

180TH MEETING OF THE



# STATE LEVEL BANKERS' COMMITTEE

MADHYA PRADESH



## AGENDA NOTE

OCTOBER 06, 2021

Azadi Ka Amrut Mahotsav commemorates the 75th Anniversary of India's Independence. The Mahotsav is being celebrated as a Jan-Utsav in the spirit of Jan-Bhagidari throughout the length and breadth of the country.



CONVENOR  
CENTRAL BANK OF INDIA

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## ABBREVIATION

ACP	: Annual Credit Plan
AIGGPA	: Atal Bihari Vajpayee Institute of Good Governance & Policy Analysis
ACS	: Additional Chief Secretary
APC	: Agriculture Production Commissioner
BRISC	: Bank Recovery Incentive Scheme
CASA	: Current Account Savings Account
CAGR	: Compound Annual Growth Rate
CLR	: Commissioner Land Records
CLSS	: Credit Linked Subsidy Scheme
CS	: Chief Secretary
DCC	: District Consultative Committee
DFS	: Department of Financial Services
DIF	: Directorate of Institutional Finance
DLTC	: District Level Technical Committee
ECLGS	: Emergency Credit Line Guarantee Scheme
FPO	: Farmer Producer Organisation
FLCC	: Financial Literacy Credit Counselling Centres
H&FW	: Health & Family Welfare
IPPB	: India Post payment Bank
KCC	: Kisan Credit Card
LDM	: Lead District Manager
LIG	: Lower Income Group
MFI	: Micro Finance Institution
M.M	: Margin Money
EWS	: Economically Weaker Section
MSME	: Micro, Small & Medium Enterprises
MoU	: Memorandum of Understanding
NABCON	: NABARD Consultancy Services
NPA	: Non Performing Asset
NHM	: National Health Mission
PMAY	: Pradhan Mantri Awas Yojana
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMFBY	: Pradhan Mantri Fasal Bima Yojana
P&RD	: Panchayat & Rural Development
RRC	: Revenue Recovery Certificate
RHIS	: Rural Housing Interest Subsidy Scheme
SARFAESI	: Securitization & Reconstruction of Fin. Assets & Enforcement of Sec. Int. Act
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SOF	: Scale of Finance
SFB	: Small Finance Banks
SUI	: Stand-up India
UADD	: Urban Administration & Development Department
Y-o-Y	: Year on year

## Action Taken Report on Action Points of 178<sup>th</sup> and 179<sup>th</sup> meeting held on 11.06.2021

Sr.	Agenda Item/Decisions taken in the meeting	Action Taken Report
1.	<p><b>COVID-19 Relief measures to borrowers</b></p> <p>The Chief Secretary directed that Indian Medical Association, Nursing Home Association, Medical Colleges etc. to be informed about the Emergency Credit Line Guarantee Scheme (ECLGS) 4.0 and Resolution Framework 2.0 of RBI.</p> <p style="text-align: center;"><b>Action: SLBC, DIF, NHM &amp; H&amp;FW Dept., GoMP</b></p>	<p>SLBC vide its letter dated 14.06.2021 informed the provisions of the Scheme to NHM &amp; H&amp;FW Dept.</p>
2.	<p><b>Progress under the Government Sponsored Schemes</b></p> <ul style="list-style-type: none"> <li>• <b>PM SVANidhi Scheme-</b> It was observed that except State Bank of India, Central Bank of India and Bank of India, the other banks have not achieved the target. Private sector banks were advised to improve their performance. <b>Action: All concerned Banks</b></li> <li>• Principal Secretary-UADD advised banks to sanction the loan of second tranche under the Scheme i.e. Rs 20,000/- to eligible Street Vendors. <b>Action: All Banks</b></li> <li>• <b>National Rural Livelihood Mission FY 2020-21-</b> The CS expressed concern over the gap between sanctioned and disbursed amount. Banks were advised to improve the performance and disburse the loans <b>Action: All concerned Banks</b></li> <li>• <b>PMAY-U Affordable Housing Project (AHP)-</b> PS, UADD advised</li> </ul>	<p>Performance of private sector banks still to be improved. Status of the bank has been given in Agenda no. 3</p> <p>So far 3296 cases have been sanctioned under second tranche of loan by 14 banks till 23.09.2021. Details are given in Agenda no. 3</p> <p>Banks have issued instructions to their branches to use the appropriate product code so that progress can be reflected on the national portal.</p> <p>So far loans have been sanctioned to 9183 beneficiaries till 23.09.2021. Details are given in Agenda no. 3.</p>

	<p>Banks to facilitate small loan to EWS &amp; LIG beneficiaries.</p> <p style="text-align: center;"><b>Action: All Banks</b></p>	
3.	<p><b>Developing an Online portal</b></p> <ul style="list-style-type: none"> <li>In order to ensure proper monitoring of the applications submitted under the Government sponsored schemes particularly KCC Dairy and KCC Fisheries, the Chief Secretary advised to develop an on-line system to collect and track the loan applications under government Schemes. The Chief Secretary requested the MD &amp; CEO of Central Bank of India to take the lead in developing such online system to resolve these issues before the next SLBC meeting. He mentioned to work on the online solution of loan application collection and pave the path for other banks.</li> </ul> <p><b>Action: SLBC</b></p>	<p>The task for developing the portal has been entrusted to MPONLINE. Several rounds of meetings conducted with the representatives of MPONLINE, SLBC, DIF and respective government departments. The Work is in progress and the portal will be operationalized soon.</p> <p>This issue is a part of discussion for this meeting.</p>
4.	<p><b>Financial Inclusion</b></p> <ul style="list-style-type: none"> <li><b>Settlement of claim under PMJJBY &amp; PMSBY</b></li> </ul> <p>It was observed that percentage of settlement of claims is less as compared to the State death rate under PMJJBY. Chief Secretary instructed Panchayat &amp; Rural Development Department to work on it and design a review mechanism.</p> <p style="text-align: center;"><b>Action: P&amp;RD Dept, GoMP</b></p> <p>He also instructed DIF to issue instructions to Collectors for sharing the death information lodgment of claims.</p> <p style="text-align: center;"><b>Action: DIF, GoMP</b></p> <ul style="list-style-type: none"> <li><b>Coverage of 3 uncovered villages-</b></li> </ul> <p>As per Jan-Dhan Darshak App, DFS had identified fresh 3 new uncovered villages in Betul and Chhindwara districts. These</p>	<p>P&amp;RD Department may like to comment.</p> <p>Instructions have been issued by DIF in this regard.</p> <p>These 3 villages have now been covered by PNB &amp; BOM.</p>

	villages were allotted to PMB and BOM for coverage. <b>Action: PNB &amp; BOM</b>	
5.	<b>Chief Minister Rural Housing Mission Scheme (CMRHM)</b>  Banks flagged that the NPA under the CMRHM Scheme is alarming (40.57% of the portfolio). The CS asked P & R D Dept. to look into the matter at the earliest. <b>Action: P&amp;RD, GoMP</b>	P&RD Department may like to comment on this issue.
6.	<b>Low CD Ratio districts</b>  The Convener Sub-committee on low CD Ratio i.e. Union Bank of India was advised to hold the sub-committee meeting and review the performance invariably as per the action points suggested by NABCONS for improvement of the CD Ratio. <b>Action: Union Bank of India</b>	The matter was discussed in the Sub-committee meeting held on 28.09.2021.
7.	<b>Doubling Farmers' Income by 2022</b>  Convenor, Sub- committee on Agriculture was requested to deliberate the same in next Sub-committee meeting and inform the SLBC. <b>Action: State Bank of India</b>	SBI had included this agenda in the Sub-Committee meeting on Agriculture and Allied Activities held on 02.08.2021 under chairmanship of Agriculture Production Commissioner. The discussion points are given in Agenda 6.
8.	<b>Adoption of MSME clusters by Lead Banks</b>  Sub- committee on MSME was requested to deliberate the same in next Sub-committee meeting and inform to SLBC. <b>Action: PNB</b>	The issues were discussed in the Empowered Committee meeting of RBI on MSME.
9.	<b>Rural Housing Interest Subsidy Scheme (RHISS)</b> Member banks were requested to popularize the scheme. <b>Action: All Banks</b>	Banks have circulated the circular to their branches.
10.	<b>Digital District Programme of RBI</b>  Banks were asked to implement the digital district programme as desired by RBI. <b>Action: All concerned Banks</b>	Details are given in the Agenda No-5.

11.	<p><b>Developing a standardized system of data flow under Lead Bank Scheme</b></p> <p>23 Banks were not migrated to the new data flow mechanism. These banks were requested to come on board at the earliest.</p> <p><b>Action: All the concerned Banks</b></p>	<p>A meeting in this regard was held on 09.09.2021 under the Chairmanship of Officer-In-Charge, RBI, Bhopal. Banks have been advised to migrate to the new system by 30<sup>th</sup> Sep'21.</p>
12.	<p><b>Non-obtaining of 'Diversion Order' for financing the loan</b></p> <p>The matter was deliberated. Convener, SLBC requested the CLR to issue a letter/order in this regard.</p> <p><b>Action: CLR, GoMP</b></p>	<p>CLR issued letter to SLBC and the same have been circulated to the member banks.</p>
13.	<p>The Chief Secretary advised to invite Prof. Sachin Chaturvedi from AIGGPA (Atal Bihari Vajpayee Institute of Good Governance and Policy Analysis) in the next SLBC meeting as special invitee.</p>	<p>SLBC vide its letter dated 16.09.2021 invited Prof. Sachin Chaturvedi, Vice Chairman, AIGGPA for participation in the SLBC meeting.</p>

## AGENDA NO-1

# Discussion on Key Banking Parameters

### i. Key Banking Parameters at a glance (as on 03.06.2021)

Sr.	Parameters	Outstanding			Y-o-Y variation (Absolute Term)		Y-o-Y variation %	
		Jun-19	Jun-20	Jun-21	Jun-20	Jun-21	Jun-20	Jun-21
1	Total number of Branches	7,725	7,926	7,981	201	55	2.60	0.69
2	Total number of ATMs	9,457	9,202	9,282	-255	80	-2.70	0.87
3	Total Deposits	4,01,707	4,52,895	4,96,589	51,188	43,694	12.74	9.65
4	<b>Total Advances</b>	<b>3,03,379</b>	<b>3,22,046</b>	<b>3,55,466</b>	<b>18,667</b>	<b>33,420</b>	<b>6.15</b>	<b>10.38</b>
4a	Credit as per place of utilization	10,005	11,533	10,138	1,528	-1,395	15.27	-12.10
5	<b>Credit Deposit Ratio</b>	<b>75.52</b>	<b>71.11</b>	<b>71.58</b>	<b>-4.41</b>	<b>0.47</b>	<b>-5.84</b>	<b>0.67</b>
5a	CD Ratio including credit as per place of utilization	78.01	73.65	73.62	-4.36	-0.03	-5.59	-0.04
6	<b>Total Business [3+4]</b>	<b>7,05,086</b>	<b>7,74,941</b>	<b>8,52,055</b>	<b>69,855</b>	<b>77,114</b>	<b>9.91</b>	<b>9.95</b>
7	Agriculture	1,00,677	1,07,778	1,15,250	7,101	7,472	7.05	6.93
8	Crop Loans out of total agriculture	73,110	82,550	85,086	9,440	2,536	12.91	3.07
9	% of Agriculture advances to Total advances [RBI Norm: 18%]	33.19	33.47	32.42	0.28	-1.04	0.85	-3.12
10	MSME	55,376	59,339	63,725	3,963	4,386	7.16	7.39
11	Education	2,535	2,726	2,823	191	97	7.53	3.56
12	Housing	34,127	39,356	43,506	5,229	4,150	15.32	10.54
13	<b>Priority Sector Advances</b>	<b>1,80,636</b>	<b>1,99,309</b>	<b>2,14,374</b>	<b>18,673</b>	<b>15,065</b>	<b>10.34</b>	<b>7.56</b>
14	% of Priority Sector advances to Total advances [RBI Norm: 40%]	59.54	61.89	60.31	2.35	-1.58	3.94	-2.55
15	<b>Non-Priority Sector Advances</b>	<b>1,22,743</b>	<b>1,22,737</b>	<b>1,41,092</b>	<b>-6</b>	<b>18,355</b>	<b>0.00</b>	<b>14.95</b>
16	Total NPA	37,507	35,480	36,863	-2,027	1,383	-5.40	3.90
17	<b>% of NPA to total advances</b>	<b>12.36</b>	<b>11.02</b>	<b>10.37</b>	<b>-1.35</b>	<b>-0.65</b>	<b>-10.89</b>	<b>-5.87</b>
18	Advances to Weaker Sections	57,304	66,794	80,938	9,490	14,144	16.56	21.18
19	% of advances to Weaker Sections to total Advances [RBI Norm: 11%]	18.89	20.74	22.77	1.85	2.03	9.80	9.78



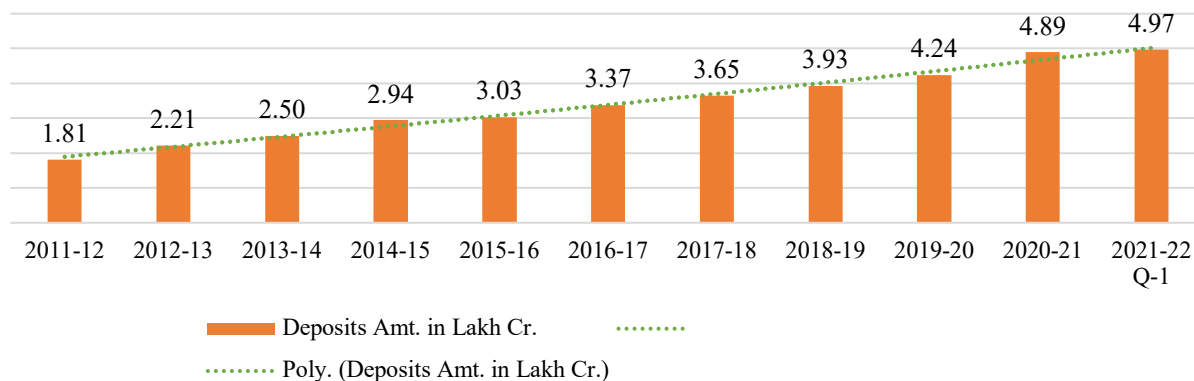
## ii. Major Highlights

1. Business of the banks recorded 9.95% growth on a year-on-year basis in June'21 as against 9.91% growth a year ago.
2. Aggregate deposits growth, on a year-on-year basis stood at 9.65% in June'21 compared with 12.74% a year ago. There was a growth of Rs 805 crore in PMJDY accounts y-o-y in June'21.
3. The share of Current Account and Savings Account (CASA) in total deposits increased further to 48.6% in June'21 compared with 47.2% a year ago.
4. Credit growth recorded 10.38% growth on a year-on-year basis in June'21 as compared to 6.15% growth last year. A growth in big ticket size loan under non-priority sector accounted for the growth in total credit. However, the credit growth across sectors slumped due to falling demand after the COVID-19 pandemic. The Government's initiatives to push credit to the productive sectors through government-guaranteed schemes have helped create demand.
5. The overall credit-deposit ratio increased to 71.58% in June'21 compared with 71.11% a year ago.
6. Credit to medium enterprises/industries grew 21.1% in June'21 y-o-y as compared to a contraction of 5.4% a year ago. However, credit growth to micro and small industries was 2.7% in June'21 as compared to growth of 6.9% in June'20.
7. Credit to agriculture and allied activities grew by 6.93% y-o-y in June'21 as compared to 7.05% a year ago.
8. Credit to housing sectors grew by 10.54 % y-o-y in June'21 as compared to 15.32% a year ago. Similarly, priority sector credit grew by 7.56 % y-o-y in June'21 as compared to 10.34% a year ago.
9. On year-on-year basis, credit to non-priority sectors saw a staggering growth of 14.95% in June'21 as compared to stagnant growth in the last year.
10. Non-Performing Assets increased by 3.90% y-o-y in June'21 as compared to negative growth in the last year.

### iii. Growth over last few years

## Deposits

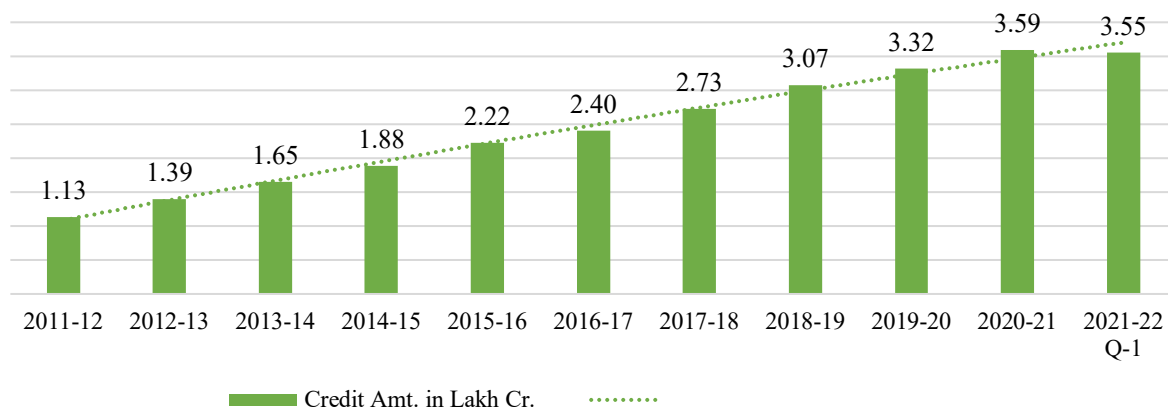
Growth in deposits over the past 9 years (Mar'12 to Mar'21)  
CAGR 11.6%



Y-o-Y growth rate %	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22 Q-1
	22.0%	13.1%	17.9%	3.0%	11.2%	8.5%	7.6%	7.8%	15.3%	1.6%

## Credit

Growth in credit over the past 9 years (Mar'12 to Mar'21)  
CAGR 13.7%



Y-o-Y growth rate %	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22 Q-1
	23.0%	18.3%	14.2%	18.1%	7.9%	13.7%	12.6%	8.0%	8.1%	-1.1%

## iv. District wise comparison

### Deposits Growth

#### Top 5 districts (In terms of absolute amount in June'21)

Amount in crore

Sr.	District Name	June'19	June'20	June'21	Growth		% Growth	
					June'20	June'21	June'20	June'21
1	BHOPAL	76,420	89,511	1,03,526	13,091	14,015	17.1	15.7
2	INDORE	59,274	67,283	72,848	8,009	5,564	13.5	8.3
3	JABALPUR	26,627	29,948	33,033	3,321	3,085	12.5	10.3
4	GWALIOR	21,820	23,863	26,010	2,043	2,146	9.4	9.0
5	SINGRAULI	7,468	8,459	10,583	990	2,124	13.3	25.1

#### Bottom 5 districts (In terms of absolute amount in June'21)

Amount in crore

Sr.	District Name	June'19	June'20	June'21	Growth		% Growth	
					June'20	June'21	June'20	June'21
1	ASHOK NAGAR	1,681	2,075	2,197	394	122	23.5	5.9
2	SHAJAPUR	2,873	3,209	3,330	337	121	11.7	3.8
3	KHANDWA	4,590	4,667	4,781	78	113	1.7	2.4
4	BARWANI	3,383	3,507	3,588	125	81	3.7	2.3
5	NIWARI	989	1,077	1,104	89	27	9.0	2.5

#### Top 5 & Bottom 5 districts in terms of CASA concentration

Amount in crore

Top 5 Districts				Bottom 5 Districts			
District Name	Deposits	CASA	CASA %	District Name	Deposits	CASA	CASA %
SHEOPUR KALA	1,398	1,021	73	JABALPUR	33,033	14,752	45
DINDORI	1,413	1,007	71	GWALIOR	26,010	11,149	43
ALIRAJPUR	1,461	1,028	70	INDORE	72,848	29,773	41
BHIND	4,412	3,098	70	SINGRAULI	10,583	4,114	39
NIWARI	1,104	768	70	BHOPAL	1,03,526	37,829	37

