed, and for which Chair directed all banks to complete this exercise at the earliest. Chair advised DIF to share detail of relevant banks charging higher rate of interest with RBI and RBI may examine the matter to understand any issue of charging excessive interest rate by these banks.

Action: UADD, DIF, RBI & All Banks</td>
<td>disbursed, A review meeting was conducted on 23.09.2025. Wherein it was advised to either disburse or cancel application if applicants are not coming. Further, revamped PM SVANidhi scheme has been rolled with revised loan limit valid up to 31.03.2030.

DIF shared a copy of letter with RBI received from DFS on rate of interest charged by the Banks on Svanidhi for information.
RBI reply is as under:-
<table>
<tr><th>Sr.</th><th>Bank/s</th><th>Reasons provided</th></tr>
<tr><td>(i)</td><td>HDFC Bank</td><td>Bank submitted that it was charging ROI of 24% when the scheme was launched. Thereafter, with effect from November 1, 2022, RoI of 18% has been applied. Further since scheme and segment are microfinance in nature, the RoI of 18 was on account of high cost of funds, higher operating expenses, higher processing costs, and higher credit losses.

The bank also observed that, <u>in a few cases</u> processed after November 1, 2022, RoI of more than 18% was levied due to <u>technical issues</u> in the bank's system, which have <u>since been rectified</u>.</td></tr>
<tr><td>(ii)</td><td>BOB, BOI, BOM</td><td>Higher rates of interest than those provided by DFS were <u>incorrectly charged in a few accounts</u>. The same has</td></tr>
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<tr><td></td><td></td><td>now been rectified.</td></tr>
<tr><td>(iii)</td><td>Canara Bank, Karnataka Bank, Kotak Mahindra Bank, Bandhan Bank, AU SFB</td><td>The RoI charged is based on the bank’s policy and benchmarks such as Repo Linked Lending Rate (RLLR) and External Benchmark Lending Rate (EBLR). The same interest rate is uniformly applied across the country and is not specific to Madhya Pradesh.</td></tr>
<tr><td>(iv)</td><td>PNB</td><td>Bank submitted that in cases of overdue accounts or default, penal interest was applicable, which resulted in the ROI increasing to a range of 14.85% to 15%. Further bank has also modified ROI for new sanctions under PM SVANidhi as RLLR+BSP+1.90% w.e.f. 15.09.2025. Present RLLR + BSP = 8.35%.</td></tr>
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<td>During performance review of PMFME Scheme, ACS Horticulture requested banks for convergence of PMFME applications under Agri Infra Fund, enabling applicants to get additional benefit of 3 interest subsidy and CGTSME fee reimbursement.

Action: All Banks</td>
<td>All the banks are requested in this regard.</td>
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<td>Agriculture Production Commissioner requested banks for Geo tagging of sanctioned cases under Agri Infra Fund.

Action: All Bank</td>
<td>18.55% cases still pending for geotagging under Agri infra fund. Summary is as under:-

Total project to be tagged-16469
Geo tagging completed-13414
Pending-3055
Pendency -18.55%</td>
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8.	**SVAMITVA Scheme** Chief General Manager, State Bank of India flagged legal implication regarding right of mortgage creation under the scheme. Chief Secretary directed ACS, Finance to convene one meeting with banks and apprise the legality under SVAMITVA Scheme. Also, IDFC First Bank was advised to share its procedure to sanction the loan under the scheme. ***Action****: ACS Finance, IDFC First bank & All Bank*	ACS Finance took meeting with major banks on 30.10.2025 and clarified regarding the scheme implementation and advised banks for doing finance under the scheme. **Reply from IDFC Bank is as under:-** The sanctioning of loan application is common for all housing loan cases based on bank's internal policy. The charge creation process is as below: 1. The requirement for charge creation is captured either in the Sanction Conditions or in the PDD. 2. Registered Mortgage is executed prior to disbursement, and post-disbursement charge creation is completed on the MP Bhulekh Portal
9	**Abrupt Cancellation of DCC meetings** Chief Secretary acknowledged the importance of DCC meeting and advised Finance Department to sensitize the District Collectors and issue a letter in this regard. ***Action****: Institutional Finance*	For conduct of regular meeting and to avoid cancelation of DCC meeting, DIF wrote a letter on 07.09.2025 to all the District Collectors of the state.
10	**Non-Performing Assets** SLBC Convenor highlighted the high level of NPA under Agriculture, Transfer of Agriculture Lands through sell despite charged to banks and delay in execution of Section 14 application under SARFAESI at District/tehsil Level. Chief Secretary advised to explore possibility for addition of one paragraph in registry/sell deed wherein liability may pass on to the purchaser. Regarding execution of section 14 application, under SARFAESI he ensured to sensitize in next Collector meeting and to issue necessary instructions. ***Action****: Institutional Finance*	DIF wrote a letter no. I/510940/2025 dated 22/09/2025 IGR suggesting to add a clause related with the mortgage in sale deed wherein charges will automatic transfer to buyer. Letter sent to all District Collectors to follow provisions and time line to take possession of mortgage property according to section 14 of SARFAESI ACT 2002.

AGENDA NO-1

DISCUSSION ON KEY BANKING PARAMETER AT A GLANCE

1. Key Banking Parameters at a glance (as on 30.09.2025)

Outstanding amount in crore

Sr.	Parameters	Outstanding			Y-o-Y variation (Absolute Term)		Y-o-Y variation%	
		Sep-23	Sep-24	Sep-25	Sep-24	Sep-25	Sep-24	Sep-25
1	Total number of Branches	8333	8586	8798	253	212	3.04	2.47
2	Total number of ATMs	9328	8992	8868	-336	-124	-3.60	-1.38
3	Total Deposits	625859	675750	739792	49891	64042	7.97	9.48
4	**Total Advances**	**492021**	**559751**	**621738**	**67730**	**61987**	**13.77**	**11.07**
4a	Credit as per place of utilization	27759	23061	28054	-4698	4993	-	-
5	**Credit Deposit Ratio**	**78.62**	**82.83**	**84.04**	**4.21**	**1.21**	**-**	**-**
5a	CD Ratio including credit as per place of utilisation	83.05	86.25	87.83	3.20	1.58	-	-
6	**Total Business [3+4]**	**1117880**	**1235501**	**1361530**	**117621**	**126029**	**10.52**	**10.20**
7	Agriculture	150854	170699	185824	19845	15125	13.16	8.86
8	Crop Loans out of total agriculture	105063	114603	118493	9540	3890	9.08	3.39
9	% of Agriculture advances to Total advances [RBI Norm: 18]	30.66	30.50	29.89	-0.11	-0.61	-	-
10	MSME	94513	112212	133085	17699	20873	18.73	18.60
11	Education (Pri+NPS)	3353	3938	4570	585	632	17.45	16.05
12	Housing (Pri+NPS)	62295	77557	85112	15262	7555	24.50	9.74
13	**Priority Sector Advances**	**287984**	**325544**	**369493**	**37560**	**43949**	**13.04**	**13.50**
14	% of Priority Sector advances to Total advances [RBI Norm: 40]	58.53	58.16	59.43	-0.37	1.27	-	-
15	**Non-Priority Sector Advances**	**204036**	**234208**	**252245**	**30172**	**18037**	**14.79**	**7.70**
16	Advances to small & marginal farmers	59723	67204	75408	7481	8204	12.53	12.21
17	% of advances to small & marginal farmers to total advances [RBI Norm: 10]	12.14	12.01	12.13	-0.13	0.12	-	-
18	Total NPA	34982	36163	36755	1181	592	3.38	1.64
19	**% of NPA to total advances**	**7.11**	**6.46**	**5.91**	**-0.65**	**-0.55**	**-**	**-**
20	Advances to Weaker Sections	107829	126115	137197	18286	11082	16.96	8.79
21	% of advances to Weaker Sections to total Advances [RBI Norm: 12]	21.92	22.53	22.07	0.61	-0.46	-	-

2. Major Highlights

Highlights of the performance of all the Banks during FY 2025-26 Q-2 are given below:

1. Total business of the Banks increased to Rs. 13,61,530 Crore in September 2025 from Rs.12, 35,501 Crore in the previous year. On year-on-year (y-o-y) basis, banks business increased by 10.20% in September 2025 as compared to 10.52% in September 2024. In absolute terms, the total business of banks increased by Rs. 1,26,029 crores on y-o-y basis.

2. Aggregate deposit growth, on year-on-year basis stood at 9.48% in September'25 compared with 7.97% a year ago. In absolute term it increased by 64,042 crore in September 25 as compared to 49,891 crore in September 2024.

3. Gross credit of the banks increased to Rs.6,21,738 crore in September 2025, which was Rs. 5,59,751 Crore as of September 2024, registering y-o-y growth of 11.07% as compared to 13.77% in September 2024.

4. The Credit-Deposit (C-D) Ratio of the state increased to 84.04% at the end of September 2025 from 82.83% previous year in September 2024. However, the actual CD ratio stood at 87.83 % after including credit of Rs. 28,054 crores as per "place of utilisation norm" of RBI.

5. Madhya Pradesh is an agrarian state. Credit to agriculture sector increased by 8.86% y-o-y to Rs.1,85,824 Crore in September 2025 from Rs. 1,70,699 crore corresponding previous year. Agriculture credit constitutes 29.89% of the total credit and 50.29% of total priority sector portfolio as on September 2025.

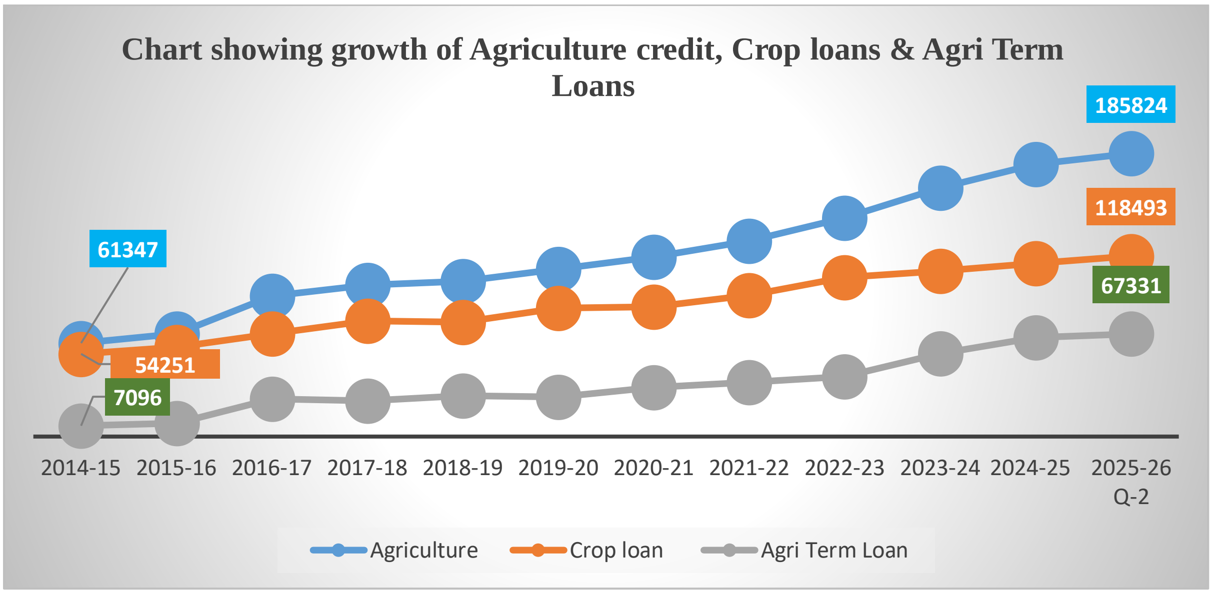
6. MSME sector is contributing substantially to the state's economy. The state govt. actively promotes the sector through offering various support. Advances to MSME is increased by 18.60 % y-o-y to Rs. 1,33,085 crores in September 2025 from Rs. 1,12,212 crores in September 2024. Out of this share of micro credit is 12.84% to total credit. Credit to MSMEs constitutes 21.40% of the total credit and 36.02% of total priority sector portfolio as on September 2025.

7. Housing loan portfolio of banks increased by Rs. 7,555 crores during September 25 from Rs. 77,557 crores in September 2024 to Rs. 85,112 crores as of September 2025 registering y-o-y growth of 9.74% as compared to 24.50% in September 2024.

8. Gross NPA of banks increased by Rs. 592 crores from Rs. 36,163 crores in September 2024 to Rs. 36,755 crores as of September 2025.

9. The number of brick & mortar branches increases to 8798 in September 2025 from 8586 as of September 2024. However, number of ATMs declined by 124 if we compare from September 2024.

3. Growth under Agriculture



Agency wise growth under Agriculture

Amount in crore

Sr.	Agency	Sep'23	Sep'24	Sep'25	Y-o-Y Growth		% Y-o-Y Growth	
					Sep'24	Sep'25	Sep'24	Sep'25
1	Public Sector Banks	62718	68904	75079	6186	6175	9.86	8.96
2	Private Sector Banks	36266	44594	49187	8328	4593	22.96	10.30
3	Regional Rural Banks	10198	10944	11730	746	786	7.32	7.18
4	Cooperative Banks	37201	42058	45385	4857	3327	13.06	7.91
5	Small Finance Banks	4471	4199	4443	-272	244	-6.08	5.81
	Total	**150854**	**170699**	**185824**	**19845**	**15125**	**13.16**	**8.86**

Growth under Crop Loan

Amount in crore

Sr.	Agency	Sep'23	Sep'24	Sep'25	Y-o-Y Growth		% Y-o-Y Growth	
					Sep'24	Sep'25	Sep'24	Sep'25
1	Public Sector Banks	44000	46632	47824	2632	1192	5.98	2.56
2	Private Sector Banks	15587	17088	17829	1501	741	9.63	4.34
3	Regional Rural Banks	8792	9226	9180	434	-46	4.94	-0.50
4	Cooperative Banks	36669	41640	43624	4971	1984	13.56	4.76
5	Small Finance Banks	15	17	36	2	19	13.33	111.76
	Total	**105063**	**114603**	**118493**	**9540**	**3890**	**9.08**	**3.39**

Growth under Term Loan

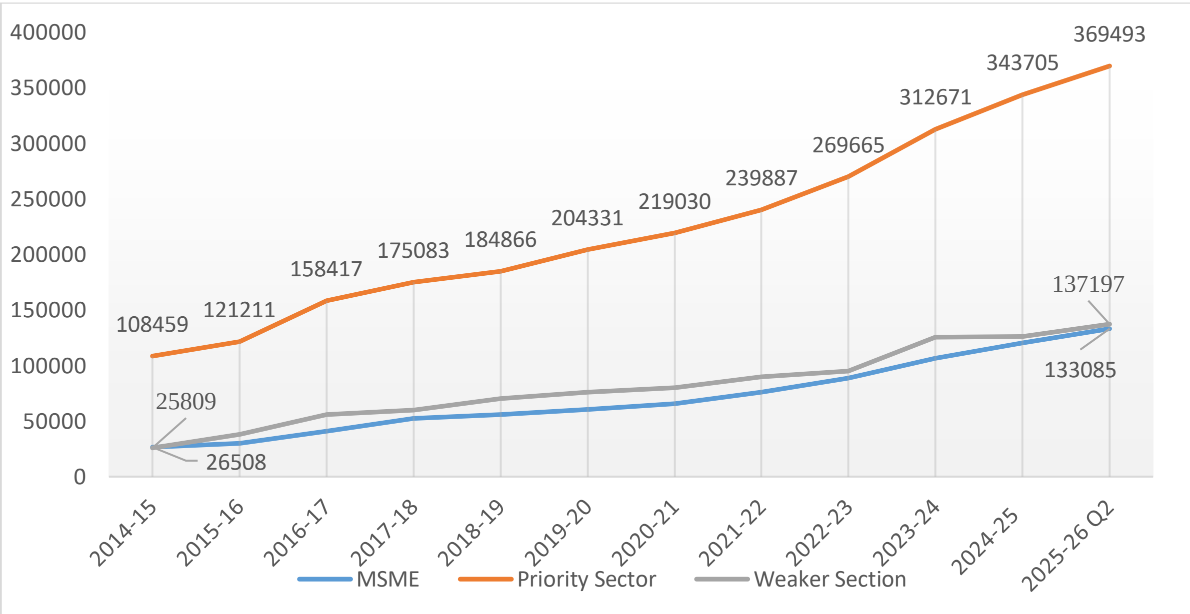
Amount in crore

Sr.	Agency	Sep'23	Sep'24	Sep'25	Y-o-Y Growth		% Y-o-Y Growth	
					Sep'24	Sep'25	Sep'24	Sep'25
1	Public Sector Banks	18718	22272	27255	3554	4983	18.99	22.37
2	Private Sector Banks	20679	27506	31358	6827	3852	33.01	14.00
3	Regional Rural Banks	1406	1718	2550	312	832	22.19	48.43
4	Cooperative Banks	532	418	1761	-114	1343	-21.43	321.29
5	Small Finance Banks	4456	4182	4407	-274	225	-6.15	5.38
	Total	**45791**	**56096**	**67331**	**10305**	**11235**	**22.50**	**20.03**

- Madhya Pradesh is an agrarian state. Credit to agriculture and allied activities grew by 8.86% y-o-y in September ’25 as compared to 13.16 % a year ago. Growth of 3.39 % registered under Crop loan in September’25 as compared to 9.08 % a year ago.
- Agriculture TLs/Investment Credit improved to Rs. 56,096 Crore in September’25 from Rs. 67,331 crore a year ago.
- Share of agriculture TL improved to 20.03% of total agriculture credit in September’25 from 22.50% in September’24.

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

Amt in crores



5. Growth under MSMEs (Sep'25)

Amount in crore

Sr.	Particulars	Sep'23	Sep'24	Sep'25	Y-o-Y Growth		% Y-o-Y Growth	
					Sep'24	Sep'25	Sep'24	Sep'25
1	Credit to MSEs (Micro & Small Enterprises)	79433	94881	116464	15448	21583	19.45	22.75
2	**% credit to Micro enterprises to MSE**	**65.42**	**66.94**	**68.56**	1.52078	1.615254	-	-
3	Micro Enterprises	51965	63514	79843	11549	16329	22.22	25.71
4	**%credit to Micro enterprises to total credit**	**10.56**	**11.36**	**12.84**	0.80	1.48	-	-
5	Small Enterprises	27468	31367	36621	3899	5254	14.19	16.75
6	Medium Enterprises	12544	14130	15736	1586	1606	12.64	11.37
7	Other MSME	2535	3200	884	665	-2316	26.23	-72.38
8	**Total Credit to MSMEs**	**94512**	**112211**	**133084**	17699	20873	18.73	18.60
9	Total Banks Credit	492021	559151	621738	67130	62587	13.64	11.19
10	NPA under MSMEs	6130	6071	6259	-59	188	-0.96	3.10
11	% NPA of the portfolio	6.49	5.41	4.70	-1.08	-0.71	-	-

6. Credit growth comparison with country

Scheduled Commercial Banks (Excluding RRB & DCCBs)

Outstanding amount in crore

Sr.	Sector	Country*			Y-o-Y variation%		Madhya Pradesh			Y-o-Y variation%	
		Sep '23	Sep'24	Sep'25	Sep'24	Sep'25	Sep '23	Sep'24	Sep'25	Sep'24	Sep'25
1	Total Deposit	19260479	21475902	23573149	11.50	9.77	562226	609125	666673	8.34	9.45
2	Total Credit	15189229	17065348	18875071	12.35	10.60	430531	492178	550110	14.32	11.77
3	CD Ratio	78.86	79.46	80.07	0.76	0.76	76.58	80.80	82.52	5.52	2.12
4	Agriculture & Allied	1881206	2164159	2327797	15.04	7.56	103455	117699	128710	13.77	9.36
5	MSME	2268738	2601255	3147139	14.66	20.99	88594	106085	121898	19.74	14.91
6	Housing	737700	750223	974644	1.70	29.91	32684	33381	39007	2.13	16.85
7	Education	60715	62389	70834	2.76	13.54	2150	2259	2603	5.05	15.20
8	Priority Sector	5019112	5655897	6591417	12.69	16.54	231255	262662	302683	13.58	15.24

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

⇒ Total credit of Scheduled Commercial Banks (excluding RRBs) in the state increased by 11.07 % y-o-y in Sep’25 as compared with an increase of 10.60% in the country during the same period.

⇒ On a year-on-year (y-o-y) basis, credit of Commercial Banks in the state to agriculture and allied sectors increased by 8.86% in Sep’25 as compared with an increase of 7.56 % by the Commercial Banks in the country.

⇒ Year-on year growth under MSME sectors in Madhya Pradesh was 18.60% in Sep’25, whereas it was 20.99% in the Country.

⇒ Credit to housing sectors grew by 9.74 % y-o-y in Sep’25 in the State as compared to 29.91% in the country.

⇒ Credit to education sectors grew by 16.05 % y-o-y in Sep’25 in the State as compared to 13.54 % in the country.

⇒ Y-o-Y growth under priority sector in the state was 13.47 % in Sep’25 as compared to growth of 12.69 % in the country.

⇒ CD ratio increased in Sep’25 reaching 84.04 from 82.83 % in Sep’24. This suggests a relatively higher reliance on credit mechanisms within the state.

⇒ Deposit increased from 675750 crore in Sep’24 to 739792 crore in Sep’25.

AGENDA NO-2

REVIEW OF CREDIT DISBURSEMENT BY BANKS

2.1 Achievement under ACP of the State Q-2 FY 2025-26

Number in lakh & Amount in crore

Sr.	Sector	FY 2024-25 Sep'24					FY 2025-26 Sep'25				
		Target		Achievement		Achi.	Target		Achievement		Achi. %
		No	Amt.	No	Amt.	Amt.	No	Amt.	No	Amt.	Amt.
1	**Agriculture**	**75.92**	**135459**	**47.27**	**73222**	**54**	**85.56**	**146034**	**48.21**	**81081**	**56**
1a	Farm Credit	74.97	116682	46.89	59983	51	84.72	120931	47.82	62133	51
1b	Crop Loan	46.34	80871	35.24	45905	57	59.01	87570	38.27	45335	52
1c	Agri Infra	0.14	1679	0.04	561	33	0.07	1726	0.02	545	32
1d	Ancillary Activity	0.81	17098	0.34	12678	74	0.77	23377	0.36	18403	79
2	**MSME**	**11.32**	**111066**	**4.81**	**73433**	**66**	**9.83**	**133971**	**4.51**	**86730**	**65**
3	Export Credit	0.00	432	0.00	96	22	0.00	251	0.00	15	6
4	Education	0.28	468	0.17	261	56	0.34	577	0.20	313	54
5	Housing	1.09	5998	0.56	2575	43	1.23	8196	0.64	3034	37
6	Social infra	0.07	213	0.00	14	7	0.01	142	0.00	56	39
7	Renewable	0.05	84	0.00	12	14	0.01	186	0.15	283	152
8	Others	7.37	5258	2.41	1963	37	4.86	4386	1.52	3864	88
9	**Total Priority**	**96.10**	**258978**	**55.22**	**151575**	**59**	**101.84**	**293743**	**55.24**	**175376**	**60**
10	**Total NPS**	**18.27**	**99645**	**13.09**	**115970**	**116**	**25.33**	**125366**	**14.47**	**148949**	**119**
11	**Total Credit Plan**	**114.37**	**358623**	**68.31**	**267545**	**75**	**127.17**	**419109**	**81.83**	**324325**	**77**

⇒ Total Priority Sector improved marginally from 59% (1,51,575 cr) in Sep’24 to 60 %(1,75,376 cr) in Sep’25, indicating steady credit absorption across sectors.

⇒ Total Credit Plan achievement rose from 75% (2,67,545 cr) to 77 % (3,24,325cr), reflecting stronger disbursement momentum in FY 2025-26.

⇒ Agriculture Sector showed moderate improvement from 54 % (73,222 cr) to 56 % (81,081 cr), driven mainly by better performance in ancillary activities.

⇒ MSME Sector remained stable at 66 % (73,433 cr) and 65 % (86,730 cr), showing consistent credit flow.

⇒ Achievement % in housing Loans declined from 43% (2,575 cr) to 37% (3,034 cr) though in absolute term it increased from 3034 cr from 2575 cr.

⇒ Social Infrastructure remained underutilized, improving from only 7% (14 cr) to 39 (56 cr)—still far below potential.

⇒ Renewable Energy is the standout performer, increasing sharply from 14% (12 cr) to 152% (283 cr), reflecting strong adoption of solar and green energy financing.

⇒ Others Category rose significantly from 37% (1,963 cr) to 88% (3,864 cr), showing sharper off-take in miscellaneous PSL components.

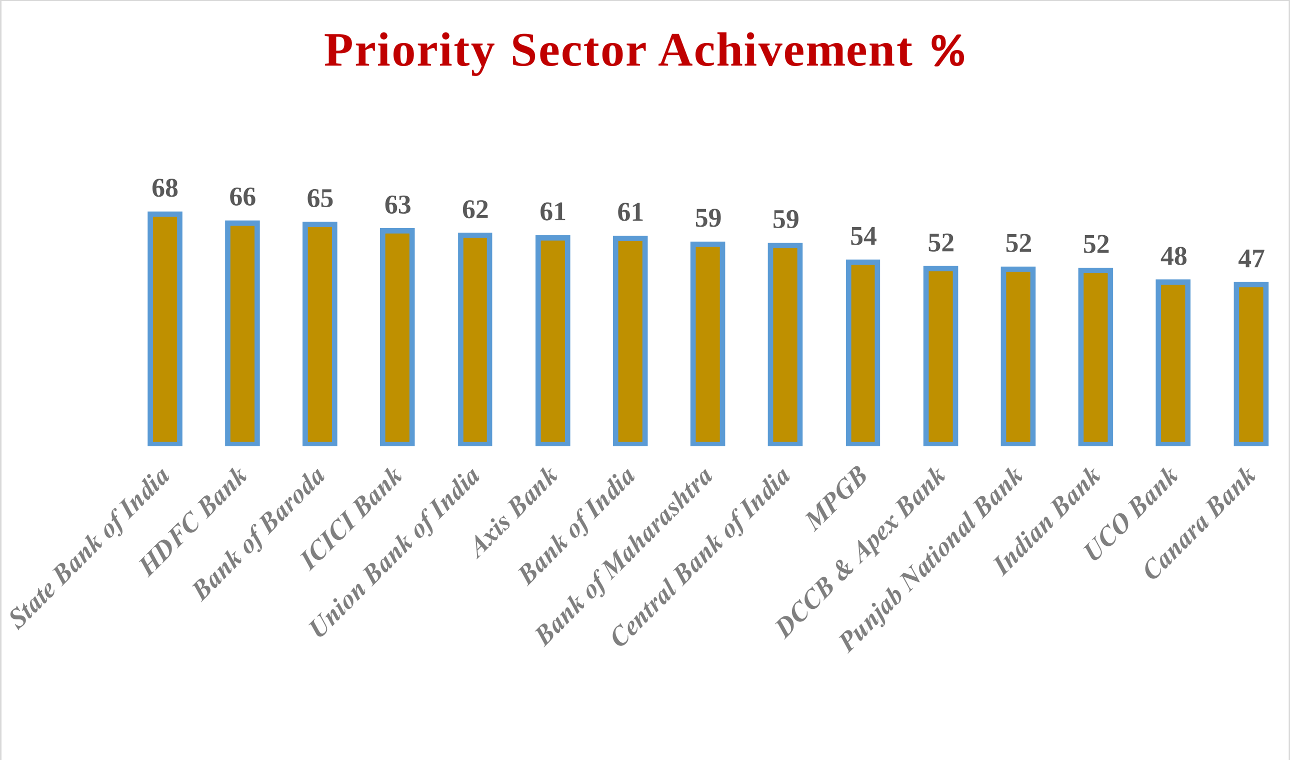
⇒ Non-Priority Sector exceeded targets in both years (116 → 119), with disbursement rising from 1,15,970 cr → 1,48,949 cr, demonstrating strong growth in corporate and retail credit.

2.2 Agency wise status of ACP Achievement

September 30, 2025 Amount in crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi.%	Target	Achi.	Achi.%	Target	Achi.	Achi.%
PSBs	62273	35344	57	58564	39046	67	126573	77061	61
PVTs	41123	24692	60	67873	44830	66	113447	70656	62
CBs	103396	60036	58	126438	83876	66	240020	147718	62
RRBs	9472	5635	59	2747	1167	42	13929	7512	54
Co-ope.	29717	13850	47	1128	0	0	31294	16272	52
SFBs	3449	1560	45	3658	1687	46	8502	3875	46
Total	**146034**	**81081**	**56**	**133971**	**86730**	**65**	**293744**	**175377**	**60**

2.3 Achievement % under Annual Credit Plan by major banks FY 2025-26 (Q2)



AGENDA NO-3

PROGRESS UNDER GOVERNMENT SPONSORED SCHEME

3.1 Mukhyamantri Udyam Kranti Yojana

As on 30.11.2025 **No. in actuals**

Sr.	Bank Name	Target	Submitted	Sanctioned	Sanction % over Target	Disbursed	Rejected	Pending for Sanction
1	Bank of India	455	1706	1118	245.71	1075	217	371
2	Union Bank	405	1411	979	241.73	940	84	348
3	Indian Overseas Bank	64	175	109	170.31	108	9	57
4	Punjab National Bank	402	1213	612	152.24	576	217	384
5	State Bank of India	1308	3845	1876	143.43	1714	204	1765
6	Central Bank of India	534	1251	684	128.09	618	383	184
7	Bank of Baroda	273	728	341	124.91	328	67	320
8	Idbi Bank Ltd	127	214	139	109.45	127	10	65
9	Uco Bank	190	344	198	104.21	182	43	103
10	Canara Bank	320	524	293	91.56	272	33	198
11	Bank of Maharashtra	198	315	152	76.77	141	21	142
12	Indian Bank	261	311	134	51.34	125	35	142
13	Punjab & Sind Bank	55	39	21	38.18	14	10	8
14	MPGB	1591	617	492	30.92	481	29	96
15	ICICI Bank	326	43	34	10.43	34	0	9
16	HDFC Bank Ltd	441	76	44	9.98	44	0	32
17	Axis Bank Ltd	251	28	17	6.77	17	0	11
18	Federal Bank	17	2	1	5.88	0	0	1
19	Bandhan Bank Ltd	333	6	6	1.80	6	0	0
20	IDFC First Bank Limited	103	2	0	0.00	0	0	2
21	Yes Bank	59	1	0	0.00	0	0	1
22	Other Bank	287	0	0	0.00	0	0	0
	Grand Total	**8000**	**12851**	**7250**	**90.63**	**6802**	**1362**	**4239**

3.2 Sant Ravidas Swarojgar Yojana

As on 30.11.2025 **No. in actuals**

Sr.	**Bank Name**	**Target**	**Submitted**	**Sanctioned**	**Sanction % over Target**	**Disbursed**	**Rejected**	**Pending for Sanction**
1	Indian Overseas Bank	16	45	29	181.25	25	3	13
2	Bank of India	112	558	192	171.43	184	111	255
3	Bank of Baroda	64	263	95	148.44	85	53	115
4	Punjab National Bank	103	323	134	130.10	121	74	115
5	Union Bank	94	294	108	114.89	99	31	155
6	State Bank of India	338	1194	379	112.13	342	87	728
7	Central Bank of India	130	270	106	81.54	98	108	56
8	Canara Bank	79	117	47	59.49	42	17	53
9	Bank of Maharashtra	44	81	24	54.55	21	8	49
10	Indian Bank	61	113	30	49.18	29	20	63
11	MPGB	428	251	165	38.55	161	22	64
12	UCO Bank	50	66	14	28.00	11	13	39
13	IDBI Bank Ltd	30	18	5	16.67	5	3	10
14	Punjab & Sind Bank	14	13	1	7.14	1	3	9
15	HDFC Bank Ltd	109	9	2	1.83	2	0	7
16	ICICI Bank	78	2	1	1.28	1	0	1
17	Axis Bank Ltd	60	3	0	0.00	0	0	3
18	Bandhan Bank Ltd	81	1	0	0.00	0	0	1
19	Others Bank	109	2	0	0.00	0	0	2
	Grand Total	**2000**	**3623**	**1332**	**66.60**	**1227**	**553**	**1738**

3.3 DR.BHIMRAO AMBEDKAR ARTHIK KALYAN YOJNA

As on 30.11.2025 **No. in actuals**

Sr.	Bank Name	Target	Submitted	Sanctioned	Sanction % over Target	Disbursed	Rejected	Pending for Sanction
1	Punjab National Bank	257	365	275	107.00	273	42	48
2	Indian Bank	155	204	127	81.94	126	8	69
3	Bank of Baroda	161	219	127	78.88	115	24	68
4	Bank of Maharashtra	112	113	78	69.64	77	3	32
5	Bank of India	280	321	172	61.43	160	49	100
6	Canara Bank	196	145	108	55.10	107	4	33
7	State Bank of India	846	766	449	53.07	425	50	267
8	Union Bank	238	215	113	47.48	108	14	88
9	MPGB	1067	363	287	26.90	282	9	67
10	UCO Bank	125	47	25	20.00	23	6	16
11	Central Bank of India	328	122	65	19.82	59	39	18
12	Indian Overseas Bank	40	15	7	17.50	7	3	5
13	HDFC Bank Ltd	272	40	33	12.13	33	0	7
14	Punjab & Sind Bank	36	8	4	11.11	4	1	3
15	IDBI Bank Ltd	76	15	4	5.26	4	1	10
16	Bandhan Bank Ltd	201	5	5	2.49	4	0	0
17	Axis Bank Ltd	149	3	0	0.00	0	0	3
18	ICICI Bank	195	1	0	0.00	0	0	1
19	Yes Bank	34	1	0	0.00	0	0	1
20	Other Bank	232	1	0	0.00	0	0	1
	Total	**5000**	**2969**	**1879**	**37.58**	**1807**	**253**	**837**