# District wise comparison

## Credit Growth

### Top 5 districts (In terms of absolute amount in June'21)

Amount in crore

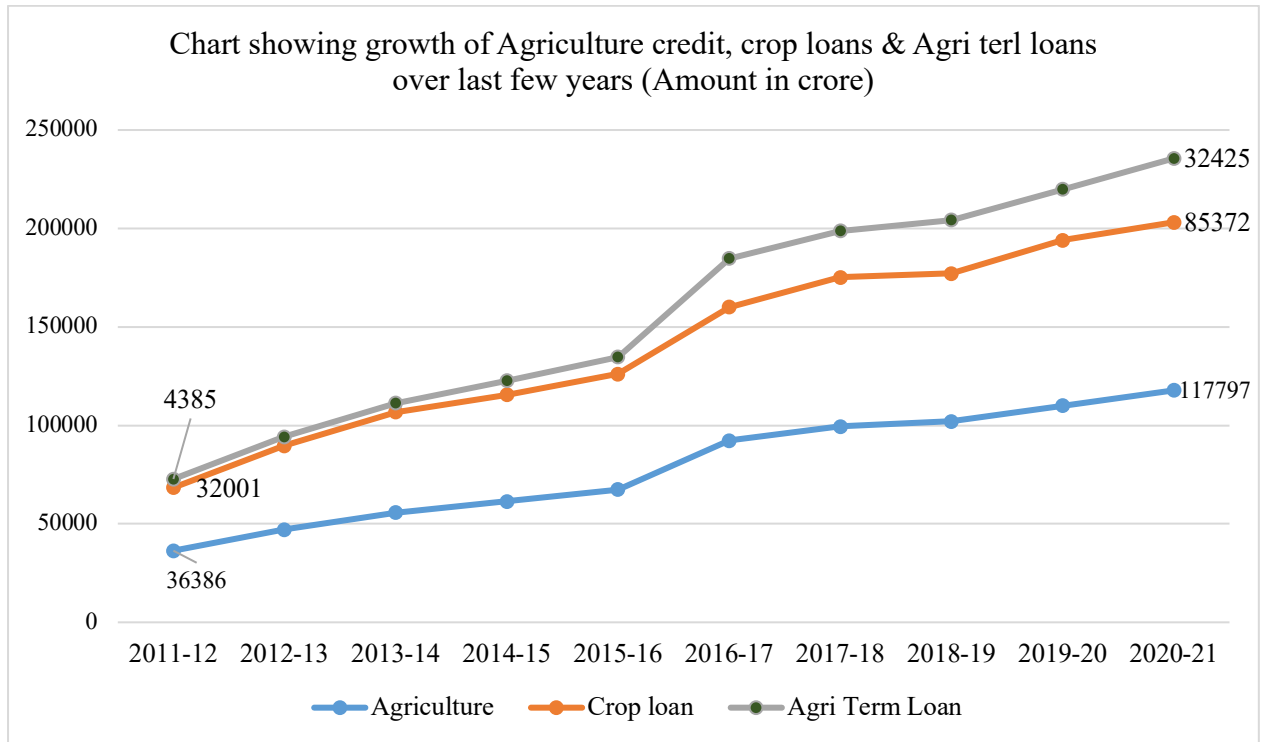
Sr.	District Name	June'19	June'20	June'21	Growth		% Growth	
					June'20	June'21	June'20	June'21
1	BHOPAL	66,023	70,604	84,230	4,582	13,626	6.9	19.3
2	INDORE	53,572	56,293	61,257	2,722	4,963	5.1	8.8
3	JABALPUR	15,840	19,122	20,512	3,282	1,390	20.7	7.3
4	UJJAIN	12,065	12,091	13,073	26	983	0.2	8.1
5	SATNA	3,855	3,925	4,830	70	904	1.8	23.0

### Bottom 5 districts (In terms of absolute amount in June'21)

Amount in crore

Sr.	District Name	June'19	June'20	June'21	Growth		% Growth	
					June'20	June'21	June'20	June'21
1	SIDHI	1,375	1,376	1,452	2	76	0.1	5.5
2	BHIND	1,658	1,736	1,806	78	70	4.7	4.0
3	UMARIA	583	630	697	47	67	8.0	10.6
4	MANDLA	1,291	1,325	1,333	33	9	2.6	0.7
5	NIWARI	368	488	490	120	2	32.8	0.4

## v. Growth under Agriculture



### Agency wise growth

Amount in crore

Sr.	Agency	June'19	June'20	June'21	Y-o-Y Growth		% Y-o-Y Growth	
					June'20	June'21	June'20	June'21
1	Public Sector Banks	47,933	48,156	50,870	223	2,714	0.5	5.6
2	Private Sector Banks	16,914	19,180	23,095	2,266	3,915	13.4	20.4
	Commercial Banks	64,847	67,336	73,965	2,489	6,629	3.8	9.8
3	Regional Rural Banks	7,575	7,828	8,344	253	516	3.3	6.6
4	Cooperative Banks	27,187	30,944	30,649	3,757	-295	13.8	-1.0
5	Small Finance Banks	1,068	1,670	2,292	602	622	56.4	37.2
	<b>Total</b>	<b>1,00,677</b>	<b>1,07,778</b>	<b>1,15,250</b>	<b>7,101</b>	<b>7,472</b>	<b>7.1</b>	<b>6.9</b>

## Growth under Crop Loans

Sr	Agency	June'19	June'20	June'21	Amount in crore			
					Y-o-Y Growth		% Y-o-Y Growth	
					June'20	June'21	June'20	June'21
1	Public Sector Bank	35,188	36,714	37,694	1,526	980	4.3	2.7
2	Private Sector Banks	7,060	8,226	9,458	1,166	1,232	16.5	15.0
	Commercial Banks	42,248	44,940	47,152	2,692	2,212	6.4	4.9
3	Regional Rural Banks	6,913	7,179	7,654	266	475	3.8	6.6
4	Cooperative Banks	23,949	30,431	30,280	6,482	-151	27.1	-0.5
5	Small Finance Banks	0	0	0	0	0	0.0	0.0
	<b>Total</b>	<b>73,110</b>	<b>82,550</b>	<b>85,086</b>	<b>9,440</b>	<b>2,536</b>	<b>12.9</b>	<b>3.1</b>

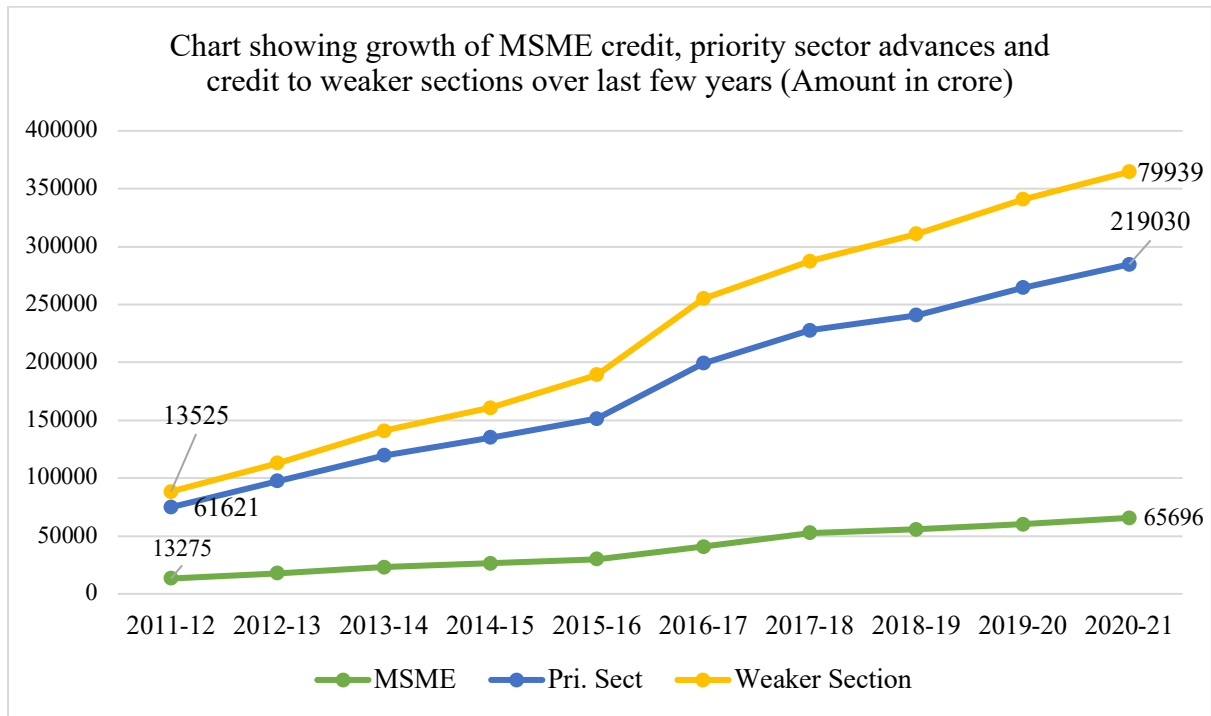
## Growth under Agriculture Term Loans

Sr.	Agency	June'19	June'20	June'21	Amount in crore			
					Y-o-Y Growth		% Y-o-Y Growth	
					June'20	June'21	June'20	June'21
1	Public Sector Bank	12,745	11,442	13,176	-1,303	1,734	-10.2	15.2
2	Private Sector Banks	9,854	10,954	13,637	1,100	2,683	11.2	24.5
	Commercial Banks	22,599	22,396	26,813	-203	4,417	-0.9	19.7
3	Regional Rural Banks	662	649	690	-13	41	-2.0	6.3
4	Cooperative Banks	3,238	513	369	-2,725	-144	-84.2	-28.1
5	Small Finance Banks	1,068	1,670	2,292	602	622	56.4	37.2
	<b>Total</b>	<b>27,567</b>	<b>25,228</b>	<b>30,164</b>	<b>-2,339</b>	<b>4,936</b>	<b>-8.5</b>	<b>19.6</b>

- Agriculture Term Loans/Investment Credit improved to Rs 30,164 crore in June'21 from Rs 25,228 crore a year ago.
- Share of agriculture term loan improved to 26.17% of total agriculture credit in June'21 from 23.47% in June'20.
- Out of total investment credit loans, the share of Animal Husbandry sector was 9.55% (Rs 2881 crore) in June'21.



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



**vii. Growth under MSMEs (June'21)**

Amount in crore					
Sr.	Particulars	June'20	June'21	Y-o-Y variation	% Y-o-Y variation
1	Credit to MSEs (Micro & Small Enterprises)	52,438	53,859	1,421	2.71
2	<b>% credit to Micro enterprises to MSE</b>	<b>59.04</b>	<b>61.88</b>	<b>2.84</b>	<b>4.81</b>
3	Micro Enterprises	30,959	33,328	2,369	7.65
4	<b>% credit to Micro Enterprises to total credit</b>	<b>9.61</b>	<b>9.38</b>	<b>-0.24</b>	<b>-2.47</b>
5	Small Enterprises	21,479	20,531	-949	-4.42
6	Medium Enterprises	5,867	7,107	1,240	21.14
7	Other MSME	1,034	2,760	1,726	166.88
8	<b>Total credit to MSMEs</b>	<b>59,339</b>	<b>63,725</b>	<b>4,387</b>	<b>7.39</b>
9	Total Bank's Credit	3,22,046	3,55,466	33,420	10.38
10	NPA under MSMEs	5,726	7,048	1,322	23.09
11	% NPA of the portfolio	9.65	11.06	1.41	14.62

## vii. Credit growth comparison with country

### Scheduled Commercial Banks (Excluding RRBs)

Outstanding amount in crore

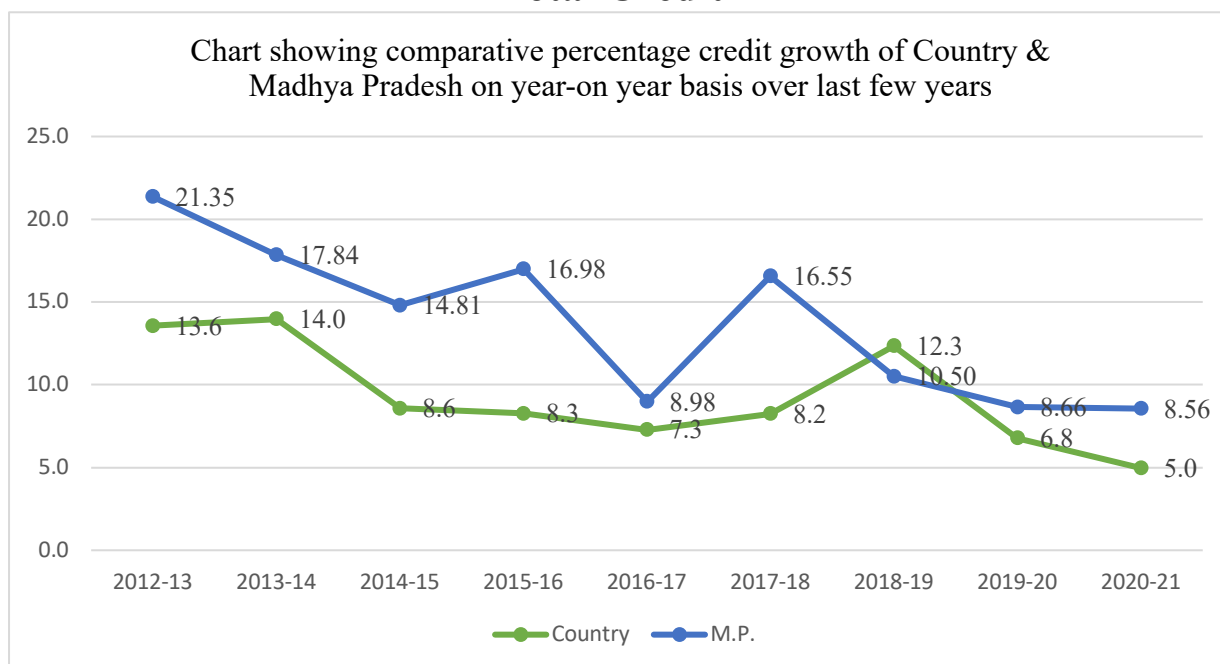
Sr.	Sector	Country*			Y-o-Y % variation		Madhya Pradesh			Y-o-Y % variation	
		June'19	June'20	June'21	June'20	June'21	June'19	June'20	June'21	June'20	June'21
1	Total Credit	9,648,768	10,245,677	10,841,866	6.2	5.8	252,271	267,072	296,813	5.9	11.1
2	Agriculture & Allied	1,125,788	1,152,935	1,284,399	2.4	11.4	64,848	67,336	73,965	3.8	9.8
3	MSME	1,156,561	1,189,511	1,224,671	2.8	3.0	51,027	54,007	56,405	5.8	4.4
4	Housing	1,185,806	1,334,900	1,464,645	12.6	9.7	31,804	37,123	41,020	16.7	10.5
5	Education	67,641	65,017	62,720	-3.9	-3.5	2,447	2,643	2,744	8.0	3.8
6	Priority Sector	2,802,850	2,877,742	3,043,405	2.7	5.8	137,643	148,662	160,011	8.0	7.6

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

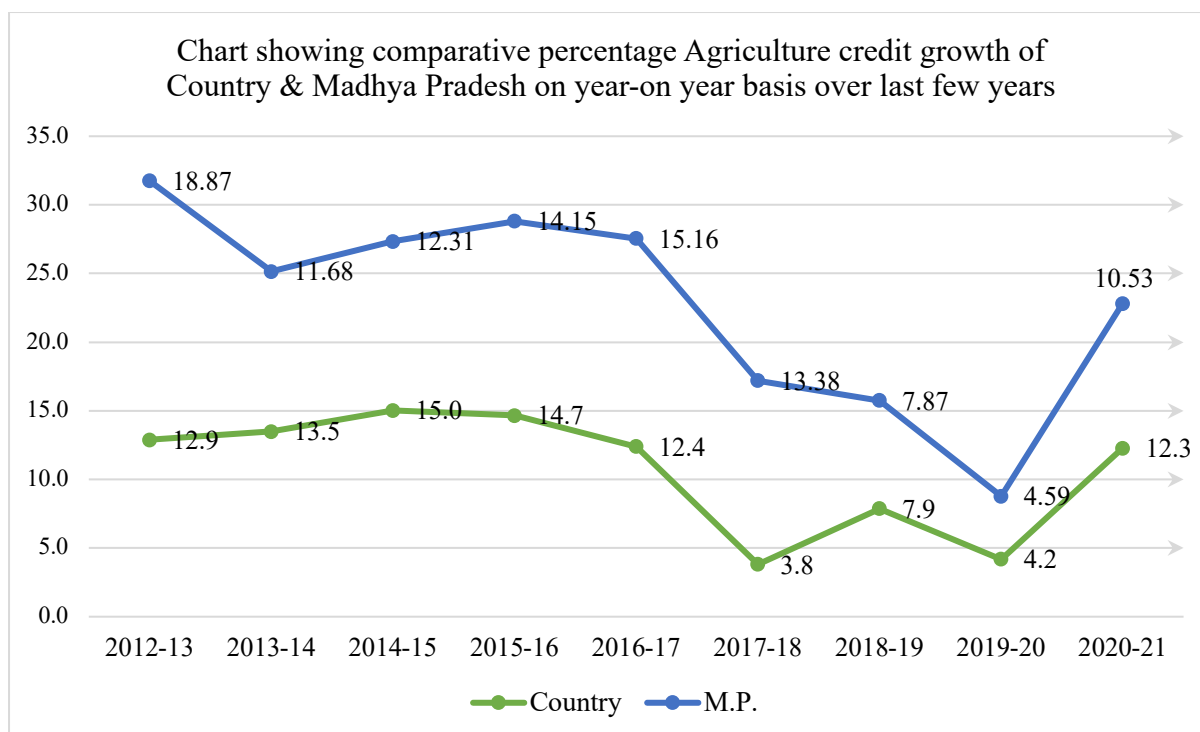
- ⇒ Total credit of Scheduled Commercial Banks (excluding RRBs) in the state increased by 11.1% y-o-y in June'21 as compared with an increase of 5.8% in the country during the same period.
- ⇒ On a year-on-year (y-o-y) basis, credit of Commercial Banks in the state to agriculture and allied sectors increased by 9.8% in June'21 as compared with an increase of 11.4% by the Commercial Banks in the country.
- ⇒ Year-on year growth under MSME sectors in Madhya Pradesh was 4.4% in June'21, whereas it was 3.0% in the Country.
- ⇒ Credit to housing sectors grew by 10.5% y-o-y in June'21 in the State as compared to 9.7% in the country.
- ⇒ While education sector in the country has shown negative growth y-o-y, there was a growth of 3.8% in the state in June'21.
- ⇒ Y-o-Y growth under priority sector in the state was 7.6% in June'21 as compared to growth of 5.8% in the country.

**viii. Growth comparison of SCBs- Country vis-à-vis M.P. over last few years**

**Total Credit**



**Agriculture**



## AGENDA NO-2

# Review of credit disbursement by Banks

### i. Achievement under ACP of the state Q-1 FY 2021-22

Number in lakh & Amount in crore

Sr. No	Sector	FY 2020-21 (June'20)			FY 2021-22 (June'21)				
		Target	Achie.	Achi. %	Target		Achievement		Achi. %
		Amt.	Amt.		No	Amt.	No	Amt.	Amt.
<b>1</b>	<b>Agriculture</b>	<b>1,34,236</b>	<b>23,225</b>	<b>17</b>	<b>62.94</b>	<b>1,52,057</b>	<b>23.29</b>	<b>27,150</b>	<b>18</b>
1a	Farm Credit	1,24,412	20,954	17	60.97	1,40,222	23.14	24,397	17
1b	Crop Loan	96,864	17,624	18	50.32	1,00,991	19.31	21,960	22
1c	Agri Infra	3,905	576	15	0.91	5,105	0.01	256	5
1d	Ancillary Activity	5,919	1,695	29	1.06	6,730	0.14	2,497	37
<b>2</b>	<b>MSME</b>	<b>32,078</b>	<b>17,276</b>	<b>54</b>	<b>5.91</b>	<b>35,009</b>	<b>1.72</b>	<b>16,879</b>	<b>48</b>
2a	Micro	17,135	8,626	50	4.68	20,085	1.55	6,261	31
2b	Small	12,965	6,441	50	0.97	12,908	0.14	6,971	54
2c	Medium	1,161	2,021	174	0.01	1,222	0.01	1,727	141
3	Export Credit	530	127	24	0.01	864	0.00	64	7
4	Education	1,037	164	16	0.25	1,345	0.04	62	5
5	Housing	7,131	510	7	1.32	8,270	0.21	599	7
6	Social infra	595	168	28	0.19	710	0.00	26	4
7	Renewable	288	1,022	354	0.18	617	0.00	16	3
<b>8</b>	<b>Total Priority</b>	<b>1,76,217</b>	<b>42,990</b>	<b>24</b>	<b>70.83</b>	<b>1,99,077</b>	<b>26.57</b>	<b>45,585</b>	<b>23</b>
9	Total NPS	13,033	14,649	112	1.60	13,744	3.52	38,498	280
<b>10</b>	<b>Total Credit Plan</b>	<b>1,89,250</b>	<b>57,638</b>	<b>30</b>	<b>72.43</b>	<b>2,12,821</b>	<b>30.09</b>	<b>84,083</b>	<b>40</b>

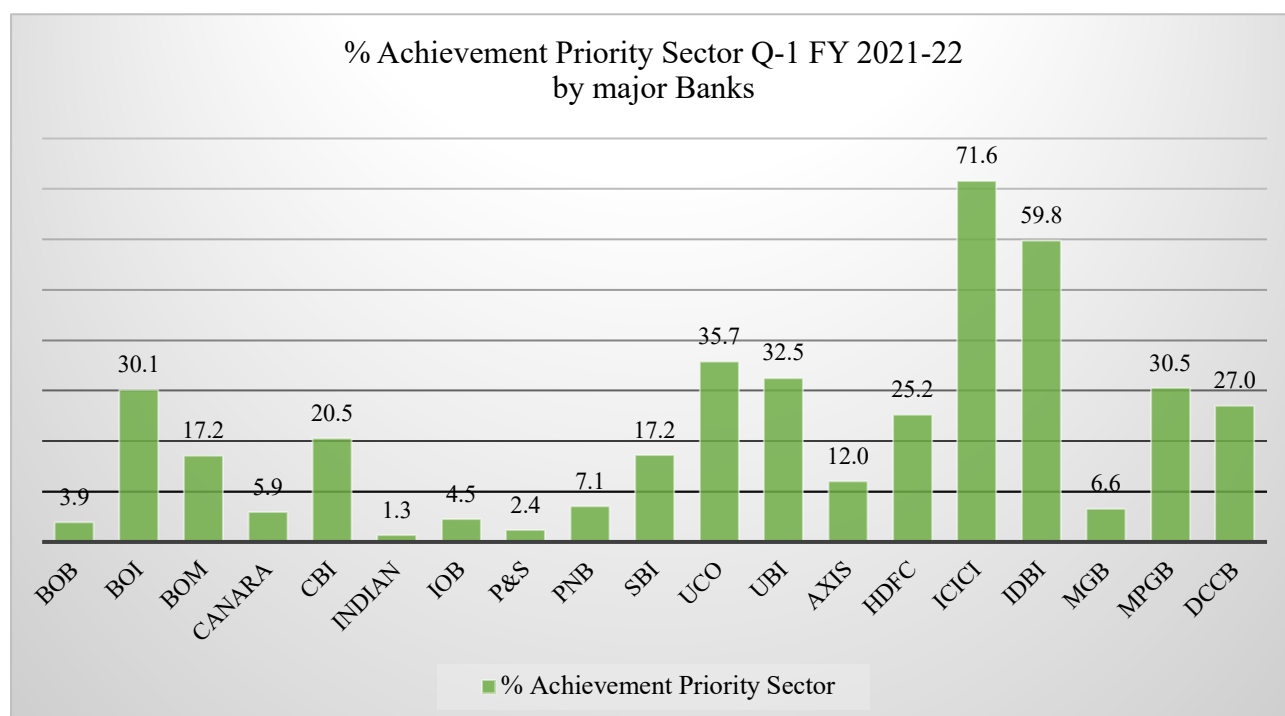
*Bank wise ACP achievement is given in Table no. 9(i) to 12*

## ii. Agency wise status of ACP Achievement

Amount in crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi. %	Target	Achi.	Achi. %	Target	Achi.	Achi. %
PSBs	84,267	10,941	13.0	25,457	9,386	36.9	1,18,686	21,124	17.8
PVTs	12,864	5,002	38.9	6,689	5,189	77.6	21,431	10,500	49.0
CBs	97,131	15,943	16.4	32,146	15,271	47.5	1,40,117	32,320	23.1
RRBs	17,436	2,691	15.4	1,501	376	25.1	19,773	3,185	16.1
Co-Ope.	36,323	8,122	22.4	533	1,846	346.2	36,979	9,977	27.0
SFBs	1,168	393	33.7	829	82	9.9	2,207	798	36.2
<b>Total</b>	<b>1,52,057</b>	<b>27,150</b>	<b>17.9</b>	<b>35,009</b>	<b>16,879</b>	<b>48.2</b>	<b>1,99,077</b>	<b>45,585</b>	<b>22.9</b>

## iii. Achievement under Annual Credit Plan by major banks FY 2021-22 Q-1



## AGENDA NO-3

# Agenda from various Government departments

## i. ANIMAL HUSBANDRY DEPARTMENT

### a. National Livestock Mission (राष्ट्रीय पशुधन मिशन)

National Livestock Mission (NLM) proposes to bring sharp focus on entrepreneurship development and breed improvement in rural poultry, sheep, goat and piggery including feed and fodder development.

#### 1 ब्रीड डेवलपमेंट सबमिशन (पशुधन एवं कुक्कुट)

– रूरल बैकयार्ड ब्रीड डेवलपमेंट हेतु उद्यमिता विकास।

- योजनान्तर्गत चिन्हाकित नस्ल में से 1 नस्ल का चयन कर कम से कम 1000 पेरेन्ट स्टॉक रख चुजे उत्पादन करना
- 50 प्रतिशत या अधिकतम 25 लाख की सबसिडी

– स्माल रूमिनेंट(बकरी/भेड) ब्रीड डेवलपमेंट हेतु उद्यमिता विकास।

- कम से कम 500 मादा व 25 नर
- 50 प्रतिशत अधिकतम 50 लाख

–पिगरी हेतु उद्यमिता विकास

- कम से कम 100 मादा व 25 नर
- 50 प्रतिशत सबसिडी अधिकतम 30 लाख,

#### 2 सबमिशन ऑन फीड/फाडर डेवलपमेंट

– चारे व पशु आहार में उद्यमिता विकास

- हे/साइलेज/फाडर ब्लॉक/ टोटल मिक्स राशन
- 50 प्रतिशत सबसिडी अधिकतम 50 लाख



**b. Progress under issuance of KCC to Dairy Farmers associated with the Dairy Cooperative Societies**

As on 24.09.2021

Amount in crore

Sr. No.	Name of Bank	Application Submitted by Milk Union	Application Received by Bank Branches	Application Sanctioned		Application Disbursed		Total Returned	Application Rejected (No.)	Pending Application (No.)
				No.	Amount	No.	Amount			
1	Bank of Baroda	6523	5679	2196	18.85	1909	13.90	2622	763	98
2	Bank of India	32446	32446	9276	30.86	8882	29.45	18908	4189	73
3	Bank of Maharashtra	5989	4252	703	5.95	685	5.60	1865	559	1125
4	Canara Bank	3678	3494	1575	6.74	1528	6.12	1653	217	49
5	Central Bank of India	18014	16385	4895	24.87	4029	21.04	9891	1569	30
6	Indian Bank	3744	3744	742	2.53	315	1.37	2665	97	240
7	Indian Overseas Bank	271	247	138	1.27	81	0.93	100	0	9
8	Punjab and Sind Bank	305	258	67	0.44	67	0.44	191	0	0
9	Punjab National Bank	11824	10684	2322	18.42	2224	10.33	8357	0	5
10	State Bank of India	34402	34404	11716	48.03	11698	47.96	14789	7899	0
11	UCO Bank	3503	2294	790	6.80	759	5.95	670	400	434
12	Union Bank of India	5804	4448	2316	24.28	2211	19.93	878	1254	0
13	Madhyanchal Gramin Bank	11574	11548	5717	32.68	5189	30.39	5689	135	7
14	Madhya Pradesh Gramin Bank	21627	18455	4526	31.65	4474	28.54	13075	830	24
15	DCCB/Apex Bank	24647	24760	8914	32.14	7504	26.17	15362	0	484
16	Axis Bank Ltd.	156	154	3	0.05	0	0.00	74	0	77
17	HDFC Bank	605	0	0	0.00	0		0	0	0
18	ICICI Bank Ltd.	496	0	0	0.00	0	0.00	0	0	0
19	IDBI Bank Ltd.	532	532	7	0.06	7	0.06	0	0	525
20	IDFC First Bank Ltd.	470	0	0	0.00	0	0.00	0	0	0
21	Other	5697	0	0	0.00	0	0.00	0	0	0
	<b>Total</b>	<b>192307</b>	<b>173784</b>	<b>55903</b>	<b>285.617</b>	<b>51562</b>	<b>248.18</b>	<b>96789</b>	<b>17912</b>	<b>3180</b>

**c. Animal Husbandry Infrastructure Development Fund (AHIDF)**

As on 24.09.2021

Amount in crore

Sr. No.	Name of the Bank	Applications Received		Applications Sanctioned		Application Disbursed		No. of Application Pending
		No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	1	2	1	2	1	2	0
2	Bank of India	1	0.5	1	0.5	1	0.5	0
3	Canara Bank	1	0.09	0	0	0	0	1
4	Central Bank of India	2	0.75	0	0	0	0	2
5	State Bank of India	6	6.6	1	0.28	1	0.28	5
	<b>Total</b>	<b>11</b>	<b>9.94</b>	<b>3</b>	<b>2.78</b>	<b>3</b>	<b>2.78</b>	<b>8</b>

**d. Progress under ACP achievement under Animal Husbandry Q-1 FY 2021-22**

		As on 24.09.2021		
		Amount in crore		
Sr.	Banks	Animal Husbandry		
		Target	Achievement	Achievement %
1	Public Sector Banks	4072.0	81.5	2.00
2	Private Sector Banks	1389.1	75.6	5.44
3	Commercial Bank	5461.1	157.1	2.88
4	Regional Rural Banks	1324.9	65.8	4.97
5	Cooperative Bank	880.2	46.0	5.22
6	Small Finance Banks	386.4	0.0	0.00
	<b>TOTAL</b>	<b>8052.6</b>	<b>268.9</b>	<b>3.34</b>

In order to streamline the process of credit delivery through KCC to the animal husbandry and fisheries farmers, a Standard Operating Procedure (SOP)/Guidelines for issue of separate KCC for animal husbandry, dairy and fisheries farmers have been finalised by the DFS in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.

**ii. MPSRLM, PANCHAYAT & RURAL DEVELOPMENT DEPARTMENT**

**a. Product Code Correction for Credit linked SHGs.**

It has been observed by the MPSRLM that there are variation in the figures reported by the district and appearing on the NRLM portal. One of the reason attributed to this discrepancies is to be improper coding of the SHG at branch level. Banks need to sensitize their branches about the use of appropriate product codes as assigned by the MoRD, GOI.

**b. Proposed revised SHG credit linkage target of Rs 2550 Crore for FY 2021-22.**

Based on SHG Credit linkage eligibility, it has been proposed to revise the annual target for SHG Credit Linkage for FY 2021-22 as under

Amount in crore			
Present Target		Revised Target	
No.	Amt.	No.	Amt.
1,22,276	2,152	2,17,622	2,550

**c. SHG credit linkage disbursement status\* for FY 2021-22**

As on 23.09.2021

Amount in crore

S.No	Bank Name	Target					Achievement			Achievement Percentage(%)		
		SHGs			Total Disbursement Amt.	Total Outstanding Amt.	Total SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs(8/5*100)	Disbursement (9/6*100)	Outstanding (10/7*100)
		Fresh SHG's	Repeat/Renewals / Enhancement	Total SHG's								
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Bank Of Baroda	2240	850	3090	38.40	25.20	783	5.61	17.03	25.3	14.6	67.6
2	Bank Of India	6320	3000	9320	124.10	54.40	1878	13.52	36.00	20.2	10.9	66.2
3	Bank Of Maharashtra	2350	930	3280	40.80	26.50	320	3.37	19.33	9.8	8.3	73.0
4	Canara Bank	1400	270	1670	17.10	13.20	9	0.15	9.27	0.5	0.9	70.2
5	Central Bank Of India	13500	2100	15600	152.60	135.50	3686	14.73	80.48	23.6	9.7	59.4
6	Indian Bank	3250	1440	4690	60.90	44.10	2228	32.44	31.14	47.5	53.3	70.6
7	Indian Overseas Bank	20	40	60	1.20	0.60	10	0.07	0.33	16.7	5.9	54.9
8	Punjab And Sind Bank	10	20	30	0.70	2.80	8	0.03	2.21	26.7	3.7	79.1
9	Punjab National Bank	5250	2130	7380	93.70	67.30	1338	19.66	40.03	18.1	21.0	59.5
10	State Bank Of India	15300	2020	17320	163.10	125.70	571	4.85	48.83	3.3	3.0	38.8
11	Uco Bank	760	30	790	6.50	9.30	37	0.20	6.37	4.7	3.0	68.5
12	Union Bank Of India	2530	1000	3530	44.40	36.10	591	2.84	28.53	16.7	6.4	79.0
	<b>Public Sector Bank</b>	<b>52933</b>	<b>13834</b>	<b>66765</b>	<b>749.50</b>	<b>547.70</b>	<b>11467</b>	<b>106.46</b>	<b>329.55</b>	<b>17.2</b>	<b>14.2</b>	<b>60.2</b>
1	Madhyaanchalgramin Bank	6320	2000	8320	98.00	102.30	1762	12.52	59.51	21.2	12.8	58.2
2	Madhya Pradesh Gramin Bank	18020	16000	34020	548.80	481.80	14882	141.22	374.89	43.7	25.7	77.8
	<b>Regional Rural Bank</b>	<b>24340</b>	<b>18000</b>	<b>42340</b>	<b>646.80</b>	<b>584.10</b>	<b>16644</b>	<b>153.74</b>	<b>434.39</b>	<b>39.3</b>	<b>23.8</b>	<b>74.4</b>
1	HDFC Bank	240	470	710	15.80	14.70	472	7.98	22.02	66.5	50.5	149.8
2	ICICI Bank	360	3130	3490	85.70	112.00	328	7.02	56.49	9.4	8.2	50.4
3	IDBI Bank	130	280	410	8.20	23.50	273	5.29	17.97	66.6	64.5	76.5
	<b>Private Sector Bank</b>	<b>730</b>	<b>3880</b>	<b>4610</b>	<b>109.70</b>	<b>150.20</b>	<b>1073</b>	<b>20.29</b>	<b>96.48</b>	<b>23.3</b>	<b>18.5</b>	<b>64.2</b>
	<b>Grand Total</b>	<b>78003</b>	<b>35714</b>	<b>1E+05</b>	<b>1506.00</b>	<b>1282.00</b>	<b>29184</b>	<b>280.49</b>	<b>860.42</b>	<b>25.7</b>	<b>18.6</b>	<b>67.1</b>

\*Source- NRLM portal

**d. Proposed Mudra Loan annual target for individual enterprises by SHG members**

It has been proposed to fix a Mudra Loan target for 10,088 individual enterprises by SHG members @ Rs 1 lakh per unit.

**e. Enhancement of OD limit of Rs 50,000 for MPDAYSRLM women BC Sakhi**

It has been proposed to enhance the OD limit of Rs 50,000/- for MPDAYSRLM women BC Sakhi

### iii. HORTICULTURE DEPARTMENT, ONE DISTRICT ONE PRODUCT (ODOP)

As part of AatmaNirbhar Bharat Abhiyan, Ministry of Food Processing Industries has launched the centrally sponsored **PM Formalisation of Micro Food Processing Enterprises (PMFME)** Scheme for providing financial, technical and business support for upgradation of two lakh micro food processing enterprises. With an outlay of Rs. 10,000 Crore over a period of five years from 2020-21 to 2024-25, the scheme aims to enhance the competitiveness of existing micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector.

**The Scheme adopts One District One Product (ODOP) approach to reap benefits of scale in terms of procurement of inputs, availing common services and marketing of products.**

#### a. Progress under PM Formalization of Micro Food Processing Enterprises Scheme (PMFME)

As on 23.09.2021

Number of cases

Sr.	Name of the Bank	Sanctioned	Loan Under Process	Rejected
1	State Bank Of India	14	128	26
2	Union Bank Of India	14	18	18
3	Canara Bank	10	3	10
4	Central Bank Of India	7	27	14
5	Bank Of Baroda	6	7	12
6	Bank Of India	4	24	7
7	Indian Bank	3	16	
8	Punjab National Bank	3	24	5
9	UCO Bank	2	4	5
10	HDFC Bank	1	16	1
11	Bandhan Bank Limited		2	
12	Bank Of Maharashtra		8	
13	ICICI Bank		13	1
14	IDBI Bank		16	
15	IDFC First Bank		2	
16	Indian Overseas Bank		1	
17	Jila Sahakari Kendriya Bank		22	1
18	Madhyanchal Gramin Bank		20	
19	Madhya Pradesh Gramin Bank		29	1
20	Punjab And Sind Bank		2	
21	Yes Bank		1	
	<b>Grand Total</b>	<b>64</b>	<b>383</b>	<b>101</b>

## b. Issues from Horticulture Department

1. PMFME योजना का क्रियान्वयन प्रदेश में वर्ष 2020-21 में प्रारंभ हो चुका है वर्तमान तक 1973 उद्यम स्थापना हेतु आवेदन प्राप्त हुये है। जिलावार सूची संलग्न है। (परिशिष्ट - 1)
2. प्रधानमंत्री सूक्ष्म खाद्य उद्यम उन्नयन योजना (पीएम एफएमई) अन्तर्गत भारत सरकार, खाद्य प्रसंस्करण उद्योग मंत्रालय नई दिल्ली द्वारा जारी गाईडलाइन के अनुसार विभिन्न योजनाओं के अन्तर्गत ऋण स्वीकृति हेतु लेख किया गया है। (परिशिष्ट-2)
3. प्रदेश में आज दिनांक 23.09.2021 तक योजनान्तर्गत 1973 ऑनलाइन आवेदन प्राप्त किये गए हैं तथा 437 आवेदन बैंक स्तर पर पेंडिंग है एवं 143 आवेदन बैंकों द्वारा निरस्त किये गए हैं । जिसका मुख्य कारण कृषको/उद्यमियों से सूक्ष्म खाद्य प्रसंस्करण उद्यमों की स्थापना हेतु कोलेटेरेल प्रापटी आदि की मांग की जाना है।

अतः आवश्यक है कि बैंक भारत सरकार द्वारा संचालित CGTMSE योजना जिनका उल्लेख परिशिष्ट - 2 में है उनके तहत आसान ऋण स्वीकृति की प्रक्रिया अपनायें। जिससे कि भारत सरकार द्वारा निर्धारित लक्ष्य 05 वर्षों में 10500 सूक्ष्म खाद्य प्रसंस्करण उद्योगों की स्थापना की जा सके एवं कृषको को उनकी उत्पाद का उचित मूल्य दिया जा सके।

4. भारत सरकार के स्तर पर कुछ बैंको के साथ MOU किये गये है अन्य बैंको के साथ भी MOU किये जाए।

विभिन्न जिलों में बैंक स्तर पर आ रही कुछ प्रमुख समस्याएं निम्नानुसार हैं:-

- i. PMFME योजना में जिन हितग्राहियों द्वारा आवेदन किया गया है उनके द्वारा KCC लिये जाने के कारण उनके प्रकरण स्वीकृत नहीं हो रहे है।
- ii. अलग-अलग बैंक द्वारा PMFME योजना के प्रकरण स्वीकृति हेतु अलग-अलग दस्तावेज चाहे जा रहे है। कुछ बैंक द्वारा 2-3 वर्षों का आयकर रिटर्न की जानकारी

भी चाही जा रही है जबकि हितग्राही द्वारा नवीन ईकाइयों लगाई जा रही है। अतः समस्त बैंको के PMFME योजना में प्रसंस्करण ईकाइयों की स्थापना के लिए आवश्यक दस्तावेज में एकरूपता के लिये सभी बैंको को निर्देश जारी किये जायें।

- iii. बैंको द्वारा लिगल रिपोर्ट बनवाई जाती है जिसमें भूमि mortgage के रूप में रखी जाती है जबकि योजना में Mortgage लिये जाने का कोई प्रावधान नहीं है।