3.4 TANTYA MAMA ARTHIK KALYAN YOJANA

As on 30.11.2025 **No. in actuals**

Sr.	Bank Name	Target	Submitted	Sanctioned	Sanction % over Target	Disbursed	Rejected	Pending for Sanction
1	Punjab National Bank	195	213	92	47.18	77	40	81
2	Indian Bank	134	135	55	41.04	53	7	73
3	Bank of Maharshtra	178	107	50	28.09	46	4	53
4	Bank of Baroda	204	173	56	27.45	54	13	104
5	State Bank of India	777	697	149	19.18	127	42	506
6	MPGB	1181	408	222	18.80	217	77	109
7	Central Bank of India	365	187	60	16.44	55	62	65
8	Union Bank	242	184	32	13.22	27	30	122
9	UCO Bank	88	51	11	12.50	11	15	25
10	Bank of India	311	195	37	11.90	26	39	119
11	Canara Bank	167	53	9	5.39	8	7	37
12	Punjab & Sind Bank	23	2	1	4.35	0	0	1
13	Bandhan Bank Ltd	230	1	1	0.43	1	0	0
14	Axis Bank Ltd	145	1	0	0.00	0	0	1
15	Federal Bank	5	0	0	0.00	0	0	0
16	HDFC Bank Ltd	247	1	0	0.00	0	1	0
17	ICICI Bank	176	0	0	0.00	0	0	0
18	IDBI Bank Ltd	91	6	0	0.00	0	1	5
19	IDFC First Bank Limited	60	0	0	0.00	0	0	0
20	Indian Overseas Bank	19	4	0	0.00	0	0	4
21	Yes Bank	34	0	0	0.00	0	0	0
22	Other Banks	128	0	0	0.00	0	0	0
	Total	**5000**	**2418**	**775**	**15.50**	**702**	**338**	**1305**

3.5 BHAGWAN BIRSA MUNDA SWAROJGAR YOJNA

As on 30.11.2025 **No. in actuals**

Sr.	Bank Name	Target	Application Submitted	Sanctioned	Sanction % over Target	Disbursed	Rejected	Pending for Sanction
1	State Bank of India	156	971	205	131.19	174	74	692
2	Central Bank of India	72	298	96	133.33	80	154	48
3	Bank of India	62	330	87	140.88	72	90	153
4	Punjab National Bank	39	154	39	98.94	35	43	72
5	Bank of Baroda	40	201	33	81.61	30	23	145
6	Uco Bank	18	39	11	61.80	10	12	16
7	Union Bank	48	207	34	70.71	31	34	139
8	Bank of Maharashtra	35	55	14	39.51	14	4	37
9	Indian Bank	27	74	12	44.70	9	5	57
10	MPGB	224	220	66	29.46	65	50	104
11	Punjab & Sind Bank	5	4	1	21.84	1	0	3
12	Canara Bank	33	65	3	8.96	3	4	58
13	ICICI Bank	35	4	3	8.56	3	0	1
14	IDBI Bank Ltd	18	9	1	5.50	1	0	8
15	HDFC Bank Ltd	50	6	2	4.04	2	0	4
16	Axis Bank Ltd	29	4	0	0.00	0	0	4
17	Bandhan Bank Ltd	46	1	0	0.00	0	1	0
18	Indian Overseas Bank	4	3	0	0.00	0	0	3
19	Other Bank	58	0	0	0.00	0	0	0
	Total	**1000**	**2645**	**607**	**60.71**	**530**	**494**	**1544**

3.6 VIMUKT GHUMANTU & ARDHGHUMANTU SWAROJGAR YOJNA

As on 30.11.2025 **No. in actuals**

Sr.	Bank Name	Target	Submitted	Sanctioned	Sanction % over Target	Disbursed	Rejected	Pending for Sanction
1	Bank of Baroda	39	19	7	17.95	7	3	9
2	Punjab National Bank	52	28	7	13.46	7	7	14
3	Bank of Maharashtra	24	3	3	12.50	2	0	0
4	Indian Overseas Bank	8	3	1	12.50	1	0	2
5	UCO Bank	27	29	3	11.11	2	16	10
6	Central Bank of India	63	35	5	7.94	4	22	8
7	Indian Bank	26	8	1	3.85	1	4	3
8	HDFC Bank Ltd	57	2	2	3.51	2	0	0
9	State Bank of India	170	97	3	1.76	1	7	87
10	Bank of India	79	19	0	0.00	0	12	7
11	Canara Bank	41	5	0	0.00	0	1	4
12	IDBI Bank Ltd	18	5	0	0.00	0	1	4
13	Punjab & Sind Bank	7	6	0	0.00	0	5	1
14	Union Bank	43	7	0	0.00	0	2	5
15	Other Bank	400	2	0	0.00	0	0	2
	Total	**1054**	**268**	**32**	**3.04**	**27**	**80**	**156**

3.7 PMEGP

As on 30.11.2025 (No. in actuals, amt in crores)

Sr.	Bank Name	Total Target 2025-26		M.M. Disbursed		Achi% over Target	Sanctioned By Bank Pending For M.M. claim		Referred Back For Rectification		Pending at Bank Credit Decision	
		No.	M.M.	No.	M.M.		No.	M.M.	No.	M.M.	No.	M.M.
1	Central Bank of India	195	7.26	315	19.70	272	144.00	6.22	266	12.04	249	9.59
2	Union Bank of India	195	7.26	249	12.46	172	72.00	2.32	65	2.60	5	0.27
3	State Bank of India	252	9.38	307	13.77	147	142.00	3.10	102	2.13	7	0.16
4	IDBI Bank	28	1.04	16	1.18	113	13.00	0.79	38	1.53	36	1.93
5	UCO Bank	37	1.38	32	1.36	99	22.00	0.53	34	0.97	0	0.00
6	Bank of India	193	7.18	195	6.84	95	105.00	3.16	156	4.81	1	0.01
7	Punjab National Bank	195	7.26	162	6.51	90	62.00	1.33	184	5.30	14	0.55
8	Indian Overseas Bank	34	1.27	19	1.12	88	10.00	0.61	29	1.47	0	0.00
9	MPGB	225	8	111	4	48	97	2	130	3	214	6
10	Bank of Baroda	193	7.18	81	4.98	69	86.00	3.47	65	2.94	196	7.73
11	Indian Bank	60	2.23	34	1.51	68	34.00	1.47	52	2.04	6	0.15
12	Canara Bank	194	7.22	75	3.73	52	7.00	0.41	49	1.27	0	0.00
13	Bank of Maharashtra	95	3.53	19	1.57	44	25.00	0.44	32	0.79	0	0.00
14	HDFC Bank	32	1.19	3	0.34	29	9.00	0.45	5	0.78	150	9.07
15	ICICI Bank	32	1.19	1	0.18	15	2.00	0.31	1	0.18	1	0.09
16	Punjab & Sind Bank	34	1.27	5	0.08	7	2.00	0.14	3	0.07	5	0.16
17	Axis Bank	2	0.07	0	0.00	0	3.00	0.04	0	0.00	34	1.41
18	Yes Bank	3	0.11	0	0.00	0	0.00	0.00	0	0.00	0	0.00
Total		**1999**	**74.38**	**1624**	**79.31**	**107**	**835**	**27.05**	**1211**	**42.02**	**918**	**37.05**

3.8 PM SVANIDHI STREET VENDOR SCHEME

(Since inception) No. in actual (15K)

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction	Pending For Sanctioned	Pending For Disbursed	Return by Bank
1	Indian Bank	39863	36592	36356	91.79	558	236	2713
2	Bank of India	148380	135600	135184	91.39	3020	416	9760
3	Central Bank of India	77148	70194	70039	90.99	2918	155	4036
4	Union Bank of India	85724	77996	77450	90.99	894	546	6834
5	MPGB	44114	40025	38286	90.73	936	1739	3153
6	Punjab and Sind Bank	4766	4290	4259	90.01	58	31	418
7	Punjab National Bank	76947	69104	68685	89.81	1369	419	6474
8	Indian Overseas Bank	8336	7424	7390	89.06	140	34	772
9	UCO Bank	27273	24245	24066	88.90	429	179	2599
10	State Bank of India	327905	290551	286075	88.61	8617	4476	28737
11	Canara Bank	38317	33951	33893	88.61	627	58	3739
12	Bank of Maharashtra	16577	14586	14487	87.99	119	99	1872
13	J & K Bank	48	42	42	87.50	2	0	4
14	Bank of Baroda	104169	90337	89681	86.72	4008	656	9824
15	AU SFB	726	544	542	74.93	17	2	165
16	IDBI Bank	4723	3463	3403	73.32	186	60	1074
17	ICICI Bank	1954	1275	1274	65.25	52	1	627
18	Karur Vysya Bank	39	21	21	53.85	0	0	18
19	HDFC Bank	9489	5081	4977	53.55	231	104	4177
20	Utkarsh SFB	356	174	167	48.88	156	7	26
21	Kotak Mahindra Bank	4394	2111	1984	48.04	296	127	1987
22	South Indian Bank	50	24	23	48.00	7	1	19
23	Axis Bank	3459	1500	1430	43.37	1411	70	548
24	Karnataka Bank	414	158	97	38.16	91	61	165
25	IDFC First Bank	575	216	216	37.57	97	0	262
26	Bandhan Bank	717	252	252	35.15	76	0	389
27	RBL Bank	52	13	12	25.00	38	1	1
28	YES Bank	126	29	29	23.02	12	0	85
29	Ujjivan SFB	88	14	12	15.91	36	2	38
30	INDUSIND Bank	771	113	62	14.66	584	51	74
31	Tamilnadu Merchantile Bank	53	7	7	13.21	46	0	0
32	Jana SFB	30	1	1	3.33	23	0	6
33	Other Bank	102	73	73	71.57	17	0	12
Total		**1027685**	**910006**	**900475**	**88.55**	**27071**	**9531**	**90608**

(Since inception) No. in actual (25K)

Sr	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by Bank
1	State Bank of India	187428	134243	126116	67.29	27035	8127	26150
2	Bank of India	73376	62826	61884	84.34	6597	942	3953
3	Union Bank of India	43899	38466	36973	84.22	836	1493	4597
4	Central Bank of India	44827	33076	32891	73.37	3674	185	8077
5	Bank of Baroda	34125	28814	28290	82.90	1877	524	3434
6	Punjab National Bank	35075	27797	27027	77.05	3437	770	3841
7	Canara Bank	25318	18592	18252	72.09	450	340	6276
8	Indian Bank	22799	16509	15905	69.76	966	604	5324
9	MPGB	20557	16222	15074	73.33	533	1148	3802
10	UCO Bank	12140	10006	9887	81.44	217	119	1917
11	Bank of Maharashtra	7396	6428	6316	85.40	100	112	868
12	Indian Overseas Bank	5076	4028	3918	77.19	439	110	609
13	Punjab and Sind Bank	2516	2173	1983	78.82	107	190	236
14	IDBI Bank	1703	1337	1286	75.51	82	51	284
15	HDFC Bank	2232	1001	940	42.11	99	61	1132
16	Kotak Mahindra Bank	1597	629	257	16.09	793	372	175
17	Axis Bank	214	135	119	55.61	71	16	8
18	ICICI Bank	255	112	112	43.92	9	0	134
19	AU SFB	163	107	107	65.64	1	0	55
20	Utkarsh SFB	73	65	56	76.71	4	9	4
21	IDFC FIRST Bank	140	43	43	30.71	48	0	49
22	Karnataka Bank	69	37	17	24.64	28	20	4
23	Bandhan Bank	158	24	24	15.19	29	0	105
	Other Bank	140	37	33	23.57	71	4	32
	Total	**521276**	**402707**	**387510**	**74.34**	**47503**	**15197**	**71066**

(Since inception) No. in actual (50K)

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by Bank
1	State Bank of India	56159	36303	33219	64.64	12829	3084	7027
2	Bank of India	22449	18339	17884	81.69	2945	455	1165
3	Union Bank of India	11778	9943	9315	84.42	830	628	1005
4	Punjab National Bank	12281	8547	7622	69.60	2577	925	1157
5	Central Bank of India	16650	7850	7744	47.15	3288	106	5512
6	Canara Bank	12277	7663	7375	62.42	338	288	4276
7	Bank of Baroda	7227	6001	5779	83.04	681	222	545
8	Indian Bank	6802	4856	4632	71.39	1026	224	920
9	MPGB	6887	6075	5748	178.03	309	327	503
10	UCO Bank	3125	2796	2738	89.47	107	58	222
11	Bank of Maharashtra	2126	1918	1874	90.22	52	44	156
12	Indian Overseas Bank	2111	1660	1560	78.64	212	100	239
13	Punjab and Sind Bank	1003	837	709	83.45	93	128	73
14	IDBI Bank	565	476	467	84.25	39	9	50
15	HDFC Bank	560	307	171	54.82	45	136	208
16	ICICI Bank	45	30	30	66.67	3	0	12
17	Kotak Mahindra Bank	163	26	26	15.95	118	0	19
18	Axis Bank	29	16	16	55.17	12	0	1
	Other Bank	84	43	40	51.19	24	3	17
	Total	**162321**	**113686**	**106949**	**70.04**	**25528**	**6737**	**23107**

3.9 Agriculture Infrastructure Fund

As on 30.11.2025 Amt. in crores

Sr.	Bank	Target	Achieved	Achi % over Target	Pending at Bank Level	
		Amt	Amt		No. of Projects	Loan Amt.
1	Punjab & Sind Bank	7	19	291.1	1	0
2	IDBI Bank	7	6	89.9	8	3
3	State Bank Of India	616	520	84.4	1795	316
4	Bank Of India	287	161	56.1	215	44
5	UCO Bank	85	46	54.1	6	1
6	Punjab National Bank	241	97	40.0	48	18
7	Kotak Mahindra Bank	29	9	29.9	1	1
8	Central Bank Of India	294	80	27.4	130	43
9	Union Bank Of India	124	31	25.3	40	23
10	Bank Of Maharashtra	196	47	24.2	27	6
11	Indian Bank	82	19	23.3	9	3
12	Bank Of Baroda	271	47	17.4	92	18
13	Canara Bank	323	46	14.3	7	1
14	Axis Bank	65	9	13.3	5	6
15	ICICI Bank	55	7	12.5	0	0
16	MPGB	114	14	12.3	90	11
17	Karnataka Bank	3	0	5.5	0	0
18	HDFC Bank	241	13	5.4	70	40
19	Indian Overseas Bank	10	0	2.4	7	3
20	Madhyanchal Gramin Bank	49	0	0.6	16	2
21	Apex Bank/DCCBs	52	0	0.0	0	0
22	AU SFB	39	0	0.0	4	4
23	Yes Bank Ltd	16	0	0.0	0	0
24	IDFC First Bank Ltd	3	0	0.0	3	1
25	Indusind Bank	3	0	0.0	0	0
26	The Federal Bank Ltd	3	0	0.0	0	0
Total		**3215**	**1171**	**36.4**	**2574**	**544**

3.10 NRLM

As on 30.11.2025 (No. in actuals, amt in crores)

Sr.	Bank Name	Target		Achieved		Achi%	
		Total SHG's	Disbursed Amt	Total SHG's	Disbursed Amt	Total SHG's	Disbursed Amt
1	Punjab And Sind Bank	50	0	101	2	202.0	446.7
2	UCO Bank	1520	17	1042	26	68.6	157.1
3	Central Bank of India	20300	424	16597	321	81.8	75.8
4	Indian Overseas Bank	110	2	48	1	43.6	50.4
5	Punjab National Bank	7260	154	4157	68	57.3	44.3
6	Bank of India	11140	247	5884	108	52.8	43.9
7	Bank of Baroda	2950	59	1546	26	52.4	43.6
8	State Bank of India	27000	400	6476	139	24.0	34.6
9	Indian Bank	5700	72	1688	23	29.6	32.0
10	Canara Bank	2760	55	1129	16	40.9	29.4
11	MPGB	109120	2204	52067	598	47.7	27.1
12	Bank of Maharashtra	5470	176	940	26	17.2	14.7
13	Union Bank of India	11080	202	1270	18	11.5	8.7
14	IDBI Bank Ltd	200	8	1	0	0.5	0.8
15	HDFC Bank Ltd	7400	223	1	0	0.0	0.0
16	ICICI Bank Ltd	1940	58	0	0	0.0	0.0
	Grand Total	**214000**	**4300**	**92947**	**1371**	**43.4**	**31.9**

3.11 PMFME

As on 30.11.2025 Amt. in crores

Sr.	Bank Name	Target	Submitted	Pending	Sanction	Sanction % over Target	Disbursed	Rejected
1	BOI	510	1576	489	621	121.76	421	466
2	UCO Bank	185	353	127	177	95.68	95	49
3	CBI	516	1043	390	313	60.66	210	340
4	BOB	298	596	253	180	60.40	78	163
5	IOB	55	57	17	33	60.00	21	7
6	SBI	1300	2476	1066	645	49.62	358	765
7	PNB	431	724	259	195	45.24	152	270
8	Canara Bank	310	405	173	138	44.52	89	94
9	UBI	410	690	236	181	44.15	97	273
10	IDBI Bank	112	221	145	44	39.29	32	32
11	BOM	195	216	56	74	37.95	57	86
12	City Union Bank	3	1	0	1	33.33	1	0
13	MPGB	1200	1397	691	345	28.75	202	361
14	Indian Bank	225	206	73	58	25.78	26	75
15	PSB	41	17	3	10	24.39	7	4
16	HDFC Bank	360	590	514	63	17.50	53	13
17	Kotak Mahindra	20	18	15	3	15.00	3	0
18	Yes Bank	42	7	6	1	2.38	1	0
19	ICICI Bank	236	45	20	5	2.12	4	20
20	IDFC First Bank	80	21	12	1	1.25	1	8
21	Axis Bank	150	37	36	1	0.67	0	0
22	Au SFB	50	5	3	0	0.00	0	2
23	Bandhan Bank	150	11	11	0	0.00	0	0
24	Equitas SFB	13	5	5	0	0.00	0	0
25	ESAF	16	7	7	0	0.00	0	0
26	Indusind Bank	92	29	29	0	0.00	0	0
TOTAL		**7000**	**10753**	**4636**	**3089**	**44.13**	**1908**	**3028**

*Pending application of previous year included

3.12 AHDF campaign: Issuance of KCC to Animal Husbandry

(Since inception) No. in actual

Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction % over received	Pendency more than 15 days
1	Bank of India	161781	103081	57424	1276	63.7	924
2	Cooperative Bank	116213	73075	39613	3525	62.9	2942
3	Punjab National Bank	32116	19936	11616	564	62.1	552
4	Central Bank of India	68413	38704	28581	1128	56.6	1003
5	UCO Bank	17630	9271	8333	26	52.6	21
6	State Bank of India	178683	90498	86828	1357	50.6	1075
7	Bank of Maharashtra	15361	7602	7698	61	49.5	39
8	Bank of Baroda	23374	11179	11339	856	47.8	835
9	Canara Bank	10853	5168	5265	420	47.6	398
10	Indian Bank	21357	10140	11209	8	47.5	4
11	Union Bank of India	33457	15616	16394	1447	46.7	1425
12	Punjab & Sind Bank	1664	594	926	144	35.7	141
13	Indian Overseas Bank	1761	495	686	580	28.1	569
14	IDBI Bank Ltd.	1033	249	687	97	24.1	96
Grand Total		**683696**	**385608**	**286599**	**11489**	**56.4**	**10024**

3.13 AHDF campaign: Issuance of KCC to Fish Farmers

(Since inception) No. in actual

Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction %	Pendency more than 15 days
1	Punjab National Bank	5552	3833	1615	104	69.04	97
2	Central Bank of India	11995	8188	3619	188	68.26	177
3	Cooperative Bank	69468	47040	21139	1289	67.71	1149
4	Bank of India	26073	17485	8333	255	67.06	227
5	IDBI Bank Ltd.	477	308	119	50	64.57	50
6	Bank of Maharashtra	2772	1707	1060	5	61.58	4
7	UCO Bank	1952	1188	763	1	60.86	0
8	State Bank of India	38450	23098	14984	368	60.07	333
9	Canara Bank	1057	630	350	77	59.60	77
10	Indian Overseas Bank	97	56	29	12	57.73	12
11	Bank of Baroda	5701	2869	2713	119	50.32	117
12	Union Bank of India	6800	3244	3100	456	47.71	414
13	Indian Bank	5567	2381	3147	39	42.77	30
14	Punjab & Sind Bank	133	35	81	17	26.32	17
	Grand Total	**176094**	**112062**	**61052**	**2980**	**63.64**	**2704**

3.14 PM VISHWAKARMA

(Since inception) No. in actual

Sr.	Bank Name	Received	Sanctioned	Disbursed	Pending	Rejected	Sanction % over received
1	Bank of Maharashtra	3267	1728	1506	108	1431	53
2	Punjab National Bank	14514	6781	6507	144	7589	47
3	Uco Bank	3375	1488	1449	63	1824	44
4	Punjab And Sind Bank	400	175	166	22	203	44
5	Bank of India	18577	7714	7244	565	10298	42
6	Canara Bank	2566	1001	765	177	1388	39
7	Indian Overseas Bank	427	156	142	28	243	37
8	Bank of Baroda	12947	4614	3806	414	7919	36
9	Indian Bank	6782	2248	2154	60	4474	33
10	State Bank of India	55403	16706	14682	2149	36548	30
11	MPGB	5328	903	392	390	4035	17
12	Kotak Mahindra Bank	301	63	63	188	50	21
13	Central Bank of India	12397	2486	2026	271	9640	20
14	Union Bank of India	11790	2085	1805	123	9582	18
15	Idbi Bank	636	67	62	6	563	11
16	Karnataka Bank	19	2		15	2	11
17	Yes Bank	108	9	8	7	92	8
18	Icici Bank	231	13	10	63	155	6
19	Hdfc Bank	1032	49	31	609	374	5
20	Axis Bank	442	19	18	395	28	4
21	Au SFB	720	5	5	5	710	1
22	Bandhan Bank	9	0	0	6	3	0
23	Esaf SFB	10	0	0	6	4	0
24	Fincare SFB	2	0	0	2	0	0
25	Idfc First Bank	13	0	0	11	2	0
26	Indusind Bank	333	0	0	324	9	0
27	Karur Vysya Bank	1	0	0	1	0	0
28	Rbl Bank	10	0	0	10	0	0
29	South Indian Bank	1	0	0	0	1	0
30	The Federal Bank	35	0	0	7	28	0
	Grand Total	**151676**	**48312**	**42841**	**6169**	**97195**	**32**

AGENDA NO-4

AGENDAS FROM VARIOUS DEPARTMENTS

4.1 PROMOTION OF e-NWR BASED PLEDGE FINANCE

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

Subsequently, NABARD vide letter dated 09.07.2025 has allocated this sub-target among Cooperative Banks, Regional Rural Banks (RRBs), and Commercial Banks, and advised all SLBCs to disseminate the same among member banks.

Objective of e-NWR based pledge finance:

- To provide farmers, Farmer Producer Organizations (FPOs), and other stakeholders with access to institutional credit against agricultural produce stored in registered warehouses.
- To minimize distress sale of agricultural produce at the time of harvest.
- To ensure better price realization for farmers through scientific warehousing and transparent pledge finance.
- To enhance the post-harvest financing ecosystem by leveraging technology-driven, tamper-proof, and transparent warehouse receipts.

Government Initiatives to Support e-NWR Finance:

1. **Credit Guarantee Scheme** – Launched by the Government of India to cover e-NWR based pledge finance, thereby reducing credit risk for banks.

2. **e-Kisan Upaj Nidhi Portal** – Developed to facilitate digital issuance and monitoring of e-NWRs, making the process easier for farmers and banks.

3. **Regulatory Framework by WDRA** – Warehousing Development and Regulatory Authority (WDRA) has strengthened its monitoring system and accreditation process to ensure security and trust in warehouse receipts.

Role of WDRA: WDRA has expressed readiness to actively support banks in promoting e-NWR based pledge finance. Senior officials from WDRA are willing to attend SLBC sub-committee meetings on agriculture to provide guidance, clarify operational aspects, and encourage bank participation.

Action Points for Banks:

1. Align credit planning and disbursement targets with the allocated sub-target for e-NWR finance.
2. Train field-level officers and sensitize farmers about the benefits of warehouse-based pledge finance.
3. Strengthen linkages with WDRA-registered warehouses to ensure smooth operations.
4. Report progress on a quarterly basis to SLBC for review.

Promotion of e-NWR based pledge finance is a national priority to improve agricultural credit delivery, reduce farmer distress, and ensure better price realization. Active participation of all member banks is crucial in meeting the allocated targets. With the combined efforts of SLBC, NABARD, WDRA, and banks, this initiative will significantly enhance the post-harvest financing ecosystem and contribute to the financial empowerment of farmers. SLBC has allotted the target of 1950 crores to banks under e-NWR and 23,450 crore under Agri Allied Activities details are as under:-

Amount in crores

Sr.	Banks	e-NWR	Agri Allied Activities
1	Bank of Baroda	96	915
2	Bank of India	164	1564
3	Bank of Maharashtra	70	673
4	Canara Bank	108	1039
5	Central Bank of India	162	1551
6	Indian Bank	81	770
7	Indian Overseas Bank	21	198
8	Punjab and Sind Bank	18	168
9	Punjab National Bank	135	1288
10	State Bank of India	440	3952
11	UCO Bank	63	602
12	Union Bank of India	100	1197
13	Axis Bank	72	868
14	HDFC Bank	121	1456
15	ICICI Bank	92	1107
16	IDBI Bank	33	400
17	IDFC First Bank	30	357
18	Indusind Bank Limited	37	447
19	Kotak Mahindra Bank	20	239
20	Yes Bank	18	219
21	MPGB	69	4440
	TOTAL	**1950**	**23450**

Agri Allied Activity wise Target Financial Year 2025-26

amount in crores

Sr.	Banks	Dairy		Poultry		Sheep Goat Piggery		AH-Other		Total AH		Fishery		Total Target (amt)
		WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	
1	BoB	195	367	39	31	101	78	27	27	363	503	36	12	914
2	BoI	333	627	67	53	173	133	47	47	620	860	62	21	1563
3	BoM	143	270	29	23	75	57	20	20	267	370	27	9	673
4	Canara Bank	222	417	44	35	115	89	31	31	412	572	41	14	1039
5	CBoI	331	622	66	53	172	132	46	46	615	853	61	21	1550
6	Indian Bank	164	309	33	26	85	66	23	23	305	424	31	11	771
7	IoB	42	80	8	7	22	17	6	6	79	109	8	3	199
8	PSB	36	67	7	6	19	14	5	5	67	93	7	2	169
9	PNB	275	516	55	44	143	110	38	38	511	709	51	18	1289
10	SBoI	843	1584	169	135	438	337	118	118	1567	2174	157	54	3952
11	UCO Bank	128	241	26	21	67	51	18	18	239	331	24	8	602
12	UBoI	255	480	51	41	133	102	36	36	475	659	47	16	1197
13	Axis Bank	185	348	37	30	96	74	26	26	344	477	34	12	867
14	HDFC Bank	311	584	62	50	161	124	43	43	578	801	58	20	1457
15	ICICI Bank	236	444	47	38	123	94	33	33	439	609	44	15	1107
16	IDBI Bank	85	160	17	14	44	34	12	12	159	220	16	5	400
17	IDFC First Bank	76	143	15	12	40	30	11	11	141	196	14	5	356
18	Indusind Bank	95	179	19	15	50	38	13	13	177	246	18	6	447
19	Kotak Mahindra Bank	51	96	10	8	26	20	7	7	95	131	9	3	238
20	Yes Bank	47	88	9	7	24	19	7	7	87	120	9	3	219
21	MPGB	947	1780	190	151	493	381	133	133	1760	2443	176	62	4441
TOTAL		**5000**	**9402**	**1000**	**800**	**2600**	**2000**	**700**	**700**	**9300**	**12900**	**930**	**320**	**23450**

4.2 Enhancing Credit Potential through Rural Infrastructure Development Fund

The Government of India had set up Rural Infrastructure Development Fund (RIDF) in NABARD. 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 ₹42,664 crores of which 3,329 projects worth ₹25572 crores have already been completed. These projects encompass roads, bridges, irrigation, drinking water supply, healthcare facilities, warehouses, and more.

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 lakh 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.

District Wise RIDF loan sanctioned for Completed RIDF Project in M.P. as on 31.10.2025

Sr.	District	RIDF Sanctioned loan in Cr
1	Agar Malwa	28
2	Alirajpur	668
3	Anuppur	81
4	Ashoknagar	105
5	Balahgat	293
6	Barwani	901
7	Betul	308
8	Bhind	75
9	Bhopal	131
10	Burhanpur	68
11	Chhatarpur	153
12	Chhindwara	1058
13	Damoh	226
14	Datia	134
15	Dewas	262
16	Dhar	1698
17	Dindori	49
18	Guna	138
19	Gwalior	44
20	Harda	127
21	Hoshangabad	209
22	Indore	116
23	Jabalpur	770
24	Jhabua	70
25	Katani	2
26	Katni	1611
27	Khandwa	932
28	Khargone	1496
29	Mandla	131
30	Mandsaur	293

Sr.	District	RIDF Sanctioned loan in Cr
31	Morena	144
32	Narsinghpur	545
33	Neemuch	185
34	Panna	76
35	Raisen	887
36	Rajgarh	4707
37	Ratlam	148
38	Rewa	430
39	Sagar	765
40	Satna	113
41	Sehore	3070
42	Seoni	433
43	Shahdol	96
44	Shajapur	236
45	Sheopur	53
46	Shivpuri	469
47	Sidhi	62
48	Singrauli	50
49	Tikamgarh	147
50	Ujjain	221
51	Umaria	58
52	Vidisha	502
	Grand Total	**25572**

4.3 Integration regarding Financial Fraud Risk Indicator (FRI) developed by Department of Telecommunications (DoT) for Banks

Financial Fraud Risk Indicator (FRI)

The Financial Fraud Risk Indicator (FRI) is a pioneering initiative by the Department of Telecommunications (DoT) to combat the growing menace of cyber-enabled financial frauds. Hosted on the Digital Intelligence Platform (DIP), FRI empowers banks, payment service providers, and financial institutions with real-time intelligence on the fraud risk associated with mobile numbers.

The Reserve Bank of India (RBI), through its advisories dated 30 September 2025 and 2 July 2025, has directed all regulated entities—including Scheduled Commercial Banks, Co-operative Banks, Small Finance Banks, and Payment Aggregators—to integrate FRI into their fraud risk management systems.

- What is FRI?

The Financial Fraud Risk Indicator (FRI) is a dynamic, telecom-verified risk score developed by the Department of Telecommunications (DoT) to assess the fraud potential associated with mobile numbers. It classifies numbers into three categories—Very High Risk, High Risk, and Medium Risk—based on multi-source intelligence. This includes complaints registered on the National Cybercrime Reporting Portal (NCRP), reports received through DoT's Chakshu platform, inputs from Law Enforcement Agencies (LEAs), and data shared by banks and financial institutions etc.

- How It Works

Banks and financial entities integrated with the Digital Intelligence Platform (DIP) can query mobile numbers in real time through API or dashboard access, enabling them to receive alerts when a number is flagged as risky. Based on the risk classification, institutions may apply preventive controls such as transaction blocking, velocity checks, or Enhanced Due Diligence (EDD).

- Impact So Far (as of September 2025) -
  i. 650+ Banks and FIs onboarded on DoT's Digital Intelligence Platform (DIP)
  ii. More than ~13 lakh accounts actioned (frozen or restricted)
  iii. 48 lakh+ transactions declined/issues alerts/warnings or flagged and approx. ₹140 Crore in estimated fraud losses prevented utilizing FRI.

4.4 Discrepancies in Data of DCCBs

RBI, vide letter No. FIDD.CO.LBS.No.21/02.01.001/2019-20 dated 03.07.2019, advised SLBC Convenor Banks to develop a standardized system on their website to facilitate uploading and downloading of data pertaining to block, district, and state levels by member banks. It was further instructed that data should be captured directly from the CBS/MIS of banks to minimise manual intervention.

Since 31.03.2022, all banks except DCCBs and Apex Bank have been uploading data through the RBI Standardisation Data Flow Mechanism. From March 2022 onwards, several meetings chaired by the Regional Director, RBI and General Manager, RBI were conducted with DCCBs, with participation from SLBC and CGM NABARD, to facilitate onboarding of DCCBs onto the RBI mechanism.

On 31.03.2024, DCCBs uploaded all 33 prescribed .txt files into the system. However, on analysis on sample basis, major variations were observed and it was found that a significant portion of the uploaded data was incorrect. Apex Bank was informed accordingly through multiple correspondences, including:

- **Letters dated 18.04.2024, 01.07.2024, 07.08.2024, 27.09.2024**
- **Email dated 19.04.2024**
- **Letter dated 22.08.2025**

SLBC also convened a meeting with DCCBs and TCS IT officials to resolve technical issues. While some issues were addressed, major data discrepancies continue, and Apex Bank is still submitting data of all 38 DCCBs manually.

Due to incorrect mapping and system-level issues, the complete data uploaded for the quarters ending March, September, and September 2025 could not be utilised. Reporting to RBI had to be carried out using manual data submitted by DCCBs. During analysis of the September 2025 data, mismatches occurred majorly in outstanding and disbursement data which is core data. A detailed data comparison sheet has also been shared with Apex Bank. Due to this, SLBC is, therefore, again constrained to use manual data for reporting to RBI.

Concern

LDMs continue to face operational difficulties in BLBC/DCC meetings, and district-wise data is frequently required in SLBC meetings as well as by various stakeholders. Inaccurate system-based reporting is causing delays and inconsistency in data dissemination.

Action Required

- DCCBs and Apex Bank must carry out the necessary corrections/mapping in their systems.
- Ensure accurate, complete, and timely uploading of data for the quarter ending December 2025.

4.5 Promotion of TReDS

TReDS (Trade Receivables Discounting System), introduced by the Reserve Bank of India, is an online mechanism designed to enable Micro, Small and Medium Enterprises (MSMEs) to obtain financing against their trade receivables. The system aims to strengthen MSME cash flows by allowing them to realise payments before the actual due date at competitive discount rates.

Through TReDS, MSMEs can submit their trade receivables and have them discounted by participating banks and financial institutions, thereby gaining quick access to working capital. This simplified and transparent process provides an efficient route for MSMEs to meet their liquidity needs.

At present, three TReDS platforms are functioning in the country: **Receivables Exchange of India Ltd. (RXIL)**, **M1xchange**, and **Invoice Mart**.

All stakeholders i.e. Banks, MSMEs and Govt. Depts./PSUs/Corporates are requested to onboard on the TReDS platforms for successful implementation of the scheme. Based on RAMP scheme From May 2025 till date, awareness workshop under TReDS have been done by MEME department.

Details received from MSME department regarding onboarding of Govt. State PSUs and other dept is as under:-

Invoice Mart

Financing done on platform for MP based on MSME	
No of Invoice financed	19879
Volume(cr)	5,715

M-1xchange

1. Number of MSMEs registered from Madhya Pradesh (MP), including the names of MSMEs, UAM numbers, and districts.-	2491 MSMEs registered
2. Total corporate buyers registered from MP, along with their name and contact details.	79 Corporate registered
3. List with details of State Departments, PSUs, and PSEs from MP registered on the platform.	8 PSU registered
4. Total financing done on the platform for MP-based MSMEs, including the number of invoices financed.	6,665 Cr (80,874 Invoices) Financed done on the platform for MP based MSMEs

Total financing on RXIL TReDS for Madhya Pradesh state MSMEs (Rs. In Cr.)	5,083
No. of Invoices financed	31,528

4.6 Transfer of Agriculture land having Banks Charge

During the 194th SLBC Meeting, SLBC Convenor highlighted concerns regarding the high level of NPAs in the Agriculture sector, unrestricted sale/transfer of agricultural land despite existing bank charges, and delays in processing Section 14 applications under SARFAESI at the District/Tehsil level.

The Chief Secretary advised examining the inclusion of a clause in the sale/registry deed to ensure that liabilities on mortgaged land are clearly passed on to the purchaser.
In compliance with the above directions, the Directorate of Institutional Finance issued Letter No. I/510940/2025 dated 22.09.2025 to the Inspector General of Registration for incorporating a suitable mortgage-related clause in the sale deed.

Subsequently, **HDFC Bank Ltd.** has raised certain operational concerns:

1) Still there is no restriction on Sale & Purchase of agriculture land despite of having banks charge.

2) Conversion of land utilization from Agriculture to Commercial and again Commercial to Agriculture impacting value of land.

3) Creation of charges on Agriculture loan are done through MP Bhulekh taking 8 days time at Tahsildar end HDFC has requested to make it as STP process or reduce timeline to maximum 3 working days to avoid inconvenience to customer..

4) Presently removal of hypothecation of Banks charges from registration certificate of vehicles are done on the basis Form 35 and Banks NOC submitted. Instead there should be provision of E-NOC with API integration in order to avoid cases of fake /forged/NOCs.

Matter for Consideration
The issue is placed before the **State Level Bankers' Committee (SLBC)** for taking appropriate decisions and issuing necessary directions to the concerned departments.

4.7 Delay in holding SLBC Sub Committee Meetings

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

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

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

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

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

4.8 Prime Minister Dhan-Dhaanya Krishi Yojana

Background

India's agriculture sector faces multiple structural challenges, including low productivity, inadequate irrigation coverage, limited access to institutional credit, and insufficient post-harvest and value-addition infrastructure. These issues are especially prominent in several districts that possess substantial agricultural potential but continue to perform below the national and state averages. To bridge these gaps and ensure balanced regional development, the Government of India announced the Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) in the Union Budget 2025. Under this initiative, **100 Aspirational Agricultural Districts in the country and 8 districts viz.,Alirajpur, Anuppur, Dindori, Niwari, Shahdol, Sidhi, Tikamgarh and Umaria in Madhya Pradesh** have been identified based on three parameters—low productivity, moderate crop intensity, and below-average credit flow—ensuring that the districts most in need of targeted intervention receive focused support.

About the Scheme

PMDDKY is designed as a comprehensive agricultural development programme built on the convergence of existing schemes across Ministries and Departments. The Department of Agriculture & Farmers Welfare (DA&FW) leads the initiative with coordinated support from allied sectors such as Animal Husbandry, Fisheries, Rural Development, Water Resources, Food Processing, and Cooperation. The scheme emphasizes improving productivity through access to quality seeds, balanced fertilization, agricultural mechanization (including custom hiring centres and drones), precision farming, and strengthened soil-health management. The programme places strong emphasis on **crop diversification**, encouraging farmers to shift from monocropping to high-value horticultural, livestock, and fisheries-based systems. It promotes **sustainable and climate-resilient agriculture** through natural farming, organic farming, integrated nutrient and pest management, and efficient water-use techniques.

Irrigation expansion and water-resource efficiency form a critical component of the scheme, with a focus on micro-irrigation, revival of traditional water structures, and command area development. PMDDKY also aims to strengthen the agricultural value chain by improving post-harvest management systems—including storage at Panchayat and Block levels, cold chains, warehouses, processing and packaging units—and enhancing market linkages through Farmer Producer Organizations (FPOs). Improving access to institutional finance is another key feature, with provisions for saturation of Kisan Credit Cards across agriculture, animal husbandry, and fisheries, along with expanded use of long-term credit under the Agriculture Infrastructure Fund.

Implementation Framework

PMDDKY follows a multi-tiered governance structure involving District, State, and National Committees to ensure effective planning, execution, and monitoring. Each district will prepare a five-year Agriculture & Allied Activities Plan based on a comprehensive baseline survey covering productivity gaps, irrigation potential, soil-health status, infrastructure requirements, and credit indicators. State-level committees will review district plans quarterly to ensure coordinated implementation across departments. At the national level, both Executive and Monitoring Committees will oversee progress, ensure inter-ministerial convergence, finalize formats for reporting, and track outcomes.

A dedicated digital dashboard being developed by NITI Aayog will enable monthly ranking of districts on Key Performance Indicators (KPIs) related to productivity enhancement, diversification, irrigation, credit access, and value addition. Central Nodal Officers will conduct field visits, while Agricultural Universities and Krishi Vigyan Kendras (KVKs) will function as knowledge partners to guide districts on technologies, training, and best practices.

Expected Outcomes

The scheme aims to deliver measurable improvements in agricultural productivity, diversification into high-value crops and allied sectors, adoption of sustainable farming systems, enhanced post-harvest infrastructure, improved irrigation efficiency, and increased access to credit. Through this integrated and outcome-driven approach, PMDDKY seeks to raise the performance of the selected districts first to the state average and eventually to the highest levels within their agro-climatic zones. In the long run, the scheme is expected to contribute significantly to higher farmer incomes, stronger rural livelihoods, and greater national food security.

AGENDA NO-5

Nationwide Campaign for Settlement of Unclaimed Financial Assets

Reserve Bank of India, Central Office, Mumbai has informed that in the recent meeting of Financial Stability and Development Council (FSDC), it has been decided to hold a district level week-long camp till December 2025 to settle unclaimed funds (deposits, dividends, interest warrants, pension etc.). Department of Financial Services (DFS), Ministry of Finance, GoI has since advised about the course of action to be undertaken by the banks.

In this connection, a meeting was held with major banks and Indian Banks' Association. SLBC has been given responsibility to lead this initiative with coordination of member banks.

The campaign seeks to address the large quantum of unclaimed funds lying with different financial institutions such as:

- Depositor Education and Awareness Fund (DEAF) with RBI,
- Investor Education and Protection Fund (IEPF) with MCA,
- Senior Citizen's Welfare Fund (SCWF) including unclaimed insurance and provident fund balances,
- Unclaimed Mutual Funds and NPS-related unreconciled contributions.

The unclaimed financial assets in Madhya Pradesh stand at more than ₹ 2608.66 crores as on 31.08.2025, underscoring the importance of this coordinated drive.

Key Features of the Campaign

District-Level Joint Camps: To be organized at the offices of District Collectors during 6th–12th October 2025, followed by extended block-level camps up to 31st December 2025.

Objective: To maximize settlement of eligible claims, enhance public awareness, standardize documentation, and ensure timely redressal of grievances.

Awareness Activities: Publicity through print, electronic and digital media; distribution of brochures and leaflets; and short informative videos.

Grievance Redressal: Clear SOPs, FAQs, standardized document requirements and specific grievance mechanisms to be implemented by each agency.

Role of Banks and LDMs

Lead District Managers (LDMs) will be the nodal coordinators at the district level to oversee the campaign, in close coordination with District Collectors and other stakeholders.

Banks are required to set up dedicated help desks at the camps, assist claimants in documentation, and facilitate timely submission and settlement of claims. Daily reporting of claims settled will be ensured through DFS Jan Suraksha Portal.

Expected Outcome

This campaign is expected to substantially reduce the outstanding unclaimed financial assets, ensure that long-pending amounts reach the rightful claimants, and strengthen customer trust in the financial sector. Active participation from banks will be crucial for the successful implementation of this nationwide initiative.

In Madhya Pradesh, the campaign on Unclaimed Financial Assets has been conducted as follows:

- **Phase-2:** Rewa district on 24.10.2025
- **Phase-3:** Satna district on 04.11.2025
- **Phase-4:** Bhopal, Jabalpur, Gwalior, and Indore districts on 14.11.2025
- **Phase-5:** Betul, Chhatarpur, Chhindwara, Dewas, Dindori, Shivpuri, Khandwa, Shajapur, and Umaria districts on 21.11.2025
- **Phase-6:** Dhar, Katni, Narmadapuram, Ratlam, Sagar, Singrauli, Agar Malwa, and Vidisha districts on 28.11.2025
- **Phase-**7: Datia, Harda, Ashoknagar, Jhabua, Mauganj, Tikamgarh, Barwani, Panna and Burhanpur on 05.12.2025

Bank wise and District wise progress of settled account and amount under DEAF campaign from 01.10.2025 to 30.11.2025 is as under:-

Bank wise

Sr.	Name of the Bank	No of Account	Total Amount (in crores)Settled till date
1	State Bank of India	3647	71.51
2	MPGB	5613	23.12
3	Union Bank of India	1395	11.14
4	Central Bank of India	951	4.44
5	UCO Bank	55	4.12
6	Punjab National Bank	414	3.14
7	Indian Bank	429	1.87
8	Bank of India	1349	1.76
9	Bank of Baroda	146	1.71
10	IDBI Bank	48	0.80

11	Bank of Maharashtra	31	0.30
12	Indian Overseas Bank	40	0.17
13	Punjab and Sind Bank	61	0.14
14	Canara Bank	65	0.13
15	ICICI Bank	49	0.07
16	HDFC Bank	28	0.06
17	Axis Bank Ltd	17	0.03
Total		**14338**	**124.49**

District wise progress

Sr	District	No of Account	Sum of Amount (in crores)Settled till date
1	Bhopal	736	9.53
2	Indore	878	8.66
3	Rewa	316	6.02
4	Sagar	488	5.93
5	Ujjain	471	5.69
6	Jabalpur	458	5.34
7	Gwalior	517	5.08
8	Rajgarh	332	4.36
9	Balaghat	222	3.63
10	Vidisha	130	3.34
11	Narmadapuram	383	3.31
12	Dewas	749	3.10
13	Seoni	337	2.76
14	Khargone	654	2.72
15	Bhind	236	2.52
16	Sidhi	173	2.48
17	Guna	173	2.44
18	Shajapur	297	2.43
19	Raisen	301	2.34
20	Katni	91	2.14
21	Dhar	281	2.13
22	Betul	207	2.11
23	Anuppur	114	2.08
24	Chhindwara	598	2.06
25	Neemuch	303	2.05
26	Mandsaur	335	1.91
27	Ratlam	259	1.88
28	Umaria	130	1.81
29	Sheopurkalan	115	1.80
30	Shivpuri	171	1.79

31	Satna	256	1.74
32	Morena	196	1.69
33	Chhatarpur	209	1.66
34	Shahdol	225	1.64
35	Datia	222	1.62
36	Panna	232	1.54
37	Narsinghpur	202	1.35
38	Harda	118	1.22
39	Ashoknagar	130	1.01
40	Barwani	185	0.79
41	Mandla	147	0.78
42	Dindori	85	0.70
43	Sehore	426	0.69
44	Alirajpur	42	0.64
45	Damoh	91	0.62
46	Agar-Malwa	216	0.61
47	Khandwa	221	0.57
48	Singrauli	187	0.49
49	Tikamgarh	200	0.49
50	Jhabua	82	0.37
51	Burhanpur	112	0.30
52	Pandhurna	64	0.23
53	Mauganj	73	0.21
54	Maihar	34	0.11
55	Niwari	20	0.01
56	**Grand Total**	**14430**	**124.49**

AGENDA NO-6

FINANCIAL INCLUSION

6.1 Districts in the Bottom 10 percentile of per capita distribution

The Reserve Bank of India has formulated a detailed Financial Inclusion Index (FI-Index) to assess the extent of financial inclusion across the country. The index is based on three broad dimensions – Access (35), Usage (45), and Quality (20). Each dimension covers several indicators, with specific weightages assigned for computation.

Access

8 districts has been identified under Bottom 10 percentile vide RBI mail dated 12.09.2025, it was informed that 8 districts has been identified as bottom 10 percentile are Sheopur, Shivpiri, Mauganj, Bhind, Dindori, Sidhi,Alirajpur and Umariya.

Lead Banks of Alirajpur, Bhind , Dindori, Sheopur, Shivpuri, Sidhi, Mauganj and Umaria should explore the possibility to open the new Branch/BC outlet at potential locations to have sufficient access/ availability of banking facilities in the district and also discuss same in the DCC /DLRC Meetings.

Usage

Under Usage category of Financial Inclusion 09 districts in the state of Madhya Pradesh have been identified in bottom 10 percentile. Details of such districts are Mauganj, Singrauli, Sidhi, Dindori, Alirajpur, Bhind, Maihar, Umaria and Niwari

Lead Banks of these districts require focused attention to improve their performance. Lead District Managers (LDMs) to take up this matter as an agenda point in the District Consultative Committee (DCC) and District Level Review Committee (DLRC) meetings. The banks are also expected to regularly track, evaluate, and enhance their performance in tackling these financial inclusion issues.

6.2 PMJDY STATUS

Sr.	Particulars	All India (As on 30.11.2025)	Madhya Pradesh		
			As on 25.03.2015	As on 30.11.2025	Progress
1	No of PMJDY A/cs	56.88	1.19	4.62	3.4
2	Ratio of Rural & Urban A/cs	66:34:00	49:51:00	61:39:00	0.5
3	Ratio of Male & Female A/cs	55:44:00	53:47:00	45:55:00	-0.3
4	Total Deposit (Rs. Crore)	271673	530	16,909	16379
5	Average Balance per A/c (Rs. Actual)	4,776	445	3,660	3215
6	No. of Zero Balance A/cs		0.86	0.39	-0.5
7	of Zero Balance A/cs		72.27	72.27	0.0
8	No. of Aadhaar Seeded A/cs		0.45	4.14	3.7
9	of Aadhaar Seeded A/cs		37.82	89.61	0.5
10	No. of RuPay card Issued	39.21	1.05	3.44	2.4
11	RuPay Card issuance	68.93	88.24	74.46	-0.1

DISTRICT WISE PMJDY A/c Opened

As on **30.11.2025**

(No. in lakhs amt in crores)

Sr.	District	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Sagar	17.62	627.15	1.62	12.21	15.97
2	Dhar	17.43	520.89	1.44	14.19	15.55
3	Indore	17.05	744.01	1.45	14.44	15.31
4	Rewa	14.74	894.66	1.40	8.03	13.42
5	Khargone	13.13	347.64	0.98	10.94	11.56
6	Satna	12.71	722.55	1.19	7.01	11.63
7	Chhatarpur	12.41	633.67	0.90	9.64	10.83
8	Morena	12.30	341.99	1.09	8.79	10.73
9	Ujjain	12.23	389.03	1.05	10.41	10.77
10	Rajgarh	12.13	289.93	1.10	10.12	10.73
11	Chhindwara	12.04	424.47	0.82	8.73	10.87
12	Jabalpur	11.82	547.48	0.96	8.86	10.51
13	Shivpuri	11.71	344.12	1.16	8.13	10.27
14	Bhopal	11.54	483.32	1.04	9.63	10.21
15	Gwalior	11.24	429.39	0.95	8.78	9.77
16	Damoh	11.09	319.51	1.22	7.31	9.90
17	Dewas	11.01	364.29	0.98	9.38	9.88
18	Jhabua	10.21	210.22	0.62	8.55	9.36
19	Barwani	10.09	209.11	0.91	8.08	9.08
20	Vidisha	10.02	276.10	0.98	7.69	8.86
21	Bhind	9.70	364.28	0.73	7.15	8.55
22	Ratlam	9.69	266.02	0.76	7.61	8.83
23	Sidhi	9.17	538.75	0.91	4.73	8.44
24	Guna	8.98	204.66	0.84	6.26	8.10
25	Shajapur	8.93	245.29	0.71	7.61	7.76

26	Seoni	8.78	307.99	0.59	6.24	8.11
27	Mandsaur	8.71	286.68	0.64	6.82	7.93
28	Balaghat	8.64	324.86	0.51	6.41	7.87
29	Sehore	8.63	349.05	0.70	6.88	7.67
30	Raisen	8.10	271.41	0.70	6.57	7.24
31	Tikamgarh	7.45	316.00	0.65	4.46	6.55
32	East Nimar	7.23	190.09	0.57	5.81	6.40
33	Narsinghpur	7.22	239.62	0.68	5.03	6.25
34	Singrauli	7.03	466.33	0.65	3.03	6.53
35	Katni	6.90	342.04	0.45	5.11	6.13
36	Panna	6.68	301.34	0.64	4.38	5.93
37	Betul	6.59	279.94	0.43	4.60	5.97
38	Shahdol	6.51	265.51	0.44	4.90	5.81
39	Narmadapuram	6.23	268.75	0.57	4.83	5.70
40	Ashoknagar	6.20	147.40	0.71	4.61	5.63
41	Alirajpur	5.87	165.63	0.33	4.84	5.45
42	Mandla	5.65	237.94	0.27	4.22	5.18
43	Sheopur	5.53	158.46	0.52	4.04	4.85
44	Dindori	5.34	179.59	0.28	3.79	4.90
45	Datia	5.25	203.04	0.57	4.25	4.82
46	Neemuch	4.85	201.53	0.34	3.93	4.27
47	Burhanpur	4.43	113.62	0.36	3.69	3.97
48	Anuppur	4.04	159.38	0.25	3.01	3.61
49	Umaria	3.42	146.03	0.30	2.40	3.05
50	Agar Malwa	2.83	57.40	0.26	2.44	2.46
51	Harda	2.76	104.02	0.31	2.22	2.58
52	Niwari	2.08	86.59	0.23	0.89	1.90
	Grand Total	**461.91**	**16908.77**	**38.76**	**343.71**	**413.64**

Bank wise position under PMJDY

As on 30.11.2025 (No. in lakhs amt in crores)

Sr.	Bank Name	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	State Bank of India	148	5016	4	132	126
2	Bank of Baroda	52	1868	4	49	51
3	Bank of India	46	1719	3	42	41
4	Central Bank of India	33	1267	2	19	30
5	Punjab National Bank	31	1205	5	26	30
6	Union Bank of India	31	1465	5	11	29
7	Indian Bank	14	785	1	8	11
8	UCO Bank	10	323	1	5	9
9	Bank of Maharashtra	7	389	0	4	7
10	Canara Bank	7	537	1	5	6
11	Indian Overseas Bank	1	46	0	1	1
12	Punjab & Sind Bank	1	22	0	1	1
	PSB Sub Total	**382**	**14643**	**26**	**302**	**343**
13	ICICI Bank	4	60	1	3	3

14	HDFC Bank	3	83	1	3	2
15	IDBI Bank	1	40	0	0	1
16	Axis Bank	1	41	0	0	0
17	Kotak Mahindra Bank	0	7	0	0	0
18	IndusInd Bank	0	7	0	0	0
19	RBL Bank	0	3	0	0	0
20	Yes Bank	0	1	0	0	0
21	Federal Bank	0	2	0	0	0
22	South Indian Bank	0	0	0	0	0
23	City Union Bank	0	0	0	0	0
24	Karur Vysya Bank	0	0	0	0	0
25	Jammu & Kashmir Bank	0	0	0	0	0
	PVT Sub Total	**9**	**244**	**3**	**7**	**7**
26	MPGB	71	2023	10	34	64
	Grand Total	**462**	**16909**	**39**	**344**	**414**

6.3 Social Security Schemes i.e. PMJJBY & PMSBY

District wise Enrolment under PMJJBY & PMSBY

As on 30.11.2025 (No. in lakhs)

Sr.	**District**	**PMJJBY**		**PMSBY**	
		No of enrollments Transmitted to Insurer till date	**No of fresh enrol Since 1st September of Current Policy year**	**No of enrollments Transmitted to Insurer till date**	**No of fresh enrol Since 1st September of Current Policy year**
1	Indore	8.71	0.62	17.71	1.16
2	Dhar	6.87	0.39	13.15	0.65
3	Ujjain	5.45	0.47	10.70	0.66
4	Chhindwara	5.33	0.35	11.34	0.55
5	Jabalpur	4.90	0.31	11.28	0.61
6	Bhopal	4.83	0.32	12.77	0.77
7	Dewas	4.71	0.28	9.94	0.43
8	Sagar	4.27	0.34	12.29	0.72
9	Balaghat	4.22	0.39	8.08	0.44
10	Khargone	4.22	0.28	9.19	0.45
11	Rajgarh	3.87	0.18	8.96	0.36
12	Chhatarpur	3.86	0.24	9.69	0.40
13	Satna	3.69	0.20	8.35	0.39
14	Rewa	3.63	0.25	9.46	0.50

15	Gwalior	3.50	0.24	9.24	0.57
16	Shajapur	3.33	0.16	7.68	0.31
17	Shivpuri	3.29	0.17	8.54	0.35
18	Sehore	3.23	0.23	7.91	0.37
19	Betul	3.09	0.22	7.82	0.38
20	Jhabua	3.06	0.21	6.00	0.32
21	Narmadapuram	3.03	0.18	7.08	0.34
22	Seoni	3.02	0.20	6.68	0.28
23	Ratlam	3.01	0.21	7.06	0.42
24	Mandsaur	2.90	0.24	6.69	0.42
25	Barwani	2.87	0.17	6.38	0.35
26	Katni	2.83	0.17	6.28	0.29
27	Raisen	2.83	0.20	7.05	0.34
28	Shahdol	2.71	0.17	5.56	0.26
29	Mandla	2.66	0.15	4.97	0.21
30	Vidisha	2.62	0.19	7.18	0.41
31	East Nimar	2.61	0.15	6.71	0.27
32	Morena	2.28	0.15	7.07	0.40
33	Tikamgarh	2.28	0.17	5.87	0.20
34	Guna	2.22	0.13	6.99	0.31
35	Neemuch	2.18	0.13	4.73	0.22
36	Damoh	2.15	0.14	7.61	0.31
37	Bhind	2.13	0.12	5.73	0.25
38	Alirajpur	2.12	0.10	3.65	0.16
39	Sidhi	2.05	0.12	5.53	0.33
40	Anuppur	1.80	0.14	3.53	0.16
41	Panna	1.78	0.12	5.15	0.20
42	Narsinghpur	1.75	0.12	5.08	0.26
43	Umaria	1.71	0.09	3.31	0.14
44	Singrauli	1.62	0.12	4.29	0.26
45	Dindori	1.50	0.10	3.14	0.15
46	Burhanpur	1.44	0.08	3.82	0.15
47	Sheopur	1.35	0.09	3.35	0.17
48	Harda	1.23	0.08	3.19	0.17
49	Ashoknagar	1.09	0.08	3.79	0.19
50	Datia	0.94	0.08	3.13	0.20
51	Agar Malwa	0.89	0.05	2.15	0.09
52	Niwari	0.75	0.03	1.93	0.09
	Grand Total	**154.41**	**10.10**	**364.74**	**18.38**

Bank wise Enrolment under PMJJBY & PMSBY

As on 30.11.2025 (No. in lakhs)

Sr.	Bank Name	PMJJBY		PMSBY	
		No of enrollments Transmitted to Insurer till date	No of fresh enrol Since 1st September of Current Policy year	No of enrollments Transmitted to Insurer till date	No of fresh enrol Since 1st September of Current Policy year
1	State Bank of India	53.73	3.85	129.60	5.91
2	MPGB	38.40	1.49	72.02	1.44
3	Bank of India	19.01	0.89	40.90	1.83
4	Bank of Baroda	10.20	0.95	24.97	1.71
5	Central Bank of India	9.31	0.72	24.32	1.34
6	Union Bank of India	4.58	0.26	18.42	1.19
7	Canara Bank	4.00	0.22	8.08	0.53
8	Indian Bank	3.89	0.46	8.11	0.61
9	Punjab National Bank	3.03	0.29	13.59	1.18
10	Bank of Maharashtra	2.91	0.22	6.14	0.37
11	UCO Bank	2.50	0.33	6.10	0.85
12	HDFC Bank	0.70	0.08	3.22	0.57
13	IDBI Bank	0.61	0.07	1.53	0.22
14	Punjab & Sind Bank	0.57	0.07	1.18	0.13
15	Indian Overseas Bank	0.46	0.04	1.01	0.07
16	ICICI Bank	0.17	0.00	4.17	0.00
17	Axis Bank	0.12	0.12	0.44	0.17
18	IDFC Bank	0.07	0.02	0.43	0.08
19	Kotak Mahindra Bank	0.05	0.01	0.15	0.03
20	IndusInd Bank	0.03	0.01	0.11	0.02
21	Yes Bank	0.02	0.01	0.18	0.15
22	Federal Bank	0.01	0.00	0.02	0.00
23	Karur Vysya Bank	0.01	0.00	0.01	0.00
24	RBL Bank	0.01	0.00	0.01	0.00
25	South Indian Bank	0.00	0.00	0.02	0.00
26	City Union Bank	0.00	0.00	0.00	0.00
27	Jammu & Kashmir Bank	0.00	0.00	0.00	0.00
28	Tamilnadu Mercantile Bank	0.00	0.00	0.02	0.00
	Grand Total	**154.41**	**10.10**	**364.74**	**18.38**

CLAIM STATUS UNDER PMSBY & PMJJBY

As on 30.11.2025 (No. in actual)

Sr.	District Name	PMSBY				PMJJBY			
		Received	Paid	Under Process	Rejected	Received	Paid	Under Process	Rejected
1	Agar Malwa	38	20	9	9	632	624	4	4
2	Alirajpur	118	65	36	17	536	480	18	38
3	Anuppur	308	85	155	68	8259	8199	32	28
4	Ashoknagar	96	58	13	25	160	146	4	10
5	Balaghat	326	236	15	75	1594	1399	99	96
6	Barwani	192	129	22	41	912	826	18	68
7	Betul	496	354	16	126	767	656	67	44
8	Bhind	116	87	11	18	465	403	34	28
9	Bhopal	622	427	64	131	1737	1523	138	76
10	Burhanpur	125	81	12	32	503	450	12	41
11	Chhatarpur	139	85	39	15	468	438	5	25
12	Chhindwara	780	559	46	175	2337	2065	161	111
13	Damoh	194	166	12	16	400	365	9	26
14	Datia	86	56	13	17	175	161	6	8
15	Dewas	415	302	32	81	1137	1053	18	66
16	Dhar	898	665	69	164	2819	2620	24	175
17	Dindori	63	46	6	11	248	222	20	6
18	East Nimar	276	236	9	31	708	650	16	42
19	Guna	101	80	10	11	329	292	7	30
20	Gwalior	276	245	16	15	2464	2180	165	119
21	Harda	132	100	10	22	306	270	21	15
22	Indore	697	507	67	123	2958	2676	140	142
23	Jabalpur	715	514	61	140	2414	1998	263	153
24	Jhabua	288	180	45	63	892	816	26	50
25	Katni	165	134	12	19	665	557	72	36
26	Khargone	420	244	100	76	1775	1603	68	104
27	Mandala	286	211	15	60	1354	1210	103	41
28	Mandsaur	373	280	25	68	1645	1521	72	52
29	Morena	117	100	7	10	1455	1282	55	118
30	Narmadapuram	171	104	10	57	458	392	51	15
31	Narsinghpur	254	203	13	38	570	509	32	29
32	Neemuch	153	105	23	25	844	736	52	56
33	Niwari	0	0	0	0	9	8	0	1
34	Panna	90	68	6	16	206	172	17	17
35	Raisen	207	163	19	25	605	518	51	36
36	Rajgarh	246	190	10	46	725	679	10	36
37	Ratlam	222	138	56	28	1383	1249	59	75
38	Rewa	262	191	27	44	617	554	23	40
39	Sagar	1133	918	46	169	842	743	59	40
40	Satna	262	197	16	49	795	711	47	37
41	Sehore	502	365	34	103	655	604	9	42
42	Seoni	205	156	6	43	1123	999	49	75
43	Shahdol	246	218	14	14	927	860	43	24
44	Shajapur	193	157	9	27	811	728	13	70
45	Sheopur	60	46	6	8	1646	1603	13	30
46	Shivpuri	145	118	12	15	507	458	19	30
47	Sidhi	127	103	7	17	264	255	5	4
48	Singrauli	188	173	5	10	163	141	6	16

49	Tikamgarh	99	83	10	6	309	287	8	14
50	Ujjain	551	439	28	84	1980	1729	143	108
51	Umaria	84	61	8	15	475	436	18	21
52	Vidisa	222	156	28	38	581	525	30	26
Total		**14480**	**10604**	**1340**	**2536**	**56609**	**51581**	**2434**	**2594**

6.4 ATAL PENSION YOJANA

DISTRICT WISE-ATAL PENSION YOJANA

As on 30.11.2025

Sr.	District	Annual Target	APY accounts opened in current FY 2025-26	Achi over Target	Cumulative APY accounts opened since inception
1	Balaghat	11435	27033	236.4	121585
2	Sheopur	3090	6526	211.2	54483
3	Dindori	3775	5883	155.8	46187
4	Chhindwara	18715	26005	139.0	165861
5	Umaria	3865	5041	130.4	44467
6	Seoni	8685	11236	129.4	119932
7	Shahdol	7490	9247	123.5	100447
8	Morena	9060	11046	121.9	101352
9	Damoh	8190	9803	119.7	92332
10	Anuppur	5420	6414	118.3	60308
11	Sidhi	6975	7820	112.1	92291
12	Jhabua	6090	6806	111.8	89521
13	Panna	6355	6878	108.2	86117
14	Bhind	8590	9254	107.7	94684
15	Chhatarpur	12705	13599	107.0	146348
16	Shivpuri	9570	9832	102.7	119552
17	Sagar	19250	19771	102.7	169120
18	Alirajpur	3255	3243	99.6	36984
19	Shajapur	10080	9842	97.6	92381
20	Ujjain	20895	19116	91.5	122359
21	Betul	12950	11569	89.3	114583
22	Mandla	6945	6149	88.5	73017
23	Singrauli	7490	6319	84.4	71009
24	Dhar	21095	17706	83.9	180669
25	Tikamgarh	6685	5489	82.1	73233
26	Barwani	9275	7080	76.3	73079
27	Rajgarh	11835	8913	75.3	109036
28	Niwari	3000	2246	74.9	30961
29	Rewa	17590	13045	74.2	145803
30	Guna	8765	6500	74.2	70763
31	Dewas	14620	10713	73.3	106711
32	Satna	17850	12958	72.6	147101
33	Ratlam	12615	8903	70.6	87858
34	Katni	10325	7197	69.7	86340
35	Agar-Malwa	2965	2059	69.4	22750

36	Datia	6050	4193	69.3	47293
37	Raisen	13490	9009	66.8	100774
38	Vidisha	12120	8039	66.3	87124
39	Burhanpur	5700	3417	59.9	36491
40	Sehore	15030	8695	57.9	114964
41	Mandsaur	10940	6296	57.6	78082
42	Gwalior	23510	13074	55.6	133994
43	Neemuch	7690	4151	54.0	49511
44	Jabalpur	30790	16566	53.8	170313
45	Khargone	14755	7908	53.6	93614
46	Harda	7330	3901	53.2	37073
47	Narmadapuram	16635	8597	51.7	99710
48	Ashoknagar	6530	3283	50.3	40245
49	Narsimhapur	11420	5498	48.1	62377
50	Khandwa	11115	5106	45.9	72365
51	Mauganj	80	36	45.0	180
52	Indore	58995	20154	34.2	229851
53	Bhopal	46620	14635	31.4	202796
	Grand Total	**646295**	**493799**	**76.4**	**5005981**

BANK WISE -ATAL PENSION YOJANA

As on 30.11.2025

Sr.	Bank Name	Annual Target	APY accounts opened in FY 2025-26	Achi over Target	Cumulative APY accounts opened since inception
1	Central Bank of India	46200	64004	138.5	462416
2	State Bank of India	112700	137061	121.6	1398860
3	Bank of India	43700	48053	110.0	451170
4	Union Bank of India	34800	31851	91.5	352330
5	Bank of Baroda	27200	23820	87.6	267704
6	Punjab And Sind Bank	4900	3670	74.9	26569
7	UCO Bank	17500	12426	71.0	76258
8	Punjab National Bank	37500	24820	66.2	213450
9	Bank of Maharashtra	18800	12405	66.0	121491
10	Indian Bank	23000	15014	65.3	160432
11	Canara Bank	32400	20108	62.1	188526
12	Indian Overseas Bank	5900	2907	49.3	31769
	PSB Sub Total	**404600**	**396139**	**97.9**	**3750975**
13	Yes Bank	1880	3556	189.1	15879
14	Dhanlaxmi Bank	40	66	165.0	176
15	Idbi Bank	8330	8945	107.4	63307
16	Karnataka Bank	280	227	81.1	3119
17	South Indian Bank	160	128	80.0	505
18	Kotak Mahindra Bank	1880	1119	59.5	10409
19	IDFC First Bank	2320	1372	59.1	6248
20	Dcb Bank	1360	389	28.6	3357

21	HDFC Bank	29050	7999	27.5	53509
22	City Union Bank	280	67	23.9	108
23	Indusind Bank	1600	313	19.6	7160
24	J& K Bank	160	29	18.1	86
25	The Federal Bank	720	107	14.9	1343
26	Tamilnad Mercantile Bank	120	16	13.3	1259
27	The Karur Vysya Bank	160	20	12.5	68
28	Bandhan Bank	2680	291	10.9	3666
29	Axis Bank	14140	1502	10.6	41897
30	Csb Bank	240	23	9.6	79
31	RBL Bank	520	10	1.9	269
32	ICICI Bank	13580	108	0.8	10005
33	Standard Chartered Bank	120	0	0.0	0
34	The Lakshmi Vilas Bank	160	0	0.0	7
	Pvt Sub Total	**79780**	**26287**	**32.9**	**222456**
35	MPGB	131900	66235	50.2	990489
36	**DCCBs**	**17080**	**553**	**3.2**	**3597**
37	Ujjivan SFB	910	965	106.0	1925
38	Au SFB	3120	2663	85.4	19732
39	Esaf SFB	4420	822	18.6	14419
40	Utkarsh SFB	2470	134	5.4	2345
41	Equitas SFB	1820	1	0.1	6
42	Suryoday SFB	195	0	0.0	37
	SFB Sub Total	**12935**	**4585**	35.4	**38464**
	Grand Total	**646295**	**493799**	**76.4**	**5005981**

6.5 PROGRESS UNDER RSETIs

Rural Self Employment Training Institute (RSETI) has been established in every districts with an intension to provide necessary skill training and skill up gradation of rural BPL youth to mitigate the employment problem. Lead Bank of the district takes responsibility for establishment and managing the institute. There are 52 RSETIs and 1 RUDSET in the state of Madhya Pradesh. Progress for financial 2025-26 as on 30.11.2025 is-

Sr..	District	Target	Trained	Settled	Credit Linkage	Self Finance	Wage Employed
1	Satna	1150	749	476	117	359	0
2	Anuppur	1150	533	477	200	277	0
3	Balaghat	1150	729	495	294	201	0
4	Bhind	1150	368	176	135	40	1
5	Dindori	1150	406	272	136	135	1
6	Gwalior	1150	460	269	232	37	0

7	Jabalpur	1150	781	528	385	109	34
8	Mandla	1150	544	342	139	203	0
9	Morena	1150	500	366	181	185	0
10	Narshingpur	1150	773	597	275	316	6
11	Sagar	1150	678	340	170	170	0
12	Seoni	1165	782	377	193	183	1
13	Shahdol	1150	384	278	102	170	6
14	Maihar	750	269	42	3	39	0
15	Datia	1150	511	356	100	239	17
16	Ashok Nagar	1150	597	400	227	173	0
17	Chhatarpur	1150	748	333	166	167	0
18	Damoh	1150	512	207	111	96	0
19	Katni	1150	694	262	104	151	7
20	Panna	1150	529	299	106	193	0
21	Sheopur	1150	468	256	172	84	0
22	Shivpuri	1150	495	249	61	187	1
23	Tikamgarh	1150	613	202	97	105	0
24	Umaria	1150	702	386	131	225	30
25	Mauganj	760	196	8	0	8	0
26	Rewa	1150	769	520	230	254	36
27	Sidhi	1150	675	333	86	247	0
28	Singarauli	1150	838	452	198	252	2
29	Alirajpur	1150	58	110	70	40	0
30	Jhabua	1150	90	46	5	41	0
31	Agar-Malwa	150	319	71	26	45	0
32	Barwani	1150	807	425	201	224	0
33	Burhanpur	1150	634	389	176	213	0
34	Dewas	1150	558	356	112	210	34
35	Dhar	1150	888	515	203	312	0
36	Khandwa	1150	534	160	51	108	1
37	Khargone	1150	672	464	166	298	0
38	Rajgarh	1150	642	277	126	151	0
39	Sehore	1150	641	480	282	191	7
40	Shajapur	1150	607	459	264	190	5
41	Ujjain	1150	554	212	48	164	0
42	Betul	1150	625	538	270	268	0
43	Chhindwara	1150	418	50	25	25	0
44	Narmadapuram	1150	642	279	122	157	0

45	Mandsaur	1150	540	417	158	253	6
46	Raisen	1150	748	504	215	289	0
47	Ratlam	1150	620	140	60	80	0
48	Bhopal	1150	607	472	223	223	26
49	Guna	1150	603	261	127	134	0
50	Harda	1150	623	256	94	162	0
51	Neemuch	1160	486	237	104	109	24
52	Vidisha	1150	399	47	25	22	0
53	Indore	1150	496	227	77	150	0
Total		**59185**	**30114**	**16690**	**7581**	**8864**	**245**

Total 30114 candidates trained against target of 59,185. Out of 30,114 trained candidates, 16,690 candidates are settled and only 7,581 candidates received financial from banks.