## iv. URBAN ADMINISTRATION AND DEVELOPMENT DEPARTMENT

### a. PM SVANidhi

#### Bank wise Progress report under PMSVANIDHI

S.no	Bank Name	Target 2021-22	During 01 April to 23 SEP 2021			Progress % of disbursed loan cases against target	Pending as on 23.09.2021	
			submitted	Sanctioned	Disbursed		Pending for Sanction	Pending for Disburse ment
	1	2	3	4	5	6	7	8
1	State Bank of India	50848	13557	15359	17486	34.39%	13826	9543
2	Bank of India	18160	12485	4930	6163	33.94%	9564	1850
3	Central Bank of India	15321	4580	4461	3754	24.50%	3646	1291
4	Bank of Baroda	31879	4654	3910	4181	13.12%	2856	736
5	Indian Bank	22511	1953	2561	2734	12.15%	1448	1199
6	Union Bank of India	37887	3701	4676	4341	11.46%	3057	2200
7	Punjab National Bank	37659	4191	4120	2840	7.54%	1132	2499
8	Bank of Maharashtra	10489	1106	728	685	6.53%	567	256
9	UCO Bank	19637	1630	1012	866	4.41%	1010	505
11	Canara Bank	43045	1748	1518	1623	3.77%	1275	550
10	Indian Overseas Bank	9598	336	290	265	2.76%	174	82
12	Punjab and Sind Bank	5778	200	78	57	0.99%	172	22
	<b>Total PSB</b>	<b>302812</b>	<b>50141</b>	<b>43643</b>	<b>44995</b>	<b>14.86%</b>	<b>38727</b>	<b>20733</b>
13	Madhyanchal Gramin Bank	12509	3404	1037	1080	8.63%	3101	363
14	RRB Madhya Pradesh GB	31991	1911	1810	1289	4.03%	2145	589
	<b>Total RRBs</b>	<b>44500</b>	<b>5315</b>	<b>2847</b>	<b>2369</b>	<b>5.32%</b>	<b>5246</b>	<b>952</b>
15	HDFC Bank	25672	2054	1983	360	1.40%	1590	2108
16	Kotak Mahindra Bank Limited	7077	252	48	70	0.99%	500	244
17	IDBI Bank	13139	228	165	110	0.84%	430	220
18	Karnataka Bank Ltd	1724	11	4	10	0.58%	42	5
19	IDFC FIRST Bank Ltd.	7217	191	27	33	0.46%	370	2
20	Federal Bank	2113	45	5	8	0.38%	51	14
21	Axis Bank	27388	196	28	60	0.22%	1146	642
22	Karur Vysya Bank Ltd	1006	0	3	2	0.20%	13	1
23	ICICI Bank	40554	15	34	57	0.14%	1185	677
24	South Indian Bank	1004	9	0	1	0.10%	25	0
25	Bandhan Bank Ltd.	35113	82	35	17	0.05%	459	20
26	IndusInd Bank	12070	0	3	3	0.02%	109	29
27	Standard Chartered Bank	759	0	0	0	0.00%	3	0
28	Catholic Syrian Bank	385	0	0	0	0.00%	0	0
29	Dhan Lakshmi Bank	253	0	0	0	0.00%	0	0
30	Jammu & Kashmir Bank Ltd	487	3	0	0	0.00%	5	0
31	Tamilnad Mercantile Bank Ltd	380	0	0	0	0.00%	4	0
32	RBL Bank Limited	1396	-10	0	0	0.00%	7	0
33	Yes Bank Ltd.	6578	0	0	0	0.00%	3	0
34	DCB Bank Ltd.	2311	4	0	0	0.00%	25	0
35	Lakshmi Vilas Bank	825	3	0	0	0.00%	15	0
36	City Union Bank	1012	2	0	0	0.00%	14	0
	<b>Total Private Bank</b>	<b>188463</b>	<b>3085</b>	<b>2335</b>	<b>731</b>	<b>0.39%</b>	<b>5996</b>	<b>3962</b>
37	AU Small Finance bank	8025	163	143	147	1.83%	157	107
38	Utkarsh Small Finance Bank	4643	78	37	30	0.65%	177	15
39	Ujjivan Small Finance Bank	1968	10	3	3	0.15%	33	3
40	Annapurna Finance Pvt. Ltd.	-	0	0	0	0.00%	1	1

*Targets also includes backlog of previous year*



### Bank wise Progress report under PMSVANIDHI

S.no	Bank Name	Target 2021-22	During 01 April to 23 SEP 2021			Progress % of disbursed loan cases against target	Pending as on 23.09.2021	
			submitted	Sanctioned	Disbursed		Pending for Sanction	Pending for Disbursement
41	ESAF Small Finance Bank	4378	0	0	0	0.00%	0	0
42	Jana Small Finance Bank	4851	8	0	0	0.00%	9	0
43	Sarvoday Small Finance Bank	5907	0	0	0	0.00%	0	0
44	Equitas Small Finance Bank	9713	0	0	0	0.00%	0	0
45	Fincare Small Finance Bank	6887	2	0	0	0.00%	3	0
<b>Total MFIs</b>		<b>46372</b>	<b>261</b>	<b>183</b>	<b>180</b>	<b>0.39%</b>	<b>380</b>	<b>126</b>
<b>Grand Total</b>		<b>582147</b>	<b>58802</b>	<b>49008</b>	<b>48275</b>	<b>8.29%</b>	<b>50349</b>	<b>25773</b>
Note:-2328 loan cases are available in market place that can be picked and process by any Banks.								
Note:-74721 loan cases are Returned by Bank that can be re-picked and re-process by the Banks.								
Note:-56767 loan cases are Ineligible by the Banks.								

### b. Progress under second tranche loan i.e. 20K loan

as on 23.09.2021

Sno.	BANK NAME	Target*2 021-22	Summited Application to Bank	Sanction by Bank	Disbursed by Bank	Progress % of disbursed loan cases against target
1	2	3	4	5	6	7
1	Bank of Maharashtra	2458	138	99	75	3.05%
2	UCO Bank	4046	227	168	117	2.89%
3	Punjab National Bank	12392	566	415	268	2.16%
4	Canara Bank	7362	324	205	145	1.97%
5	Central Bank of India	12719	495	382	248	1.95%
6	Punjab and Sind Bank	955	52	25	17	1.78%
7	Bank of Baroda	12272	235	150	113	0.92%
8	Bank of India	20184	605	259	85	0.42%
9	Union Bank of India	12431	285	232	47	0.38%
11	State Bank of India	49640	1334	495	184	0.37%
10	Indian Bank	7017	53	28	3	0.04%
12	Indian Overseas Bank	1372	41	28	0	0.00%
<b>Total PSB</b>		<b>142846</b>	<b>4355</b>	<b>2486</b>	<b>1302</b>	<b>0.91%</b>
13	RRB Madhya Pradesh GB	6081	865	650	528	8.68%
14	Madhyanchal Gramin Bank	3524	182	140	123	3.49%
<b>Total RRBs</b>		<b>9605</b>	<b>1047</b>	<b>790</b>	<b>651</b>	<b>6.78%</b>
<b>Total Private Bank</b>		<b>2511</b>	<b>59</b>	<b>15</b>	<b>10</b>	<b>0.40%</b>
<b>Total MFIs</b>		<b>216</b>	<b>5</b>	<b>5</b>	<b>4</b>	<b>1.85%</b>
<b>Total</b>		<b>155177</b>	<b>5466</b>	<b>3296</b>	<b>1967</b>	<b>1.27%</b>

Note:- Bank Target\*(50% disbursed loan up to 31st March 2021)

Note:-362 loan cases are Returned by Bank that can be re-picked and re-process by the Banks.

**c. Housing Loan to EWS Beneficiaries under PMAY (AHP)-Urban**

As on 23.09.2021      Number of cases

Units under construction	Loan Applied			Loan Sanctioned			Loan Disbursed			Progress % Against Loan Applied
	Banks	HFCs	Total	Banks	HFCs	Total	Banks	HFCs	Total	
43,785	9,183	6,419	15,602	4,245	3,666	7,911	2,555	3,276	5,831	37%

**d. National Urban Livelihood Mission (NULM)**

As on 23.09.2021

Sr. No.	Agency Bank	Target (Number)			Progress			% Achievement		
		SEP-I	SEP-G	SHG Credit Linkage	SEP-I	SEP-G	SHG Credit Linkage	SEP-I	SEP-G	SHG Credit Linkage
1	PSBs	9411	469	4779	783	3	389	8.32	0.64	8.14
2	PVTs	3680	185	1871	32	17	735	0.87	9.19	39.28
3	RRBs	862	43	438	0	0	0	0.00	0.00	0.00
4	Others	1047	53	532	604	26	436	57.69	49.06	81.95
	<b>Total</b>	<b>15000</b>	<b>750</b>	<b>7620</b>	<b>1419</b>	<b>46</b>	<b>1560</b>	<b>9.46</b>	<b>6.13</b>	<b>20.47</b>

## v. FISHERIES DEPARTMENT

### a. Bank wise progress under KCC to Fisheries

As on 23.09.2021

Amount in crore

S.N	Name of Bank	No. of applications reported by Dept. of Fisheries	Applications received by Banks	Sanctioned		Disbursed		Applications already having KCC from same or other banks/cooperatives/PACs or existing KCC under default/NPA	Applications rejected	Applications Pending
				No.	Amt. in crore	No.	Amt. in crore			
1	Bank of Baroda	322	107	24	11.98	24	11.98	42	80	3
2	Bank of India	1335	778	502	5.43	492	5.06	26	102	174
3	Bank of Maharashtra	194	96	55	0.29	0	0.00	1	12	29
4	Canara Bank	120	96	23	0.21	22	0.19	18	0	73
5	Central Bank of India	1500	939	253	0.97	253	0.74	87	376	310
6	Indian Bank	382	226	45	0.49	20	0.09	75	57	124
7	Indian Overseas Bank	6	4	3	0.16	3	0.16	0	0	1
8	Punjab and Sind Bank	29	22	1	0.82	1	0.82	0	21	0
9	Punjab National Bank	376	205	96	0.38	96	0.38	0	109	0
10	State Bank of India	3551	2930	1139	4.05	968	3.87	1374	234	1557
11	UCO BANK	67	47	10	0.03	0	0	0	20	17
7	Union Bank of India	1049	791	293	1.80	256	1.05	13	151	347
13	Madhyanchal Gramin Bank	2107	1360	573	0.87	189	0.29	0	771	16
14	Madhya Pradesh Gramin Bank	1647	1578	563	1.84	488	1.43	940	0	1015
15	DCCB/Apex Bank	16159	12829	6891	10.34	5971	7.86	3603	4631	1307
16	Axis Bank Ltd.	7	1	0	0.00	0	0	0	0	1
17	HDFC Bank	15	5	0	0.00	0	0	0	0	5
18	ICICI Bank Ltd.	4	2	0	0.00	0	0	0	0	2
19	IDBI Bank Ltd.	6	5	0	0.00	0	0	0	1	4
20	IDFC First Bank Ltd.	54	48	0	0.00	0	0	0	0	48
21	Others	13	13	0	0.00	0	0	0	0	13
<b>TOTAL</b>		<b>28943</b>	<b>22082</b>	<b>10471</b>	<b>39.657</b>	<b>8783</b>	<b>33.92</b>	<b>6179</b>	<b>6565</b>	<b>5046</b>

## vi. WOMEN & CHILD DEVELOPMENT DEPARTMENT

The following decisions were taken on the point of economic empowerment of the women in the meeting held on 2<sup>nd</sup> August, 2021.

- i. संस्थागत वित्त द्वारा उद्यमी एकल महिलाओं का चिन्हांकन कर आसान शर्तों पर ऋण उपलब्ध कराने, ऋण पर व्याज अनुदान देने की कार्ययोजना बनाने के लिए आगामी एसएलबीसी में बैंकर्स समिति का गठन कर अनुशंसाएँ देने बाबत निर्देश जारी करेगा |
- ii. लीड बैंक के माध्यम से बालिकाओं को वित्तीय और डिजिटल साक्षरता/निवेश में प्रशिक्षण प्रदान करने हेतु जिलों में स्थित RSETI में मास्टर ट्रेनर्स तैयार किये जाकर कलस्टर वार प्रशिक्षण की कार्यवाही प्रारंभ की जायेगी |

## vii. AGRICULTURE INFRASTRUCTURE FUND (AIF)

### a. Bank wise status

As on 23.09.2021

Amount in crore

Sr.	Name of the Bank	No. of cases	Sanctioned Amt.	Disbursed Amt.
1	State Bank of India	257	229.74	159.90
2	Central Bank Of India	191	190.47	103.17
3	DCCBs	191	46.84	2.91
4	Bank Of India	160	143.68	109.43
5	Bank Of Baroda	123	132.38	84.59
6	Canara Bank	90	84.46	46.90
7	Punjab National Bank	89	94.21	44.35
8	UCO Bank	33	34.69	24.82
9	Union Bank of India	32	34.90	21.07
10	HDFC Bank	28	26.55	13.91
11	Bank of Maharashtra	21	17.43	14.01
12	AU Small Finance Bank	19	15.61	11.21
13	ICICI Bank	17	16.68	12.20
14	IDBI Bank	17	14.68	7.55
15	Madhya Pradesh Gramin Bank	12	12.40	11.57
16	Kotak Mahindra Bank	8	16.85	7.83
17	Indian Overseas Bank	4	3.08	0.58
18	Indian Bank	2	1.74	0.01
19	DCB Bank	1	0.95	0.00
	<b>Grand Total</b>	<b>1295</b>	<b>1117.35</b>	<b>676.00</b>

## b. Activity wise status

As on 23.09.2021

Amount in crore

Sr.	Activity Name	No. of cases	Sanctioned Amt.	Disbursed Amt.
1	Warehouse	1120	986.57	626.11
2	Other - Others	62	28.28	9.01
3	Primary Processing Center	48	32.74	17.94
4	Sorting & Grading Unit	26	16.79	7.50
5	Cold Stores and Cold Chain	12	38.26	10.03
6	Custom Hiring Centre	11	1.98	0.19
7	Packaging units	6	1.65	0.03
8	Logistics Facility	5	5.15	3.51
9	Bio stimulant production units	1	2.00	0.00
10	Infrastructure for smart and precision agriculture	1	0.46	0.33
11	Organic inputs production	1	2.00	0.00
12	Ripening Chambers	1	0.08	0.01
13	Silos	1	1.39	1.34
	<b>Grand Total</b>	<b>1295</b>	<b>1117.35</b>	<b>676.00</b>

## c. District wise status As on 23.09.2021

Amount in crore

Sr	Name of the District	No. of cases	Sanctioned Amt.	Disbursed Amt.	Sr.	Name of the District	No. of cases	Sanctioned Amt.	Disbursed Amt.
1	BHOPAL	129	148.16	103.44	26	DHAR	14	7.95	1.48
2	RAISEN	102	96.57	75.69	27	BARWANI	13	12.08	0.37
3	HOSHANGABAD	78	70.18	52.77	28	CHHATARPUR	13	8.20	4.73
4	SEHORE	73	68.11	50.67	29	CHHINDWARA	13	7.40	5.33
5	UJJAIN	73	52.91	30.66	30	BETUL	12	9.19	7.35
6	SHAJAPUR	67	26.87	11.30	31	MANDLA	11	9.18	5.64
7	JABALPUR	62	59.62	29.31	32	REWA	11	12.74	7.06
8	INDORE	52	55.76	28.65	33	SATNA	11	10.91	4.16
9	MANDSAUR	48	51.01	23.02	34	TIKAMGARH	11	6.16	5.27
10	KHARGONE	44	28.99	9.47	35	BURHANPUR	9	2.06	0.68
11	VIDISHA	43	35.70	25.22	36	HARDA	9	9.27	9.15
12	RAJGARH	38	36.51	25.03	37	ALIRAJPUR	6	0.62	0.06
13	EAST NIMAR	36	22.61	12.39	38	ASHOKNAGAR	6	6.32	5.18
14	AGAR MALWA	29	18.31	13.76	39	JHABUA	6	2.54	1.01
15	NARSINGHPUR	26	17.13	7.87	40	SHAHDOL	6	9.29	5.31
16	RATLAM	25	17.30	6.43	41	DATIA	5	4.08	2.09
17	SAGAR	24	19.04	10.35	42	ANUPPUR	4	5.45	1.02
18	NEEMUCH	23	24.17	11.16	43	DAMOH	4	2.22	0.82
19	BALAGHAT	22	14.57	10.51	44	MORENA	3	5.45	3.32
20	GWALIOR	22	26.04	14.12	45	UMARIA	3	1.52	0.69
21	DEWAS	21	16.83	11.79	46	BHIND	2	3.05	2.11
22	GUNA	21	15.27	6.79	47	SHEOPUR	2	1.37	0.43
23	SHIVPURI	20	19.50	13.27	48	PANNA	1	0.19	0.00
24	KATNI	17	18.55	8.88	49	SIDHI	1	0.99	0.50
25	SEONI	17	11.02	5.43		<b>Grand Total</b>	<b>1295</b>	<b>1107</b>	<b>676</b>

## AGENDA NO-4

# Progress under other Government Sponsored Schemes with special focus on MSMEs

### i. Guaranteed Emergency Credit Line (GECL) under Atmanirbhar Bharat

As on 23.09.2021

Amount in crore

Sr. No.	Bank Name	MSME Emergency Loan (Upto 20% of O/S)								% Achievement (Loan disbursed to Eligible A/c)	
		Total MSME O/s as on 01.03.2020		Eligible A/c		Emergency loans sanctioned		Loans disbursed			
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	45715	3759	18422	3061	12557	446	11901	433	65%	14%
2	Bank of India	98337	3625	18700	524	18352	419	17210	415	92%	79%
3	Bank of Maharashtra	15742	1054	7903	123	5858	93	3674	89	46%	72%
4	Canara Bank	29604	1807	17682	214	14764	208	14760	208	83%	97%
5	Central Bank of India	102216	2949	44127	502	36141	487	33351	437	76%	87%
6	Indian Bank	42095	6003	42095	1201	39982	1065	13300	862	32%	72%
7	Indian Overseas Bank	5729	315	3115	32	1419	21	1293	19	42%	60%
8	Punjab & Sind Bank	6728	383	2730	65	1336	35	1336	35	49%	54%
9	Punjab National Bank	81576	6069	25000	467	21179	333	8150	262	33%	56%
10	State Bank of India	85404	7246	42095	1199	40019	1142	13332	928	32%	77%
11	Uco Bank	19334	1275	6212	217	5963	57	3504	52	56%	24%
12	Union Bank of India	64413	3699	21979	393	21467	336	15119	330	69%	84%
13	Madhyanchal Gramin Bank	40499	187	19666	21	4270	4	346	1	2%	2%
14	Madhya Pradesh Gramin Bank	138728	1177	90344	195	4306	20	4306	20	5%	10%
15	Axis Bank Ltd.	3120	1759	2754	352	751	257	605	231	22%	66%
16	Bandhan Bank Ltd.	18	42	18	8	0	0	0	0	0%	0%
17	Dhanlaxmi Bank Ltd.	1	0	1	0	1	0	1	0	100%	100%
18	Federal Bank Ltd.	132	64	129	8	48	7	41	6	32%	78%
19	HDFC Bank Ltd.	151281	4703	10784	765	10784	765	3299	487	31%	64%
20	ICICI Bank Ltd.	28598	4954	6670	605	6670	605	2320	446	35%	74%
21	IDBI Bank Ltd.	8929	870	3362	67	2457	42	1187	28	35%	42%
22	IDFC First Bank Ltd.	68809	817	2142	63	497	62	341	38	16%	60%
23	J&K Bank Ltd.	330	19	130	2	61	2	61	2	47%	67%
24	Karnataka Bank Ltd.	306	134	165	39	113	29	110	29	67%	76%
25	Karur Vysya Bank Ltd.	131	40	118	8	23	3	23	3	19%	42%
26	RBL Bank Ltd.	64199	301	959	60	804	14	755	13	79%	21%
27	South Indian Bank Ltd.	62	43	41	8	29	8	13	4	32%	56%
28	Tamilnad Mercantile Bank Ltd.	107	24	90	5	27	3	24	2	27%	51%
29	Yes Bank	3833	891	2623	132	2623	132	425	67	16%	50%
<b>Total</b>		<b>1105976</b>	<b>54210</b>	<b>390056</b>	<b>10336</b>	<b>252501</b>	<b>6596</b>	<b>150787</b>	<b>5448</b>	<b>39%</b>	<b>53%</b>

**ii. GECL Subordinate Debt**

Sr. No.	Bank Name	MSME Subordinate Debt						% Achievement (Loan disbursed against Sanction)	
		NPA A/c (MSMEs) as on 01.03.2020		Subordinate Debt sanctioned		Subordinate Debt disbursed			
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	17708	549	137	0.99	33	0.40	0.19	0.07
2	Bank of India	29754	837	14	5.00	11	3.20	0.04	0.38
3	Bank of Maharashtra	7839	438	0	0.00	0	0.00	0.00	0.00
4	Canara Bank	3920	284	6	0.30	6	0.30	0.15	0.11
5	Central Bank of India	30336	429	1	0.10	1	0.10	0.00	0.02
6	Indian Bank	265	14	16	0.14	5	0.06	1.89	0.43
7	Indian Overseas Bank	702	67	0	0.00	0	0.00	0.00	0.00
8	Punjab & Sind Bank	2999	48	0	0.00	0	0.00	0.00	0.00
9	Punjab National Bank	1247	352	12	2.64	12	2.64	0.96	0.75
10	State Bank of India	265	14	16	0.14	5	0.06	1.89	0.43
11	Uco Bank	7985	123	0	0.00	0	0.00	0.00	0.00
12	Union Bank of India	21920	587	17	0.14	0	0.00	0.00	0.00
13	Madhyanchal Gramin Bank	20833	83	0	0.00	0	0.00	0.00	0.00
14	Madhya Pradesh Gramin Bank	40148	143	0	0.00	0	0.00	0.00	0.00
15	Axis Bank Ltd.	0	0	0	0.00	0	0.00	0.00	0.00
16	Bandhan Bank Ltd.	0	0	0	0.00	0	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0	0.00	0	0.00	0.00	0.00
18	Federal Bank Ltd.	0	0	0	0.00	0	0.00	0.00	0.00
19	HDFC Bank Ltd.	14995	133	0	0.00	0	0.00	0.00	0.00
20	ICICI Bank Ltd.	793	55	0	0.00	0	0.00	0.00	0.00
21	IDBI Bank Ltd.	625	9	0	0.00	0	0.00	0.00	0.00
22	IDFC First Bank Ltd.	0	0	0	0.00	0	0.00	0.00	0.00
23	J&K Bank Ltd.	84	2	0	0.00	0	0.00	0.00	0.00
24	Karnataka Bank Ltd.	22	5	0	0.00	0	0.00	0.00	0.00
25	Karur Vysya Bank Ltd.	0	0	0	0.00	0	0.00	0.00	0.00
26	RBL Bank Ltd.	0	0	0	0.00	0	0.00	0.00	0.00
27	South Indian Bank Ltd.	3	4	0	0.00	0	0.00	0.00	0.00
28	Tamilnad Mercantile Bank Ltd.	0	0	0	0.00	0	0.00	0.00	0.00
29	Yes Bank	0	0	0	0.00	0	0.00	0.00	0.00
<b>Total</b>		<b>202443</b>	<b>4176</b>	<b>219</b>	<b>9.45</b>	<b>73</b>	<b>6.76</b>	<b>0.04</b>	<b>0.16</b>

### iii. Pradhan Mantri Mudra Yojana

#### Bank wise status

Number in lakh & amount in crore

Year	Agency	Shishu		Kishore		Tarun		Total	
		(up to Rs 50000/-)		(Rs 50001/- to Rs 5 lakh)		(Rs 5 to 10 lakh)			
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
2018-19	All FIs	9.81	2,965	2.66	3,977	1.33	3,393	13.8	10,335
	CBs	6.65	1,950	1.82	3,085	0.39	2,774	8.86	7,809
2019-20	All FIs	14.26	4,179	2.96	4,246	0.92	3,480	18.14	11,906
	CBs	11.59	3,336	1.74	3,045	0.42	2,951	13.75	9,332
2020-21	All FIs	13.97	3,151	2.80	4,161	0.49	3,233	17.26	10,546
	CBs	11.51	2,495	2.33	3,470	0.44	2,941	14.28	8,905
2021-22 up to 23 <sup>rd</sup> Sep'21	All FIs	2.21	543	0.37	387	0.05	304	2.63	1234
	CBs	1.08	185	0.28	304	0.05	302	1.41	791

#### District wise status FY 2021-22 upto 23.09.2021

Amount in crore

Sr No	District	Shishu		Kishore		Tarun		Total	
		No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.
1	Indore	17308	46.5	3279	33.0	622	31.9	21209	111.5
2	Jabalpur	12411	25.6	2311	20.6	467	23.3	15189	69.4
3	Gwalior	10909	20.6	669	9.5	183	10.4	11761	40.5
4	Shajapur	10414	30.8	778	8.3	77	4.2	11269	43.2
5	Bhopal	9559	15.5	1131	16.5	355	21.0	11045	53.1
6	Ratlam	9147	24.9	1062	12.3	94	6.1	10303	43.3
7	Ujjain	8477	23.0	1388	18.8	206	12.1	10071	54.0
8	Mandsaur	9064	25.5	854	8.7	92	5.0	10010	39.3
9	East Nimar	7989	21.9	904	9.4	57	3.4	8950	34.7
10	Barwani	7948	23.5	507	4.8	49	2.9	8504	31.2
11	Agar Malwa	7344	17.4	557	6.0	18	1.2	7919	24.6
12	Jhabua	6628	18.2	939	5.5	40	2.2	7607	25.8
13	Dewas	5853	14.5	1475	10.6	137	7.4	7465	32.5
14	Sehore	5138	11.9	1435	15.1	114	5.5	6687	32.5
15	Raisen	6103	5.3	494	6.1	78	5.3	6675	16.7
16	Dhar	3679	9.4	2517	15.6	138	7.7	6334	32.7



17	Chhindwara	4835	8.2	1101	11.1	250	12.9	6186	32.2
18	West Nimar	4898	13.9	1058	9.3	100	5.7	6056	28.9
19	Shivpuri	5020	14.8	228	6.9	94	6.9	5342	28.6
20	Rajgarh	4149	10.4	1045	12.1	129	6.9	5323	29.3
21	Neemuch	4205	11.7	392	3.7	44	2.8	4641	18.2
22	Sagar	3703	9.7	385	5.2	139	8.4	4227	23.2
23	Balaghat	3180	7.2	856	8.5	133	7.1	4169	22.8
24	Katni	3111	7.7	673	6.8	88	5.2	3872	19.7
25	Satna	3070	9.6	487	5.6	62	4.0	3619	19.2
26	Seoni	2349	5.2	756	8.2	77	4.9	3182	18.3
27	Mandla	2386	6.1	620	5.6	58	3.2	3064	14.9
28	Hoshangabad	2441	5.3	423	5.2	107	6.3	2971	16.8
29	Betul	2133	5.0	687	6.6	99	5.0	2919	16.6
30	Shahdol	2030	4.3	672	5.2	75	3.9	2777	13.4
31	Narsimhapur	1825	2.9	683	5.8	104	5.8	2612	14.5
32	Umaria	2247	3.6	185	1.8	23	0.9	2455	6.2
33	Tikamgarh	1922	4.7	189	3.5	33	2.6	2144	10.8
34	Dindori	1802	3.1	238	2.5	19	1.2	2059	6.8
35	Bhind	1582	0.6	367	3.4	78	4.4	2027	8.5
36	Vidisha	1446	4.7	313	5.5	85	5.5	1844	15.7
37	Chhatarpur	1494	3.8	236	5.2	74	5.6	1804	14.6
38	Sheopur	1596	4.2	60	0.4	24	1.1	1680	5.7
39	Anuppur	1133	2.8	421	4.0	114	5.9	1668	12.7
40	Damoh	1386	3.6	165	2.3	40	2.5	1591	8.4
41	Sidhi	1443	3.6	114	1.6	28	1.6	1585	6.7
42	Rewa	1282	3.6	189	3.2	62	4.5	1533	11.3
43	Guna	1232	3.1	161	3.2	86	6.7	1479	13.0
44	Morena	1003	1.4	278	2.9	89	4.5	1370	8.8
45	Datia	867	2.1	264	2.4	27	2.1	1158	6.6
46	Burhanpur	750	1.6	235	2.0	30	1.9	1015	5.5
47	Harda	778	1.6	148	1.7	32	1.8	958	5.1
48	Panna	776	1.9	112	1.7	25	2.1	913	5.7
49	Ashoknagar	544	1.5	109	2.4	43	2.8	696	6.8
50	Niwari	509	1.2	28	0.7	13	1.2	550	3.1
51	Alirajpur	293	0.1	218	1.2	13	0.8	524	2.1
52	Singrauli	368	0.6	88	1.3	52	3.6	508	5.4
	<b>Total</b>	<b>220962</b>	<b>543.6</b>	<b>37084</b>	<b>386.7</b>	<b>5308</b>	<b>303.6</b>	<b>263354</b>	<b>1233.9</b>

#### iv. Targets under Weaver Mudra

In order to improve the coverage of Weaver Mudra Scheme, the Ministry of Textile, Govt. of India has advised that Handloom Department to sponsor maximum number of loan applications from handloom pockets across the State. Accordingly, a target of 1000 cases has been fixed for FY 2021-22. District wise target is as under:-

Sr.	District	Target (No. of cases)
1	Chanderi District Ashok Nagar	200
2	Maheswar District Khargon	150
3	Waraseoni District Balaghat	125
4	Sarangpur Distruct Rajgarh	75
5	Sausar District Chhindwara	100
6	Mandsaur	40
7	Shivpuri	40
8	Gwalior	40
9	Niwari	40
10	Sehore	40
11	Jabalpur	40
12	Sidhi	40
13	Rewa	40
14	Mandla	30
	<b>Total</b>	<b>1000</b>

#### v. PMEGP FY 2021-22

As on 23.09.2021

Margin Money in Rs crore

Target		Sanctioned		M.M. Disbursed		Achievement %	
No. of Project	Margin Money (M.M.)	No. of Project	Margin Money (M.M.)	No. of Project	Margin Money (M.M.)	No. of Project	Margin Money (M.M.)
7022	211.22	1504	42.22	1216	36.86	17.32	17.45

## vi. Stand-up India Scheme

### Bank wise Status

2021 upto 23.09.2021

Amount in crore

Sr.	Bank	2016		2017		2018		2019		2020		2021		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Punjab National Bank	272	55.0	411	80.4	63	17.0	45	11.2	16	5.4			807	169.0
2	Bank of India	93	21.0	269	47.9	43	8.2	39	6.3	19	3.5			463	86.9
3	Bank of Baroda	58	18.6	240	55.5	85	19.0	5	1.2					388	94.3
4	State Bank of India	123	28.0	124	33.3	20	5.4	21	5.2	16	3.7	1	1.0	305	76.6
5	Union Bank of India	105	20.2	96	20.2	23	4.0	2	0.5	6	0.8			232	45.7
6	Central Bank of India	62	15.7	60	18.8	7	1.9	1	0.2	1	0.3			131	36.8
7	UCO Bank	16	2.9	24	4.5	37	11.3	39	9.5	12	3.2			128	31.4
8	Indian Bank	33	10.6	42	15.0	18	4.5	14	3.7	1	0.1			108	34.1
9	Canara Bank	23	7.7	35	9.1	7	1.0	19	5.7	11	3.2			95	26.7
10	Bank of Maharashtra	28	7.9	18	4.1	10	1.7	9	3.9	6	1.0	4	1.0	75	19.6
11	Punjab and Sind Bank	14	3.1	28	6.9	5	0.7	7	3.2	2	0.9			56	14.8
12	IDBI Bank	38	5.9	8	1.6	4	0.7							50	8.1
13	IndusInd Bank	38	8.0	12	2.8									50	10.8
14	Indian Overseas Bank	5	1.9	7	0.9	10	1.5	7	1.7	1	0.1	1	0.2	31	6.3
15	RRB Madhya Pradesh C	22	5.2	2	0.4									24	5.6
16	ICICI Bank	5	0.7	9	2.3	7	1.7	2	1.2					23	5.9
17	HDFC Bank	14	2.8											14	2.8
18	Madhyanchal Gramin Ba	1	0.3	2	0.7	1	0.8							4	1.7
19	Federal Bank					1	0.2							1	0.2
	<b>Grand Total</b>	<b>950</b>	<b>215.7</b>	<b>1387</b>	<b>304.3</b>	<b>341</b>	<b>79.6</b>	<b>210</b>	<b>53.5</b>	<b>91</b>	<b>22.2</b>	<b>6</b>	<b>2.2</b>	<b>2985</b>	<b>677.4</b>

### Category wise status

Amount in crore

Sr.	Bank	2016		2017		2018		2019		2020		2021		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Female	805	186.3	1137	259.2	283	67.8	191	49.9	80	20.1	4	1.7	2500	584.9
2	General	658	153.2	891	209.4	229	57.0	150	41.4	65	17.0	3	1.5	1996	479.5
3	Minority	35	9.4	56	15.1	12	2.4	8	1.7	5	1.1			116	29.7
4	OBC	67	14.4	139	26.3	33	6.3	29	6.0	6	1.3			274	54.4
5	SC	36	6.8	38	6.7	7	1.8	3	0.6	2	0.3	1	0.2	87	16.3
6	ST	9	2.4	13	1.7	2	0.3	1	0.1	2	0.5	0	0.0	27	5.0
7	Male	145	29.4	250	45.2	58	11.8	19	3.6	11	2.1	2	0.4	485	92.5
8	SC	104	20.1	175	33.4	44	8.9	13	2.5	7	1.2	2	0.4	345	66.6
9	ST	41	9.3	75	11.8	14	2.9	6	1.1	4	0.9	0	0.0	140	25.9
	<b>Grand Total</b>	<b>950</b>	<b>215.7</b>	<b>1387</b>	<b>304.3</b>	<b>341</b>	<b>79.6</b>	<b>210</b>	<b>53.5</b>	<b>91</b>	<b>22.2</b>	<b>6</b>	<b>2.2</b>	<b>2985</b>	<b>677.4</b>

## District wise Status

2021 upto 23.09.2021

Amount in crore

Sr.	District	2016		2017		2018		2019		2020		2021		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Indore	161	33.93	257	67.06	72	18.41	43	10.66	16	3.73			549	133.79
2	Bhopal	112	26.81	163	35.40	38	7.58	31	7.28	12	4.00			356	81.08
3	Jabalpur	84	19.12	101	24.16	17	2.95	13	3.96	6	1.42			221	51.61
4	Gwalior	66	17.04	96	23.11	25	8.20	22	7.52	8	1.95			217	57.82
5	Ujjain	58	12.33	47	12.09	10	3.68	12	3.04	3	0.62			130	31.76
6	Chhindwara	33	7.79	29	6.16	11	2.15	7	2.03	1	0.14	2	0.54	83	18.81
7	Narsinghpur	15	2.43	50	8.81	14	3.52			2	0.48			81	15.23
8	Rewa	29	7.34	32	8.44	6	1.04	3	0.58	2	0.85			72	18.25
9	Dhar	20	4.26	24	4.12	14	2.96	5	1.58	1	0.20			64	13.12
10	Satna	19	5.50	38	11.31	5	1.70	2	0.34					64	18.85
11	Hoshangabad	16	2.86	36	4.93	5	0.83	1	0.13					58	8.75
12	Sagar	12	3.31	39	7.60	4	0.65	2	0.51	1	0.11			58	12.16
13	Sehore	10	2.28	40	6.32	3	0.44	2	0.90					55	9.94
14	Betul	20	4.52	27	5.26	1	0.80	2	0.34	3	0.59	1	1.00	54	12.51
15	Katni	12	3.79	26	5.38	6	1.33	1	0.39					45	10.89
16	Dewas	7	2.68	22	5.85	6	1.51	5	1.65	2	0.36			42	12.04
17	Burhanpur	18	4.97	15	3.93	5	0.99	1	0.21	1	0.10			40	10.20
18	KHARGONE	12	2.36	16	3.30	4	1.13	7	1.04	1	0.15			40	7.97
19	Ratlam	12	2.63	14	2.80	2	0.58	8	1.48	4	0.79			40	8.28
20	Vidisha	17	2.56	17	3.04	1	0.10	3	0.77	1	0.30			39	6.78
21	Rajgarh	10	1.20	18	3.21	3	0.48	4	1.31	3	0.69			38	6.89
22	Chhatarpur	12	2.56	15	3.24	8	1.49	2	0.70					37	8.00
23	Balaghat	10	3.00	11	2.14	7	1.09	2	0.59	2	0.41			32	7.22
24	Morena	5	0.85	15	2.12	8	1.24	2	0.22	1	0.20			31	4.62
25	Shivpuri	18	4.21	8	1.33	5	0.85							31	6.39
26	Mandsaur	6	1.53	15	2.83	3	1.00	2	0.54	2	0.43	1	0.20	29	6.53
27	Raisen	15	2.20	5	0.84	6	1.49	2	0.37	1	0.14			29	5.04
28	Barwani	6	1.23	12	2.04	5	0.80	2	0.29	3	1.27			28	5.63
29	East Nimar	13	3.81	5	1.00	3	0.58	3	0.31	1	0.11	2	0.44	27	6.25
30	Tikamgarh	10	2.01	11	3.36	4	1.32	2	0.48					27	7.17
31	Guna	8	2.14	13	3.03	2	0.94	1	0.31	2	0.64			26	7.06
32	Jhabua	9	1.69	13	1.99	2	0.31			1	0.24			25	4.23
33	Datia	9	1.47	9	2.26	3	0.60	3	0.64					24	4.97
34	Shahdol	8	2.35	14	2.68	2	0.70							24	5.73
35	Umari	6	1.56	18	2.60									24	4.16
36	Ashoknagar	9	2.08	9	1.65	2	0.33			3	0.58			23	4.64
37	Seoni	6	2.07	10	1.24	3	0.34	2	0.32	1	0.20			22	4.17
38	Mandla	10	1.71	9	1.60	2	0.35							21	3.66
39	Bhind	4	0.52	11	1.73	3	0.38	1	0.35	1	0.24			20	3.22
40	Damoh	3	0.37	10	1.93	4	0.82			1	0.30			18	3.41
41	Shajapur	5	0.63	10	3.00	3	0.59							18	4.22
42	Harda	3	0.36	10	1.53	1	0.10	3	0.85					17	2.84
43	Singrauli	7	2.19	4	0.82	4	0.68	1	0.15					16	3.84
44	Alirajpur	3	0.70	7	1.04	1	0.10	2	0.22	2	0.48			15	2.54
45	Dindori	4	1.19	9	1.08					2	0.30			15	2.57
46	Panna	3	0.31	7	0.88			3	1.00					13	2.19
47	Sidhi	3	0.51	7	1.59	2	0.30							12	2.40
48	Neemuch	5	0.82	2	0.58	3	0.81							10	2.21
49	Agar Malwa			7	0.98			1	0.17	1	0.15			9	1.30
50	Sheopur	3	0.44	4	0.99	2	0.60							9	2.03
51	Niwari	3	1.19					2	0.28					5	1.47
52	Anuppur	1	0.24			1	0.75							2	0.99
	<b>Grand Total</b>	<b>950</b>	<b>215.66</b>	<b>1387</b>	<b>304.34</b>	<b>341</b>	<b>79.58</b>	<b>210</b>	<b>53.49</b>	<b>91</b>	<b>22.16</b>	<b>6</b>	<b>2.17</b>	<b>2985</b>	<b>677.40</b>

## AGENDA NO-5

# Digital District programme of RBI

In terms of RBI instructions, the SLBC forum in consultation with the stake holders identified 3 districts namely Betul, Indore & Vidisha to make the districts 100% digitally enabled on a pilot basis. Timeline for implementation was March 31, 2021. Progress as on 31<sup>st</sup> August, 2021 is as under:-

Name of the District	% coverage of Eligible Operative Accounts digitally covered (with at least one of the facilities) coverage to operative Savings A/Cs	% coverage of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts
Betul	99.17%	99.10%
Indore	99.70%	99.82%
Vidisha	98.49%	97.92%

RBI, Bhopal vide Email dated 27.09.2021 has advised SLBC to identify one more district to be digitally covered under the Digital District Programme.

*The House is requested to identify one more district to make them 100% digitally enabled.*

## AGENDA NO-6

# Sub-committee meetings of SLBC

There are 10 Sub-committees of SLBC as under:-

Sr.	Name of the Sub-committee(s)	Convenor Bank	Last Meeting held on
1	Improving Recovery	State Bank of India	29.09.2021
2	Improving CD Ratio	Union Bank of India	28.09.2021
3	Scheduled Tribes	Bank of Baroda	04.10.2021
4	Education	Canara Bank	17.11.2019
5	Financial Inclusion	Central Bank of India	06.01.2020
6	Self Help Groups	Indian Bank	04.10.2021
7	MSME	Punjab National Bank	05.01.2021
8	Digital Transactions	Bank of India	10.03.2021
9	Housing	Central Bank of India	20.07.2021
10	Agriculture & Allied Activities	State Bank of India	02.08.2021

### **i. Discussion points of the meeting of Sub-Committee on Improving Recovery held on 29.09.2021**

The following issues were discussed in detail and decisions taken as under:-

Agenda No 1: Approval of the Minutes of the 24<sup>th</sup>, 25<sup>th</sup> and 26<sup>th</sup> SLBC Sub-Committee meeting on improving recovery system in banks held on 07.04.2021

- Minutes were confirmed by the Sub Committee.