Establishment of New RSETIs

Land have been allocated in Agar Malwa, Mauganj and Maihar district. Site selection is pending for Pandhurna and Niwari district. Lead banks of Agar Malwa, Mauganj and Maihar have been requested to start construction of RSETIs building.

6.6 3 month GP Level FI Saturation Campaign

The Department of Financial Services (DFS), Ministry of Finance, Government of India and Reserve Bank of India (RBI) launched a three-month nationwide campaign from 01.07.2025 to 30.09.2025, which has been extended for one month to saturate Financial Inclusion flagship schemes at the Gram Panchayat level across all districts.

The campaign focused on enhancing the penetration of Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), along with re-verification of KYC for inactive PMJDY accounts.

The primary objective was to ensure that every eligible citizen is covered under at least one or more of these schemes, thereby deepening financial inclusion, providing social security, and promoting equitable access to formal banking facilities, especially for the underserved segments of society.

In Madhya Pradesh, under the coordinated efforts of RBI, Banks, LDMs, extensive camps were organized across the state covering all Gram Panchayats in 55 districts.

The campaign recorded significant achievements with 8 lakhs accounts opened under PMJDY, 9 lakhs enrolments in PMJJBY against a target of 14.17 lakh, 18 lakhs enrolments in PMSBY against a target of 19.95 lakh, and 2.65 lakhs subscribers mobilized under APY.

Bank wise progress under GP Level FI Saturation Campaign

(No. in lakhs)

Sr.	Bank Name	PMJJBY			PMSBY		
		Target	Progress	Achi	Target	Progress	Achi
1	State Bank of India	3.500	2.182	62.352	4.810	3.367	70.002
2	MPGB	2.530	1.284	50.738	3.250	1.198	36.846
3	Bank of India	0.910	0.670	73.601	1.120	1.416	126.431
4	Bank of Baroda	1.170	0.467	39.956	1.860	0.981	52.722
5	Central Bank of India	1.046	0.351	33.508	1.307	0.646	49.455
6	Indian Bank	0.447	0.255	57.003	0.611	0.373	61.044
7	UCO Bank	0.560	0.172	30.795	0.640	0.363	56.664
8	Union Bank of India	0.740	0.139	18.746	0.950	0.674	70.946
9	Punjab National Bank	0.865	0.130	15.005	1.160	0.522	44.994
10	Canara Bank	0.621	0.117	18.894	0.780	0.252	32.231
11	Bank of Maharashtra	0.410	0.093	22.729	0.690	0.145	20.961
12	IDBI Bank Ltd.	0.088	0.056	63.881	0.190	0.167	88.312
13	Punjab & Sind Bank	0.100	0.047	46.570	0.140	0.096	68.600
14	HDFC Bank Ltd	0.293	0.038	12.933	0.625	0.291	46.560
15	Indian Overseas Bank	0.096	0.021	21.346	0.123	0.038	30.961
16	IDFC Bank Ltd.	0.068	0.007	10.606	0.135	0.024	18.033
17	Axis Bank Ltd	0.177	0.007	3.774	0.370	0.087	23.507
18	ICICI Bank Ltd	0.206	0.005	2.481	0.479	0.002	0.514
19	Kotak Mahindra Bank Ltd	0.050	0.002	2.999	0.125	0.004	3.487
20	Karur Vysya Bank	0.002	0.001	37.946	0.004	0.002	45.313
21	Yes Bank Ltd	0.051	0.001	1.621	0.109	0.046	41.921
22	Jammu & Kashmir Bank Ltd	0.000	0.000	52.778	0.001	0.001	98.592
23	IndusInd Bank Ltd	0.100	0.000	0.090	0.202	0.001	0.357
24	South Indian Bank Ltd	0.002	0.000	4.762	0.003	0.002	61.204
25	Tamilnadu Mercantile Bank	0.000	0.000	0.000	0.000	0.000	0.000
26	RBL Bank Ltd	0.029	0.000	0.034	0.058	0.000	0.052
27	City Union Bank Ltd	0.010	0.000	0.000	0.010	0.000	0.400

28	Federal Bank Ltd	0.012	0.000	0.000	0.023	0.000	0.000
29	Bandhan Bank	0.046	0.000	0.000	0.090	0.000	0.000
30	CSB	0.005	0.000	0.000	0.011	0.000	0.000
31	Dhanalakshmi Bank	0.001	0.000	0.000	0.001	0.000	0.000
32	Karnataka Bank	0.004	0.000	0.000	0.009	0.000	0.000
33	DCB	0.037	0.000	0.000	0.074	0.000	0.000
	Total	**14.176**	**6.044**	**42.634**	**19.959**	**10.697**	**53.594**

District wise progress under as on 10.09.2025

No. in lakhs

Sr.	District	PMJJBY			PMSBY		
		Target	**Enrolled**	**Achi**	**Target**	**Enrolled**	**Achi**
1	Agar-Malwa	0.110	0.033	30.145	0.155	0.052	33.267
2	Alirajpur	0.140	0.065	46.417	0.198	0.103	51.859
3	Anuppur	0.144	0.080	55.703	0.203	0.092	45.474
4	Ashoknagar	0.163	0.052	32.164	0.229	0.111	48.599
5	Balaghat	0.328	0.228	69.680	0.461	0.242	52.353
6	Barwani	0.267	0.106	39.570	0.376	0.212	56.356
7	Betul	0.303	0.118	38.736	0.427	0.219	51.250
8	Bhind	0.328	0.075	22.976	0.462	0.135	29.293
9	Bhopal	0.457	0.182	39.866	0.643	0.433	67.328
10	Burhanpur	0.146	0.046	31.269	0.206	0.104	50.591
11	Chhatarpur	0.339	0.135	39.908	0.478	0.221	46.314
12	Chhindwara	0.403	0.223	55.439	0.567	0.312	55.037
13	Damoh	0.243	0.082	33.611	0.343	0.179	52.357
14	Datia	0.152	0.049	32.647	0.213	0.108	50.799
15	Dewas	0.301	0.193	64.123	0.424	0.286	67.416
16	Dhar	0.421	0.238	56.537	0.593	0.404	68.203
17	Dindori	0.136	0.074	54.204	0.191	0.093	48.788
18	Guna	0.239	0.077	32.044	0.337	0.176	52.191
19	Gwalior	0.391	0.139	35.457	0.551	0.322	58.400
20	Harda	0.110	0.047	42.814	0.155	0.111	71.853
21	Indore	0.631	0.370	58.565	0.889	0.687	77.372
22	Jabalpur	0.474	0.154	32.427	0.668	0.306	45.736
23	Jhabua	0.197	0.131	66.204	0.278	0.199	71.583
24	Katni	0.249	0.096	38.655	0.350	0.158	45.129
25	Khandwa	0.252	0.099	39.329	0.355	0.184	51.659
26	Khargone	0.361	0.184	51.012	0.508	0.284	55.863
27	Mandla	0.203	0.089	44.017	0.286	0.109	37.992
28	Mandsaur	0.258	0.149	57.701	0.363	0.255	70.158

29	Morena	0.379	0.084	22.290	0.533	0.217	40.648
30	Narmadapuram	0.239	0.100	41.777	0.337	0.210	62.302
31	Narsinghpur	0.210	0.061	29.193	0.296	0.140	47.423
32	Neemuch	0.159	0.084	53.004	0.224	0.123	55.096
33	Niwari	0.078	0.022	28.002	0.110	0.046	41.478
34	Panna	0.196	0.067	34.278	0.276	0.110	39.757
35	Raisen	0.256	0.128	50.035	0.361	0.201	55.576
36	Rajgarh	0.298	0.127	42.540	0.419	0.259	61.706
37	Ratlam	0.280	0.133	47.631	0.395	0.239	60.556
38	Rewa	0.456	0.125	27.518	0.641	0.282	43.962
39	Sagar	0.458	0.200	43.616	0.645	0.417	64.662
40	Satna	0.429	0.110	25.663	0.604	0.226	37.401
41	Sehore	0.253	0.155	61.558	0.356	0.231	65.017
42	Seoni	0.266	0.136	51.197	0.374	0.163	43.716
43	Shahdol	0.205	0.103	50.312	0.289	0.146	50.510
44	Shajapur	0.291	0.106	36.253	0.410	0.190	46.368
45	Sheopur	0.132	0.053	39.840	0.187	0.088	47.193
46	Shivpuri	0.332	0.102	30.692	0.468	0.214	45.676
47	Sidhi	0.217	0.057	26.228	0.306	0.153	49.931
48	Singrauli	0.227	0.060	26.352	0.320	0.161	50.469
49	Tikamgarh	0.278	0.101	36.384	0.392	0.112	28.518
50	Ujjain	0.383	0.245	63.948	0.539	0.366	67.877
51	Umaria	0.124	0.058	46.880	0.175	0.074	42.553
52	Vidisha	0.280	0.110	39.343	0.396	0.233	58.854
	Grand Total	**14.176**	**6.044**	**42.634**	**19.959**	**10.697**	**53.594**

Bank wise -PMJDY A/c opened during campaign

No. in lakhs

Sr.	Bank Name	A/cs as on 30.06.25	A/cs as on 11.11.25	Progress
1	State Bank of India	146.44	147.80	1.36
2	Bank of India	116.11	117.12	1.02
3	Bank of Baroda	50.98	52.02	1.04
4	Union Bank of India	30.01	31.15	1.14
5	Punjab National Bank	30.46	31.23	0.78
6	Central Bank of India	32.29	32.79	0.50
7	Canara Bank	6.69	7.05	0.36
8	UCO Bank	10.16	10.40	0.24
9	Indian Bank	13.68	13.88	0.20
10	Bank of Maharashtra	7.29	7.47	0.18
11	HDFC Bank Ltd	2.70	2.86	0.17
12	Kotak Mahindra Bank Ltd	0.38	0.42	0.04
13	Punjab & Sind Bank	0.78	0.81	0.03
14	IDBI Bank Ltd.	1.03	1.08	0.05
15	Indian Overseas Bank	1.13	1.16	0.03
16	ICICI Bank Ltd	3.39	3.51	0.12
17	Yes Bank Ltd	0.07	0.08	0.01
18	Axis Bank Ltd	0.59	0.59	0.01
19	South Indian Bank Ltd	0.01	0.01	0.00
20	Karur Vysya Bank	0.00	0.00	0.00
21	Federal Bank Ltd	0.02	0.02	0.00
22	Jammu & Kashmir Bank Ltd	0.00	0.00	0.00
23	RBL Bank Ltd	0.17	0.17	0.00
24	City Union Bank Ltd	0.00	0.00	0.00
25	IndusInd Bank Ltd	0.23	0.23	0.00
	Grand Total	**454.59**	**461.91**	**7.32**

DISTRICT-WISE PMJDY ACCOUNT OPENED DURING CAMPAIGN

No. in lakh

Sr.	District	A/C as on 30.06.2025	A/C as on 11.11.2025	Progress
1	Sagar	17.29	17.62	0.33
2	Rewa	14.46	14.74	0.28
3	Indore	16.78	17.05	0.27
4	Dhar	17.17	17.43	0.26
5	Chhatarpur	12.17	12.41	0.24
6	Satna	12.48	12.71	0.23
7	Sidhi	8.94	9.17	0.23
8	Morena	12.1	12.30	0.20
9	Bhopal	11.35	11.54	0.19
10	Jabalpur	11.63	11.82	0.19
11	Gwalior	11.05	11.24	0.19
12	Dewas	10.84	11.01	0.17
13	Khargone	12.96	13.13	0.17
14	Damoh	10.92	11.09	0.17
15	Vidisha	9.85	10.02	0.17
16	Barwani	9.93	10.09	0.16
17	Rajgarh	11.97	12.13	0.16
18	Shivpuri	11.55	11.71	0.16
19	Ratlam	9.53	9.69	0.16
20	Singrauli	6.87	7.03	0.16
21	Jhabua	10.05	10.21	0.16
22	Guna	8.83	8.98	0.15
23	Chhindwara	11.89	12.04	0.15
24	Ujjain	12.08	12.23	0.15
25	Bhind	9.55	9.70	0.15
26	Tikamgarh	7.31	7.45	0.14
27	Panna	6.54	6.68	0.14
28	Seoni	8.65	8.78	0.13
29	Balaghat	8.51	8.64	0.13
30	Katni	6.78	6.90	0.12
31	Sehore	8.51	8.63	0.12
32	Mandsaur	8.59	8.71	0.12
33	Betul	6.47	6.59	0.12
34	Raisen	7.99	8.10	0.11
35	Narsinghpur	7.11	7.22	0.11
36	Shajapur	8.82	8.93	0.11
37	Ashoknagar	6.1	6.20	0.10
38	East Nimar	7.14	7.23	0.09
39	Narmadapuram	6.14	6.23	0.09
40	Anuppur	3.95	4.04	0.09
41	Alirajpur	5.79	5.87	0.08
42	Sheopur	5.45	5.53	0.08

43	Shahdol	6.43	6.51	0.08
44	Datia	5.17	5.25	0.08
45	Neemuch	4.77	4.85	0.08
46	Umaria	3.35	3.42	0.07
47	Mandla	5.59	5.65	0.06
48	Niwari	2.03	2.08	0.05
49	Dindori	5.29	5.34	0.05
50	Burhanpur	4.38	4.43	0.05
51	Agar Malwa	2.78	2.83	0.05
52	Harda	2.71	2.76	0.05
Grand Total		**454.59**	**461.91**	**7.32**

Bank wise APY subscribed during campaign

No in lakhs

Sr.	Bank Name	A/cs as on 30.06.25	A/cs as on 11.11.2025	Progress
1	State Bank of India	13.07	13.99	0.92
2	MPGB	9.58	9.90	0.33
3	Bank of India	4.06	4.51	0.45
4	Central Bank of India	4.20	4.62	0.42
5	Bank of Baroda	2.51	2.68	0.17
6	Punjab National Bank	1.95	2.13	0.19
7	Union Bank of India	3.30	3.52	0.22
8	Canara Bank	1.76	1.89	0.12
9	Indian Bank	1.50	1.60	0.10
10	IDBI Bank	0.56	0.63	0.07
11	Bank of Maharashtra	1.13	1.21	0.09
12	Uco Bank	0.67	0.76	0.09
13	HDFC Bank	0.50	0.54	0.03
14	Kotak Mahindra Bank	0.08	0.10	0.02
15	Punjab And Sind Bank	0.24	0.27	0.02
16	Axis Bank	0.40	0.42	0.01
17	Au SFB	0.18	0.20	0.02
18	Indian Overseas Bank	0.30	0.32	0.02
19	Yes Bank	0.14	0.16	0.02
20	IDFC First Bank	0.05	0.06	0.01
21	DCCB	0.03	0.04	0.01
22	Ujjivan SFB	0.01	0.02	0.01
23	DCB Bank	0.03	0.03	0.00
24	Esaf SFB	0.14	0.14	0.00
25	South Indian Bank	0.00	0.01	0.00
26	Federal Bank	0.01	0.01	0.00
27	City Union Bank	0.00	0.00	0.00
28	Karnataka Bank	0.03	0.03	0.00
29	ICICI Bank	0.10	0.10	0.00

30	Bandhan Bank	0.03	0.04	0.00
31	Utkarsh SFB	0.02	0.02	0.00
32	CSB Bank	0.00	0.00	0.00
33	Dhanlaxmi Bank	0.00	0.00	0.00
34	Indusind Bank	0.07	0.07	0.00
36	Karur Vysya Bank	0.00	0.00	0.00
37	Tamilnad Mercantile Bank	0.01	0.01	0.00
38	Jammu And Kashmir Bank	0.00	0.00	0.00
39	RBL Bank	0.00	0.00	0.00
40	Standard Chartered Bank	0.00	0.00	0.00
41	Lakshmi Vilas Bank	0.00	0.00	0.00
42	Equitas SFB	0.00	0.00	0.00
43	Suryoday SFB	0.00	0.00	0.00
	Grand Total	**46.71**	**50.06**	**3.35**

District wise progress -APY

No. in lakhs

Sr.	District	A/Cs as on 30.06.2025	A/Cs as on 10.09.2025	Progress
1	Chhindwara	1.46	1.66	0.20
2	Balaghat	1.06	1.22	0.16
3	Indore	2.15	2.30	0.15
4	Dhar	1.68	1.81	0.13
5	Sagar	1.58	1.69	0.11
6	Jabalpur	1.60	1.70	0.10
7	Bhopal	1.93	2.03	0.10
8	Rewa	1.37	1.46	0.09
9	Ujjain	1.14	1.22	0.08
10	Chhatarpur	1.38	1.46	0.08
11	Gwalior	1.26	1.34	0.08
12	Seoni	1.12	1.20	0.08
13	Dewas	0.99	1.07	0.08
14	Betul	1.07	1.15	0.08
15	Shajapur	0.85	0.92	0.07
16	Satna	1.40	1.47	0.07
17	Morena	0.95	1.01	0.06
18	Damoh	0.86	0.92	0.06
19	Rajgarh	1.03	1.09	0.06
20	Sehore	1.09	1.15	0.06
21	Ratlam	0.82	0.88	0.06
22	Raisen	0.95	1.01	0.06
23	Narmadapuram	0.94	1.00	0.06
24	Bhind	0.89	0.95	0.06
25	Shivpuri	1.14	1.20	0.06

26	Shahdol	0.95	1.00	0.05
27	Vidisha	0.82	0.87	0.05
28	Barwani	0.68	0.73	0.05
29	Jhabua	0.85	0.90	0.05
30	Sheopur	0.50	0.54	0.04
31	Katni	0.82	0.86	0.04
32	Sidhi	0.88	0.92	0.04
33	Dindori	0.42	0.46	0.04
34	Panna	0.82	0.86	0.04
35	Mandsaur	0.74	0.78	0.04
36	Singrauli	0.67	0.71	0.04
37	Khargone	0.89	0.93	0.04
38	Guna	0.67	0.71	0.04
39	Umaria	0.41	0.44	0.03
40	Narsimhapur	0.59	0.62	0.03
41	Anuppur	0.57	0.60	0.03
42	Tikamgarh	0.70	0.73	0.03
43	Harda	0.34	0.37	0.03
44	Mandla	0.70	0.73	0.03
45	Khandwa	0.69	0.72	0.03
46	Neemuch	0.47	0.50	0.03
47	Burhanpur	0.34	0.36	0.02
48	Datia	0.45	0.47	0.02
49	Ashoknagar	0.38	0.40	0.02
50	Alirajpur	0.35	0.37	0.02
51	Niwari	0.30	0.31	0.01
52	Agar-Malwa	0.22	0.23	0.01
	Grand Total	**46.71**	**50.06**	**3.35**

AGENDA NO-7

NON-PERFORMING ASSETS (NPAs)

7.1 NPA POSITION AS ON 30.09.2025

Amt. in Crore

Sr.	Banks	Total NPA		Total Advances		NPA
		No. of A/c	Amount	No. of A/c	Amount	
1	Public sector Banks	1236364	20950	5999213	331335	6.32
2	Private sector Banks	675079	5994	6017908	196873	3.04
3	Regional Rural Banks	258229	1779	1412826	22342	7.96
4	Cooperative Banks	54386	7062	4171113	49286	14.33
5	Small Finance Banks	159233	969	1427770	21902	4.42
Total		**2383291**	**36755**	**19028830**	**621738**	**5.91**

7.2 AGENCY-WISE NPA STATUS

Amt. in crore

Agency	Sep'23	Sep'24	Sep'25	Y-o-Y variation	
				Sep'24	Sep'25
Public sector Banks	22235	22223	20950	-0.1	-5.7
Private sector Banks	3564	4758	5994	33.5	26.0
Regional Rural Banks	1445	1444	1779	0.0	23.2
Cooperative Banks	7201	7093	7062	-1.5	-0.4
Small Finance Banks	538	645	969	19.8	50.3
Total	**34982**	**36,163**	**36755**	**3.4**	**1.6**

7.3 SECTOR-WISE NPA STATUS

Amt. in crore

Sector	Sep'23	Sep'24	Sep'25	Y-o-Y variation		NPA of portfolio as on 30.09.2025
				Sep'24	Sep'25	
Agriculture	19456	20292	22010	4.3	8.5	11.8
MSME	6129	6071	6259	-0.9	3.1	4.7
Education	157	184	191	17.2	3.8	7.2
Housing	2073	1995	2043	-3.8	2.4	5.0
Priority Sector	29383	30414	31144	3.5	2.4	8.4
Non-priority sector	5598	5748	5611	2.7	-2.4	2.2

7.4 NPA UNDER GOVERNMENT SPONSORED SCHEME

Amt. in crore

Scheme	Sep'23	Sep'24	Sep'25	Y-o-Y variation		NPA of portfolio as on 30.09.2025
				Sep'24	Sep'25	
MMYUY/MMSY	451	551	437	22.2	-20.7	29.6
PMEGP	171	199	252	16.4	26.6	16.8
CMRHM	1,641	2,014	1,687	22.7	-16.2	66.4
SHG Loans	114	128	127	12.3	-0.8	2.5
MUDRA	2,651	2,692	2,694	1.5	0.1	13.8

7.5 CHIEF MINISTER RURAL HOUSING MISSION SCHEME

NPA under the 'Chief Minister Rural Housing Mission' Scheme is in increasing trend and it reached to 66.4 as on 30.09. 2025. The following figures depict the alarming status-

Number in actual, amount in crore

Year	OUTSTANDING		NPA		NPA (amt.)
	NO.	AMT.	NO.	AMT.	
2020	6,38,797	4,024	2,61,830	1,692	42
2021	6,45,083	3,963	2,86,407	1,608	40.6
2022	6,31,909	3,506	2,95,054	1,624	46.3
2023	5,92,056	3,180	2,85,240	1,587	49.9
2024	5,80,721	2,881	3,09,831	1,535	53.3
2025	5,65,153	2,671	3,29,430	1,686	63.1
Sep'2025	5,40,764	2,541	3,24,798	1,687	66.4

Despite numerous efforts of the banks, the borrowers are not repaying their instalments. Banks are even not able to settle these accounts through One Time Settlement Scheme because of one of the clause in MOU signed between the State Government & the Banks restricts them to do so. The issue was discussed in the 189th & 190th SLBC meetings, wherein banks requested the Government to take necessary step for recovery of banks dues. Hon'ble Chief Minister of Madhya Pradesh advised banks to submit a suitable proposal so that government may thing about settlement of entire dues.

Subsequent to that, SLBC has submitted proposal on behalf of all banks and matter is under scrutiny at Panchayat and Rural Development Department, Government of Madhya Pradesh.

Any other issue with permission of the Chair

Bank wise Position of Branches/ATM as on 30.09.2025

SLBC Madhya Pradesh Convenor: Central Bank of India

Numbers

Sr.	BANKS	RURAL	SEMI URBAN	URBAN	TOTAL	ATM
1	Bank of Baroda	49	89	134	272	382
2	Bank of India	178	148	139	465	483
3	Bank of Maharashtra	78	44	78	200	181
4	Canara Bank	57	118	134	309	155
5	Central Bank of India	227	138	96	461	473
6	Indian Bank	81	52	96	229	139
7	Indian Overseas Bank	9	7	43	59	51
8	Punjab and Sind Bank	10	8	32	50	30
9	Punjab National Bank	94	106	183	383	360
10	State Bank of India	356	389	430	1175	4282
11	UCO Bank	43	50	86	179	125
12	Union Bank of India	105	93	158	356	359
	PSBs - SUB TOTAL	**1287**	**1242**	**1609**	**4138**	**7020**
13	Axis Bank	54	78	126	258	327
14	Bandhan Bank	28	158	124	310	21
15	Catholic Syrian Bank	0	0	8	8	6
16	City Union Bank	0	0	9	9	9
17	Development Credit Bank	11	13	10	34	32
18	Dhan Lakshmi Bank	0	0	1	1	1
19	Federal Bank Ltd.	1	2	15	18	17
20	HDFC Bank	23	196	214	433	465
21	ICICI Bank	88	99	142	329	329
22	IDBI Bank	25	41	53	119	164
23	IDFC First Bank	18	27	61	106	36
24	Indusind Bank Limited	33	33	67	133	84
25	Jammu and Kashmir Bank	0	0	2	2	1
26	Karnataka Bank Limited	0	0	7	7	6
27	Karur Vysya Bank Ltd.	0	0	4	4	4
28	Kotak Mahindra Bank	13	10	48	71	69
29	Lakshmi Vilas Bank	0	0	3	3	3
30	Ratnakar Bank Ltd. (RBL)	4	6	9	19	13
31	South Indian bank	0	0	4	4	5
32	Tamilnadu Mercantile Bank	0	1	2	3	3
33	Yes Bank	9	21	35	65	59
	PRIVATE BANK SUB TOTAL	**307**	**685**	**944**	**1936**	**1654**
	COMMERCIAL BANKS SUB TOTAL	**1594**	**1927**	**2553**	**6074**	**8674**
34	MPGB	854	318	148	1320	0
	RRBs - SUB TOTAL	**854**	**318**	**148**	**1320**	**0**
35	DCCB & Apex Bank	360	283	247	890	45
	CO-OPERATIVE BANK - SUB TOT	**360**	**283**	**247**	**890**	**45**
36	AU Small Finance Bank	24	89	74	187	54
37	Equitas Small Finance Bank	5	16	36	57	21
38	ESAF	2	46	21	69	47
39	Jana Small Finance Bank	12	6	28	46	3
40	Shivalik Small Finance Bank	0	1	5	6	0
41	Suryoday Small Finance Bank	7	10	18	35	0
42	Ujjivan Small Finance Bank	1	5	8	14	13
43	Utkarsh Small Finance Bank	9	30	19	58	11
	SMALL FINANCE BANK SUB TOT	**60**	**203**	**209**	**472**	**149**
44	INDIA POST PAYMENT BANK	0	14	28	42	0
	PAYMENT BANK - SUB TOTAL	**0**	**14**	**28**	42	**0**
	TOTAL	**2868**	**2745**	**3185**	**8798**	**8868**

CENTRE WISE DEPOSITS, ADVANCES AND C.D.RATIO 30.09.2025

SLBC, Madhya Pradesh Convenor: Central Bank of India

[Amt. in lacs] **TABLE-2**

Sr.	BANKS	DEPOSIT			ADVANCES			C.D RATIO		
		Rural	Semi-Urban	Urban & Metro	Rural	Semi-Urban	Urban & Metro	Rural	Semi-Urban	Urban & Metro
1	Bank of Baroda	149924	576372	2126567	151414	558405	1628884	101.0	96.9	76.6
2	Bank of India	845847	1124560	2361375	1061721	1024339	1859615	125.5	91.1	78.8
3	Bank of Maharashtra	322809	180874	890078	158999	135478	620318	49.3	74.9	69.7
4	Canara Bank	189885	382568	1538467	126615	447664	1890854	66.7	117.0	122.9
5	Central Bank of India	1208679	1221570	2316946	717112	765658	1140481	59.3	62.7	49.2
6	Indian Bank	360820	424657	1427509	136135	139842	1030290	37.7	32.9	72.2
7	Indian Overseas Bank	22696	14602	295733	16785	15250	413975	74.0	104.4	140.0
8	Punjab and Sind Bank	10231	20923	241783	5541	14771	119837	54.2	70.6	49.6
9	Punjab National Bank	348645	682093	3045323	280205	417650	3116357	80.4	61.2	102.3
10	State Bank of India	2011856	5856639	13887867	3360333	3240017	5429836	167.0	55.3	39.1
11	UCO Bank	130256	164024	856325	101733	120673	655750	78.1	73.6	76.6
12	Union Bank of India	654680	853192	3561122	347816	425351	1457802	53.1	49.9	40.9
	PSBs - SUB TOTAL	**6256328**	**11502072**	**32549095**	**6464412**	**7305097**	**19363998**	**103.3**	**63.5**	**59.5**
13	Axis Bank	94328	266730	1895618	170907	477091	1794903	181.2	178.9	94.7
14	Bandhan Bank	10437	64534	271070	53938	185013	669825	516.8	286.7	247.1
15	Catholic Syrian Bank	0	0	30595	0	0	6357	0.0	0.0	20.8
16	City Union Bank	0	0	19799	0	0	19273	0.0	0.0	97.3
17	Development Credit Bank	21928	44722	60117	64776	103002	95484	295.4	230.3	158.8
18	Dhan Lakshmi Bank	0	0	5005	0	0	1007	0.0	0.0	20.1
19	Federal Bank Ltd.	3390	4651	163668	6914	10052	83578	203.9	216.1	51.1
20	HDFC Bank	38810	834948	4318706	47277	1702965	5454407	121.8	204.0	126.3
21	ICICI Bank	56172	470548	3067475	132902	897518	2964019	236.6	190.7	96.6
22	IDBI Bank	23835	130971	840805	31300	105262	425183	131.3	80.4	50.6
23	IDFC First Bank	64553	127762	468027	101801	191474	683546	157.7	149.9	146.0
24	Indusind Bank Limited	26345	35012	589577	207908	219872	614248	789.2	628.0	104.2
25	Jammu and Kashmir Bank	0	0	5629	0	0	5157	0.0	0.0	91.6
26	Karnataka Bank Limited	0	0	33432	0	0	27206	0.0	0.0	81.4
27	Karur Vysya Bank Ltd.	0	0	28795	0	0	23538	0.0	0.0	81.7
28	Kotak Mahindra Bank	29709	42713	539130	94204	144863	1035357	317.1	339.2	192.0
29	Lakshmi Vilas Bank	0	0	10193	0	0	16699	0.0	0.0	163.8
30	Ratnakar Bank Ltd. (RBL)	6328	15768	74428	23186	35542	67765	366.4	225.4	91.0
31	South Indian Bank	0	0	52062	0	0	13006	0.0	0.0	25.0
32	Tamilnadu Mercantile Bank	0	818	2961	0	1840	3970	0.0	224.9	134.1
33	Yes Bank	12362	38719	346778	24420	69088	579683	197.5	178.4	167.2
	PRIVATE BANK SUB TOTAL	**388197**	**2077897**	**12823869**	**959533**	**4143585**	**14584210**	**247.2**	**199.4**	**113.7**
	COMMERCIAL BANKS SUB	**6644525**	**13579969**	**45372964**	**7423945**	**11448682**	**33948208**	**111.7**	**84.3**	**74.8**
34	MPGB	1609690	1037881	684492	1183076	694046	357063	73.5	66.9	52.2
	RRBs - SUB TOTAL	**1609690**	**1037881**	**684492**	**1183076**	**694046**	**357063**	**73.5**	**66.9**	**52.2**
35	DCCB & Apex Bank	802603	991010	2186230	1622816	1346260	1959522	202.2	135.8	89.6
	CO-OPERATIVE BANK - SUB	**802603**	**991010**	**2186230**	**1622816**	**1346260**	**1959522**	**202.2**	**135.8**	**89.6**
36	AU Small Finance Bank	1552	72329	425681	20574	520049	988967	1325.2	719.0	232.3
37	Equitas Small Finance Bank	10941	13468	123849	306	20303	88368	2.8	150.8	71.4
38	ESAF	766	29354	23511	1521	52966	51130	198.5	180.4	217.5
39	Jana Small Finance Bank	1213	3694	78064	59426	13478	155837	4900.5	364.9	199.6
40	Shivalik Small Finance Bank	0	9882	6896	0	4360	35305	0.0	44.1	511.9
41	Suryoday Small Finance Bank	414	246	12060	7243	15537	48063	1748.9	6318.8	398.5
42	Ujjivan Small Finance Bank	2156	10136	24566	1199	14040	46133	55.6	138.5	187.8
43	Utkarsh Small Finance Bank	95	1072	48656	1529	18246	25601	1613.0	1702.7	52.6
	SMALL FINANCE BANK SUB TOT	**17138**	**140181**	**743285**	**91798**	**658979**	**1439405**	**535.6**	**470.1**	**193.7**
44	INDIA POST PAYMENT BANK	0	52774	116484	0	0	0	0.0	0.0	0.0
	PAYMENT BANK - SUB TOTAL	**0**	**52774**	**116484**	**0**	**0**	**0**	0.0	0.0	0.0
	TOTAL	**9073956**	**15801816**	**49103455**	**10321635**	**14147967**	**37704197**	**113.8**	**89.5**	**76.8**