Agenda No 02. Review of High NPA in many Government's Sponsored schemes namely PMEGP, Mudra, SGSY/SHG, Mukhya Mantri Yuva Udyami Yojna / Swarojgar Yojna and Review of high NPA in Government Sponsored Schemes including PM SVaNidhi.

- Representative from Revenue Department may be included as Special Invitee in the Sub-Committee to get better coordination in recovery matters.
- Commissioner, DIF impressed upon all bankers that these schemes will be continuing and bankers need to exercise proper due diligence while processing and sanctioning

cases. As NPA under various GSS schemes differs from bank to bank, he urged all bankers to go for root cause analysis of NPA accounts and asked for any suggestion any structural changes required in the scheme so as to prevent accounts turning NPA in future.

- The General Manager, SBI shared that higher NPA in recently launched PM SVaNidhi and CM Rural Street vendor Schemes is a matter of concern and sought immediate support from Government Departments in the recovery.
- While discussing higher NPA in SHG financing, Joint Director, DIF suggested for calculating NPA status for SGSY and NRLM separately in future so that correct NPA position is reflected. He also mentioned that in majority of cases under financing / delayed financing /partial disbursement and non-claim/delayed claim of subsidy etc are also the reasons contributing in turning the account into NPA, which needs to be looked into by banks.

(Action by ALL Banks)

Agenda No 3: NPAs in CM Rural Housing Scheme (Long Pending issue of an Administrative order by Government of MP, empowering banks to settle dues through OTS).

NPA under the ‘Chief Minister Rural Housing Mission Scheme (CMRHM) has been increased to an alarming level of 43.3% of the portfolio as on June 30, 2021. Status is as under-

As on 30.06.2021		Number in lakh & Amount in crore		
Outstanding		NPA		NPA %
No. of A/cs	Amt.	No. of A/cs	Amt.	Amt.
6.36	3825	2.96	1657	43.3%

Banks have been requesting for a long time for issuance of an Administrative order by the GoMP, empowering Banks to implement compromise / onetime settlement / other schemes with reasonable haircuts towards settlement of dues of NPA accounts/ or park the dues in separate accounts without revoking the arrangement of payment of subsidy in such accounts by GoMP. All Banks have jointly requested to issue an Administrative Order at the earliest and resolve the menace of increasing NPAs under the CMRHM.

Deputy General Manager, SBI also shared that government share of CMRHM installment is received at considerable delay and bankers have to regularly follow up

with nodal agency, it should be released latest by 20<sup>th</sup> of every month and process should be automated.

Commissioner, DIF assured that that both issue will be taken up with concerned department so that Banks concerns are addressed suitably.

Convener, SLBC informed that they have received a letter from P&RD Deptt. It was decided that the matter would be again referred to P&RD Deptt.

(Action by- DIF/ Panchayat & Rural Development Deptt.)

Agenda No 4: Review of Recovery in RRC filed cases and detailed discussion on improving the effectiveness of BRISC schemes

- Commissioner, DIF stated that BRISC schemes was launched in 1996 and need is felt for amendment in the scheme. He mentioned his concern that though Branches are generating RRC but Nodal officer /District Coordinators are not forwarding RRCs to the Collector, leading to delay in allotment of RRC to Recovery Officers and resulting in issuance of low numbers of demand notices.
- BRISC rules/process review team will be constituted by the Convener of the Sub-Committee with representation from Banks, DIF, Revenue Authority. The Team/Task Force submit its report after due consultation by 20<sup>th</sup> October. This Team/Task Force will review the BRISC scheme and suggest for modification in process and incentive structure in light of recent changes that have taken place in the industry and how we can make the schemes attractive.
- Deputy General Manager, SBI suggested that utility to send bulk messages on behalf of Revenue Authority in case of RRC filed cases to be explored to improve recovery in such cases. Similarly RRC portal should have provision for feeding mobile/ Aadhar Number /other KYC document etc.
- Banks have requested to arrange for RRC camps at regular interval. Commissioner, DIF has advised that RRC camps to be arranged especially during post-harvest season to improve recovery in RRC filed cases.

(Action by- SLBC/ ALL BANKS/ DIF)

Agenda No 5: Cooperation of the district administration in taking physical possession of mortgaged properties under “SARFAESI Act” where applications are pending with the District Magistrate

- Bank have shared that there is undue delay in issuing orders for taking physical



possession of mortgaged properties u/s 14 of SARFAESI Act at DM's office and banks are being asked for compromise/settlement with borrowers. When all options for compromise and settlements are exhausted, then only Banks's exercise powers u/s 14 of SAFAESI act for taking physical possession of mortgaged properties. As such, suitable directions should be given to District Magistrates for quick disposal of pending cases.

- Commissioner DIF suggested that district wise/ Age wise breakup and total application filed before District Magistrate may be presented before this Committee. It was also decided that the Convener of the Sub-Committee will develop a Process flow /SOP in this regard, which would be issued to all district Collector for speedy and quick disposal of such cases.

(Action by- All Banks/ DIF)

## **ii. Discussion points of the meeting of Sub-Committee on Improving CD Ratio held on 28.09.2021**

The following issues were discussed in detail and decisions taken as under:-

### **1. Confirmation of the minutes of the last meeting**

The minutes of the 21<sup>st</sup> SLBC Sub-committee meeting on low CD ratio dated on 20.12.2019 were circulated to all the members. We have not received any suggestion for correction. Hence, the minutes of the meeting were approved by the forum.

### **2. Submission of the ATR**

- ATR of all districts are received through respective controlling offices.
- LDMs of Tikamgarh, Singrauli, Rewa and Mandla districts confirmed that District Level Sub-Committee meeting on Low CD ratio were organised separately wherein NABCON team members were also present.
- LDMs of Mandla, Tikamgarh, Dindori and Singrauli confirmed regarding financing to FPOs under their respective district.
- The Chairman expressed his concern that out of 9 low CD ratio, none could improve their CD Ratio figures since last 2 years. He advised all LDMs to improve their credit figures in order to improve overall district position. He further advised to analyse the hurdles for such low CD Ratio.
- The Chairman also expressed his concern about the districts which are on borderline of 40%.

**(Action: All LDMs and Controlling Offices of Banks)**

### **3. Credit flow under Agriculture Term Loan**

Chief General Manager, NABARD, Smt. T. S. Raji Gain expressed her concern over low CD ratio in not only 9 districts but total 28 districts of the state where the CD ratio is less as compared to state average. She advised all the LDMs to focus more on Term Loan financing under Agriculture credit. She informed the house that CD Ratio in rural areas is much lesser than in Urban/Metro areas.

She advised all 9 deficit districts to focus on lending under Agriculture Infrastructure Fund (AIF) scheme, Self Help Groups (SHGs), Farmers Producers Organization (FPOs), and offered to provide support in capacity building to bankers. She informed the house that unless Term Lending reaches to 40% of total Agriculture credit, the CD ratio will not improve sufficiently.

Further, she pointed out that the Lead bank itself has lesser CD ratio in the district and advised LDMs to analyse bank-wise CD ratio and banks in-turn to review branch-wise CD Ratio position. The Zonal Head, Union bank of India and Convenor has advised all bank's state heads/Regional Heads to review the branches having low CD Ratio.

**(Action: All LDMs/Controlling Offices)**

### **4. Appointment of Business Correspondent**

The Convenor and ZH, Union Bank of India has informed the house that Business Correspondents (BC)/Bank Mitras are extended arm and are very effective arrangement to decongest the branch. He has advised all LDMs to increase the numbers of BCs in their respective districts.

Joint Director, Directorate of Institutional Finance, Shri Satish Gupta, has expressed his concern as almost 1330 SSA Locations are vacant and advised the banks to appoint additional BCs to bridge the gap.

He further advised to add agenda item BC data in the SLBC meetings, Sub-committee meetings and DLCC meetings

**(Action: All LDMs and Controlling offices, SLBC, SLBC Sub-committee for FI)**

### **5. District Level Sub-committee Meeting**

Out of total 9 low CD ratio districts, Shahdol and Niwari districts has not conducted the same. Assistant General Manager, Reserve Bank of India, Bhopal, Shri N K Srivastava advised the LDMs to conducted quarterly meetings in presence of LDO of RBI and DDM of NABARD. It was reiterated to conduct such meeting exclusively and not clubbed with DCC/DLRC. The LDMs should endeavour to seek the time from District Collector to conduct the meeting separately or otherwise in DLCC/DLRC, the focus on this aspect is lost.

He shared with the house that RBI gives a weightage of 125% for classification on Priority Sector in the Low CD ratio district and Banks should take benefit of the guidelines. He also suggested to focus more on Education and Housing loan along with KCC and AHF.

**(Action: All LDMs)**

The Chairman has advised the convenor bank to devise a model format and common agenda for the District level sub-committee meeting and also to ensure Branch-wise CD Ratio within the District, so that low CDR branch may be in focus.

**(Action: Union Bank of India)**

#### **6. Progress under KCC**

Joint Director, DIF, Shri Satish Gupta informed the house that almost 38 Lakh farmers are yet not covered under KCC saturation drive. He advised all the LDMs provide KCC facility to all eligible farmers. He has further advised to give priority to Small and Marginal farmers.

LDM Niwari has informed the house that online mortgage on MP Bhulekh portal is started in the district. He also informed the house that branches are facing problem in financing KCC to joint owners, where land division is not done. Since, the portal creates mortgage by the Survey (Khasra) no., therefore online mortgage is not possible in shared land due to common survey number. CGM Nabard, advised the LDMs to explore the possibilities of making Joint Liability Groups (JLG) where land is jointly owned. This matter may also be brought into the notice of Revenue Department.

Dy. General Manager, Union bank of India had advised all LDMs to hold the Special Credit camps to saturate Small and Marginal farmers with KCC facility and inform the calendar to their respective controlling office and a copy to be marked to the SLBC and Union Bank of India (Convenor of SLBC Sub-Committee).

**(Action: All LDMs/DIF)**

#### **7. Financing to FPOs**

Chief General Manager, NABARD advised the LDMs to finance the FPOs active in their respective districts. She also advised to finance individually to the members of the FPO for their own requirements like KCC, Farm equipments, Polyhouse etc.

She further advised to explore possibilities in Rural mart (SHGs) for Working Capital to procure the raw material and also to individual members of the SHG for their own requirements. A list of FPOs may be shared by NABARD with the LDMs and the Banks.

She also shared with the house that in Anuppur district, Watershed development projects and various Tribal welfare programs are active wherein the Civil societies, Local people organizations are helping for recovery and handling the funds.

Dy. General Manager, Union bank of India, Dr. Ajit V Marathe advised the LDMs to seek help and guidance of DDM of Nabard of their respective district in order to improve lending under is these areas.

**(Action: All LDMs)**

#### **8. ACP Achievement**

The Chairman expressed his dissatisfaction over the non-achievement of the ACP of the districts. He advised the SLBC and LDMs to revisit the ACP as the same should be achievable.

Dy. General Manager, Central Bank of India and Convenor-SLBC, Shri Dharasing Naik, advised the State Heads/Regional Heads of the banks to review the branches for achievement of ACP.

Assistant General Manager, Reserve Bank of India, Shri N K Srivastava advised the banks to have convergence between the ACP and their internal targets. Secondly, the a common MIS format should also be devise by their controlling offices for quarterly reporting of the progress under ACP.

**(Action: All LDMs and Controlling offices)**

#### **9. Sub-Committee meeting at State level**

It was resolved to hold sub-committee meetings quarterly as per the defined periodicity and the arrangement for active participation of LDMs should be ensured (better audio and video setup). The individual Banks to analyse the branch with low CD ratio in the district. Further, it was advised that a formula to increase CD ratio by 1% should be made available to each district.

### **iii. Discussion points of the meeting of Sub-Committee on Agriculture & Allied Activities held on 02.08.2021**

The following issues were discussed in detail and decisions taken as under:-

बैठक में एजेण्डेवार विस्तृत चर्चा की गई तथा निम्नानुसार निर्देश दिये गये:-

#### **एजेंडा 1: दिनांक 25 मार्च 2021 को आयोजित बैठक का पालन प्रतिवेदन की समीक्षा**

दिनांक 25 मार्च 2021 को आयोजित राज्य स्तरीय बैंकर्स समिति, कृषि एवं सहायक गतिविधियों की उप समिति बैठक के निर्णय अनुसार इंडियन ओव्हरसीज बैंक तथा पंजाब एन्ड सिंध बैंक द्वारा स्वीकृत डेयरी केसीसी प्रकरणों /वितरित राशि में विसंगति पर उक्त बैंकों को समस्त स्वीकृत प्रकरणों की लिस्ट SLBC के माध्यम से दुग्ध संघ को सोपने हेतु निर्देशित किया था किन्तु उक्त बैंकों द्वारा सूचि उपलब्ध नहीं कराने पर अध्यक्ष महोदय द्वारा असन्तोष व्यक्त किया गया एवं यथाशीघ्र सूची भेजने हेतु निर्देशित किया ।

2. बैंकों द्वारा वापिस किए गए प्रकरणों की सूची जिनका केसीसी खाता अन्य बैंकों में संचालित है किन्तु ऋण आवेदन किसी दूसरे बैंक को प्राप्त हुये है को एसएलबीसी के माध्यम से दुग्ध संघ को उपलब्ध किया जाना था, केवल 5 बैंकों ( SBI, BOB, CBI, MPGB & Apex Bank) द्वारा उक्त सूची उपलब्ध कराई गई है , शेष बैंकों को 15 अगस्त के पूर्व सूची दुग्ध संघ को उपलब्ध कराने हेतु कहा गया।

**एजेंडा न. 2 ; केसीसी सेचुरेशन ड्राइव - डेयरी केसीसी एवं फिशरीज केसीसी समीक्षा**

1 कृषि उत्पादन आयुक्त महोदय द्वारा पीएम किसान बेनिफिशरी अंतर्गत लगभग 38 लाख किसानों की जिलेवार सूची जो की अभी तक केसीसी सुविधा से वंचित है, को एसएलबीसी के माध्यम से समस्त बैंकों/जिला कलेक्टर को उपलब्ध कराने के निर्देश दिये गये जिससे वंचित किसानों को शीघ्र कृषि ऋण सुविधा उपलब्ध कराई जा सके।(संस्थागत वित्त, एसएलबीसी, कृषि विभाग)

2. मुख्य महाप्रबंधक नाबार्ड द्वारा बताया गया कि-जेएलजी एवं एफपीओ के माध्यम से केसीसी सेचुरेशन को बढ़ाया जा सकता है एवं प्रचार के लिए एफएलसी की मदद ली जा सकती है।

3. बैंक वार डेयरी/फिशरीज हेतु किसान क्रेडिट कार्ड जारी करने की समीक्षा की गई. बैंकों के लम्बित केसीसी के प्रकरणों में 15 अगस्त तक वितरण सुनिश्चित करने के लिए कहा गया।

4. फिशरीज केसीसी हेतु सहकारी बैंक के अलावा सभी कमर्शियल बैंकों में लम्बित प्रकरण शीघ्र स्वीकृत और वितरण करने के लिए निर्देशित किया गया।

5. बैठक में इंडियन ओव्हरसीज बैंक, आई सी आई सी आई बैंक, एच डी एफ सी बैंक लि. अनुपस्थित रहे जिस पर अपर मुख्य सचिव, पशुपालन विभाग द्वारा अप्रसन्नता व्यक्त की गई एवं इन बैंकों के उच्च प्रबंधन को सूचित करने हेतु निर्देश दिये गये।

6. अपर मुख्य सचिव, पशुपालन विभाग द्वारा प्राइवेट बैंक - एच डी एफ सी बैंक, एक्सिस बैंक, आई सी आई सी बैंक, आइ डी बी आइ बैंक, आई डी एफ सी फर्स्ट बैंक लि. द्वारा डेयरी/फिशरीज केसीसी में नगण्य प्रगति पर गहरा असन्तोष व्यक्त किया एवं इन बैंकों के उच्च प्रबंधन को आवश्यक कार्यवाही हेतु पत्र द्वारा सूचित करने के निर्देश दिये गये तथा इन बैंकों में शासकीय जमा राशि पर विचार करने का निर्णय लिया गया।(संस्थागत वित्त)



### एजेंडा न. 3 : किसानों की आय दुगना करना

1. किसानों की आय दुगना करने केंद्र/राज्य सरकार द्वारा संचालित विभिन्न ऋण योजनाओं पर विस्तृत चर्चा की गई तथा कृषि उत्पादन आयुक्त महोदय द्वारा नाबार्ड को पायलट प्रोजेक्ट के तहत किसानों की आमदनी पर प्रभाव सम्बन्धी अध्ययन पर विचार की सलाह दी गई।

### एजेंडा न. 4 : आत्मनिर्भर भारत मिशन

1. आत्म निर्भर भारत के अंतर्गत कृषि निवेश को बढ़ावा देने केंद्र सरकार द्वारा संचालित योजनायें एग्री इन्फ्रास्ट्रक्चर फंड, एनीमल हसबैंडरी इन्फ्रास्ट्रक्चर डेवलपमेंट फंड एवं पी एम् एफ एम् ई के बैंक वार प्राप्त आवेदनों पर विस्तृत चर्चा की गई. उक्त योजनाओं को प्रचारित करने तथा बैंक वार प्रदर्शन और कृषि एवं पशुपालन क्षेत्र में निवेश बढ़ाने पर जोर दिया गया।

2. एग्रीकल्चर इन्फ्रा फंड में मध्य प्रदेश के अच्छे प्रदर्शन पर कृषि उत्पादन, आयुक्त, महोदय द्वारा प्रसन्नता जाहिर की गई।

3. पीएमएफएमई योजना को एक महत्वाकांक्षी योजना बताते हुए हार्दिकल्चर कमिश्नर द्वारा "एक जिला एक प्रोडक्ट" (ODOP) के अंतर्गत पीएमएफएमई योजना को प्रचारित करने हेतु विस्तृत जानकारी दी गई तथा योजनान्तर्गत प्राप्त समस्त ऋण आवेदनों को 15/08/2021 तक निपटान करने हेतु कहा गया। भारतीय स्टेट बैंक को हितग्राहियों तथा विभागीय अधिकारियों के साथ विडियों कॉन्फ्रेंस के माध्यम से बैठक कर समस्त प्रकरणों के निराकरण के निर्देश कृषि उत्पादन आयुक्त महोदय द्वारा दिये गये।

4. आगामी बैठक में एनीमल हसबैंडरी इन्फ्रास्ट्रक्चर डेवलपमेंट फंड संबंधित प्रगति बैंकवार प्रस्तुतीकरण में शामिल करने के निर्देश अपर मुख्य सचिव, पशुपालन एवं डेयरी द्वारा दिया गया।

### एजेंडा न. 5 : फसल मौसम चक्र(Crop Season) का निर्धारण

भारतीय रिजर्व बैंक के दिशा निर्देशों की कंडिका के 4.2.13 में दिए गए निर्देशों में इस बात का उल्लेख किया गया है कि अलग अलग फसलों के लिए उनका फसल चक्र निर्धारित होगा जो कि अल्प समयावधि फसल एवं दीर्घ समयावधि फसल होगी व बैंकों की अनुपयोगी परिसंपत्तियों का निर्धारण इस समय-सीमा में दो फसल मौसम या एक फसल मौसम क्रमशः के मान से नियत किया जायेगा। प्रदेश में फसल मौसम



चक्र का निर्धारण वर्ष 2014 में किया गया था जिसके अनुसार मध्य प्रदेश को एक फसली (मोनो क्राप) राज्य घोषित किया गया है। फसल मौसम चक्र का पुनः निर्धारण किया जाना प्रस्तावित है। इस एजेंडे पर विस्तृत चर्चा के लिए अध्यक्ष महोदय ने पृथक से मीटिंग रखने हेतु निर्देशित किया गया।

#### **एजेंडा न. 6 : कृषि सावधि ऋण बढ़ाना**

1. एसएलबीसी मध्यप्रदेश से प्राप्त आकड़ों के अनुसार 31 मार्च 2021 को कुल कृषि ऋण रु.11779710 लाख है जिसमें फसल ऋणों का भाग रु. 8537242 लाख ( 72.47%) है एवं टर्म लोन का भाग मात्र रु 3242468 लाख (27.53%) है। इस पर चिंता जाहिर की गई तथा किसानों की आय दुगना करने के लिए कृषि निवेश बढ़ाने की आवश्यकता पर जोर दिया गया। आगामी बैठक में इस संदर्भ में दुसरे राज्यों से तुलनात्मक विवरण प्रस्तुतीकरण में शामिल करने के निर्देश दिये गये।