BANKWISE TOTAL DEPOSITS, ADVANCES AND C.D.RATIO As on 30.09.2025

SLBC, Madhya Pradesh Convenor-Central Bank of India

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

SR	BANKS	DEPOSITS		ADVANCES			C.D RATIO		
		Previous Quarter 30.06.2025	Current Quarter 30.09.2025	Previous Quarter 30.06.2025	Current Quarter 30.09.2025	Credit as per place of Utilization Sep-25	Previous Quarter 30.06.2025	Current Quarter 30.09.2025	Including Cr. as per place of utilization 30.09.2025
1	Bank of Baroda	2763085	2852862	2240401	2338703	0	81.08	81.98	81.98
2	Bank of India	4356151	4331781	3788374	3945674	0	86.97	91.09	91.09
3	Bank of Maharashtra	1331791	1393761	884839	914795	0	66.44	65.64	65.64
4	Canara Bank	2213062	2110920	2378920	2465133	0	107.49	116.78	116.78
5	Central Bank of India	4575088	4747195	2576041	2623251	0	56.31	55.26	55.26
6	Indian Bank	2103026	2212987	1262341	1306267	5374	60.02	59.03	59.27
7	Indian Overseas Bank	305606	333031	434587	446010	0	142.21	133.92	133.92
8	Punjab and Sind Bank	197267	272937	127987	140149	0	64.88	51.35	51.35
9	Punjab National Bank	3982894	4076061	3438921	3814212	0	86.34	93.58	93.58
10	State Bank of India	21070678	21756362	11492127	12030186	2781047	54.54	55.30	68.08
11	UCO Bank	1104348	1150604	897120	878157	0	81.24	76.32	76.32
12	Union Bank of India	4869188	5068993	2218412	2230969	18976	45.56	44.01	44.39
	PSBs - SUB TOTAL	**48872184**	**50307495**	**31740071**	**33133507**	**2805397**	64.95	65.86	71.44
13	Axis Bank	2085802	2256676	2436093	2442902	0	116.79	108.25	108.25
14	Bandhan Bank	312684	346041	912501	908776	0	291.83	262.62	262.62
15	Catholic Syrian Bank	26653	30595	5236	6357	0	19.64	20.78	20.78
16	City Union Bank	19196	19799	18055	19273	0	94.06	97.34	0.00
17	Development Credit Bank	118499	126767	252490	263262	0	213.07	207.67	207.67
18	Dhan Lakshmi Bank	4891	5005	930	1007	0	19.02	20.13	20.13
19	Federal Bank Ltd.	153672	171709	98015	100544	0	63.78	58.55	58.55
20	HDFC Bank	5029073	5192464	7043981	7204649	0	140.07	138.75	138.75
21	ICICI Bank	3487944	3594195	3973235	3994440	0	113.91	111.14	111.14
22	IDBI Bank	939455	995611	510357	561745	0	54.32	56.42	56.42
23	IDFC First Bank	638267	660342	944415	976821	0	147.97	147.93	147.93
24	Indusind Bank Limited	628659	650934	1074745	1042028	0	170.96	160.08	160.08
25	Jammu and Kashmir Bank	5546	5629	4813	5157	0	86.77	91.60	91.60
26	Karnataka Bank Limited	31530	33432	25399	27206	0	80.56	81.38	81.38
27	Karur Vysya Bank Ltd.	27026	28795	22062	23538	0	81.63	81.74	81.74
28	Kotak Mahindra Bank	596358	611552	1289470	1274425	0	216.22	208.39	208.39
29	Lakshmi Vilas Bank	10193	10193	16699	16699	0	163.82	163.82	163.82
30	Ratnakar Bank Ltd. (RBL)	88834	96524	121718	126494	0	137.02	131.05	131.05
31	South Indian Bank	48878	52062	7323	13006	0	14.98	24.98	24.98
32	Tamilnadu Mercantile Bank	3611	3779	6412	5810	0	177.58	153.75	153.75
33	Yes Bank	394692	397859	677591	673191	0	171.68	169.20	169.20
	PRIVATE BANK SUB TOTA	**14651462**	**15289963**	**19441539**	**19687328**	**0**	132.69	128.76	128.76
	COMMERCIAL BANKS SUB	**63523646**	**65597458**	**51181610**	**52820835**	**2805397**	80.57	80.52	**84.80**
34	MPGB	3274089	3332064	2194336	**2234185**	0	67.02	67.05	67.05
	RRBs - SUB TOTAL	**3274089**	**3332064**	**2194336**	**2234185**	**0**	67.02	67.05	**67.05**
35	DCCB & Apex Bank	3997017	3979843	4586530	4928597	0	114.75	123.84	123.84
	CO-OPERATIVE BANK - SU	**3997017**	**3979843**	**4586530**	4928597	**0**	114.75	123.84	**123.84**
36	AU Small Finance Bank	493691	499563	1486341	1529590	0	301.07	306.19	306.19
37	Equitas Small Finance Bank	143724	148258	101093	108977	0	70.34	73.51	73.51
38	ESAF	53692	53631	102112	105617	0	190.18	196.93	196.93
39	Jana Small Finance Bank	77981	82971	218475	228742	0	280.17	275.69	275.69
40	Shivalik Small Finance Bank	16033	16778	38391	39665	0	239.45	236.41	236.41
41	Suryoday Small Finance Bank	11590	12720	68576	70842	0	591.66	556.92	556.92
42	Ujjivan Small Finance Bank	39442	36859	56202	61373	0	142.49	166.51	166.51
43	Utkarsh Small Finance Bank	48195	49823	47744	45376	0	99.06	91.08	91.08
	SMALL FINANCE BANK SU	**884347**	**900603**	**2118934**	2190182	**0**	239.60	243.19	**243.19**
44	INDIA POST PAYMENT BANK	**147713**	169258	**0**	**0**	**0**	0.00	0.00	0.00
	PAYMENT BANK - SUB TOTAL	**147713**	169258	**0**	**0**	**0**	0.00	0.00	**0**
	TOTAL	**71826813**	**73979226**	**60081410**	**62173799**	**2805397**	**83.65**	**84.04**	**87.83**

CREDIT DEPOSIT RATIO (DISTRICT WISE) as on September 30, 2025

Amount in lakh

Sr.	District Name	Deposits	Advances	cd ratio
1	Agar-malwa	179097	419812	234.40
2	Alirajpur	194707	129361	66.44
3	Anuppur	558686	174681	31.27
4	Ashoknagar	322998	407108	126.04
5	Balaghat	795501	552775	69.49
6	Barwani	516896	583273	112.84
7	Betul	1085906	721450	66.44
8	Bhind	653227	383990	58.78
9	Bhopal	15214449	12054865	79.23
10	Burhanpur	464518	391606	84.30
11	Chhatarpur	1102108	559870	50.80
12	Chhindwara	1232998	1009034	81.84
13	Damoh	576903	390058	67.61
14	Datia	397702	304201	76.49
15	Dewas	1029262	1356309	131.77
16	Dhar	1314812	1578616	120.06
17	Dindori	228049	111746	49.00
18	East nimar	713212	806280	113.05
19	Guna	608541	704729	115.81
20	Gwalior	3809347	2520999	66.18
21	Harda	410466	516560	125.85
22	Hoshangabad	1293820	1181093	91.29
23	Indore	11781621	11873278	100.78
24	Jabalpur	4952023	3394330	68.54
25	Jhabua	318054	384842	121.00
26	Katni	900747	610448	67.77
27	Khargone	1034981	1392326	134.53
28	Maihar	381187	200786	52.67
29	Mandla	553201	273075	49.36
30	Mandsaur	749749	977397	130.36
31	Mauganj	249458	62362	25.00
32	Morena	740734	628520	84.85
33	Narsimhapur	738391	731837	99.11
34	Neemuch	594013	623602	104.98
35	Niwari	205471	68917	33.54
36	Pandhurna	263998	195904	74.21
37	Panna	469999	198307	42.19
38	Raisen	686710	960269	139.84
39	Rajgarh	552854	948771	171.61
40	Ratlam	987379	1333055	135.01
41	Rewa	1670735	820176	49.09
42	Sagar	1788910	1111843	62.15
43	Satna	1394733	692002	49.62
44	Sehore	875714	1035798	118.28
45	Seoni	664700	554310	83.39
46	Shahdol	745695	328463	44.05
47	Shajapur	439216	797826	181.65
48	Sheopur	197410	211805	107.29
49	Shivpuri	699225	520024	74.37
50	Sidhi	559848	226139	40.39
51	Singrauli	2224516	325330	14.62
52	Tikamgarh	477646	237064	49.63
53	Ujjain	2172737	2459313	113.19
54	Umaria	377874	130131	34.44
55	Vidisha	826492	1007134	121.86
	Grand Total	**73979226**	**62173797**	**84.04**

AGRICULTURE LOANS OUTSTANDING AS ON 30.09.2025

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

Sr.	Banks	Outstanding at the end of quarter 30.09.2025										% of Agri adv. to total credit
		Farm Credit		Out of Farm Credit total Crop Loans		Agri Infrastructure		Ancillary Activities		Total Agri		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	124795	310473	90019	218530	2250	31215	3496	127524	130541	469213	20.06
2	Bank of India	626839	1566779	379339	987961	779	47503	17800	105861	645418	1720144	43.60
3	Bank of Maharashtra	41460	101869	33870	79036	339	19727	12503	87929	54302	209525	22.90
4	Canara Bank	141162	379754	128394	332964	471	71239	2860	44359	144493	495351	20.09
5	Central Bank of India	331353	781068	279852	621204	1123	48907	2267	60339	334743	890314	33.94
6	Indian Bank	94300	202318	83345	177532	269	5421	378	33080	94947	240818	18.44
7	Indian Overseas Bank	16785	15250	413974	12695	93	438	234	7050	17112	22738	5.10
8	Punjab and Sind Bank	6995	23186	4962	9492	9	408	221	6594	7225	30188	21.54
9	Punjab National Bank	207059	442787	181212	401371	937	31231	3745	142957	211741	616975	16.18
10	State Bank of India	610146	1674919	542194	1312012	82	25009	13546	244672	623774	1944600	16.16
11	UCO Bank	64414	139185	55351	103529	359	14993	361	7226	65134	161404	18.38
12	Union Bank of India	215011	590670	185651	526123	587	13641	3249	102344	218847	706655	31.67
	PSBs - SUB TOTAL	**2480319**	**6228259**	**2378163**	**4782448**	**7298**	**309731**	**60660**	**969935**	**2548277**	**7507925**	**22.66**
13	Axis Bank	110578	368683	42893	298551	111	7074	1907	284648	112596	660405	27.03
14	Bandhan Bank	78642	60720	1947	22439	0	0	5590	9985	84232	70706	7.78
15	Catholic Syrian Bank	1776	3050	0	0	0	0	19	249	1795	3299	51.89
16	City Union Bank	71	56	0	0	10	181	110	6798	191	7035	0.00
17	Development Credit Bank	43433	63243	20060	48464	15	224	1980	48747	45428	112214	42.62
18	Dhan Lakshmi Bank	8	72	0	0	2	14	8	96	18	182	18.11
19	Federal Bank Ltd.	5855	23846	400	1685	7	922	166	3270	6028	28038	27.89
20	HDFC Bank	372873	1184688	76586	456705	476	16949	5763	387549	379112	1589186	22.06
21	ICICI Bank	136332	740444	66861	476211	19	118	2286	206183	138637	946745	23.70
22	IDBI Bank	35721	75687	24767	67903	53	2405	718	10451	36492	88543	15.76
23	IDFC First Bank	156755	226796	8669	123093	0	0	77	11253	156832	238049	24.37
24	Indusind Bank Limited	581162	472807	25822	203294	5	463	3	697	581170	473967	45.49
25	Jammu and Kashmir Bank	0	0	0	0	0	0	203	1778	203	1778	34.47
26	Karnataka Bank Limited	196	961	5	12	20	3431	183	4898	399	9290	34.15
27	Karur Vysya Bank Ltd.	1	14	2	66	0	0	117	4093	118	4107	17.45
28	Kotak Mahindra Bank	216102	315936	1101	3025	58	4230	646	111232	216806	431397	33.85
29	Lakshmi Vilas Bank	41108	12301	0	0	0	0	11	449	41119	12751	76.36
30	Ratnakar Bank Ltd. (RBL)	131159	80899	5118	24342	2	38	13	70	131174	81007	64.04
31	South Indian Bank	483	1395	0	0	1	0	43	634	527	2028	15.60
32	Tamilnadu Mercantile Bank	473	1323	71	118	0	0	150	1580	623	2903	49.97
33	Yes Bank	82286	111231	5720	56959	19	2213	313	41649	82618	155093	23.04
	PRIVATE BANK SUB TOTAL	**1995014**	**3744152**	**280022**	**1782868**	**798**	**38262**	**20306**	**1136309**	**2016118**	**4918723**	**24.98**
	COMMERCIAL BANKS SUB TOTAL	**4475333**	**9972411**	**2658185**	**6565316**	**8096**	**347994**	**80966**	**2106244**	**4564395**	**12426648**	**23.53**
34	MPGB	732328	1148935	589631	917980	462	19292	1167	4785	733957	1173011	52.50
	RRBs - SUB TOTAL	**732328**	**1148935**	**589631**	**917980**	**462**	**19292**	**1167**	**4785**	**733957**	**1173011**	**52.50**
35	DCCB & Apex Bank	4106345	4536980	4080902	4362409	308	1423	3	24	4106656	4538426	92.08
	CO-OPERATIVE BANK - SUB TOTAL	**4106345**	**4536980**	**4080902**	**4362409**	**308**	**1423**	**3**	**24**	**4106656**	**4538426**	**92**
36	AU Small Finance Bank	221343	179275	2	4	143	5372	1325	33047	222811	217693	14.23
37	Equitas Small Finance Bank	23011	9465	0	0	0	0	4935	29830	27946	39295	36.06
38	ESAF	104611	52855	272	1351	0	0	0	0	104611	52855	50.04
39	Jana Small Finance Bank	187976	70779	0	0	0	0	0	0	187976	70779	30.94
40	Shivalik Small Finance Bank	43356	14995	590	2300	0	0	0	0	43356	14995	37.80
41	Suryoday Small Finance Bank	68307	24283	0	0	307	110	3903	1470	72517	25862	36.51
42	Ujjivan Small Finance Bank	29650	10926	0	0	0	0	0	0	29650	10926	17.80
43	Utkarsh Small Finance Bank	45774	11925	0	0	0	0	0	0	45774	11925	26.28
	SMALL FINANCE BANK SUB TOTAL	**724028**	**374502**	**864**	**3655**	**450**	**5482**	**10163**	**64346**	**734641**	**444331**	**20.29**
	TOTAL	**10038034**	**16032828**	**7329582**	**11849360**	**9316**	**374191**	**92299**	**2175398**	**10139649**	**18582417**	**29.89**

MSME (PRIORITY SECTOR) OUTSTANDING AS ON 30.09.2025

Amt. in Lakh No. in actual TABLE:5

Sr.	Banks	Outstanding at the end of quarter 30.09.2025												% of Micro credit to total advances
		Micro		Small		Medium		KVIC		Other MSME		Total		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	Bank of Baroda	102527	462778	1026	151426	205	65083	0	0	0	0	103758	679287	19.79
2	Bank of India	194441	422243	1321	176188	937	53764	0	0	0	0	196699	652194	10.70
3	Bank of Maharashtra	19203	136583	521	106495	36	44273	0	0	0	0	19760	287351	14.93
4	Canara Bank	57684	269016	2855	90903	108	25939	0	0	817	2267	61464	388125	10.91
5	Central Bank of India	104266	484274	2195	189899	94	41215	0	0	3615	33771	110170	749159	18.46
6	Indian Bank	33723	188366	561	52395	75	31541	0	0	0	0	34359	272303	14.42
7	Indian Overseas Bank	9626	43032	48	6704	4	823	0	0	0	0	9678	50559	9.65
8	Punjab and Sind Bank	6939	37917	102	25787	5	2907	0	0	0	0	7046	66611	27.05
9	Punjab National Bank	88395	377198	3957	187622	262	93411	0	0	0	0	92614	658231	9.89
10	State Bank of India	209262	1060285	4801	378466	667	279083	0	0	17694	52341	232424	1770175	8.81
11	UCO Bank	33353	107827	888	117282	10	9331	131	86	0	0	34382	234526	12.28
12	Union Bank of India	70352	324558	1334	120000	205	91381	0	0	0	0	71891	535939	14.55
	PSBs - SUB TOTAL	**929771**	**3914078**	**19609**	**1603168**	**2608**	**738751**	**131**	**86**	**22126**	**88379**	**974245**	**6344461**	**11.81**
13	Axis Bank	9930	316483	3182	273661	529	108651	0	0	0	0	13641	698795	12.96
14	Bandhan Bank	127193	81495	206	19184	10	1082	0	0	0	0	127409	101761	8.97
15	Catholic Syrian Bank	3	64	0	0	0	0	0	0	0	0	3	64	1.01
16	City Union Bank	32	5707	1	1380	0	0	0	0	0	0	33	7086	0.00
17	Development Credit Bank	56	3115	2	30	0	0	0	0	0	0	58	3144	1.18
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	105	7680	46	4965	0	0	0	0	0	0	151	12646	7.64
20	HDFC Bank	44974	1051176	12696	795553	2837	412587	0	0	0	0	60507	2259316	14.59
21	ICICI Bank	24049	717296	7850	533670	1374	164140	0	0	0	0	33273	1415106	17.96
22	IDBI Bank	7790	64276	123	27259	8	1641	0	0	8	56	7929	93232	11.44
23	IDFC First Bank	20648	136535	1845	54411	204	6697	0	0	0	0	22697	197643	13.98
24	Indusind Bank Limited	66989	153097	1127	38814	322	17851	0	0	0	0	68438	209762	14.69
25	Jammu and Kashmir Bank	1	0	0	0	0	0	0	0	0	0	1	0	0.00
26	Karnataka Bank Limited	166	247	8	96	0	0	0	0	0	0	174	343	0.91
27	Karur Vysya Bank Ltd.	36	7807	0	0	0	0	0	0	0	0	36	7807	33.17
28	Kotak Mahindra Bank	9854	224579	3333	173673	885	83995	0	0	0	0	14072	482247	17.62
29	Lakshmi Vilas Bank	20	2272	0	0	0	0	0	0	0	0	20	2272	13.61
30	Ratnakar Bank Ltd. (RBL)	154	6642	40	4258	5	2889	0	0	0	0	199	13788	5.25
31	South Indian Bank	3	1	2	568	0	0	0	0	0	0	5	569	0.01
32	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Yes Bank	4366	119597	1194	69070	202	28339	0	0	0	0	5762	217006	17.77
	PRIVATE BANK SUB TOT	**316369**	**2898071**	**31655**	**1996591**	**6376**	**827872**	**0**	**0**	**8**	**56**	**354408**	**5722589**	**14.72**
	COMMERCIAL BANKS S	**1246140**	**6812148**	**51264**	**3599759**	**8984**	**1566623**	**131**	**86**	**22134**	**88434**	**1328653**	**12067050**	**12.90**
34	MPGB	251041	309947	12	3523	0	0	0	0	0	0	251053	313471	13.87
	RRBs - SUB TOTAL	**251041**	**309947**	**12**	**3523**	**0**	**0**	**0**	**0**	**0**	**0**	**251053**	**313471**	**13.87**
35	DCCB & Apex Bank	0	0	0	0	1	0	0	0	22	0	**23**	**0**	**0.00**
	CO-OPERATIVE BANK -	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**22**	**0**	**23**	**0**	**0.00**
36	AU Small Finance Bank	90050	747646	692	51086	39	6532	0	0	0	0	90781	**805264**	48.88
37	Equitas Small Finance Bank	160	3524	62	816	0	0	0	0	0	0	222	4340	3.23
38	ESAF	34939	11510	0	0	0	0	0	0	0	0	34939	11510	10.90
39	Jana Small Finance Bank	48398	47473	35	1744	0	0	0	0	0	0	48433	49217	20.75
40	Shivalik Small Finance Bank	1542	13894	43	1861	3	243	0	0	0	0	1588	15998	35.03
41	Suryoday Small Finance Bank	27695	20050	182	1569	25	185	0	0	0	0	27902	21804	28.30
42	Ujjivan Small Finance Bank	11829	8978	22	1393	0	0	0	0	0	0	11851	10371	14.63
43	Utkarsh Small Finance Bank	1330	9137	19	372	0	0	0	0	0	0	1349	9509	20.14
	SMALL FINANCE BANK	**215943**	**862212**	**1055**	**58841**	**67**	**6959**	**0**	**0**	**0**	**0**	**217065**	**928012**	**39.37**
	TOTAL	**1713124**	**7984307**	**52331**	**3662123**	**9052**	**1573582**	**131**	**86**	**22156**	**88434**	**1796794**	**13308532**	**12.84**

PRIORITY SECTOR OUTSTANDING AS ON 30.09.2025

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

Sr.	Banks	Outstanding at the end of quarter 30.09.2025														% of Total Pri Sec loans to total advances
		Export Credit		Education		Housing		Social Infra		Renewable Energy		Others		Total Priority Sector		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	Bank of Baroda	0	0	4395	19653	33201	163383	6	131	62	2766	1616	4806	273579	1339239	57.26
2	Bank of India	2	0	6572	19010	54910	212642	0	0	1	0	99	355	903701	2604345	66.01
3	Bank of Maharashtra	0	0	1526	6280	11257	92987	0	0	344	589	340	583	87529	597315	65.29
4	Canara Bank	0	0	5118	19472	18653	135391	1	0	744	1098	131	72	230604	1039510	42.17
5	Central Bank of India	0	0	6069	25008	91089	184469	8	464	0	0	402	75	542481	1849488	70.50
6	Indian Bank	0	0	1019	4233	6901	48807	0	0	340	556	0	0	137566	566717	43.38
7	Indian Overseas Bank	0	0	276	860	5139	39117	0	0	58	95	331	1571	32594	114939	25.77
8	Punjab and Sind Bank	0	0	160	520	946	7734	4	23	33	54	432	74	15846	105203	75.07
9	Punjab National Bank	1	0	6470	25200	52659	203846	1	1	1968	3039	1297	188	366751	1507480	39.52
10	State Bank of India	3	126	25128	106145	194053	1114756	35	251	17757	30338	0	0	1093174	4966392	41.28
11	UCO Bank	5	9	1300	3522	7804	70608	10	9609	1	1	10491	51061	119127	530740	60.44
12	Union Bank of India	0	0	4227	15080	30066	92501	47	438	0	0	1282	18	326360	1350631	60.54
	PSBs - SUB TOTAL	**11**	**135**	**62260**	**244982**	**506678**	**2366241**	**112**	**10917**	**21308**	**38537**	**16421**	**58802**	**4129312**	**16572000**	**50.02**
13	Axis Bank	1	1066	1053	5227	5575	58942	0	0	0	0	61774	11375	194640	1435811	58.77
14	Bandhan Bank	0	0	0	0	42436	366572	0	0	0	0	110304	22572	364381	561610	61.80
15	Catholic Syrian Bank	0	0	0	0	4	9	0	0	0	0	16	8	1818	3380	53.18
16	City Union Bank	0	0	1	3	19	221	0	0	0	0	2	516	246	14861	0.00
17	Development Credit Bank	0	0	0	0	38655	41843	15	781	0	0	5534	554	89690	158536	60.22
18	Dhan Lakshmi Bank	0	0	2	6	30	236	0	0	2	5	1	0	53	430	42.67
19	Federal Bank Ltd.	0	0	7	21	140	1378	0	0	0	0	14	2	6340	42084	41.86
20	HDFC Bank	0	0	1084	2330	55378	643250	4	455	0	0	17826	4064	513911	4498601	62.44
21	ICICI Bank	0	0	552	4311	6967	66318	0	0	0	0	756	270	180185	2432751	60.90
22	IDBI Bank	0	0	706	2995	5440	66782	9	31	12	17	0	0	50588	251600	44.79
23	IDFC First Bank	0	0	0	0	5955	36895	911	121	0	0	0	0	186395	472707	48.39
24	Indusind Bank Limited	0	0	0	0	1505	13050	10	3	0	0	13479	2535	664602	699317	67.11
25	Jammu and Kashmir Bank	0	0	11	45	64	756	0	0	2	3	24	6	305	2588	50.19
26	Karnataka Bank Limited	0	0	6	20	225	2562	0	0	0	0	14	462	818	12677	46.60
27	Karur Vysya Bank Ltd.	0	0	0	0	48	640	0	0	0	0	2	0	204	12554	53.33
28	Kotak Mahindra Bank	0	0	0	0	460	6936	0	0	0	0	3541	516	234879	921097	72.28
29	Lakshmi Vilas Bank	0	0	0	0	0	0	474	21	0	0	4015	504	45628	15548	93.11
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	610	9157	0	0	0	0	3947	1044	135930	104997	83.01
31	South Indian Bank	0	0	6	54	29	279	1	35	0	0	12	87	580	3053	23.47
32	Tamilnadu Mercantile Bank	0	0	0	0	44	331	0	0	0	0	3	0	670	3235	55.68
33	Yes Bank	0	0	23	230	3103	36805	0	0	0	0	658	236	92164	409370	60.81
	PRIVATE BANK - SUB TO	**1**	**1066**	**3451**	**15243**	**166687**	**1352964**	**1424**	**1448**	**16**	**25**	**221922**	**44751**	**2764027**	**12056808**	**61.24**
	COMMERCIAL BANKS S	**12**	**1201**	**65711**	**260225**	**673365**	**3719205**	**1536**	**12365**	**21324**	**38562**	**238343**	**103553**	**6893339**	**28628808**	**54.20**
34	MPGB	0	0	1886	4766	231522	199362	35	1496	481	712	84493	158850	1303427	1851668	82.88
	RRBs - SUB TOTAL	**0**	**0**	**1886**	**4766**	**231522**	**199362**	**35**	**1496**	**481**	**712**	**84493**	**158850**	**1303427**	**1851668**	**82.88**
35	DCCB & Apex Bank	0	0	62	115	12212	17938	0	0	14	27	5614	272891	4124581	4829397	97.99
	CO-OPERATIVE BANK -	**0**	**0**	**62**	**115**	**12212**	**17938**	**0**	**0**	**14**	**27**	**5614**	**272891**	**4124581**	**4829397**	**97.99**
36	AU Small Finance Bank	0	0	0	0	10260	95197	33	604	4	2361	16143	3088	340032	1124208	73.50
37	Equitas Small Finance Bank	0	0	0	0	294	2280	0	0	0	0	22285	7211	50747	53126	48.75
38	ESAF	0	0	82	15	290	4854	0	0	0	0	71993	25972	211915	95205	90.14
39	Jana Small Finance Bank	0	0	0	0	15033	57496	0	0	0	0	57389	25212	308831	202704	88.62
40	Shivalik Small Finance Bank	0	0	1	14	155	1374	0	0	0	0	10293	1437	55393	33819	85.26
41	Suryoday Small Finance Bank	0	0	0	0	30	181	0	0	0	0	15414	4558	115863	52405	73.97
42	Ujjivan Small Finance Bank	0	0	0	0	11156	19617	0	0	0	0	7067	2947	59724	43861	71.47
43	Utkarsh Small Finance Bank	0	0	0	0	34	449	48	15	0	0	47552	12236	94757	34135	75.23
	SMALL FINANCE BANK	**0**	**0**	**83**	**29**	**37252**	**181449**	**81**	**620**	**4**	**2361**	**248136**	**82662**	1237262	**1639463**	**74.86**
	TOTAL	**12**	**1201**	**67742**	**265134**	**954351**	**4117954**	**1652**	**14480**	**21823**	**41662**	**576586**	**617955**	**13558609**	**36949335**	**59.43**