2. मुख्य महाप्रबंधक नाबार्ड ने बैंक द्वारा संचालित वाटर शेड डेवलपमेंट एवं अन्य योजनाओं के द्वारा कृषि विनिवेश बढ़ाने हेतु सुझाव दिया।

#### **एजेंडा न. 7 : प्राथमिकता प्राप्त क्षेत्रों को ऋण**

भारतीय रिजर्व बैंक द्वारा जारी नवीन दिशा निर्देशों के अनुसार 40% से कम नगद -ऋण अनुपात जिलों (प्रति व्यक्ति प्राथमिकता प्राप्त ऋण 6000 से कम है ) में प्राथमिकता प्राप्त क्षेत्रों में ऋण बढ़ाने के लिए हेतु समस्त बैंकों को अथक प्रयास करने हेतु कहा गया तथा आगामी बैठक में इन जिलों की सूची उपलब्ध कराने के निर्देश दिये गये।

#### iv. Discussion points of the meeting of Sub-Committee on Housing held on 20.07.2021

The following issues were discussed in detail and decisions taken as under:-

	<b>संचालनालय, नगरीय प्रशासन एवं विकास, म.प्र., भोपाल</b> <b>Directorate, Urban Administration &amp; Development, M.P., Bhopal</b>	<small>Palika Bhawan, Near 6 no Bus Stop, Shivaji Nagar, Bhopal - 462016 Tel. 0755-2552016, 2559819 Fax 0755-2552016 Email:-ssrajput@hotmail.com Website: www.mourban.gov.in</small>
क्रमांक/शा-9/PMSVANidhi/2021/12268	भोपाल, दिनांक 27/07/2021	
<b>दिनांक 20 जुलाई 2021 को आयोजित बैठक कार्यवाही विवरण</b>		
<p>प्रमुख सचिव, नगरीय विकास एवं आवास विभाग की अध्यक्षता में संयोजक राज्य स्तरीय बैंकर्स समिति म.प्र. एवं बैंकों के राज्य प्रमुखों की समीक्षा बैठक सेन्ट्रल बैंक ऑफ इण्डिया के मुख्यालय में आयोजित की गई। बैठक में आयुक्त, संचालनालय नगरीय प्रशासन एवं विकास के द्वारा पीएम-स्वनिधि योजना, डे-एमयूएलएम एवं प्रधानमंत्री आवास योजना की बैंकवार समीक्षा की गई।</p> <p>प्रमुख सचिव महोदय के द्वारा योजनान्तर्गत 1 जुलाई 2021 से 15 अगस्त 2021 तक योजनावार प्रगति सुधार हेतु निम्नानुसार निर्णय लिये गये :-</p>		
<p>1. पीएम-स्वनिधि योजना :-</p> <p>1.1 "संकल्प से सिद्धि" अभियान अन्तर्गत बैंकों के द्वारा विगत 20 दिनों में केवल 2938 ऋण प्रकरणों का वितरण किया है। ये लक्ष्य के अनुरूप नहीं है। योजना की प्रगति की समीक्षा वित्त मंत्रालय, भारत सरकार एवं शहरी विकास मंत्रालय, भारत सरकार के द्वारा नियमित रूप से की जा रही है। ये योजना माननीय प्रधानमंत्री एवं माननीय मुख्यमंत्री की सर्वोच्च प्राथमिकता की योजना है। इस हेतु बैंकों के स्तर पर 21713 स्वीकृति हेतु एवं 16488 वितरण हेतु लंबित कुल 38201 प्रकरणों की शत-प्रतिशत स्वीकृत एवं वितरण 15 अगस्त 2021 के पूर्व करने का निर्णय लिया गया।</p> <p>1.2 मार्केट प्लेस में उपलब्ध 3006 ऋण आवेदन एवं बैंक के द्वारा रिटर्न 74695 ऋण प्रकरणों की पुनः समीक्षा कर स्वीकृति एवं वितरण भी 15 अगस्त 2021 तक कराना की कार्यवाही पूर्ण करें।</p> <p>1.3 बैंकों के द्वारा पूर्ण भुगतान कर चुके 10035 ऋण आवेदन क्लोज्ड किये गये हैं। इन पथ विक्रेताओं को 15 अगस्त 2021 के पूर्व द्वितीय ऋण 20 हजार का ऋण स्वीकृत कर वितरण कराये।</p> <p>1.4 द्वितीय ऋण 20 हजार के संबंध में स्टेट बैंक ऑफ इण्डिया के द्वारा कुल क्लोज्ड आवेदन 5077 के संबंध में बताया कि इसमें एन.पी.ए. खाते भी शामिल हो सकते हैं या ऐसे प्रकरण जिनमें बिना वितरण के ही खाता Close कर दिया गया हो। इस पर दिनांक 23 जुलाई 2021 को स्टेट बैंक ऑफ इण्डिया एवं पंजाब नेशनल बैंक के राज्य समन्वयक, पीएम-स्वनिधि शाखा के साथ बैठक कर वस्तुस्थिति का परीक्षण कर अवगत करायेगे तथा इसके संबंध में सिडबी से समन्वय कर क्लोज्ड आवेदन के संबंध में वस्तुस्थिति भी प्राप्त करने के निर्देश दिए।</p> <p>1.5 योजनान्तर्गत माननीय मुख्यमंत्री जी के द्वारा 4 लाख पथ विक्रेताओं के वितरण के अवसर पर 17 अगस्त 2021 को हितग्राहियों से लाईव संवाद किया जाना प्रस्तावित है।</p> <p>1.6 अतः समस्त बैंकों के राज्य प्रमुख अपनी-अपनी बैंकों शाखों को स्वीकृति एवं वितरण हेतु लंबित 10 हजार एवं द्वितीय ऋण 20 हजार के ऋण प्रकरणों 15 अगस्त 2021 तक स्वीकृत एवं वितरण कराने के निर्देश जारी करें।</p> <p>1.7 जिसकी प्रगति की बैंकवार समीक्षा 2 अगस्त 2021 को पुनः की जायेगी।</p>		
.....2		



2. प्रधानमंत्री आवास योजना :-

- 2.4 ए.एच.पी. घटक :- योजनान्तर्गत 43809 आवास निर्माणाधीन है। वर्तमान तक 4931 हितग्राहियों में से 3298 हितग्राहियों को आवासीय ऋण प्रदाता कम्पनी द्वारा तथा 1633 हितग्राहियों को बैंक द्वारा ऋण लिंकेज की सुविधा प्रदान की जा चुकी है। 2554 हितग्राहियों ने स्वयं के द्वारा आवास हेतु वित्त की व्यवस्था की है। योजनान्तर्गत शेष 36324 हितग्राहियों को बैंकों के माध्यम से गृह ऋण उपलब्ध कराने हेतु एस.एल.बी.सी. को बैंकवार एवं निकायवार लक्ष्य 2 अगस्त 2021 तक आवंटित करने के निर्देश दिए।
- 2.5 ए.एच.पी. घटक अन्तर्गत वित्तीय संस्थानों के स्तर पर स्वीकृति हेतु 8181 प्रकरण तथा वितरण हेतु लंबित 1279 स्वीकृत प्रकरणों सहित कुल 9460 गृह ऋण प्रकरणों की स्वीकृत/वितरण 15 अगस्त 2021 तक कराने के निर्देश दिए।
- 2.6 सी.एल.एस.एस. घटक :- योजनान्तर्गत 98716 हितग्राहियों को सी.एल.एस.एस. घटक के तहत सब्सिडी का लाभ दिया जा चुका है जिसमें बैंक की भागीदारी 45% है। योजना के प्रभावी क्रियान्वयन हेतु व्यापक प्रचार-प्रसार करने के हेतु बैंक को सुझाव दिया गया जिससे अधिकाधिक हितग्राहियों को योजना का लाभ दिया जा सके। बैंक से EWS, LIG और MIG श्रेणी अन्तर्गत आवेदनकर्ता की जानकारी संलग्न प्रारूप-1 के अनुसार 2 अगस्त 2021 तक बैंकवार ई-मेल [mpclss@mpurban.gov.in](mailto:mpclss@mpurban.gov.in) पर भेजने के निर्देश दिए। जिससे लंबित प्रकरणों की सी.एन.ए. एवं भारत सरकार से फालोअप किया जा सके।
3. डे-राष्ट्रीय शहरी आजीविका मिशन-
- मिशन के स्वरोजगार कार्यक्रम (Self Employment Program) अन्तर्गत 15000 व्यक्तिगत ऋण, 750 समूह ऋण एवं 7620 स्व सहायता समूह बैंक लिंकेज हेतु आवंटित लक्ष्य के विरुद्ध कमशः 131, 3 एवं 202 ऋण प्रकरणों का वितरण किया गया। इस संबंध में बैंकों के राज्य प्रमुखों को साप्ताहिक रूप से बैंकों को प्रस्तुत ऋण आवेदनों की समीक्षा/स्वीकृति करा कर जानकारी संचालनालय को उपलब्ध कराने के निर्देश दिये गये।

*Muhjin*

(निकुंज कुमार श्रीवास्तव)  
आयुक्त

नगरीय प्रशासन एवं विकास  
मध्यप्रदेश, भोपाल

भोपाल, दिनांक 27/07/2021

क्रमांक/शा-9/PMSVANidhi/2021/12269  
प्रतिलिपि:-

1. अतिरिक्त सचिव, वित्तीय सेवाएँ, वित्त मंत्रालय, भारत सरकार नई दिल्ली की ओर सूचनार्थ।
2. संयुक्त सचिव, आवासन एवं शहरी कार्य मंत्रालय, भारत सरकार की ओर सूचनार्थ।।
3. प्रमुख सचिव, नगरीय विकास एवं आवास विभाग की ओर सूचनार्थ।
4. आयुक्त, संचालनालय संस्थागत वित्त मध्यप्रदेश की ओर सूचनार्थ।
5. संबंधित कलेक्टर, मध्यप्रदेश की ओर आवश्यक कार्यवाही हेतु।
6. संयोजक, राज्य स्तरीय बैंकर्स समिति म.प्र.सेन्ट्रल बैंक ऑफ इण्डिया को ओर अग्रिम कार्यवाही हेतु।
7. संबंधित आयुक्त, नगर पालिक निगम, मध्यप्रदेश की ओर अग्रिम कार्यवाही हेतु।
8. संबंधित मुख्य नगर पालिका अधिकारी, नगर पालिका परिषद/नगर परिषद म.प्र. की ओर अग्रिम कार्यवाही हेतु।

*Muhjin*

आयुक्त  
नगरीय प्रशासन एवं विकास  
मध्यप्रदेश, भोपाल

## AGENDA NO-7

# Tribal Indebtedness in Madhya Pradesh

**Background** - Atal Bihari Vajpayee Institute of Good Governance & Policy Analysis (AIGGPA), Bhopal conducted a study on Tribal Indebtedness in Madhya Pradesh and submitted the report. Key findings/points are as under:-

- a. Madhya Pradesh is known as one of the largest tribal states in the country with approximately 15 percent of the entire ST population of India living in the state (Census, 2011). The top five districts in terms of tribal population in the state are *Alirajpur, Barwani, Jhabua, Mandla and Dindori*.
- b. The tribal people's living condition is often characterized by poor access to health, education, infrastructure and formal institutions. Financial indebtedness is a perpetual problem in rural households in the state. In spite of various efforts targeted at tribal poverty alleviation, livelihood generation, and technical interventions at the grassroots level, it is perceived that the plight of indebtedness among tribal people is still continuing. Studies have shown that in spite of intensive efforts by the government to bring the rural poor into the fold of institutional credit, there is a strong presence of private money lenders in the state's rural landscape.
- c. The study finds that majority of the tribal households are engaged in agriculture. Over two-third of them belong to Marginal and Small landholding category. Agricultural earning is supplemented by earning as daily labour and migrant labour. Most of the households are also recipients of income through MGNREGA works.
- d. Financial indebtedness is found to be quite prevalent among the households. Almost 65 percent of the respondent households reported some outstanding debt. The average amount of indebtedness, calculated for the households reporting outstanding debts at the time of survey, is found to be Rs. 36,126. The ease of borrowing from the village *sahukar* leads to significant interest burden on poor people's indebtedness.
- e. The predominant reason for indebtedness is found to be purchase of regular farm inputs like seeds, fertilizer and pesticide. Over 60 percent of the respondent households cited this as the reason for their indebtedness. This is followed by reasons like arranging marriage and other social ceremonies. The average loan size for farm inputs is around Rs. 20,000 and that for arranging social ceremonies is around Rs 30,000. Loans from SHGs are mostly utilized for buying farm inputs which are paid back within a short period. Loans from private moneylenders and friends/relatives are mostly used for social ceremonies and medical emergencies.

## **Key recommendations are:-**

### **i. Provision of agricultural loan without collaterals by promoting Primary Agricultural Credit Societies (PACS)**

The main reason for rural indebtedness is short term credit for agriculture. In light of the widespread absence of clear land records and less availability of mortgageable assets, efforts should be made to promote more and more Primary Agricultural Credit Societies (PACSs) which operate with joint liability of all its members. It relieves the farmer members from individual mortgages. These Societies should be promoted by appropriate agencies and funded sufficiently so that all of its members get their required credit adequately and timely.

### **ii. Simplification of loan sanctioning process** by reducing paper works and moving towards electronic „Aadhar“-based verification of applicant’s details.

Irrespective of the number of government sponsored credit schemes for farmers, the disbursal is done through public sector banks with required paper works. This is a formidable challenge for poor and illiterate farmers who are often exploited by the bank officials in various ways. Reducing such paper works, possibly with the help of electronic „Aadhar“-based verification of applicant’s details is highly warranted.

### **iii. Arrangement of periodic awareness camps**

A number of credit schemes are available for poor rural households, some of which are specifically designed for the tribal population. It seems that there is little or no knowledge about these schemes among the possible beneficiaries. It calls for periodic special awareness camps to be organized in villages. Such camps should be arranged by the disbursing agencies like local banks and concerned Departmental officials in collaboration with the village Panchayat.

### **iv. Provision for engagement of professional mediating agencies between loan-seeker and bank officials**

It seems that there is a wide social and cultural gap between the tribal population and the bank officials entrusted for loan processing and disbursal. The gap needs to be bridged but is difficult to achieve spontaneously at the ground level. One way out would be to engage professional agencies as a mediator between the bank and the tribal loan seekers. Handholding by a professional agency in carrying out official paper works would greatly help in bridging the social and cultural divide. But the facilitating agency needs to be paid for its services by appropriate authority and not by the beneficiary.

## Miscellaneous Item

# Role of Local Governance in RIDF

### Introduction

- The Rural Infrastructure Development Fund (RIDF) was instituted in NABARD from 1995-96, by Government of India to support State Governments to complete hitherto incomplete rural infrastructure projects so that the sunk investment starts yielding benefits to the economy.
- It was initially created with a corpus of Rs 2000 crore (RIDF - I) for giving support to State Governments mainly for quick completion of ongoing irrigation projects. Subsequently, the coverage of RIDF was broad-based in various tranches and at present 37 activities are being funded.
- Over the years RIDF has emerged as a dependable source of public funding of impactful rural infra projects. In Madhya Pradesh cumulatively (starting from Tranche I to XXVI), 3584 projects have been sanctioned with loan amount of Rs 28962 crore, of which Rs 21928 crore (76%) is disbursed as on 31.03.2021.
- Completion of rural infrastructure projects under RIDF have helped increased credit absorption capacity, access to markets, enhanced incomes and better quality of life in Madhya Pradesh.
- Though the coverage of sectors under RIDF is extensive, in Madhya Pradesh NABRD under RIDF primarily supported irrigation and drinking water and rural connectivity projects (road and bridges) in line with the State's requirement and vision for developing agriculture and the rural economy.

### Role of Local Governance in RIDF

- The irrigation system of the irrigation project will be operated and maintained by elected WUAs. The preparation of all relevant documents for constitution of water user association will be done by Turn Key agency designated for contract/tender.
- The irrigation water shall be catered by WARABANDI (Rotational method for equitable distribution) through WUA with the development of command area.
- As per the *MADHYA PRADESH SINCHAI PRABANDHAN ME KRISHKON KI BHAGIDARI ADHINIYAM, 1999*, The State Government, may by notification and in accordance with the rules made under this Act, delineate command area under each of the irrigation systems to be a water users' area for the purpose of administration.
- Every water user association's area shall be divided into territorial constituencies, which shall not be less than four but not more than ten, as may be prescribed.
- In respect of the command area under the minor and lift irrigation systems, the entire command area may, as far as possible form a single water users' area.

- Participatory Irrigation Management Act of Madhya Pradesh brought about a total change in the management of irrigation systems through Farmers Organization (FO). The Act envisaged the creation of a three-tier system:
  - a) Water Users Associations (WUA) at the base (on-farm) level,
  - b) Distributary Committee (DCs) at the distributary level, and
  - c) Project Committee (PCs) at the Project (main) level.
- All minor irrigation schemes in the state have only one tier of FOs (WUA), the medium size irrigation schemes have a two tier structure (WUA and PC) and the major irrigation projects have a three-tier structure (WUA, DC and PC).

### ***Role and responsibilities of WUAs***

- 1) To approve the work plan prepared by the competent authority based on its entitlement area, soil and crop sequence in relation to the entire project area at the beginning of each irrigation season.
- 2) Approving the plan for the maintenance of the irrigation system at the end of each harvest season, including the large drainage within its scope and periodically performing the maintenance work from the fund of the committee and the staff, including persons who are in the irrigation system.
- 3) Providing funds for the maintenance of the Regulation and Maintenance by the State Government along with the Project Committee.
- 4) Keeping a list of the distribution committee and water consumer association (association) in its area of work.
- 5) Resolve any dispute in the distribution committee.
- 6) To promote austerity in the use of water.
- 7) Account Keeping.
- 8) Conduct of annual audit of accounts.
- 9) Keeping other records in such manner as may be prescribed.
- 10) Conduct common body assemblies in such manner as may be prescribed.
- 11) To make regular budget of water and also to conduct social current audit in such a manner as may be prescribed.