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

Sr.	Banks	Outstanding under Weaker Section at the end of the quarter 30.09.2025																
		Loans to small & marginal farmers		**Loans to SC/ST**		**Loans to SHGs**		**Loans to Minority Communities**		**OD under PMJDY**		**Beneficiaries of DRI scheme**		**Other loans to weaker sections**		**Total advances to weaker sections**		**% of loans to weaker sections to total advances**
		No	**Amt**	**No**	**Amt**	**No**	**Amt**	**No**	**Amt**	**No**	**Amt**	**No**	**Amt**	**No**	**Amt**	**No**	**Amt**	**Amt.**
1	Bank of Baroda	129203	302579	46266	115240	2477	7131	7833	32685	5282	163	44	122	0	0	191061	457798	19.57
2	Bank of India	448613	889047	121072	251476	678	1986	41982	139172	830	22	194	1425	8186	8405	621361	1290108	32.70
3	Bank of Maharashtra	34014	69212	5403	11080	28	29	6786	49564	0	0	0	0	1828	1821	48059	131706	14.40
4	Canara Bank	121134	269196	36837	91037	2036	4446	30133	118300	36934	5	1291	119	4421	29420	231495	512404	20.79
5	Central Bank of India	281882	571280	105286	211269	21261	68436	9413	53663	1	0	0	0	5451	12901	423294	917549	34.98
6	Indian Bank	81552	154369	26302	51530	29	64	9333	32123	32	0	0	0	13265	2822	130513	240909	18.44
7	Indian Overseas Bank	6285	15647	322	1531	204	394	533	2084	0	0	7	1	11303	17443	18647	37098	8.32
8	Punjab and Sind Bank	6381	13219	1593	3905	174	173	982	5351	46	1	8	0	0	0	9176	22650	16.16
9	Punjab National Bank	234737	382178	49493	102890	20	85	16564	54634	4	0	0	0	21952	117372	322770	657159	17.23
10	State Bank of India	366844	737055	333364	1086023	2668	4554	84625	314895	296	5	2	0	55771	74478	843568	2217009	18.43
11	UCO Bank	59131	98856	14842	33396	151	73	6932	22045	0	0	102	11	3312	2631	84368	157001	17.88
12	Union Bank of India	188953	440824	65536	147970	5728	10857	21372	75192	10137	22	107	57	13284	8054	305010	682918	30.61
	PSBs - SUB TOTAL	**1958729**	**3943464**	**806316**	**2107345**	**35454**	**98227**	236488	899708	**53562**	**218**	**1755**	**1734**	**138773**	**275348**	**3229322**	**7324311**	**22.11**
13	Axis Bank	72152	137939	6216	20177	0	0	13544	77000	0	0	0	0	9	51	91921	235168	9.63
14	Bandhan Bank	76692	38299	8727	4331	0	0	77595	53741	0	0	0	0	0	0	163014	96371	10.60
15	Catholic Syrian Bank	1144	316	58	164	0	0	144	445	0	0	0	0	0	0	1346	925	14.55
16	City Union Bank	65	52	0	0	0	0	0	0	0	0	0	0	0	0	65	52	0.00
17	Development Credit Bank	55648	44621	17	90	521	225	6407	7217	0	0	0	0	3289	301	65882	52455	19.93
18	Dhan Lakshmi Bank	0	0	0	0	0	0	1	11	0	0	0	0	0	0	1	11	1.10
19	Federal Bank Ltd.	4024	13070	401	1040	6039	10980	1085	5094	0	0	0	0	53	24	11602	30207	30.04
20	HDFC Bank	203848	334798	5425	39147	59	117	23402	306176	0	0	0	0	114	88	232848	680325	9.44
21	ICICI Bank	31830	77584	18978	73321	6	33	17662	262260	0	0	0	0	16	14	68492	413212	10.34
22	IDBI Bank	26097	38249	7412	18701	0	0	4980	26125	0	0	0	0	791	2465	39280	85540	15.23
23	IDFC First Bank	24171	7029	62450	28761	0	0	6177	1863	0	0	0	0	0	0	92798	37653	3.85
24	Indusind Bank Limited	546526	241145	328695	90237	0	0	910945	8	0	0	0	0	41608	115303	1827774	446692	42.87
25	Jammu and Kashmir Bank	0	0	20	98	0	0	279	1804	2	0	21	2	0	0	301	1902	36.89
26	Karnataka Bank Limited	172	271	33	300	1	0	77	901	0	0	0	0	6	18	289	1491	5.48
27	Karur Vysya Bank Ltd.	0	0	50	733	0	0	35	311	0	0	0	0	0	0	85	1044	4.44
28	Kotak Mahindra Bank	160269	132401	110616	100678	0	0	6109	50277	0	0	0	0	82943	125769	359937	409124	32.10
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
30	Ratnakar Bank Ltd. (RBL)	115525	48618	49902	18676	0	0	10177	3778	0	0	0	0	0	0	175604	71073	56.19
31	South Indian Bank	483	1395	4	4	0	0	60	277	0	0	0	0	0	0	547	1675	12.88
32	Tamilnadu Mercantile Bank	350	803	24	36	0	0	46	335	0	0	1	0	2	0	422	1174	20.21
33	Yes Bank	72854	48025	36091	21097	0	0	4121	25370	0	0	0	0	0	0	113066	94492	14.04
	PRIVATE BANK - SUB TO	**1391850**	**1164617**	635119	417589	**6626**	**11355**	1082846	822994	**2**	**0**	**22**	**2**	**128831**	**244033**	**3245274**	**2660587**	**13.51**
	COMMERCIAL BANKS SU	**3350579**	**5108081**	**1441435**	**2524934**	**42080**	**109582**	1319334	1722701	**53564**	**218**	**1777**	**1736**	**267604**	**519382**	**6474596**	**9984898**	**18.90**
34	MPGB	529488	615823	181862	193301	1542	2521	38475	65830	190	272	0	0	346118	361907	1097675	1239653	55.49
	RRBs - SUB TOTAL	**529488**	**615823**	**181862**	**193301**	**1542**	**2521**	**38475**	**65830**	**190**	**272**	**0**	**0**	**346118**	**361907**	**1097675**	**1239653**	**55.49**
35	DCCB & Apex Bank	1967558	1546561	2805443	267267	646	566	199443	28193					114	440	4973204	1843027	37.39
	CO-OPERATIVE BANK - S	**1967558**	**1546561**	**2805443**	**267267**	**646**	**566**	199443	28193	**0**	**0**	**0**	**0**	**114**	**440**	**4973204**	**1843027**	**37.39**
36	AU Small Finance Bank	181800	120880	20865	49845	0	0	17677	134948	0	0	0	0	0	0	220342	305673	19.98
37	Equitas Small Finance Bank	8565	2406	11582	3993	0	0	4880	2592	0	0	0	0	0	0	25027	8991	8.25
38	ESAF	104611	52855	72592	17030	0	0	10510	5783	0	0	0	0	71993	25972	259706	101639	96.23
39	Jana Small Finance Bank	129202	37178	138770	57639	0	0	32248	16708	0	0	0	0	32757	10041	332977	121566	53.15
40	Shivalik Small Finance Bank	42710	13611	834	1852	129	57	1845	2379	0	0	0	0	0	0	45518	17899	45.13
41	Suryoday Small Finance Bank	67365	22917	36126	12296	0	0	14266	5088	0	0	0	0	2228	1937	119985	42238	59.62
42	Ujjivan Small Finance Bank	24048	8606	33087	16555	0	0	6456	2753	0	0	0	0	0	0	63591	27913	45.48
43	Utkarsh Small Finance Bank	45774	11925	37063	11493	0	0	4746	2783	0	0	0	0	0	0	87583	26201	57.74
	SMALL FINANCE BANK S	**604075**	**270378**	350919	170702	**129**	**57**	92628	173033	**0**	**0**	**0**	**0**	**106978**	**37950**	**1154729**	**652119**	**29.77**
	TOTAL	**6451700**	**7540842**	**4779659**	**3156204**	**44397**	**112727**	**1649880**	**1989757**	**53754**	**490**	**1777**	**1736**	**720814**	**919678**	**13700204**	**13719697**	**22.07**

NON-PRIORITY SECTOR OUTSTANDING AS ON 30.09.2025 Table: 8

Sr.	Banks	Outstanding at the end of the quarter (Amt in Lakh)											
		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	702	7614	570	16353	11672	281674	54329	107682	51463	586141	118736	999464
2	Bank of India	0	0	166	3823	1752	88951	35575	136427	106823	1112129	144316	1341330
3	Bank of Maharashtra	0	0	142	4919	2838	93947	39051	180577	119	38038	42150	317481
4	Canara Bank	145	24851	325	7830	4287	113945	49671	123195	29085	1155803	83513	1425623
5	Central Bank of India	0	0	77	1402	489	8512	60551	424433	28296	339417	89413	773763
6	Indian Bank	11	675	128	3498	7788	91994	31575	135614	2893	507769	42395	739550
7	Indian Overseas Bank	67	468	17	316	441	17361	1022	3366	16146	309559	17693	331070
8	Punjab and Sind Bank	0	0	25	485	300	6889	395	673	4678	26898	5398	34945
9	Punjab National Bank	236	235501	431	13377	7948	205740	16315	54672	50676	1797441	75606	2306732
10	State Bank of India	435	5592	3147	62967	116416	1440339	86679	126830	912657	5428066	1119334	7063794
11	UCO Bank	0	0	18	327	2505	87626	658	691	13870	258773	17051	347417
12	Union Bank of India	104	28874	947	22361	9689	152191	50722	276506	52834	400407	114296	880339
	PSBs - SUB TOTAL	**1700**	**303575**	**5993**	**137656**	**166125**	**2589170**	**426543**	**1570667**	**1269540**	**11960441**	**1869901**	**16561508**
13	Axis Bank	4	21	347	10378	4913	158885	301581	158448	135769	679360	442614	1007091
14	Bandhan Bank	0	0	0	0	6725	109564	11334	115343	118240	122258	136299	347165
15	Catholic Syrian Bank	10	18	0	0	0	0	548	1129	67	1829	625	2976
16	City Union Bank	0	0	4	158	21	941	279	2186	62	1126	366	4412
17	Development Credit Bank	341	869	49	305	1115	25537	2	0	4770	78014	6277	104726
18	Dhan Lakshmi Bank	0	0	0	0	4	22	7	9	189	546	200	578
19	Federal Bank Ltd.	0	0	6	91	103	3751	613	860	6977	53758	7699	58460
20	HDFC Bank	10866	123417	58	256	41798	731770	127456	420058	1127799	1430548	1307977	2706048
21	ICICI Bank	0	0	777	24529	18029	413176	51321	229204	377899	894780	448026	1561689
22	IDBI Bank	0	0	72	2368	2541	78650	1328	25477	28273	203651	32214	310145
23	IDFC First Bank	89	1108	418	13623	3721	60030	83256	80823	450013	348529	537497	504113
24	Indusind Bank Limited	0	0	0	0	685	12664	0	0	182083	330047	182768	342711
25	Jammu and Kashmir Bank	0	0	0	0	27	401	246	1243	262	924	535	2568
26	Karnataka Bank Limited	0	0	4	125	76	2744	308	6386	390	5274	778	14528
27	Karur Vysya Bank Ltd.	0	0	0	0	56	1680	451	3979	114	5325	621	10984
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	74386	353328	74386	353328
29	Lakshmi Vilas Bank	0	0	0	0	2	37	0	0	91	1114	93	1151
30	Ratnakar Bank Ltd. (RBL)	2	16	1	28	189	8930	319	144	5994	12380	6505	21497
31	South Indian Bank	0	0	0	0	9	430	984	2173	152	7350	1145	9954
32	Tamilnadu Mercantile Bank	0	0	0	0	10	295	245	488	15	1792	270	2575
33	Yes Bank	0	0	54	1691	3064	96542	5867	18105	58001	147483	66986	263821
	PRIVATE BANK - SUB T	**11312**	**125448**	**1790**	**53552**	**83088**	**1706050**	**586145**	**1066054**	**2571546**	**4679416**	**3253881**	**7630520**
	COMMERCIAL BANKS SUB TOTAL	**13012**	**429023**	**7783**	**191207**	**249213**	**4295220**	**1012688**	**2636721**	**3841086**	**16639857**	**5123782**	**24192028**
34	MPGB	0	0	23	657	292	10658	10558	28998	98526	342204	109399	382517
	RRBs - SUB TOTAL	**0**	**0**	**23**	**657**	**292**	**10658**	**10558**	**28998**	**98526**	**342204**	**109399**	**382517**
35	DCCB & Apex Bank	0	0	0	0	0	0	21164	33709	25368	65491	46532	99200
	CO-OPERATIVE BANK -	**0**	**0**	**0**	**0**	**0**	**0**	**21164**	**33709**	**25368**	**65491**	**46532**	**99200**
36	AU Small Finance Bank	0	0	0	0	4158	59302	2275	1486	112857	344594	119290	405382
37	Equitas Small Finance Bank	0	0	0	0	133	1881	0	0	13607	53970	13740	55851
38	ESAF	0	0	0	0	0	0	0	0	6807	10412	6807	10412
39	Jana Small Finance Bank	0	0	0	0	437	6151	0	0	21163	19887	21600	26038
40	Shivalik Small Finance Bank	0	0	1	23	69	1205	205	1721	846	2898	1121	5847
41	Suryoday Small Finance Ban	0	0	0	0	758	4951	2920	2106	7128	11380	10806	18437
42	Ujjivan Small Finance Bank	0	0	0	0	1115	13898	26	31	2009	3583	3150	17512
43	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	13994	11241	13994	11241
	SMALL FINANCE BANK	**0**	**0**	**1**	**23**	**6670**	**87388**	**5426**	**5343**	**178411**	**457965**	**190508**	**550720**
	TOTAL	**13012**	**429023**	**7807**	**191887**	**256175**	**4393265**	**1049836**	**2704772**	**4143391**	**17505517**	**5470221**	**25224465**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 30.09.2025

Amt. in Lakhs **Table: 9(i)**

Sr.	Banks	FARM CREDIT				Achievement % (Amt.)	CROP LOANS (Out of Farm Credit)				Achievement % (Amt.)
		TARGET		ACHIVEMENT			TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	120340	279288	65243	160260	57.4	77799	197008	49133	120920	61.4
2	Bank of India	530473	1212422	377427	736020	60.7	360104	783305	288075	484177	61.8
3	Bank of Maharashtra	47503	90279	15426	49122	54.4	37222	69168	14337	44494	64.3
4	Canara Bank	126828	309087	58210	163573	52.9	102061	279906	55901	159276	56.9
5	Central Bank of India	673583	896749	481804	510961	57.0	318483	435298	223958	224827	51.6
6	Indian Bank	97966	167956	49389	92707	55.2	80041	150269	47987	90641	60.3
7	Indian Overseas Bank	7759	24071	5186	12648	52.5	4983	16676	3245	7203	43.2
8	Punjab and Sind Bank	1928	4218	1071	3794	90.0	1061	1753	240	916	52.2
9	Punjab National Bank	119088	515692	60340	187984	36.5	99059	484142	56332	182641	37.7
10	State Bank of India	570138	1283540	335646	731348	57.0	474435	1125714	292121	552557	49.1
11	UCO Bank	29738	68285	8454	21599	31.6	20732	53371	7199	17154	32.1
12	Union Bank of India	168718	389354	103871	219315	56.3	140724	360106	93292	195915	54.4
	PSBs - SUB TOTAL	**2494062**	**5240941**	**1562067**	**2889331**	**55.1**	**1716704**	**3956716**	**1131820**	**2080721**	52.6
13	Axis Bank	102924	309727	58576	109976	**35.5**	67727	242711	38189	95090	39.2
14	Bandhan Bank	43591	43728	32840	27155	**62.1**	2764	8099	197	2641	32.6
15	Catholic Syrian Bank	2022	4903	408	2300	**46.9**	0	0	1	2	#DIV/0!
16	City Union Bank	44	59	20	16	**27.5**	40	55	20	16	29.5
17	Development Credit Bank	26550	76985	13279	46318	**60.2**	9011	42651	5417	30835	72.3
18	Dhan Lakshmi Bank	16	166	6	28	**16.8**	11	161	0	0	0.0
19	Federal Bank Ltd.	12841	44333	4628	18897	**42.6**	10587	41636	4561	18538	44.5
20	HDFC Bank	259722	764366	104589	395121	**51.7**	77103	282510	33672	143887	50.9
21	ICICI Bank	168690	451930	65522	219524	**48.6**	79030	235550	39922	88120	37.4
22	IDBI Bank	34653	58488	15967	34823	**59.5**	24235	50277	14809	32378	64.4
23	IDFC First Bank	84040	180641	34610	80840	**44.8**	13663	80884	5984	48806	60.3
24	Indusind Bank Limited	367961	381611	109694	128483	**33.7**	70385	167455	35845	67108	40.1
25	Jammu and Kashmir Bank	0	0	0	0	**0.0**	0	0	0	0	0.0
26	Karnataka Bank Limited	129	415	108	544	**131.0**	108	380	107	543	142.9
27	Karur Vysya Bank Ltd.	0	0	3	0	**#DIV/0!**	0	0	1	0	0.0
28	Kotak Mahindra Bank	122723	187266	48919	77137	**41.2**	3561	4170	1	0	0.0
29	Lakshmi Vilas Bank	5687	3414	11429	18324	**536.7**	4749	3281	11429	18324	0.0
30	Ratnakar Bank Ltd. (RBL)	59361	55358	32922	27543	**49.8**	6572	13641	2837	5941	43.6
31	South Indian Bank	1130	3550	438	1053	**29.7**	649	2370	438	1053	44.4
32	Tamilnadu Mercantile Banl	802	1768	303	837	**47.3**	688	1664	260	763	45.9
33	Yes Bank	61132	83897	23243	36120	**43.1**	12108	37005	4763	18661	50.4
	PRIVATE BANK - SUB	**1354018**	**2652605**	**557504**	**1225038**	**46.2**	**382991**	**1214500**	**198453**	**572709**	47.2
	COMMERCIAL BANKS	**3848080**	**7893546**	**2119571**	**4114369**	**52.1**	**2099695**	**5171216**	**1330273**	**2653429**	51.3
34	MPGB	571759	935030	419370	562274	60.1	471804	814006	400131	499385	61.3
	RRBs - SUB TOTAL	**571759**	**935030**	**419370**	**562274**	**60.1**	**471804**	**814006**	**400131**	**499385**	61.3
35	DCCB & Apex Bank	3690142	2935801	2097931	1384970	47.2	3314331	2754553	2097080	1379421	50.1
	CO-OPERATIVE BANK	**3690142**	**2935801**	**2097931**	**1384970**	**47.2**	**3314331**	**2754553**	**2097080**	**1379421**	50.1
36	AU Small Finance Bank	103305	115761	57818	66294	57.3	6443	7376	0	0	0.0
37	Equitas Small Finance Banl	15953	12392	2754	1821	14.7	1132	1343	0	0	0.0
38	ESAF	86231	95664	10971	32412	33.9	2129	2289	12	56	2.5
39	Jana Small Finance Bank	68827	50838	44590	32045	63.0	2534	3513	0	0	0.0
40	Shivalik Small Finance Bar	340	1195	0	0	0.0	0	0	340	1195	#DIV/0!
41	Suryoday Small Finance Ba	44380	27594	16056	11264	40.8	1276	1511	0	0	0.0
42	Ujjivan Small Finance Banl	11174	9353	7831	5038	53.9	0	0	0	0	#DIV/0!
43	Utkarsh Small Finance Ban	32266	17099	5861	2837	16.6	1166	1227	0	0	0.0
	SMALL FINANCE BANI	**362476**	**329896**	**145881**	**151710**	**46.0**	**14680**	**17259**	**352**	**1251**	7.3
	TOTAL	**8472457**	**12094273**	**4782753**	**6213323**	**51.4**	**5900510**	**8757034**	**3827836**	**4533487**	**51.8**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 30.09.2025

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

Sr.	Banks	AGRI INFRASTRUCTURE					ANCILLARY ACTIVITIES					TOTAL AGRICULTURE (Farm Credit+Agri Infr+Anci Acti)				
		TARGET		ACHIVEMENT		Achievement %	TARGET		ACHIVEMENT		Achievement %	TARGET		ACHIVEMENT		Achievement %
		No.	Amt.	No.	Amt.	(Amt.)	No.	Amt.	No.	Amt.	(Amt.)	No.	Amt.	No.	Amt.	(Amt.)
1	Bank of Baroda	1151	7512	858	3293	43.8	2348	171671	1371	109513	63.8	123839	458471	67472	273066	59.6
2	Bank of India	245	9046	76	2620	29.0	18298	100684	9451	58040	57.6	549016	1322152	386954	796680	60.3
3	Bank of Maharashtra	2169	8606	156	2561	29.8	13203	30174	4608	36887	122.2	62875	129059	20190	88569	68.6
4	Canara Bank	290	47503	94	5552	11.7	1149	15484	906	9775	63.1	128267	372074	59210	178900	48.1
5	Central Bank of India	255	8551	147	4657	54.5	1986	62663	833	39616	63.2	675824	967963	482784	555233	57.4
6	Indian Bank	52	4181	205	1305	31.2	368	34830	136	20252	58.1	98386	206967	49730	114264	55.2
7	Indian Overseas Bank	31	230	51	176	76.5	67	2395	97	22032	919.9	7857	26696	5334	34856	130.6
8	Punjab and Sind Bank	1	6	1	45	744.5	101	1250	23	1490	119.2	2030	5474	1095	5329	97.3
9	Punjab National Bank	517	3997	209	1561	39.1	903	84680	307	49776	58.8	120508	604369	60856	239322	39.6
10	State Bank of India	122	11276	47	7900	70.1	2754	256531	6090	183482	71.5	573014	1551347	341783	922730	59.5
11	UCO Bank	88	3307	41	1537	46.5	219	7312	138	2754	37.7	30045	78904	8633	25890	32.8
12	Union Bank of India	577	4086	41	760	18.6	13286	110405	962	79456	72.0	182581	503845	104874	299532	59.4
	PSBs - SUB TOTAL	**5498**	**108301**	**1926**	**31966**	**29.5**	**54682**	**878079**	**24922**	**613072**	**69.8**	**2554242**	**6227321**	**1588915**	**3534369**	**56.8**
13	Axis Bank	99	8579	13	2201	25.7	2782	423671	1654	273616	64.6	105805	741977	60243	385792	52.0
14	Bandhan Bank	167	882	0	0	0.0	3746	8957	1167	3144	35.1	47504	53567	34007	30299	56.6
15	Catholic Syrian Bank	0	0	0	0	0.0	1	6	80	657	0.0	2023	4909	488	2958	60.2
16	City Union Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	44	59	20	16	27.5
17	Development Credit Bank	1	10	0	0	0.0	15	543	2	51	9.5	26566	77538	13281	46370	59.8
18	Dhan Lakshmi Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	16	166	6	28	16.8
19	Federal Bank Ltd.	3	3754	3	1653	44.0	10	2185	6	1429	65.4	12854	50272	4637	21979	43.7
20	HDFC Bank	276	8389	84	12553	149.6	9445	545180	4268	407201	74.7	269443	1317935	108941	814875	61.8
21	ICICI Bank	28	586	2	51	8.7	1281	151617	1851	267197	176.2	169999	604133	67375	486772	80.6
22	IDBI Bank	24	628	7	359	57.2	486	7874	404	8632	109.6	35163	66990	16378	43814	65.4
23	IDFC First Bank	1	35	0	0	0.0	29	2279	70	14627	641.8	84070	182955	34680	95467	52.2
24	Indusind Bank Limited	3	76	0	0	0.0	121	13124	9	1333	10.2	368085	394811	109703	129816	32.9
25	Jammu and Kashmir Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
26	Karnataka Bank Limited	0	0	1	30	#DIV/0!	7	2407	5	717	29.8	136	2822	114	1291	45.7
27	Karur Vysya Bank Ltd.	0	0	0	0	#DIV/0!	1	1039	0	0	0.0	1	1039	3	0	0.0
28	Kotak Mahindra Bank	24	882	9	1775	201.2	975	155502	386	167202	107.5	123722	343650	49314	246114	71.6
29	Lakshmi Vilas Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	5687	3414	11429	18324	536.7
30	Ratnakar Bank Ltd. (RBL)	2	36	0	0	0.0	24	1803	6	882	48.9	59387	57197	32928	28425	49.7
31	South Indian Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	1130	3550	438	1053	29.7
32	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	802	1768	303	837	47.3
33	Yes Bank	44	4755	13	2671	56.2	419	114917	247	76228	66.3	61595	203569	23503	115019	56.5
	PRIVATE BANK - SUB TOTAL	**672**	**28612**	**132**	**21293**	74.4	**19342**	**1431104**	**10155**	**1222917**	**85.5**	**1374032**	**4112321**	**567791**	**2469248**	60.0
	COMMERCIAL BANKS SUB T	**6170**	**136913**	**2058**	**53259**	38.9	**74024**	**2309183**	**35077**	**1835989**	**79.5**	**3928274**	**10339642**	**2156706**	**6003617**	**58.1**
34	MPGB	156	2829	82	539	19.1	692	9296	161	695	7.5	572607	947155	419613	563508	59.5
	RRBs - SUB TOTAL	**156**	**2829**	**82**	**539**	**19.1**	**692**	**9296**	**161**	**695**	**7.5**	**572607**	**947155**	**419613**	**563508**	**59.5**
35	DCCB & Apex Bank	257	32153	15	26	0.1	97	3764	0	0	0.0	3690496	2971718	2097946	1384997	46.6
	CO-OPERATIVE BANK - SUB T	**257**	**32153**	**15**	**26**	**0**	**97**	**3764**	**0**	**0**	**0**	**3690496**	**2971718**	**2097946**	**1384997**	**47**
36	AU Small Finance Bank	12	296	1	618	208.7	170	11228	42	2909	25.9	103487	127285	57861	69821	54.9
37	Equitas Small Finance Bank	2	14	0	0	0.0	7	347	0	0	0.0	15962	12753	2754	1821	14.3
38	ESAF	2	29	0	0	0.0	10	450	0	0	0.0	86243	96143	10971	32412	33.7
39	Jana Small Finance Bank	3	43	0	0	0.0	12	527	0	0	0.0	68842	51408	44590	32045	62.3
40	Shivalik Small Finance Bank	0	0	0	0	0.0	0	0	0	0	#DIV/0!	0	1195	0	0	0.0
41	Suryoday Small Finance Bank	159	243	36	27	11.0	2334	2149	1111	743	34.6	0	29986	17203	12033	40.1
42	Ujjivan Small Finance Bank	12	112	0	0	0.0	26	465	0	0	0.0	0	9930	7831	5038	50.7
43	Utkarsh Small Finance Bank	1	12	0	0	0.0	7	302	0	0	0.0	11182	17413	7831	2837	16.3
	SMALL FINANCE BANK SUB T	**191**	**749**	**37**	**645**	**86.1**	**2566**	**15468**	**1153**	**3652**	**23.6**	**365233**	**346113**	**147071**	**156007**	**45.1**
	TOTAL	**6774**	**172644**	**2192**	**54469**	31.5	**77379**	**2337711**	**36391**	**1840337**	**78.7**	**8556610**	**14604628**	**4821336**	**8108129**	**55.5**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC) AS ON 30.09.2025

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

Sr.	Banks	TARGET		Disbursement upto the end of current quarter 30.09.2025												Achievement % (Amt.)
				Micro		Small		Medium		KVIC		Other MSME		Total MSME		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	54906	679297	21406	288366	470	110223	99	68221	529	3894	0	0	22504	470703	69.3
2	Bank of India	89741	596168	28858	235183	659	114408	557	29637	0	0	0	0	30074	379229	63.6
3	Bank of Maharashtra	12282	185635	2837	52866	152	34573	15	10644	1	20	0	0	3005	98103	52.8
4	Canara Bank	27922	309051	7638	98811	219	36182	16	12072	0	0	26	451	7899	147515	47.7
5	Central Bank of India	56305	699395	21666	263218	1118	127977	45	22858	489	5310	139	20419	23457	439783	62.9
6	Indian Bank	45822	417636	24374	141772	456	46063	48	25983	16	4	0	0	24894	213823	51.2
7	Indian Overseas Bank	4484	20361	948	13408	17	3020	1	400	0	0	0	0	966	16829	82.7
8	Punjab and Sind Bank	1488	14679	154	4334	14	3626	1	1458	0	0	0	0	169	9418	64.2
9	Punjab National Bank	35567	418468	8221	139543	494	86595	77	67185	0	0	0	0	8792	293323	70.1
10	State Bank of India	165160	1742477	50764	791975	3380	309870	426	233090	0	0	12826	24747	67396	1359682	78.0
11	UCO Bank	20680	192261	3580	44809	292	55974	3	776	0	0	0	0	3875	101558	52.8
12	Union Bank of India	41868	581008	12447	180006	947	117313	111	77319	0	0	0	0	13505	374639	64.5
	PSBs - SUB TOTAL	**556225**	**5856436**	**182893**	**2254292**	**8218**	**1045824**	**1399**	**549643**	**1035**	**9228**	**12991**	**45617**	**206536**	**3904604**	**66.7**
13	Axis Bank	11639	884680	4048	216997	1704	277657	212	136759	0	0	0	0	5964	631414	71.4
14	Bandhan Bank	22867	59188	24455	28755	64	3946	2	140	0	0	0	0	24521	32841	55.5
15	Catholic Syrian Bank	0	0	2	49	0	0	0	0	0	0	0	0	2	49	#DIV/0!
16	City Union Bank	55	4042	8	1252	3	1800	0	0	0	0	0	0	11	3052	75.5
17	Development Credit Bank	918	19158	295	7645	18	515	3	45	0	0	0	0	316	8206	42.8
18	Dhan Lakshmi Bank	0	0	0	0	4	19	0	0	0	0	0	0	4	19	#DIV/0!
19	Federal Bank Ltd.	445	21196	76	1988	20	5994	6	3718	0	0	0	0	102	11700	55.2
20	HDFC Bank	31346	2261259	15654	567333	5262	622001	1500	391113	0	0	0	0	22416	1580447	69.9
21	ICICI Bank	30423	2122892	11136	543765	3892	545916	578	155860	0	0	0	0	15606	1245541	58.7
22	IDBI Bank	7729	98793	4357	51267	119	19828	8	3029	3	13	0	0	4487	74137	75.0
23	IDFC First Bank	9162	177106	2716	56149	819	42667	82	3693	0	0	0	0	3617	102508	57.9
24	Indusind Bank Limited	64511	366734	13553	64680	472	80384	62	15131	0	0	0	0	14087	160195	43.7
25	Jammu and Kashmir Bank	99	979	42	906	0	0	0	0	0	0	0	0	42	906	92.5
26	Karnataka Bank Limited	204	7214	111	2738	18	2764	2	542	0	0	0	0	131	6044	83.8
27	Karur Vysya Bank Ltd.	75	3014	117	912	36	2662	0	0	0	0	0	0	153	3574	118.6
28	Kotak Mahindra Bank	7417	474412	1735	125731	729	191262	186	121965	0	0	0	0	2650	438958	92.5
29	Lakshmi Vilas Bank	2529	3013	10	549	16	3269	0	0	0	0	0	0	26	3818	126.7
30	Ratnakar Bank Ltd. (RBL)	351	13783	101	4077	49	8061	11	4834	0	0	0	0	161	16972	123.1
31	South Indian Bank	40	3988	30	657	0	0	1	598	0	0	0	0	31	1255	31.5
32	Tamilnadu Mercantile Bar	168	2076	90	976	0	0	0	0	0	0	0	0	90	976	47.0
33	Yes Bank	3602	263805	1397	60701	358	56114	202	43548	0	0	0	0	1957	160363	60.8
	PRIVATE BANK - SUB	**193580**	**6787332**	**79933**	**1737127**	**13583**	**1864862**	**2855**	**880974**	**3**	**13**	**0**	**0**	**96374**	**4482975**	66.0
	COMMERCIAL BANKS	**749805**	**12643768**	**262826**	**3991419**	**21801**	**2910686**	**4254**	**1430617**	**1038**	**9241**	**12991**	**45617**	**302910**	**8387579**	**66.3**
34	MPGB	155953	274748	92846	114253	9	975	0	0	980	1478	0	0	93835	116706	42.5
	RRBs - SUB TOTAL	**155953**	**274748**	**92846**	**114253**	**9**	**975**	**0**	**0**	**980**	**1478**	**0**	**0**	**93835**	**116706**	**42.5**
35	DCCB & Apex Bank	7719	112791	0	0	0	0	0	0	0	0	0	0	0	0	0.0
	CO-OPERATIVE BANK	**7719**	**112791**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.0**
36	AU Small Finance Bank	26788	274967	9487	108701	68	8174	5	2252	0	0	0	0	9560	119127	43.3
37	Equitas Small Finance Bar	2530	20560	1003	8527	62	453	29	646	0	0	0	0	1094	9627	46.8
38	ESAF	16870	12816	7014	4742	0	0	0	0	0	0	0	0	7014	4742	37.0
39	Jana Small Finance Bank	16858	19975	14174	12834	18	695	0	0	0	0	0	0	14192	13529	67.7
40	Shivalik Small Finance Ba	848	12699	794	6649	22	666	2	103	0	0	0	0	818	7417	0.0
41	Suryoday Small Finance B	354	6506	6608	7554	77	186	21	45	0	0	0	0	6706	7786	119.7
42	Ujjivan Small Finance Bar	4664	11478	2091	3576	9	1356	0	0	0	0	0	0	2100	4932	43.0
43	Utkarsh Small Finance Ba	720	6775	86	1520	1	35	0	0	0	0	0	0	87	1555	23.0
	SMALL FINANCE BAN	**69632**	**365776**	**41257**	**154104**	**257**	**11566**	**57**	**3046**	**0**	**0**	**0**	**0**	**41571**	**168716**	**46.1**
	TOTAL	**983109**	**13397083**	**396929**	**4259776**	**22067**	**2923227**	**4311**	**1433663**	**2018**	**10719**	**12991**	**45617**	**438316**	**8673001**	**64.7**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 30.09.2025

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

Sr.	Banks	EXPORT CREDIT				Achievement % (Amt.)	EDUCATION				Achievement % (Amt.)	HOUSING				Achievement % (Amt.)
		TARGET		ACHIVEMENT			TARGET		ACHIVEMENT			TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	0	0	0	0	#DIV/0!	2064	3800	1185	2242.61	59.0	1559	6735	246	589	8.8
2	Bank of India	10	471	0	0	0.0	3087	3882	1860	2166.64	55.8	2187	30689	1452	16931	55.2
3	Bank of Maharashtra	0	0	0	0	0.0	924	1571	618	965.77	61.5	1304	15824	1100	8870	56.1
4	Canara Bank	0	0	0	0	#DIV/0!	2804	4031	1748	2387.27	59.2	2339	26752	1020	7891	29.5
5	Central Bank of India	0	0	0	0	#DIV/0!	2203	4835	1382	2801.75	57.9	3835	41852	2014	16355	39.1
6	Indian Bank	0	0	0	0	#DIV/0!	658	1369	162	225.47	16.5	3028	28164	924	9075	32.2
7	Indian Overseas Bank	0	0	6	0	0.0	151	317	81	121.49	38.3	815	18712	288	3070	16.4
8	Punjab and Sind Bank	0	0	0	0	0.0	41	96	23	37.42	39.0	46	600	25	296	49.4
9	Punjab National Bank	8	4379	0	0	0.0	2800	4283	1606	2378.21	55.5	2753	32192	1607	17870	55.5
10	State Bank of India	6	530	2	164	30.9	13657	22013	8644	13511.23	61.4	28722	179154	11173	77925	43.5
11	UCO Bank	0	0	0	0	0.0	498	626	355	350.40	56.0	1759	18662	978	7704	41.3
12	Union Bank of India	0	0	0	0	#DIV/0!	2305	3594	1314	1894.42	52.7	1408	14681	738	7162	48.8
	PSBs - SUB TOTAL	**24**	**5380**	**8**	**164**	3.0	**31192**	**50417**	**18978**	**29082.7**	57.7	**49755**	**414017**	**21565**	**173738**	42.0
13	Axis Bank	7	9981	1	1022	10.2	639	1961	185	796.76	40.6	2104	24034	219	2009	8.4
14	Bandhan Bank	0	0	0	0	0.0	182	275	0	0.00	0.0	5981	56373	2358	18010	31.9
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	#DIV/0!
16	City Union Bank	0	0	0	0	0.0	1	2	0	0	0.0	7	169	0	0	0.0
17	Development Credit Ban	8	392	0	0	0.0	54	74	13	23.69	32.0	30129	43685	28305	22906	52.4
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0.00	#DIV/0!	1	18	0	0	0.0
19	Federal Bank Ltd.	0	0	0	0	0.0	23	41	1	0.55	1.3	43	752	7	36	4.8
20	HDFC Bank	0	0	0	0	#DIV/0!	650	841	167	206.94	24.6	10949	108536	4562	28070	25.9
21	ICICI Bank	0	0	1	300	#DIV/0!	241	1636	48	530.65	32.4	1394	18954	402	6084	32.1
22	IDBI Bank	0	0	0	0	0.0	395	577	217	366.45	63.5	530	8768	324	4686	53.4
23	IDFC First Bank	0	0	0	0	0.0	36	89	0	0.00	0.0	1420	10640	165	1804	17.0
24	Indusind Bank Limited	2	1410	0	0	0.0	52	78	0	0.00	0.0	841	4960	335	2138	43.1
25	Jammu and Kashmir Ban	0	0	0	0	0.0	6	6	2	3.68	61.3	2	53	1	0	0.4
26	Karnataka Bank Limited	0	0	0	0	0.0	12	24	0	0.00	0.0	26	331	7	48	14.4
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	0	0	0	0.00	#DIV/0!	7	82	48	14	17.5
28	Kotak Mahindra Bank	0	0	0	0	0.0	14	43	0	0.00	0.0	194	2977	72	934	31.4
29	Lakshmi Vilas Bank	0	0	0	0	0.0	0	0	0	0.00	#DIV/0!	3	0	0	0	#DIV/0!
30	Ratnakar Bank Ltd. (RBI	30	7920	0	0	0.0	7	11	0	0.00	0.0	267	3597	164	1734	48.2
31	South Indian Bank	0	0	0	0	0.0	13	17	0	0.00	0.0	10	53	0	0	0.0
32	Tamilnadu Mercantile Ba	0	0	0	0	0.0	0	0	0	0.00	#DIV/0!	4	62	1	1	0.0
33	Yes Bank	0	0	0	0	0.0	19	176	3	26.86	15.3	687	14321	478	4322	30.2
	PRIVATE BANK - SUB T	**47**	**19703**	**2**	**1322**	6.7	**2344**	**5851**	**636**	**1955.58**	33.4	**54599**	**298365**	**37448**	**92795**	31.1
	COMMERCIAL BANKS	**71**	**25083**	**10**	**1485**	5.9	**33536**	**56268**	**19614**	**31038.3**	55.2	**104354**	**712382**	**59013**	**266533**	37.4
34	MPGB	0	0	0	0	0.0	696	972	313	290.68	29.9	3318	20468	1829	10485	51.2
	RRBs - SUB TOTAL	**0**	**0**	**0**	**0**	0.0	**696**	**972**	**313**	**290.68**	29.9	**3318**	**20468**	**1829**	**10485.2**	51.2
35	DCCB & Apex Bank	0	0	0	0	0.0	**60**	**105**	**3**	**11.90**	11.3	**714**	**5800**	244	1056	18.2
	CO-OPERATIVE BANK	**0**	**0**	**0**	**0**	0.0	**60**	**105**	**3**	**11.9**	11.3	**714**	**5800**	**244**	**1056**	18.2
36	AU Small Finance Bank	0	0	0	0	0.0	29	175	0	0.00	0.0	1659	26606	567	7090	26.6
37	Equitas Small Finance Ban	0	0	0	0	0.0	6	8	0	0.00	0.0	43	606	25	350	57.7
38	ESAF	0	0	0	0	0.0	20	56	1	0.80	1.4	246	2794	153	1423	50.9
39	Jana Small Finance Bank	0	0	0	0	0.0	9	21	0	0.00	0.0	5589	19172	1196	9768	50.9
40	Shivalik Small Finance Bar	0	0	0	0	0	0	0	0	0.00	0.0	31	423	28	360	85.1
41	Suryoday Small Finance Ba	0	0	0	0	0	86	122	0	0.00	0.0	86	704	0	0	0.0
42	Ujjivan Small Finance Ban	0	0	0	0	0	7	9	0	0.00	0.0	5826	13665	2817	6340	46.4
43	Utkarsh Small Finance Bar	0	0	0	0	0	5	7	0	0.00	0.0	134	151	76	46	30.2
	SMALL FINANCE BANI	**0**	**0**	**0**	**0**	0.0	**162**	**398**	**1**	**0.8**	0.2	**13614**	**64121**	**4862**	**25376**	**39.6**
	TOTAL	**71**	**25083**	**10**	**1485**	**5.9**	**34454**	**57743**	**19931**	**31341.6**	**54.3**	**122000**	**802771**	**65948**	**303449**	**37.8**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 30.09.2025

Amt. in Lakhs Number in Actual **TABLE:11(ii)**

Sr.	Banks	SOCIAL INFRASTRUCTURE				Achievement %	RENEWABLE ENERGY				Achievement %	OTHERS				TOTAL PRIORITY SECTOR				Achievement %
		TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIVEMENT		TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount	(Amt.)	Number	Amount	Number	Amount	(Amt.)	Number	Amount	Number	Amount	Number	Amount	Number	Amount	(Amt.)
1	Bank of Baroda	14	144	2	50	35.0	74	753	11	154	20.5	1174	735	1003	2213	183630	1149935	92423	749018	65.1
2	Bank of India	33	280	0	0	0.0	108	243	0	0	0.0	963	3942	46	256	645145	1957827	420386	1195263	61.1
3	Bank of Maharashtra	1	4	0	0	0.0	13	67	0	0	0.0	5009	6653	2578	4463	82408	338813	27491	200970	59.3
4	Canara Bank	7	20	0	0	0.0	178	861	545	914	106.2	1456	1302	1	1	162973	714091	70423	337608	47.3
5	Central Bank of India	17	845	4	332	39.3	24	69	0	0	0.0	3899	6666	1	3	742107	1721625	509642	1014508	58.9
6	Indian Bank	1	10	0	0	0.0	12	32	242	426	1330.4	1385	990	0	0	149292	655168	75952	337813	51.6
7	Indian Overseas Bank	4	4	0	0	0.0	4	8	0	0	0.0	158	175	52	1546	13473	66273	6727	56423	85.1
8	Punjab and Sind Bank	0	0	0	0	#DIV/0!	10	23	21	37	161.7	77	42	0	0	3692	20914	1333	15118	72.3
9	Punjab National Bank	13	23	0	0	0.0	305	5373	1240	2014	37.5	1277	867	5	5	163231	1069954	74106	554911	51.9
10	State Bank of India	126	4940	15	41	0.8	196	6036	12869	22188	367.6	6082	7747	0	0	786963	3514244	441882	2396241	68.2
11	UCO Bank	7	5119	1	3500	68.4	13	26	0	0	0.0	8258	48064	4412	25985	61260	343662	18254	164987	48.0
12	Union Bank of India	11	62	9	25	40.9	34	66	0	0	0.0	1614	1568	1307	28	229821	1104824	121747	683280	61.8
	PSBs - SUB TOTAL	**234**	**11451**	**31**	**3949**	**34.5**	**971**	**13557**	**14928**	**25733**	**189.8**	**31352**	**78751**	**9405**	**34499**	**3223995**	**12657330**	**1860366**	**7706139**	**60.9**
13	Axis Bank	4	8	0	0	0.0	11	18	0	0	0.0	22627	9914	5999	2786	142836	1672573	72611	1023820	61.2
14	Bandhan Bank	21	544	0	0	0.0	6	14	0	0	0.0	146312	82080	17106	8793	222873	252041	77992	89943	35.7
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	4	2	2023	4909	494	3008	61.3
16	City Union Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	1	480	107	4272	32	3548	83.1
17	Development Credit Bank	18	1096	4	730	66.6	4	10	0	0	0.0	2165	725	0	0	59862	142678	41919	78235	54.8
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	17	184	10	47	25.7
19	Federal Bank Ltd.	0	0	0	0	0.0	2	4	0	0	0.0	75	40	0	0	13442	72305	4747	33716	46.6
20	HDFC Bank	15	111	1	350	315.3	30	630	0	0	0.0	12304	8283	5068	2292	324737	3697595	141155	2426241	65.6
21	ICICI Bank	5	6	0	0	0.0	18	914	1	6	0.7	4052	3042	65	109	206132	2751577	83498	1739343	63.2
22	IDBI Bank	52	502	18	111	22.1	10	26	10	17	64.9	681	292	0	0	44560	175948	21434	123131	70.0
23	IDFC First Bank	429	230	0	0	0.0	15	590	0	0	0.0	93	77	0	0	95225	371687	38462	199779	53.7
24	Indusind Bank Limited	7	4	6	3	65.8	2	4	0	0	0.0	6737	3190	2127	883	440237	771191	126258	293033	38.0
25	Jammu and Kashmir Bank	0	0	0	0	0.0	0	0	0	0	0.0	9	51	5	4	116	1089	50	914	83.9
26	Karnataka Bank Limited	0	0	0	0	0.0	2	6	0	0	0.0	1	1	1	1	381	10398	253	7383	71.0
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	0	0	0	0	0.0	0	0	2	0	83	4135	206	3588	86.8
28	Kotak Mahindra Bank	0	0	0	0	#DIV/0!	2	4	0	0	0.0	14646	5926	619	277	145995	827012	52655	686283	83.0
29	Lakshmi Vilas Bank	0	0	0	0	0.0	0	0	0	0	0.0	295	138	110	47	8514	6565	1282	6315	96.2
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0.0	0	0	0	0	0.0	1812	576	738	395	61854	83084	33991	47527	57.2
31	South Indian Bank	0	0	0	0	0.0	0	0	0	0	0.0	4	90	10	70	1197	7698	479	2378	30.9
32	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	974	3906	394	1813	46.4
33	Yes Bank	0	0	0	0	0.0	2	4	0	0	0.0	584	1930	8	4	66489	483805	25949	279735	57.8
	PRIVATE BANK - SUB TOT	**551**	**2501**	**29**	**1194**	**47.7**	**104**	**2224**	**11**	**23**	**1.0**	**212397**	**116355**	**31863**	**16143**	**1837654**	**11344652**	**734154**	**7065655**	**62.3**
	COMMERCIAL BANKS SU	**785**	**13952**	**60**	**5143**	**36.9**	**1075**	**15781**	**14939**	**25756**	**163.2**	**243749**	**195106**	**41268**	**50642**	**5061649**	**24001982**	**2594520**	**14771794**	**61.5**
34	MPGB	11	217	9	443	204.3	139	337	236	471	139.9	80704	132088	50118	59324	813428	1375985	565953	751229	54.6
	RRBs - SUB TOTAL	**11**	**217**	**9**	**443**	**204.3**	**139**	**337**	**236**	**471**	**139.9**	**80704**	**132088**	**50118**	**59324**	**813428**	**1375985**	**565953**	**751229**	**54.6**
35	DCCB & Apex Bank	**0**	**0**	0	0	#DIV/0!	**8**	**34**	6	15	44.0	**8664**	**38923**	1655	241172	3707661	3129371	2099854	1627251	52.0
	CO-OPERATIVE BANK - S	**0**	**0**	**0**	**0**	**#DIV/0!**	**8**	**34**	**6**	**15**	**44.0**	**8664**	**38923**	**1655**	**241172**	**3707661**	**3129371**	**2099854**	**1627251**	**52.0**
36	AU Small Finance Bank	0	0	0	0	#DIV/0!	4	2440	3	2047	83.9	4338	1939	3739	1953	136305	433412	71730	200038	46.2
37	Equitas Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	7765	3662	6808	3717	26306	37589	10681	15514	41.3
38	ESAF	0	0	0	0	0.0	2	4	0	0	0.0	46854	20754	22532	12113	150235	132567	40671	50691	38.2
39	Jana Small Finance Bank	0	0	0	0	0.0	2	4	0	0	0.0	34966	20988	15672	11688	126266	111568	75650	67030	60.1
40	Shivalik Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	3039	1284	26	13	3918	15601	872	7790	49.9
41	Suryoday Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	22447	10130	1990	1257	22973	47448	25899	21076	44.4
42	Ujjivan Small Finance Bank	1	4	0	0	0.0	0	0	0	0	0.0	2618	1959	3788	2184	13116	37045	16536	18495	49.9
43	Utkarsh Small Finance Bank	33	27	3	2	0.0	0	0	0	0	#DIV/0!	30777	11792	4783	2313	42851	36165	12780	6752	18.7
	SMALL FINANCE BANK S	**34**	**31**	**3**	**1.8**	**5.8**	**8**	**2448**	**3**	**2047**	**83.6**	**152804**	**72508**	**59338**	**35239**	**601487**	**851395**	**252849**	**387386**	**45.5**
	TOTAL	**830**	**14200**	**72**	**5588**	**39.4**	**1230**	**18600**	**15184**	**28290**	**152.1**	**485921**	**438625**	**152379**	**386376**	**10184225**	**29358733**	**5513176**	**17537660**	**59.7**

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AS ON 30.09.2025

Amt. in Lakhs

TABLE:12

Sr	Bank	Target		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS		Achievement %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	51584	376526	18	3491	171	2247	3080	50407	9842	33031	10490	235498	23601	324675	86
2	Bank of India	48497	355725	0	0	60	756	405	18959	3739	23173	39378	278133	43582	321021	90
3	Bank of Maharashtra	23567	115007	0	0	69	693	742	13022	668	4061	17126	86951	18605	104727	91
4	Canara Bank	48053	307149	18	3948	106	928	942	18278	33549	73922	3558	747714	38173	844791	275
5	Central Bank of India	66421	322584	0	0	0	0	8	7	20742	113501	17190	160050	37940	273558	85
6	Indian Bank	20866	164371	8	667	32	456	551	14874	12753	59143	244	44103	13588	119243	73
7	Indian Overseas Bank	8881	85435	5	39	4	77	116	3116	131	690	7366	65311	7622	69232	81
8	Punjab and Sind Bank	3875	10498	0	0	1	13	28	905	45	276	1247	12125	1321	13319	127
9	Punjab National Bank	26947	692587	96	609222	134	1439	1076	33952	1747	9047	9922	2366421	12975	3020081	436
10	State Bank of India	485605	3688150	216	4499	1887	13722	16702	251567	5578	14955	233267	4391685	257650	4676428	127
11	UCO Bank	11177	122250	0	0	1	3	624	16130	55	140	4374	226072	5054	242344	198
12	Union Bank of India	31664	421960	111	119953	368	3630	1352	24717	13821	113261	7963	356993	23615	618553	147
	PSBs - SUB TOTAL	**827137**	**6662242**	**472**	**741818**	**2833**	**23963**	**25626**	**445934**	**102670**	**445201**	**352125**	**8971057**	**483726**	**10627973**	**160**
13	Axis Bank	69628	529319	2	2	105	1618	380	9529	10044	35298	29667	548669	40198	595116	112
14	Bandhan Bank	82081	189088	0	0	0	0	866	14588	1220	17672	34336	51169	36422	83429	44
15	Catholic Syrian Bank	423	1088	0	0	0	0	0	0	237	473	49	262	286	734	67
16	City Union Bank	319	2019	0	0	2	13	2	70	104	204	34	136	142	423	21
17	Development Credit Bank	8861	21236	794	589	60	361	141	3615	0	0	2995	8892	3990	13457	63
18	Dhan Lakshmi Bank	301	54	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	6590	28750	0	0	1	1	12	286	80	194	5802	48810	5895	49291	171
20	HDFC Bank	209774	1841209	5589	100745	5	10	5891	112699	22372	117236	63370	867486	97227	1198176	65
21	ICICI Bank	511752	1053319	0	0	119	4576	1873	60656	8290	57144	333087	731377	343369	853753	81
22	IDBI Bank	18931	114221	1	0	18	176	531	13946	432	5325	9888	165000	10870	184446	161
23	IDFC First Bank	410779	301465	31	684	49	1326	553	7826	20258	28143	176589	135262	197480	173240	57
24	Indusind Bank Limited	76586	156548	0	0	0	0	232	4217	0	0	32292	99131	32524	103349	66
25	Jammu and Kashmir Bank	98	543	0	0	0	0	0	0	8	17	27	258	35	276	51
26	Karnataka Bank Limited	821	5118	0	0	1	23	4	80	64	2970	350	1356	419	4428	87
27	Karur Vysya Bank Ltd.	420	3974	0	0	0	0	56	228	451	1624	114	338	621	2190	55
28	Kotak Mahindra Bank	36160	244031	0	0	0	0	0	0	0	0	21324	258225	21324	258225	106
29	Lakshmi Vilas Bank	10	157	0	0	0	0	0	0	3	0	1	9	4	9	6
30	Ratnakar Bank Ltd. (RBL)	3171	34179	6	33	2	30	47	1633	130	62	1381	31955	1566	33714	99
31	South Indian Bank	329	5198	0	0	0	0	0	0	504	1231	55	6810	559	8041	155
32	Tamilnadu Mercantile Ban	127	3709	0	0	0	0	1	2	203	290	28	1537	232	1828	49
33	Yes Bank	72888	157309	0	0	26	479	681	15909	936	3931	47818	130210	49461	150529	96
	PRIVATE BANK - SUB T	**1510049**	**4692534**	**6423**	**102053**	**388**	**8612**	**11270**	**245284**	**65336**	**271813**	**759207**	**3086890**	**842624**	**3714653**	**79**
	COMMERCIAL BANKS S	**2337186**	**11354776**	**6895**	**843872**	**3221**	**32575**	**36896**	**691218**	**168006**	**717014**	**1111332**	**12057947**	**1326350**	**14342626**	**126**
34	MPGB	79990	266569	239	6459	5225	17624	29880	120038	1196	6517	30529	94033	67069	244670	92
	RRBs - SUB TOTAL	**79990**	**266569**	**239**	**6459**	**5225**	**17624**	**29880**	**120038**	**1196**	**6517**	**30529**	**94033**	**67069**	**244670**	**92**
35	DCCB & Apex Bank	25440	648375	0	0	0	0	0	0	5114	9353	10175	138798	15289	148151	23
	CO-OPERATIVE BANK -	**25440**	**648375**	**0**	**0**	**0**	**0**	**0**	**0**	**5114**	**9353**	**10175**	**138798**	**15289**	**148151**	**23**
36	AU Small Finance Bank	56114	208947	0	0	0	0	557	8304	1	0	27310	102863	27868	111168	53
37	Equitas Small Finance Bank	8232	16202	0	0	0	0	15	196	0	0	1947	9461	1962	9657	60
38	ESAF	5447	7364	0	0	0	0	0	0	0	0	7804	9575	7804	9575	130
39	Jana Small Finance Bank	11220	12874	0	0	0	0	158	826	0	0	12181	10756	12339	11582	90
40	Shivalik Small Finance Bank	1087	4132	0	0	0	0	10	121	71	570	592	2319	673	3010	0
41	Suryoday Small Finance Ban	1148	6134	0	0	0	0	36	426	773	898	4151	3840	4960	5164	84
42	Ujjivan Small Finance Bank	1137	6815	0	0	0	0	369	4436	0	0	848	1276	1217	5712	0
43	Utkarsh Small Finance Bank	5902	4404	0	0	0	0	0	0	0	0	5474	3608	5474	3608	82
	SMALL FINANCE BANK	**90287**	**266872**	**0**	**0**	**0**	**0**	**1145**	**14310**	**845**	**1469**	**60307**	**143699**	**62297**	**159477**	**60**
	TOTAL	**2532903**	**12536592**	**7134**	**850330**	**8446**	**50198**	**67921**	**825565**	**175161**	**734352**	**1212343**	**12434478**	**1471005**	**14894924**	**119**

POSITION OF NPA AS ON 30.09.2025

SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs]

TABLE-13

Sr.No	BANKS	TOTAL NPA		TOTAL ADVANCES		NPA %
		No.	Amt.	No.	Amt.	
1	Bank of Baroda	91346	209241	392315	2338703	8.9
2	Bank of India	225366	356154	1048017	3945675	9.0
3	Bank of Maharashtra	16130	17874	129679	914796	2.0
4	Canara Bank	58427	143149	314117	2465133	5.8
5	Central Bank of India	139527	213208	631894	2623251	8.1
6	Indian Bank	54569	109408	179961	1306267	8.4
7	Indian Overseas Bank	4956	9879	50287	446010	2.2
8	Punjab and Sind Bank	6146	8006	21244	140148	5.7
9	Punjab National Bank	169231	293929	442357	3814212	7.7
10	State Bank of India	350556	473903	2212508	12030186	3.9
11	UCO Bank	29819	84717	136178	878157	9.6
12	Union Bank of India	90291	175573	440656	2230970	7.9
	PSBs - SUB TOTAL	1236364	2095041	5999213	33133508	**6.3**
13	Axis Bank	44907	100128	637254	2442902	4.1
14	Bandhan Bank	136365	60820	500680	908776	6.7
15	Catholic Syrian Bank	672	2254	2443	6357	35.5
16	City Union Bank	30	915	612	19273	0.0
17	Development Credit Bank	41480	8759	95967	263262	3.3
18	Dhan Lakshmi Bank	0	0	253	1007	0.0
19	Federal Bank Ltd.	390	730	14039	100544	0.7
20	HDFC Bank	47199	111622	1821888	7204649	1.5
21	ICICI Bank	31247	131335	628211	3994440	3.3
22	IDBI Bank	12809	16802	82802	561746	3.0
23	IDFC First Bank	29174	19439	723892	976821	2.0
24	Indusind Bank Limited	252149	79861	847370	1042028	7.7
25	Jammu and Kashmir Bank	167	432	840	5157	8.4
26	Karnataka Bank Limited	146	3120	1596	27206	11.5
27	Karur Vysya Bank Ltd.	6	9	825	23538	0.0
28	Kotak Mahindra Bank	42708	31858	309265	1274425	2.5
29	Lakshmi Vilas Bank	7	773	45721	16699	4.6
30	Ratnakar Bank Ltd. (RBL)	25314	12563	142435	126494	9.9
31	South Indian Bank	85	254	1725	13006	1.9
32	Tamilnadu Mercantile Bank	12	1242	940	5810	21.4
33	Yes Bank	10212	16535	159150	673191	2.5
	PRIVATE BANK - SUB TOTA	675079	599450	6017908	19687328	**3.0**
	COMMERCIAL BANKS SUB	1911443	2694491	12017121	52820836	**5.1**
34	MPGB	258229	177945	1412826	2234185	8.0
	RRBs - SUB TOTAL	258229	177945	1412826	2234185	**8.0**
35	DCCB & Apex Bank	54386	706201	4171113	4928597	14.3
	CO-OPERATIVE BANK - SU	54386	706201	4171113	4928597	**14.3**
36	AU Small Finance Bank	25708	55245	459322	1529589	3.6
37	Equitas Small Finance Bank	2344	6163	64487	108977	5.7
38	ESAF	40148	10220	218722	105617	9.7
39	Jana Small Finance Bank	32740	8793	330431	228741	3.8
40	Shivalik Small Finance Bank	9021	1457	56514	39665	3.7
41	Suryoday Small Finance Bank	23809	7820	126669	70842	11.0
42	Ujjivan Small Finance Bank	2524	364	62874	61373	0.6
43	Utkarsh Small Finance Bank	22939	6832	108751	45376	15.1
	SMALL FINANCE BANK SU	**159233**	**96895**	**1427770**	**2190182**	**4.4**
	TOTAL	**2383291**	**3675532**	**19028830**	**62173800**	**5.9**

POSITION OF SECTOR WISE NPA (PRIORITY SECTOR) As on 30.09.2025

SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs]

SR	BANKS	AGRICULTURE			MSME			EDUCATION			HOUSING			TOTAL PRIORITY SECTOR		
		No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %
1	Bank of Baroda	15780	48852	10.4	47802	85725	12.6	362	671	3.4	16417	13049	8.0	80371	150791	11.3
2	Bank of India	101757	223982	13.0	76704	78289	12.0	670	1409	7.4	26336	13702	6.4	205494	317384	12.2
3	Bank of Maharashtra	15260	15017	7.2	8	1853	0.6	11	53	0.8	768	498	0.5	16047	17421	2.9
4	Canara Bank	19833	49061	9.9	25903	64344	16.6	432	1078	5.5	3875	4952	3.7	50137	119501	11.5
5	Central Bank of India	39384	70475	7.9	56863	72983	9.7	1288	2941	11.8	38170	24067	13.0	136107	170540	9.2
6	Indian Bank	38586	93538	38.8	7633	9860	3.6	105	167	4.0	2098	1167	2.4	48422	104732	18.5
7	Indian Overseas Bank	3406	7000	30.8	1	26	0.1	11	20	2.3	1002	1085	2.8	4557	8143	7.1
8	Punjab and Sind Bank	5406	7270	24.1	23	172	0.3	17	5	0.9	115	223	2.9	5617	7683	7.3
9	Punjab National Bank	89427	139894	22.7	45535	99563	15.1	1089	2665	10.6	26390	26438	13.0	163574	268716	17.8
10	State Bank of India	148855	340454	17.5	85282	51982	2.9	504	1291	1.2	54516	42720	3.8	289182	436530	8.8
11	UCO Bank	26838	38265	23.7	239	11701	5.0	282	601	17.1	149	987	1.4	29028	53542	10.1
12	Union Bank of India	11185	38579	5.5	24629	38044	7.1	598	1300	8.6	15177	8190	8.9	52629	86509	6.4
	PSBs - SUB TOTAL	**515717**	**1072387**	**14.3**	**370622**	**514543**	**8.1**	**5369**	**12200**	**5.0**	**185013**	**137078**	**5.8**	**1081165**	**1741493**	10.5
13	Axis Bank	16385	58418	8.8	598	15728	2.3	23	57	1.1	68	770	1.3	31106	78912	5.5
14	Bandhan Bank	28600	13323	18.8	7	210	0.2	879	6333	0.0	0	0	0.0	117624	44833	8.0
15	Catholic Syrian Bank	25	377	11.4	0	0	0.0	0	0	0.0	4	9	100.0	49	404	11.9
16	City Union Bank	11	427	6.1	0	0	0.0	0	0	0.0	3	22	0.0	24	811	5.5
17	Development Credit Bank	36657	5891	5.2	5	111	3.5	0	0	#DIV/0!	102	673	1.6	41281	7056	4.5
18	Dhan Lakshmi Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
19	Federal Bank Ltd.	201	458	1.6	0	0	0.0	0	0	0.0	3	24	1.7	216	483	1.1
20	HDFC Bank	11617	74451	4.7	140	5321	0.2	17	30	1.3	595	5109	0.8	20683	86125	1.9
21	ICICI Bank	18659	93455	9.9	163	11021	0.8	8	38	0.9	171	1311	2.0	19502	105921	4.4
22	IDBI Bank	4843	9851	11.1	3	70	0.1	10	26	0.9	58	589	0.9	4914	10536	4.2
23	IDFC First Bank	8510	4559	1.9	701	3080	1.6	0	0	0.0	261	786	2.1	9583	8438	1.8
24	Indusind Bank Limited	201965	56214	11.9	12007	7692	3.7	0	0	0.0	0	0	0.0	214101	64999	9.3
25	Jammu and Kashmir Bank	37	110	6.2	0	0	#DIV/0!	1	1	2.9	4	22	3.0	53	134	5.2
26	Karnataka Bank Limited	66	1207	13.0	4	1182	47.2	0	0	0.0	9	95	3.7	120	2596	20.5
27	Karur Vysya Bank Ltd.	0	0	0.0	0	0	0.0	0	0	#DIV/0!	0	0	0.0	0	0	0.0
28	Kotak Mahindra Bank	31275	16866	3.9	627	7966	1.7	0	0	0.0	3	49	0.7	33413	25058	2.7
29	Lakshmi Vilas Bank	0	0	0.0	1	37	0.0	0	0	#DIV/0!	0	0	#DIV/0!	1	37	0.2
30	Ratnakar Bank Ltd. (RBL	23298	11911	14.7	4	6	0.0	0	0	0.0	3	42	0.5	24093	12134	11.6
31	South Indian Bank	6	117	5.8	0	0	0.0	0	0	0.0	0	0	0.0	6	117	3.8
32	Tamilnadu Mercantile Ba	4	252	8.7	0	0	#DIV/0!	0	0	0.0	0	0	0.0	4	252	7.8
33	Yes Bank	8117	6772	4.4	138	4185	1.9	0	0	0.0	108	1297	3.5	8498	12278	3.0
	PRIVATE BANK - SUB	**390276**	**354658**	**7.2**	**14398**	**56609**	**1.0**	**938**	**6485**	**42.5**	**1392**	**10799**	**0.8**	**525271**	**461122**	3.8
	COMMERCIAL BANK	**905993**	**1427045**	**11.5**	**385020**	**571152**	**4.7**	**6307**	**18686**	**7.2**	**186405**	**147877**	**4.0**	**1606436**	**2202615**	7.7
34	MPGB	78818	107246	9.1	50983	22269	7.1	177	338	7.1	123984	43523	21.8	254763	173876	9.4
	RRBs - SUB TOTAL	**78818**	**107246**	**9.1**	**50983**	**22269**	**7.1**	**177**	**338**	**7.1**	**123984**	**43523**	**21.8**	**254763**	**173876**	9.4
35	DCCB & Apex Bank	28061	636216	14.0	0	0	0.0	51	106	92.2	8893	9763	54.4	40787	665558	13.8
	CO-OPERATIVE BAN	**28061**	**636216**	**14.0**	**0**	**0**	**0.0**	**51**	**106**	**92.2**	**8893**	**9763**	**54.4**	**40787**	**665558**	**13.8**
36	AU Small Finance Bank	10038	8229	3.8	4728	26900	3.3	0	0	0.0	223	1918	2.0	16717	37199	3.3
37	Equitas Small Finance Ba	411	1900	4.8	7	52	1.2	0	0	0.0	21	144	6.3	466	2102	4.0
38	ESAF	28457	6875	13.0	7253	1785	0.0	63	14	93.8	4	55	1.1	40085	10114	10.6
39	Jana Small Finance Bank	26745	5645	8.0	1920	1490	3.0	0	0	S	1444	840	1.5	31912	8337	4.1
40	Shivalik Small Finance Bar	5754	739	4.9	15	145	0.9	0	0	0.0	1	10	0.7	9003	1398	4.1
41	Suryoday Small Finance E	14963	4485	17.3	3747	1554	7.1	0	0	0.0	0	0	0.0	23101	7086	13.5
42	Ujjivan Small Finance Ba	1398	173	1.6	368	50	0.5	0	0	0.0	237	82	0.4	2413	342	0.8
43	Utkarsh Small Finance Ba	8819	2455	20.6	86	491	0.0	0	0	0.0	5	73	16.2	20112	5772	16.9
	SMALL FINANCE BAI	**96585**	**30501**	6.9	**18124**	**32467**	**3.5**	**63**	**14**	47.7	**1935**	**3122**	**1.7**	**143809**	**72350**	4.4
	TOTAL	**1109457**	**2201009**	11.84	**454127**	**625888**	**4.70**	**6598**	**19144**	7.2	**321217**	**204284**	**5.0**	**2045795**	**3114400**	**8.4**

POSITION OF SECTOR WISE NPA (NON PRIORITY SECTOR) As on 30.09.2025

SLBC Madhya Pradesh. Convenor Central Bank of India

[Amt. in lacs] TABLE: 15

SR	BANKS	EDUCATION		HOUSING		OTHERS		TOTAL NPS		NPA %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Bank of Baroda	6	93	195	2327	3831	44355	10975	58450	5.85
2	Bank of India	5	8	63	111	18128	37265	19872	38769	2.89
3	Bank of Maharashtra	0	0	6	282	32	14	83	453	0.14
4	Canara Bank	9	35	180	2595	7086	19733	8290	23648	1.66
5	Central Bank of India	1	0	37	426	604	38701	3420	42669	5.51
6	Indian Bank	0	0	3811	2315	1521	994	6147	4676	0.63
7	Indian Overseas Bank	0	0	3	153	300	1022	399	1736	0.52
8	Punjab and Sind Bank	0	0	12	0	321	318	529	323	0.92
9	Punjab National Bank	1	34	171	2160	4663	20036	5657	25213	1.09
10	State Bank of India	8	199	779	3549	57804	30667	61374	37373	0.53
11	UCO Bank	0	0	22	607	603	30468	791	31175	8.97
12	Union Bank of India	5	37	3296	2961	31405	71456	37662	89064	10.12
	PSBs - SUB TOTAL	**35**	**405**	**8575**	**17485**	**126298**	**295026**	**155199**	**353549**	**2.13**
13	Axis Bank	0	0	33	1108	8148	16487	13801	21216	2.11
14	Bandhan Bank	185	1649	368	2877	0	0	18741	15987	4.61
15	Catholic Syrian Bank	0	0	0	0	65	703	623	1850	62.15
16	City Union Bank	0	0	1	70	4	29	6	104	0.00
17	Development Credit Bank	0	0	34	683	147	983	199	1704	1.63
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	0	0	1	1	143	186	174	246	0.42
20	HDFC Bank	0	0	158	1619	24393	20385	26516	25498	0.94
21	ICICI Bank	1	4	119	2484	10617	18952	11745	25414	1.63
22	IDBI Bank	0	0	10	36	7867	6153	7895	6266	2.02
23	IDFC First Bank	0	0	31	532	16192	8226	19591	11001	2.18
24	Indusind Bank Limited	0	0	11	113	38037	14749	38048	14862	4.34
25	Jammu and Kashmir Bank	0	0	1	28	86	231	114	298	11.60
26	Karnataka Bank Limited	0	0	5	157	12	287	26	524	3.61
27	Karur Vysya Bank Ltd.	0	0	0	0	2	3	6	9	0.08
28	Kotak Mahindra Bank	0	0	0	0	9295	6800	9295	6800	1.92
29	Lakshmi Vilas Bank	0	0	0	0	6	736	6	736	63.94
30	Ratnakar Bank Ltd. (RBL)	0	0	1	16	1219	413	1221	429	2.00
31	South Indian Bank	0	0	0	0	1	1	79	137	1.37
32	Tamilnadu Mercantile Bank	0	0	0	0	8	989	8	989	38.42
33	Yes Bank	0	0	52	949	1492	2970	1714	4257	1.61
	PRIVATE BANK - SUB TOTA	**186**	**1653**	**825**	**10673**	**117734**	**99282**	**149808**	**138327**	**1.81**
	COMMERCIAL BANKS SUB	**221**	**2058**	**9400**	**28158**	**244032**	**394309**	**305007**	**491876**	**2.03**
34	MPGB	0	0	0	0	1174	2115	2669	2776	0.73
	RRBs - SUB TOTAL	**0**	**0**	**0**	**0**	**1174**	**2115**	**2669**	**2776**	**0.73**
35	DCCB & Apex Bank	0	0	0	0	6009	30770	13599	40643	40.97
	CO-OPERATIVE BANK - SU	**0**	**0**	**0**	**0**	**6009**	**30770**	**13599**	**40643**	**40.97**
36	AU Small Finance Bank	0	0	64	871	8679	17008	8991	18046	4.45
37	Equitas Small Finance Bank	0	0	4	40	1874	4021	1878	4061	7.27
38	ESAF	0	0	0	0	63	106	63	106	1.02
39	Jana Small Finance Bank	0	0	5	130	823	326	828	455	1.75
40	Shivalik Small Finance Bank	0	0	2	10	14	43	18	60	1.02
41	Suryoday Small Finance Bank	0	0	33	193	588	450	708	734	3.98
42	Ujjivan Small Finance Bank	0	0	0	0	111	22	111	22	0.12
43	Utkarsh Small Finance Bank	0	0	0	0	2827	1060	2827	1060	9.43
	SMALL FINANCE BANK SU	**0**	**0**	**108**	**1244**	**14979**	**23036**	**15424**	**24544**	**4.46**
	TOTAL	**221**	**2058**	**9508**	**29402**	**266194**	**450230**	**336699**	**559839**	**2.22**

POSITION OF NPA UNDER GOVT. SPONSORED SCHEME As on 30.09.2025

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

SR.	[Amt. in lacs]	MMYUY/MMSY					PMEGP					CMRHM					SHG LOANS (All SHGs loans)					MUDRA LOANS				
	BANKS	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA%	NPA		OUTSTANDING		NPA%	NPA		OUTSTANDING		NPA%
		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.	
1	Bank of Baroda	1743	3345	3166	9897	33.8	431	1077	1621	7304	14.7	15695	9254	17788	9663	95.8	265	333	2477	7131	4.7	8563	19586	26649	75517	25.9
2	Bank of India	2339	5395	4905	14975	36.0	615	2862	4740	23261	12.3	24269	12351	35113	16467	75.0	515	462	11107	28824	1.6	15215	23453	53155	140764	16.7
3	Bank of Maharashtra	88	168	1481	2662	6.3	0	0	4	95	0.0	7200	3267	11238	5099	64.1	630	570	6103	10501	5.4	3130	3568	5837	9122	39.1
4	Canara Bank	2311	3268	3874	6384	51.2	946	3171	2765	10706	29.6	1479	809	3589	1695	47.7	375	313	2181	4601	6.8	6619	16296	91553	106405	15.3
5	Central Bank of India	7294	12888	11160	21357	60.3	899	3742	5310	36127	10.4	37308	20864	76255	40733	51.2	849	824	25849	86374	1.0	38159	36473	100519	210230	17.3
6	Indian Bank	2674	4487	3674	7482	60.0	559	2759	1361	6288	43.9	7444	6124	8311	6305	97.1	856	1151	5158	12463	9.2	15883	11947	30883	40606	29.4
7	Indian Overseas Bank	185	540	1370	4978	10.8	61	186	340	2242	8.3	825	545	1656	906	60.1	3	2	153	342	0.5	2701	1803	8972	13538	13.3
8	Punjab and Sind Bank	88	485	155	635	76.4	31	217	56	321	67.6	0	0	0	0	#DIV/0!	26	81	27	118	68.8	390	1276	502	1461	87.3
9	Punjab National Bank	2396	7814	8180	31950	24.5	539	1827	1512	6547	27.9	22912	19329	30701	23790	81.2	927	1486	7078	13730	10.8	43911	52213	84020	140943	37.0
10	State Bank of India	123	149	266	172	87.1	1189	4513	4674	22243	20.3	53736	38511	103801	66187	58.2	2519	3017	13482	37219	8.1	144562	37977	271723	237466	16.0
11	UCO Bank	1662	912	1875	1030	88.5	229	442	973	3545	12.5	0	0	0	0	#DIV/0!	123	111	1410	2475	4.5	2017	2793	7058	16649	16.8
12	Union Bank of India	1085	1734	1341	2131	81.4	440	1995	2005	10792	18.5	16994	5895	23215	7503	78.6	248	180	4207	7851	2.3	6850	15975	28231	72409	22.1
	PSBs - SUB TOTAL	**21988**	**41186**	**41447**	**103653**	39.7	**5939**	**22791**	**25361**	**129471**	17.6	**187862**	**116948**	**311667**	**178347**	65.6	**7336**	**8532**	**79232**	**211629**	4.0	**288000**	**223359**	**709102**	**1065110**	21.0
13	Axis Bank	210	146	345	250	58.2	2	3	18	27	12.6	0	0	0	0	0.0	0	0	0	0	0.0	17075	3898	123912	49676	7.8
14	Bandhan Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
15	Catholic Syrian Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
16	City Union Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
17	Development Credit Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
18	Dhan Lakshmi Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
19	Federal Bank Ltd.	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	29	33	113	167	19.9
20	HDFC Bank	0	0	0	0	#DIV/0!	1	16	29	423	3.7	0	0	0	0	#DIV/0!	1373	1152	33816	70731	1.6	13219	7642	99725	139411	5.5
21	ICICI Bank	15	45	120	36034	0.1	0	0	8	34	0.0	0	0	0	0	#DIV/0!	2240	320	336	4534	7.1	586	389	24505	52378	0.7
22	IDBI Bank	0	0	0	0	#DIV/0!	42	115	263	1709	6.8	0	0	0	0	#DIV/0!	316	189	2444	2774	6.8	2004	1867	13567	19331	9.7
23	IDFC First Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	418	262	130700	107331	0.2
24	Indusind Bank Limited	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
25	Jammu and Kashmir Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
26	Karnataka Bank Limited	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
27	Karur Vysya Bank Ltd.	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
28	Kotak Mahindra Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
29	Lakshmi Vilas Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	1348	524	53975	14731	3.6
31	South Indian Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
32	Tamilnadu Mercantile Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
33	Yes Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	4585	354	81428	15773	2.2
	PRIVATE BANK - SUB T	**225**	**191**	**465**	**36284**	0.5	**45**	**134**	**318**	**2193**	6.1	**0**	**0**	**0**	**0**	#DIV/0!	**3929**	**1661**	**36596**	**78040**	2.1	**39264**	**14970**	**527925**	**398797**	3.8
	COMMERCIAL BANKS	**22213**	**41376**	**41912**	**139937**	29.6	**5984**	**22925**	**25679**	**131664**	17.4	**187862**	**116948**	**311667**	**178347**	65.6	**11265**	**10192**	**115828**	**289669**	3.5	**327264**	**238329**	**1237027**	**1463907**	16.3
34	MPGB	4171	2345	11003	7714	30.4	753	1732	6320	18485	9.4	123673	42777	213582	66350	64.5	2080	1907	113753	217778	0.9	37735	20344	246218	330176	6.2
	RRBs - SUB TOTAL	**4171**	**2345**	**11003**	**7714**	30.4	**753**	**1732**	**6320**	**18485**	9.4	**123673**	**42777**	**213582**	**66350**	64.5	**2080**	**1907**	**113753**	**217778**	0.9	**37735**	**20344**	**246218**	**330176**	6.2
35	DCCB & Apex Bank	0	0	0	0	#DIV/0!	644	630	655	639	98.6	13263	9010	15515	9463	95.2	583	552	633	565	97.7	0	0	0	0	#DIV/0!
	CO-OPERATIVE BANK -	**0**	**0**	**0**	**0**	#DIV/0!	**644**	**630**	**655**	**639**	98.6	**13263**	**9010**	**15515**	**9463**	95.2	**583**	**552**	**633**	**565**	97.7	**0**	**0**	**0**	**0**	#DIV/0!
36	AU Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	4169	3823	125819	110399	3.5
37	Equitas Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
38	ESAF	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
39	Jana Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
40	Shivalik Small Finance I	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
41	Suryoday Small Finance Bar	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	20166	6884	117268	46436	14.8
42	Ujjivan Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
43	Utkarsh Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
	SMALL FINANCE BANK	**0**	**0**	**0**	**0**	#DIV/0!	**0**	**0**	**0**	**0**	#DIV/0!	**0**	**0**	**0**	**0**	#DIV/0!	**0**	**0**	**0**	**0**	**#DIV/0!**	**24335**	**10707**	**243087**	**156835**	6.8
	TOTAL	**26384**	**43722**	**52915**	**147650**	**29.6**	**7381**	**25287**	**32654**	**150788**	**16.8**	**324798**	**168735**	**540764**	**254160**	**66.4**	**13928**	**12651**	**230214**	**508012**	**2.5**	**389334**	**269380**	**1726332**	**1950919**	**13.8**

PROGRESS UNDER KISAN CREDIT CARD (as on 30.09.2025)

[Amt. in lacs] TABLE:17

SR	BANKS	No. of KCC issued from 01.04.25 to 30.09.2025 (Including renewal)		Total no. of KCC as on 30.09.2025	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	49133	120920	90019	218530
2	Bank of India	288075	484177	379339	987961
3	Bank of Maharashtra	14337	44494	33870	79036
4	Canara Bank	55901	159276	128394	332964
5	Central Bank of India	223958	224827	279852	621204
6	Indian Bank	47987	90641	83345	177532
7	Indian Overseas Bank	3245	7203	413974	12695
8	Punjab and Sind Bank	240	916	4962	9492
9	Punjab National Bank	56332	182641	181212	401371
10	State Bank of India	292121	552557	542194	1312012
11	UCO Bank	7199	17154	55351	103529
12	Union Bank of India	93292	195915	185651	526123
	PSBs - SUB TOTAL	**1131820**	**2080721**	**2378163**	**4782448**
13	Axis Bank	38189	95090	42893	298551
14	Bandhan Bank	197	2641	1947	22439
15	Catholic Syrian Bank	1	2	0	0
16	City Union Bank	20	16	0	0
17	Development Credit Bank	5417	30835	20060	48464
18	Dhanlaxmi Bank	0	0	0	0
19	Federal Bank Ltd.	4561	18538	400	1685
20	HDFC Bank	33672	143887	76586	456705
21	ICICI Bank	39922	88120	66861	476211
22	IDBI Bank	14809	32378	24767	67903
23	IDFC	5984	48806	8669	123093
24	Indusind Bank Limited	35845	67108	25822	203294
25	Jammu and Kashmir Bank	0	0	0	0
26	Karnataka Bank Limited	107	543	5	12
27	Karur Vysya Bank Ltd.	1	0	2	66
28	Kotak Mahindra Bank	1	0	1101	3025
29	Lakshmi Vilas Bank	11429	18324	0	0
30	Ratnakar Bank Ltd. (RBL)	2837	5941	5118	24342
31	South Indian Bank	438	1053	0	0
32	Tamilnadu Mercantile Bank	260	763	71	118
33	Yes Bank	4763	18661	5720	56959
	PRIVATE BANK - SUB TOTAL	**198453**	**572709**	**280022**	**1782868**
	COMMERCIAL BANKS SUB TOTAL	**1330273**	**2653429**	**2658185**	**6565316**
34	MPGB	400131	499385	589631	917980
	RRBs - SUB TOTAL	**400131**	**499385**	**589631**	**917980**
35	DCCB & Apex Bank	2097080	1379421	4080902	4362409
	CO-OPERATIVE BANK - SUB TOTAL	**2097080**	**1379421**	**4080902**	**4362409**
36	AU Small Finance Bank	0	0	2	4
37	Equitas Small Finance Bank	0	0	0	0
38	ESAF	12	56	272	1351
39	Jana Small Finance Bank	0	0	0	0
40	Shivalik Small Finance Bank	340	1195	590	2300
41	Suryoday Small Finance Bank	0	0	0	0
42	Ujjivan Small Finance Bank	0	0	0	0
43	Utkarsh Small Finance Bank	0	0	0	0
	SMALL FINANCE BANK SUB TOTAL	352	1251	864	3655
	TOTAL	**3827836**	**4533487**	**7329582**	**11849360**

PROGRESS UNDER HIGHER EDUCATION LOANS AS ON 30.09.2025

Amt. in Lakhs **TABLE: 18**

Sr. No.	Name of the Bank	Sanctioned during the year (including application received during previous year)		of which girl student (Out of column 3)		of which no of loans guaranteed by MP STATE GOVT		Education Loan Outstanding		of Which Girl Student	
1	2	3		4		5		6		7	
		No.	Amount	No.	Amount	No.	Amoun t	No.	Amount	No	Amount
1	Bank of Baroda	135	2032	63	882	0	0	4395	19653	1930	13683
2	Bank of India	149	1275	85	603	0	0	6572	19010	2630	8563
3	Bank of Maharashtra	68	558	28	103	0	0	1526	6280	673	4653
4	Canara Bank	172	763	70	347	0	0	5118	19472	2013	10070
5	Central Bank of India	164	1662	71	633	0	0	6069	25008	2259	8755
6	Indian Bank	15	287	3	20	0	0	1019	4233	497	2694
7	Indian Overseas Bank	4	30	3	22	0	0	276	860	114	449
8	Punjab and Sind Bank	4	21	1	8	0	0	160	520	66	358
9	Punjab National Bank	112	1499	52	729	0	0	6470	25200	2558	15271
10	State Bank of India	1215	4547	470	1828	0	0	25128	106145	9588	58451
11	UCO Bank	40	334	67	508	0	0	1300	3522	511	1992
12	Union Bank of India	143	2540	56	996	0	0	4227	15080	1999	14588
	PSBs - SUB TOTAL	**2221**	**15548**	**969**	**6680**	**0**	**0**	**62260**	**244982**	**24838**	**139526**
13	Axis Bank	1386	21303	520	7988			1053	5227	520	5619
14	Bandhan Bank	0	0	0	0			0	0	0	0
15	Catholic Syrian Bank	0	0	0	0			0	0	0	0
16	City Union Bank	0	0	0	0			1	3	2	8
17	Development Credit Bank	13	30	7	15			0	0	6	10
18	Dhanlaxmi Bank	0	0	0	0			2	6	7	45
19	Federal Bank Ltd.	0	0	0	0			7	21	0	0
20	HDFC Bank	15	547	10	387			1084	2330	314	2459
21	ICICI Bank	0	0	0	0			552	4311	302	1194
22	IDBI Bank	0	0	0	0			706	2995	0	0
23	IDFC	0	0	0	0			0	0	0	0
24	Indusind Bank Limited	0	0	0	0			0	0	4	14
25	Jammu and Kashmir Bank	0	0	0	0			11	45	0	34
26	Karnataka Bank Limited	0	0	0	0			6	20	0	0
27	Karur Vysya Bank Ltd.	0	0	0	0			0	0	0	0
28	Kotak Mahindra Bank	0	0	0	0			0	0	0	0
29	Lakshmi Vilas Bank	1	15	0	0			0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0			0	0	0	27
31	South Indian Bank	0	0	0	0			6	54	5	29
32	Tamilnad Merchantile Bank	0	0	0	0			0	0	0	0
33	Yes Bank	15	393	2	53			23	230	32	664
	PRIVATE BANK - SUB T	**1430**	**22289**	**539**	**8443**			**3451**	**15243**	**1192**	**10104**
	COMMERCIAL BANKS S	**3651**	**37837**	**1508**	**15123**			**65711**	**260225**	**26030**	**149631**
34	MPGB	16	143	7	29			1886	4766	682	1875
	RRBs - SUB TOTAL	**16**	**143**	**7**	**29**			**1886**	**4766**	**682**	**1875**
35	DCCB & Apex Bank	2	10	0	0			62	115	5	13
	CO-OPERATIVE BANK -	**2**	**10**	**0**	**0**			62	115	**5**	**13**
36	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0
37	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0
38	ESAF	1	1	1	1	0	0	82	15	114	18
39	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
40	Shivalik Small Finance Bank	0	0	0	0	0	0	1	14	1	23
41	Suryoday Small Finance Ban	0	0	0	0	0	0	0	0	0	0
42	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
43	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK	**1**	**1**	**1**	**1**	0	0	83	29	**115**	**41**
	TOTAL	**3670**	**37991**	**1516**	**15152**	**0**	**0**	**67742**	**265134**	**26832**	**151560**

POSITION SHG BANK LINKAGE PROGRAMME AS ON 30.09.2025

[Amt. in lacs] TABLE-19

Sr.No	BANKS	Quaterly				Current FY			
		Savings Linked qtrly		Credit Linked qtrly		Savings Linked		Credit Linked	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	21	23	22	41	30	37	36	59
2	Bank of India	491	189	577	2141	745	238	771	2802
3	Bank of Maharashtra	148	9	947	2573	274	19	1647	4350
4	Canara Bank	56	2	64	114	71	2	96	162
5	Central Bank of India	338	131	645	967	623	161	864	1253
6	Indian Bank	124	3	112	483	13849	5217	5395	11058
7	Indian Overseas Bank	5	12	5	12	8	24	8	24
8	Punjab and Sind Bank	3	0	0	0	8	0	0	0
9	Punjab National Bank	180	14	135	181	308	20	240	305
10	State Bank of India	349	49	1010	1060	725	108	1234	1284
11	UCO Bank	59	5	6	28	87	5	18	100
12	Union Bank of India	88	8	39	141	196	18	73	260
	PSBs - SUB TOTAL	**1862**	**446**	**3562**	**7741**	**16924**	**5848**	**10382**	**21657**
13	Axis Bank	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0	0	0	0	0
17	Development Credit Bank	0	0	0	0	0	0	0	0
18	Dhanlaxmi Bank	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	1	0	0	0	1	0	0	0
20	HDFC Bank	1863	1618	5535	19470	5315	2434	9102	31624
21	ICICI Bank	0	0	300	1090	0	0	522	1965
22	IDBI Bank	0	0	0	0	2	1	2	6
23	IDFC	0	0	0	0	0	0	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0
25	Jammu and Kashmir Bank	0	0	0	0	0	0	0	0
26	Karnataka Bank Limited	0	0	0	0	0	0	0	0
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0	0	0	0
31	South Indian Bank	0	0	0	0	0	0	0	0
32	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0
33	Yes Bank	0	0	0	0	0	0	0	0
	PRIVATE BANK - SUB TOT	**1864**	**1618**	**5835**	**20560**	**5318**	**2434**	**9626**	**33595**
	COMMERCIAL BANKS SU	**3726**	**2064**	**9397**	**28301**	**22242**	**8282**	**20008**	**55252**
34	MPGB	1897	96	1147	1076	4681	384	3152	17424
	RRBs - SUB TOTAL	**1897**	**96**	**1147**	**1076**	**4681**	**384**	**3152**	**17424**
35	DCCB & Apex Bank	9	2	0	0	107	3	0	0
	CO-OPERATIVE BANK - SU	**9**	**2**	**0**	**0**	**107**	**3**	**0**	**0**
36	AU Small Finance Bank	0	0	0	0	0	0	0	0
37	Equitas Small Finance Bank	0	0	0	0	0	0	0	0
38	ESAF	0	0	0	0	0	0	0	0
39	Jana Small Finance Bank	0	0	0	0	0	0	0	0
40	Shivalik Small Finance Bank	0	0	0	0	0	0	0	0
41	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0
42	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
43	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK SU	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	TOTAL	**5632**	**2162**	**10544**	**29377**	**27030**	**8670**	**23160**	**72676**

LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 30.09.2025

SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs] **TABLE-20**

SR	BANKS	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	227	1776	5258	14292	282	1170	481	3263	7	50	1578	12133	7833	32685
2	Bank of India	1174	6907	36642	88501	114	847	1424	13908	14	71	2614	28939	41982	139172
3	Bank of Maharashtra	176	3301	4429	21434	106	580	1134	10363	3	1	938	13886	6786	49564
4	Canara Bank	1872	8342	15092	43652	2908	9587	6560	26679	33	88	3668	29953	30133	118300
5	Central Bank of India	2489	3979	574	3152	2158	4790	1246	8771	32	53	2914	32919	9413	53663
6	Indian Bank	447	2345	7569	18528	120	275	375	4765	3	4	819	6205	9333	32123
7	Indian Overseas Bank	70	556	376	869	2	1	63	425	0	0	22	233	533	2084
8	Punjab and Sind Bank	36	197	419	907	1	1	383	3154	0	0	143	1093	982	5351
9	Punjab National Bank	613	3467	12950	29888	84	423	1053	6664	1	5	1863	14187	16564	54634
10	State Bank of India	4239	25160	68469	196991	959	3415	4373	27662	15	22	6570	61645	84625	314895
11	UCO Bank	193	1408	5641	12375	16	44	516	2445	5	10	561	5763	6932	22045
12	Union Bank of India	824	5151	19132	38763	2	7	1156	20924	0	0	258	10346	21372	75192
	PSBs - SUB TOTAL	**12360**	**62589**	**176551**	**469353**	**6752**	**21139**	**18764**	**129022**	**113**	**303**	**21948**	**217301**	**236488**	**899708**
13	Axis Bank	270	1869	11140	44317	32	459	1040	11706	2	0	1060	18648	13544	77000
14	Bandhan Bank	254	637	76363	48419	3	1	240	1081	1	0	734	3603	77595	53741
15	Catholic Syrian Bank	22	54	95	179	0	0	10	113	0	0	17	99	144	445
16	City Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Development Credit Bank	14	211	6246	4139	0	0	26	138	0	0	121	2730	6407	7217
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	1	11	1	11
19	Federal Bank Ltd.	334	1615	565	2403	65	137	90	752	0	0	31	187	1085	5094
20	HDFC Bank	380	3697	16168	103667	27	302	2536	40248	20	2184	4271	156078	23402	306176
21	ICICI Bank	468	5831	12651	96666	104	759	1509	30443	140	414	2790	128147	17662	262260
22	IDBI Bank	123	944	3663	11504	17	157	351	2709	0	0	826	10812	4980	26125
23	IDFC First Bank	33	17	5931	1748	6	5	177	54	4	1	26	38	6177	1863
24	Indusind Bank Limited	2120	8	343	0	901787	0	6695	0	0	0	0	0	910945	8
25	Jammu and Kashmir Bank	2	4	246	1644	8	40	22	117	0	0	1	0	279	1804
26	Karnataka Bank Limited	5	32	40	351	1	7	10	97	0	0	21	414	77	901
27	Karur Vysya Bank Ltd.	1	1	16	83	1	47	5	72	0	0	12	108	35	311
28	Kotak Mahindra Bank	60	307	4619	23263	14	37	760	8402	2	3	654	18265	6109	50277
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	70	58	10012	3541	11	6	45	96	26	73	13	4	10177	3778
31	South Indian Bank	49	251	11	26	0	0	0	0	0	0	0	0	60	277
32	Tamilnadu Mercantile Bank	5	62	38	256	0	0	0	0	0	0	3	17	46	335
33	Yes Bank	48	228	3732	10839	9	15	115	2386	0	0	217	11902	4121	25370
	PRIVATE BANK - SUB TO	**4258**	**15825**	**151879**	**353044**	**902085**	**1971**	**13631**	**98412**	**195**	**2676**	**10798**	**351065**	**1082846**	**822994**
	COMMERCIAL BANKS SU	**16618**	**78415**	**328430**	**822396**	**908837**	**23111**	**32395**	**227434**	**308**	**2980**	**32746**	**568366**	**1319334**	**1722701**
34	MPGB	708	1598	32581	50778	298	437	2282	3291	2	13	2604	9712	38475	65830
	RRBs - SUB TOTAL	**708**	**1598**	**32581**	**50778**	**298**	**437**	**2282**	**3291**	**2**	**13**	**2604**	**9712**	**38475**	**65830**
35	DCCB & Apex Bank	135	71	192807	26983	604	34	593	150	20	1	5284	956	199443	28193
	CO-OPERATIVE BANK - S	**135**	**71**	**192807**	**26983**	**604**	**34**	**593**	**150**	**20**	**1**	**5284**	**956**	**199443**	**28193**
36	AU Small Finance Bank	66	544	14726	100472	0	0	343	3748	0	0	2542	30183	17677	134948
37	Equitas Small Finance Bank	47	36	4710	2518	24	8	67	18	4	1	28	10	4880	2592
38	ESAF	175	139	10087	4764	31	14	97	227	2	2	118	637	10510	5783
39	Jana Small Finance Bank	1227	686	12882	6399	17621	9390	53	47	0	0	465	187	32248	16708
40	Shivalik Small Finance Bank	19	3	1766	1705	1	0	27	201	0	0	32	470	1845	2379
41	Suryoday Small Finance Bank	83	35	14059	5001	12	4	37	17	52	15	23	15	14266	5088
42	Ujjivan Small Finance Bank	28	14	6316	2695	29	10	75	33	0	0	8	2	6456	2753
43	Utkarsh Small Finance Bank	119	38	4415	2468	42	11	56	184	9	2	105	79	4746	2783
	SMALL FINANCE BANK S	**1764**	**1496**	**68961**	**126021**	**17760**	**9437**	**755**	**4476**	**67**	**20**	**3321**	**31582**	**92628**	**173033**
	TOTAL	**19225**	**81579**	**622779**	**1026178**	**927499**	**33019**	**36025**	**235351**	**397**	**3014**	**43955**	**610616**	**1649880**	**1989757**

LOANS OUTSTANDING TO SC/ST AS ON 30.09.2025

[Amt. in lacs] Table: 22

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	19486	52178	26780	63062
2	Bank of India	60908	128386	60164	123090
3	Bank of Maharashtra	2736	6072	2667	5008
4	Canara Bank	17672	44206	19165	46831
5	Central Bank of India	46465	88721	58821	122548
6	Indian Bank	15428	30082	10874	21448
7	Indian Overseas Bank	253	999	69	533
8	Punjab and Sind Bank	1100	2615	493	1290
9	Punjab National Bank	27427	57401	22066	45489
10	State Bank of India	188769	588685	144595	497337
11	UCO Bank	9928	22039	4914	11357
12	Union Bank of India	35798	70948	29738	77021
	PSBs - SUB TOTAL	**425970**	**1092332**	**380346**	**1015013**
13	Axis Bank	2964	10090	3252	10087
14	Bandhan Bank	6098	3075	2629	1255
15	Catholic Syrian Bank	49	152	9	12
16	City Union Bank	0	0	0	0
17	Development Credit Bank	10	55	7	35
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	302	743	99	297
20	HDFC Bank	3340	25641	2085	13505
21	ICICI Bank	10134	40361	8844	32960
22	IDBI Bank	4341	11842	3071	6859
23	IDFC First Bank	34514	16490	27936	12271
24	Indusind Bank Limited	206952	55012	121743	35225
25	Jammu and Kashmir Bank	14	62	6	36
26	Karnataka Bank Limited	33	300	0	0
27	Karur Vysya Bank Ltd.	50	733	0	0
28	Kotak Mahindra Bank	61333	41052	49283	59625
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	33013	11762	16889	6914
31	South Indian Bank	4	4	0	0
32	Tamilnadu Mercantile Bank	5	9	19	27
33	Yes Bank	21310	12014	14781	9084
	PRIVATE BANK - SUB TOTAL	**384466**	**229396**	**250653**	**188193**
	COMMERCIAL BANKS SUB TOTAL	**810436**	**1321728**	**630999**	**1203206**
34	MPGB	66905	72988	114957	120313
	RRBs - SUB TOTAL	**66905**	**72988**	**114957**	**120313**
35	DCCB & Apex Bank	627412	62018	2178031	205249
	CO-OPERATIVE BANK - SUB TOTA	**627412**	**62018**	**2178031**	**205249**
36	AU Small Finance Bank	9884	22223	10981	27622
37	Equitas Small Finance Bank	7464	2682	4118	1311
38	ESAF	37686	9079	34906	7951
39	Jana Small Finance Bank	64898	29489	73872	28150
40	Shivalik Small Finance Bank	592	1255	242	597
41	Suryoday Small Finance Bank	19196	6552	16930	5744
42	Ujjivan Small Finance Bank	19882	10363	13205	6191
43	Utkarsh Small Finance Bank	23811	7355	13252	4138
	SMALL FINANCE BANK SUB TOTA	**183413**	**88998**	**167506**	**81704**
	TOTAL	**1688166**	**1545732**	**3091493**	**1610472**

LOANS DISBURSED TO SC/ST 01.04.2025 TO 30.09.2025

[Amt. in lacs] Table: 23

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	3871	11023	5248	11791
2	Bank of India	14323	17278	15301	14997
3	Bank of Maharashtra	259	914	223	630
4	Canara Bank	2722	6587	2354	5777
5	Central Bank of India	19569	21510	30434	26480
6	Indian Bank	3088	6547	1927	3280
7	Indian Overseas Bank	12	24	4	32
8	Punjab and Sind Bank	82	276	38	182
9	Punjab National Bank	2101	4074	1396	2475
10	State Bank of India	47479	159045	38515	131592
11	UCO Bank	422	1697	200	507
12	Union Bank of India	7769	12478	10593	18463
	PSBs - SUB TOTAL	**101697**	**241453**	**106233**	**216206**
13	Axis Bank	45	115	50	179
14	Bandhan Bank	1259	1408	560	584
15	Catholic Syrian Bank	34	154	6	9
16	City Union Bank	0	0	0	0
17	Development Credit Bank	11	1	12	4
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	118	275	27	93
20	HDFC Bank	297	2165	137	746
21	ICICI Bank	1873	6925	1095	2526
22	IDBI Bank	517	1160	276	484
23	IDFC First Bank	5450	3543	4545	2578
24	Indusind Bank Limited	5378	3222	3060	2438
25	Jammu and Kashmir Bank	2	3	0	0
26	Karnataka Bank Limited	5	23	0	0
27	Karur Vysya Bank Ltd.	7	105	0	0
28	Kotak Mahindra Bank	15369	12844	11831	14827
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	4030	2342	2041	1207
31	South Indian Bank	0	0	0	0
32	Tamilnadu Mercantile Bank	2	3	9	7
33	Yes Bank	2779	1902	2122	1582
	PRIVATE BANK - SUB TOTAL	**37176**	**36190**	**25771**	**27264**
	COMMERCIAL BANKS SUB TOTAl	**138873**	**277643**	**132004**	**243470**
34	MPGB	20328	16977	43683	28310
	RRBs - SUB TOTAL	**20328**	**16977**	**43683**	**28310**
35	DCCB & Apex Bank	62495	6277	197433	22188
	CO-OPERATIVE BANK - SUB TOTA	**62495**	**6277**	**197433**	**22188**
36	AU Small Finance Bank	2112	5862	2637	8900
37	Equitas Small Finance Bank	1655	902	1004	523
38	ESAF	3217	1756	2937	1530
39	Jana Small Finance Bank	7660	5195	9371	5888
40	Shivalik Small Finance Bank	204	679	90	350
41	Suryoday Small Finance Bank	2304	1531	2140	1392
42	Ujjivan Small Finance Bank	3061	2546	2055	1500
43	Utkarsh Small Finance Bank	1546	863	995	555
	SMALL FINANCE BANK SUB TOTA	**21759**	**19334**	**21229**	**20639**
	TOTAL	**243455**	**320230**	**394349**	**314607**

ADVANCES TO WOMEN AS ON 30.09.2025

[Amt. in lacs] Table: 24

SR	BANKS	Outstanding loans to Women		Loans disbursed to women 01.04.2025 to 30.09.2025	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	77132	263225	17632	65848
2	Bank of India	201150	465983	78241	164235
3	Bank of Maharashtra	23611	102594	43456	26918
4	Canara Bank	58053	217617	21845	66795
5	Central Bank of India	109925	424732	52561	131023
6	Indian Bank	34074	97202	8341	22922
7	Indian Overseas Bank	8870	36959	2331	8639
8	Punjab and Sind Bank	3857	13239	592	3457
9	Punjab National Bank	88684	380793	14831	86950
10	State Bank of India	385474	1564238	106107	391732
11	UCO Bank	23524	99189	3319	23060
12	Union Bank of India	75658	245458	65917	81416
	PSBs - SUB TOTAL	**1090012**	**3911229**	**415173**	**1072995**
13	Axis Bank	169860	187463	34728	58416
14	Bandhan Bank	390557	224429	96888	84894
15	Catholic Syrian Bank	1688	2730	464	2070
16	City Union Bank	109	804	70	304
17	Development Credit Bank	56734	16660	6440	6906
18	Dhan Lakshmi Bank	113	496	61	172
19	Federal Bank Ltd.	2904	10946	2098	7794
20	HDFC Bank	251494	1074072	46041	199797
21	ICICI Bank	126629	1065385	54055	241684
22	IDBI Bank	27975	71117	5881	18491
23	IDFC First Bank	183898	106115	51275	34233
24	Indusind Bank Limited	15041	22947	1755	4359
25	Jammu and Kashmir Bank	201	791	23	91
26	Karnataka Bank Limited	278	2158	40	172
27	Karur Vysya Bank Ltd.	149	1723	53	451
28	Kotak Mahindra Bank	159483	77773	43005	34905
29	Lakshmi Vilas Bank	17	47	0	0
30	Ratnakar Bank Ltd. (RBL)	122712	36619	29453	16239
31	South Indian Bank	581	1709	620	1578
32	Tamilnadu Mercantile Bank	94	419	48	93
33	Yes Bank	69497	52346	17229	16780
	PRIVATE BANK - SUB TOTA	**1580014**	**2956748**	**390227**	**729427**
	COMMERCIAL BANKS SUB	**2670026**	**6867977**	**805400**	**1802422**
34	MPGB	270204	453970	634587	885
	RRBs - SUB TOTAL	**270204**	**453970**	**634587**	**885**
35	DCCB & Apex Bank	2642164	317047	503212	240420
	CO-OPERATIVE BANK - SU	**2642164**	**317047**	**503212**	**240420**
36	AU Small Finance Bank	222593	105367	56389	40052
37	Equitas Small Finance Bank	47348	19007	10089	6703
38	ESAF	203132	55115	33681	18935
39	Jana Small Finance Bank	282119	120166	72334	49585
40	Shivalik Small Finance Bank	51036	14110	10299	7210
41	Suryoday Small Finance Bank	121566	44166	29576	20340
42	Ujjivan Small Finance Bank	60647	30250	17073	13464
43	Utkarsh Small Finance Bank	107989	30858	17012	9438
	SMALL FINANCE BANK SU	**1096430**	**419040**	**246453**	**165727**
	TOTAL	**6678824**	**8058034**	**2189652**	**2209454**

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