*Any other issue with permission of the Chair*

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# DATA TABLE

JUNE 30, 2021



## Bank wise Position of Branches/ATM as on 30.06.2021

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

Sr.	BANKS	RURAL	SEMI URBAN	URBAN	TOTAL	ATMS
1	Bank of Baroda	45	87	138	270	385
2	Bank of India	166	136	139	441	711
3	Bank of Maharashtra	78	22	53	153	109
4	Canara Bank	48	118	152	318	270
5	Central Bank of India	229	135	97	461	463
6	Indian Bank	80	53	101	234	93
7	Indian Overseas Bank	9	6	42	57	44
8	Punjab and Sindh Bank	10	6	24	40	28
9	Punjab National Bank	90	100	181	371	568
10	State Bank of India	340	367	403	1110	4210
11	UCO Bank	41	44	82	167	121
12	Union Bank of India	100	103	190	393	466
	<b>PSBs - SUB TOTAL</b>	<b>1236</b>	<b>1177</b>	<b>1602</b>	<b>4015</b>	<b>7468</b>
13	Axis Bank	31	63	97	191	481
14	Bandhan Bank	28	147	109	284	24
15	Catholic Syrian Bank	0	0	3	3	1
16	City Union Bank	0	2	2	4	5
17	Development Credit Bank	13	12	6	31	27
18	Dhan Lakshmi Bank	0	0	1	1	1
19	Federal Bank Ltd.	1	2	8	11	11
20	HDFC Bank	11	75	100	186	300
21	ICICI Bank	61	89	104	254	407
22	IDBI Bank	24	35	47	106	186
23	IDFC First Bank	19	20	32	71	24
24	Indusind Bank Limited	33	22	45	100	83
25	Jammu and Kashmir Bank	0	0	2	2	1
26	Karnataka Bank Limited	0	0	7	7	7
27	Karur Vysya Bank Ltd.	0	0	4	4	4
28	Kotak Mahindra Bank	7	12	27	46	45
29	Lakshmi Vilas Bank	0	1	3	4	5
30	Ratnakar Bank Ltd. (RBL)	4	6	4	14	10
31	South Indian Bank	0	0	4	4	4
32	Standard Chartered Bank	0	0	3	3	3
33	Tamilnadu Mercantile Bank	0	2	1	3	0
34	Yes Bank	12	22	21	55	49
	<b>PRIVATE BANK SUB TOTAL</b>	<b>244</b>	<b>510</b>	<b>630</b>	<b>1384</b>	<b>1678</b>
	<b>COMMERCIAL BANKS SUB</b>	<b>1480</b>	<b>1687</b>	<b>2232</b>	<b>5399</b>	<b>9146</b>
35	MGB	316	90	48	454	0
36	MPGB	538	228	100	866	0
	<b>RRBs - SUB TOTAL</b>	<b>854</b>	<b>318</b>	<b>148</b>	<b>1320</b>	<b>0</b>
37	DCCB & Apex Bank	297	470	110	877	24
	<b>CO-OPERATIVE BANK - SUB T</b>	<b>297</b>	<b>470</b>	<b>110</b>	<b>877</b>	<b>24</b>
38	AU Small Finance Bank	6	29	37	72	40
39	Equitas Small Finance Bank	5	13	35	53	20
40	ESAF	1	25	14	40	15
41	Fincare Small Finance Bank	5	41	21	67	5
42	Jana Small Finance Bank	42	5	26	73	11
43	Suryoday Small Finance Bank	6	7	21	34	1
44	Ujjivan Small Finance Bank	1	4	6	11	11
45	Utkarsh Small Finance Bank	14	2	19	35	9
	<b>SMALL FINANCE BANK SUB T</b>	<b>80</b>	<b>126</b>	<b>179</b>	<b>385</b>	<b>112</b>
46	INDIA POST PAYMENT BANK	0	0	42	42	0
	<b>PAYMENT BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>42</b>	<b>0</b>
	<b>TOTAL</b>	<b>2711</b>	<b>2601</b>	<b>2711</b>	<b>8023</b>	<b>9282</b>



**CENTRE WISE INFORMATION OF DEPOSITS, ADVANCES AND C.D.RATIO 30.06.2021**

SLBC, Madhya Pradesh Convenor: Central Bank of India

[Amt. in lacs]

TABLE-2

Sr.	BANKS	DEPOSIT			ADVANCES			C.D RATIO		
		RURAL	SEMI-URBAN	URBAN	RURAL	SEMI-URBAN	URBAN	RURAL	SEMI-URBAN	URBAN
1	Bank of Baroda	95646	383154	1522443	85286	329172	1119906	89.17	85.91	73.56
2	Bank of India	591876	820939	2212110	643563	562293	1418093	108.73	68.49	64.11
3	Bank of Maharashtra	227764	117080	416102	111464	45698	386233	48.94	39.03	92.82
4	Canara Bank	106973	1176697	241268	73182	1243258	235797	68.41	105.66	97.73
5	Central Bank of India	875673	904899	1684055	413453	453051	574880	47.22	50.07	34.14
6	Indian Bank	301199	277075	1081291	145652	97961	847217	48.36	35.36	78.35
7	Indian Overseas Bank	12114	7804	167786	7639	8438	90942	63.06	108.12	54.20
8	Punjab and Sindh Bank	16444	14140	147265	7217	8181	79734	43.89	57.86	54.14
9	Punjab National Bank	230585	475844	2691229	203160	269357	2019386	88.11	56.61	75.04
10	State Bank of India	1350752	4204382	9849693	840562	1945827	4325808	62.23	46.28	43.92
11	UCO Bank	89498	111469	647479	73677	72111	448295	82.32	64.69	69.24
12	Union Bank of India	417835	610849	2354880	223798	293639	1102495	53.56	48.07	46.82
	<b>PSBs - SUB TOTAL</b>	<b>4316359</b>	<b>9104332</b>	<b>23015601</b>	<b>2828653</b>	<b>5328986</b>	<b>12648786</b>	<b>65.53</b>	<b>58.53</b>	<b>54.96</b>
13	Axis Bank	33720	152672	1172132	32718	96727	1064527	97.03	63.36	90.82
14	Bandhan Bank	5463	20660	104257	20182	229625	393070	369.46	1111.44	377.02
15	Catholic Syrian Bank	0	0	5177	0	0	1879	0.00	0.00	36.30
16	City Union Bank	0	279	5732	0	434	11954	0.00	155.78	208.55
17	Development Credit Bank	8944	16637	10120	38816	25092	43703	433.99	150.82	431.85
18	Dhan Lakshmi Bank	0	0	2635	0	0	524	0.00	0.00	19.89
19	Federal Bank Ltd.	2120	2572	75053	4590	5103	37181	216.51	198.41	49.54
20	HDFC Bank	11299	254788	1672220	14311	534017	1870180	126.65	209.59	111.84
21	ICICI Bank	10316	611549	983053	22698	1247895	998318	220.03	204.05	101.55
22	IDBI Bank	14831	90979	642756	19797	55732	206830	133.48	61.26	32.18
23	IDFC First Bank	15801	27367	120865	38603	71159	219648	244.31	260.02	181.73
24	Indusind Bank Limited	10399	21940	361895	117566	86308	390377	1130.55	393.38	107.87
25	Jammu and Kashmir Bank	0	0	5488	0	0	3910	0.00	0.00	71.25
26	Karnataka Bank Limited	0	0	23822	0	0	42038	0.00	0.00	176.46
27	Karur Vysya Bank Ltd.	0	0	20007	0	0	7968	0.00	0.00	39.83
28	Kotak Mahindra Bank	11620	23745	294333	36729	81586	450136	316.09	343.59	152.93
29	Lakshmi Vilas Bank	0	263	6376	0	1093	5033	0.00	415.59	78.94
30	Ratnakar Bank Ltd. (RBL)	4111	11164	31571	28613	28726	29583	696.01	257.31	93.70
31	South Indian Bank	0	0	47071	0	0	9715	0.00	0.00	20.64
32	Standard Chartered Bank	0	0	23647	0	0	26216	0.00	0.00	110.87
33	Tamilnadu Mercantile Bank	0	1577	1173	5430	1250	0	0.00	79.26	0.00
34	Yes Bank	4579	13665	168219	9835	27657	179911	214.78	202.39	106.95
	<b>PRIVATE BANK SUB TOTAL</b>	<b>133203</b>	<b>1249857</b>	<b>5777601</b>	<b>389888</b>	<b>2492404</b>	<b>5992701</b>	<b>292.70</b>	<b>199.42</b>	<b>103.72</b>
	<b>COMMERCIAL BANKS SUB</b>	<b>4449561</b>	<b>10354190</b>	<b>28793202</b>	<b>3218542</b>	<b>7821390</b>	<b>18641487</b>	<b>72.33</b>	<b>75.54</b>	<b>64.74</b>
35	MGB	484935	246425	184917	181203	70363	26087	37.37	28.55	14.11
36	MPGB	720320	576546	338127	600154	350704	139387	83.32	60.83	41.22
	<b>RRBs - SUB TOTAL</b>	<b>1205255</b>	<b>822971</b>	<b>523044</b>	<b>781357</b>	<b>421067</b>	<b>165474</b>	<b>64.83</b>	<b>51.16</b>	<b>31.64</b>
37	DCCB & Apex Bank	1537494	1024996	640623	2013346	1042626	539289	130.95	101.72	84.18
	<b>CO-OPERATIVE BANK - SUB</b>	<b>1537494</b>	<b>1024996</b>	<b>640623</b>	<b>2013346</b>	<b>1042626</b>	<b>539289</b>	<b>130.95</b>	<b>101.72</b>	<b>84.18</b>
38	AU Small Finance Bank	163	30597	116113	1387	159469	418311	848.34	521.19	360.26
39	Equitas Small Finance Bank	4700	6338	55778	108	8619	48518	2.30	135.99	86.98
40	ESAF	60	2142	2876	1181	22677	18161	1959.25	1058.57	631.59
41	Fincare Small Finance Bank	145	1526	9955	3927	31025	20538	2707.83	2033.03	206.31
42	Jana Small Finance Bank	171	2473	34679	4838	8209	77982	2829.24	331.95	224.87
43	Suryoday Small Finance Bank	70	63	5606	3141	4783	17942	4488.38	7588.92	320.02
44	Ujjivan Small Finance Bank	282	1806	5070	549	4517	15464	195.02	250.06	305.02
45	Utkarsh Small Finance Bank	356	51	26570	11407	1953	17479	3204.21	3829.41	65.78
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>5947</b>	<b>44997</b>	<b>256647</b>	<b>26539</b>	<b>241253</b>	<b>634395</b>	<b>446.22</b>	<b>536.15</b>	<b>247.19</b>
46	INDIA POST PAYMENT BANK	0	0	13351	0	0	0	0.00	0.00	0.00
	<b>PAYMENT BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>13351</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>7198258</b>	<b>12247153</b>	<b>30226867</b>	<b>6039783</b>	<b>9526336</b>	<b>19980645</b>	<b>83.91</b>	<b>77.78</b>	<b>66.10</b>

**BANKWISE TOTAL DEPOSITS, ADVANCES AND C.D.RATIO As on 30.06.2021**  
**SLBC, Madhya Pradesh Convenor-Central Bank of India**

[Amt. in lacs]

TABLE: 3(i)

SR	BANKS	DEPOSITS		ADVANCES			C.D RATIO		
		PREVIOUS QUARTER 31.03.2021	CURRENT QUARTER 30.06.2021	PREVIOUS QUARTER 31.03.2021	CURRENT QUARTER 30.06.2021	Credit as per place of Utilization June-21	PREVIOUS QUARTER 31.03.2021	CURRENT QUARTER 30.06.2021	Including Cr. as per place of utilization 30.06.21
1	Bank of Baroda	1988005	2001243	1572775	1534364		79.11	76.67	76.67
2	Bank of India	3550010	3624925	2560255	2623949		72.12	72.39	72.39
3	Bank of Maharashtra	752813	760946	372325	543395		49.46	71.41	71.41
4	Canara Bank	1606553	1524938	1454438	1552237		90.53	101.79	101.79
5	Central Bank of India	3366114	3464627	1503970	1441384		44.68	41.60	41.60
6	Indian Bank	1643341	1659565	1041585	1090830		63.38	65.73	65.73
7	Indian Overseas Bank	186749	187704	114986	107019		61.57	57.01	57.01
8	Punjab and Sindh Bank	190477	177849	89909	95132		47.20	53.49	53.49
9	Punjab National Bank	3625380	3397658	2170413	2491903		59.87	73.34	73.34
10	State Bank of India	14866493	15404827	7527661	7112197	383204	50.64	46.17	48.66
11	UCO Bank	834982	848446	460983	594083		55.21	70.02	70.02
12	Union Bank of India	3324880	3383564	2019578	1619932	580047	60.74	47.88	65.02
	<b>PSBs - SUB TOTAL</b>	<b>35935797</b>	<b>36436292</b>	<b>20888878</b>	<b>20806425</b>	<b>963251</b>	<b>58.13</b>	<b>57.10</b>	<b>59.75</b>
13	Axis Bank	1372332	1358523	1209049	1193973	50531	88.10	87.89	91.61
14	Bandhan Bank	137271	130380	667586	642877		486.33	493.08	493.08
15	Catholic Syrian Bank	5543	5177	2198	1879		39.65	36.30	36.30
16	City Union Bank	7040	6011	12328	12388		175.13	206.10	206.10
17	Development Credit Bank	35452	35701	110722	107611		312.32	301.42	301.42
18	Dhan Lakshmi Bank	2700	2635	448	524		16.59	19.89	19.89
19	Federal Bank Ltd.	88242	79745	60421	46874		68.47	58.78	58.78
20	HDFC Bank	1831551	1938307	2489900	2418507		135.94	124.77	124.77
21	ICICI Bank	1577232	1604918	2270277	2268911		143.94	141.37	141.37
22	IDBI Bank	802112	748566	326838	282359		40.75	37.72	37.72
23	IDFC First Bank	156928	164033	350476	329410		223.34	200.82	200.82
24	Indusind Bank Limited	351110	394234	620122	594251		176.62	150.74	150.74
25	Jammu and Kashmir Bank	6038	5488	4010	3910		66.41	71.25	71.25
26	Karnataka Bank Limited	24429	23822	41987	42038		171.88	176.46	176.46
27	Karur Vysya Bank Ltd.	20533	20007	7509	7968		36.57	39.83	39.83
28	Kotak Mahindra Bank	308601	329698	541754	568451		175.55	172.42	172.42
29	Lakshmi Vilas Bank	6777	6639	6432	6126		94.91	92.27	92.27
30	Ratnakar Bank Ltd. (RBL)	54328	46846	87159	86922		160.43	185.55	185.55
31	South Indian Bank	46044	47071	9876	9715		21.45	20.64	20.64
32	Standard Chartered Bank	22639	23647	24466	26216		108.07	110.87	110.87
33	Tamilnadu Mercantile Bank	3379	2750	6682	6680		197.75	242.91	242.91
34	Yes Bank	179012	186463	229149	217403		128.01	116.59	116.59
	<b>PRIVATE BANK SUB TOT</b>	<b>7039292</b>	<b>7160661</b>	<b>9079389</b>	<b>8874994</b>	<b>50531</b>	<b>128.98</b>	<b>123.94</b>	<b>124.65</b>
	<b>COMMERCIAL BANKS SU</b>	<b>42975089</b>	<b>43596952</b>	<b>29968267</b>	<b>29681419</b>	<b>1013782</b>	<b>69.73</b>	<b>68.08</b>	<b>70.41</b>
35	MGB	905988	916277	272529	277653		30.08	30.30	30.30
36	MPGB	1614984	1634993	1087491	1090244		67.34	66.68	66.68
	<b>RRBs - SUB TOTAL</b>	<b>2520972</b>	<b>2551270</b>	<b>1360020</b>	<b>1367897</b>	<b>0</b>	<b>53.95</b>	<b>53.62</b>	<b>53.62</b>
37	DCCB & Apex Bank	3059343	3203113	3622833	3595261		118.42	112.24	112.24
	<b>CO-OPERATIVE BANK - S</b>	<b>3059343</b>	<b>3203113</b>	<b>3622833</b>	<b>3595261</b>	<b>0</b>	<b>118.42</b>	<b>112.24</b>	<b>112.24</b>
38	AU Small Finance Bank	141654	146874	593876	579167		419.24	394.33	394.33
39	Equitas Small Finance Bank	60890	66816	60671	57245		99.64	85.68	85.68
40	ESAF	5443	5078	44138	42020		810.96	827.48	827.48
41	Fincare Small Finance Bank	11145	11626	54236	55490		486.62	477.30	477.30
42	Jana Small Finance Bank	35317	37323	92091	91029		260.76	243.90	243.90
43	Suryoday Small Finance Bank	16185	5739	26868	25866		166.00	450.67	450.67
44	Ujjivan Small Finance Bank	7319	7158	22798	20531		311.47	286.82	286.82
45	Utkarsh Small Finance Bank	25874	26977	32742	30839		126.54	114.32	114.32
	<b>SMALL FINANCE BANK S</b>	<b>303827</b>	<b>307591</b>	<b>927418</b>	<b>902187</b>	<b>0</b>	<b>305.25</b>	<b>293.31</b>	<b>293.31</b>
	INDIA POST PAYMENT BA		13351	0	0	0	#VALUE!	0.00	0.00
	<b>PAYMENT BANK - SUB TC</b>		<b>13351</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#VALUE!</b>	<b>0.00</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>#VALUE!</b>	<b>49672277</b>	<b>35878538</b>	<b>35546764</b>	<b>1013782</b>	<b>#VALUE!</b>	<b>71.56</b>	<b>73.60</b>

**CREDIT DEPOSIT RATIO (DISTRICT WISE) AS ON JUNE 30, 2021**

Amount in lakh

Sr.	District Name	Deposits	Advancs	CD Ratio
1	AGAR MALWA	111600	153730	137.75
2	ALIRAJPUR	146060	66993	45.87
3	ANUPPUR	405713	92541	22.81
4	ASHOK NAGAR	219668	230978	105.15
5	BALAGHAT	552529	271333	49.11
6	BARWANI	358811	337971	94.19
7	BETUL	784699	348616	44.43
8	BHIND	441181	180609	40.94
9	BHOPAL	10518458	9052563	86.06
10	BURHANPUR	328165	244721	74.57
11	CHHATARPUR	704093	289902	41.17
12	CHHINDWARA	1057274	579166	54.78
13	DAMOH	410644	229826	55.97
14	DATIA	288034	187036	64.94
15	DEWAS	695944	701709	100.83
16	DHAR	932581	876606	94.00
17	DINDORI	141347	50853	35.98
18	GUNA	478274	438340	91.65
19	GWALIOR	2600968	1175856	45.21
20	HARDA	293084	318776	108.77
21	HOSHANGABAD	1008209	788445	78.20
22	INDORE	7284774	5525672	75.85
23	JABALPUR	3303299	2051179	62.09
24	JHABUA	231913	174506	75.25
25	KATNI	687005	370067	53.87
26	KHANDWA	478080	425204	88.94
27	KHARGONE	695377	895883	128.83
28	MANDLA	370446	133345	36.00
29	MANDSAUR	522805	505425	96.68
30	MORENA	495834	282974	57.07
31	NARSINGHPUR	497547	452105	90.87
32	NEEMUCH	440766	312415	70.88
33	NIWARI	77929	19593	25.14
34	PANNA	298661	122291	40.95
35	RAISEN	421876	622561	147.57
36	RAJGARH	380572	508923	133.73
37	RATLAM	726097	678563	93.45
38	REWA	1279347	412072	32.21
39	SAGAR	1198489	614470	51.27
40	SATNA	1172821	482964	41.18
41	SEHORE	502703	590609	117.49
42	SEONI	489215	285308	58.32
43	SHAHDOL	538710	154473	28.67
44	SHAJAPUR	312967	489236	156.32
45	SHEOPUR KALA	139757	114029	81.59
46	SHIVPURI	503655	275031	54.61
47	SIDHI	426294	145223	34.07
48	SINGRAULI	1058303	199329	18.83
49	TIKAMGARH	379009	132747	35.02
50	UJJAIN	1433975	1307343	91.17
51	UMARIA	279463	69684	24.93
52	VIDISHA	567252	576970	101.71
	<b>Total</b>	<b>49672277</b>	<b>35546764</b>	<b>71.56</b>

**AGRICULTURE OUTSTANDING AS ON 30.06.2021**

Amt. in Lakhs

No. in actual

TABLE: 4

Sr.	Banks	Outstanding upto the end of current quarter 30.06.2021										% of Agri adv. to total advance
		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	89703	164552	70251	158443	4132	24472	2837	163241	96672	352265	22.96
2	Bank of India	419798	875259	375421	792345	63193	83823	26211	65847	509202	1024929	39.06
3	Bank of Maharashtra	43867	78387	37342	67931	135	4258	5426	25178	49428	107823	19.84
4	Canara Bank	120641	219662	81327	133862	1848	10149	4361	27496	126850	257307	16.58
5	Central Bank of India	321077	514766	265177	457711	493	25619	930	25884	322500	566269	39.29
6	Indian Bank	95567	195998	74026	154242	191	3467	2496	23786	98254	223251	20.47
7	Indian Overseas Bank	4739	11232	3675	8182	1	10	218	2700	4958	13942	13.03
8	Punjab and Sindh Bank	5392	9877	4664	9105	95	4020	397	920	5884	14817	15.58
9	Punjab National Bank	209452	362960	182494	321183	703	19658	1735	70874	211890	453493	18.20
10	State Bank of India	560658	1287994	528058	1206148	28	4356	1330	121812	562016	1414162	19.88
11	UCO Bank	62684	132267	49238	89889	368	3867	110	2124	63162	138258	23.27
12	Union Bank of India	177259	429513	154442	370306	888	11122	2597	79812	180744	520447	32.13
	<b>PSBs - SUB TOTAL</b>	<b>2110837</b>	<b>4282468</b>	<b>1826115</b>	<b>3769347</b>	<b>72075</b>	<b>194821</b>	<b>48648</b>	<b>609674</b>	<b>2231560</b>	<b>5086963</b>	<b>24.45</b>
13	Axis Bank	87861	244697	20134	73354	56	4209	270	53539	88187	302445	25.33
14	Bandhan Bank	214801	80289	59254	18850	3717	968	67154	22242	285672	103500	16.10
15	Catholic Syrian Bank	24	56	6	8	0	0	18	48	42	104	5.53
16	City Union Bank	3	6	0	0	0	0	7	240	10	246	1.99
17	Development Credit Bank	74768	56162	10734	37705	1	51	37	728	74806	56941	52.91
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	8399	14682	8232	14083	4	221	32	366	8435	15269	32.57
20	HDFC Bank	272756	475404	52981	276042	187	6007	1346	88018	274289	569429	23.54
21	ICICI Bank	164988	517046	71984	377974	34	185	133	28010	165155	545241	24.03
22	IDBI Bank	25567	59613	23155	51557	41	2021	640	6617	26248	68251	24.17
23	IDFC First Bank	138534	61192	1962	18460	1	119	141	8630	138676	69941	21.23
24	Indusind Bank Limited	339233	221203	5259	51045	3	234	10	1806	339246	223243	37.57
25	Jammu and Kashmir Bank	0	0	0	0	0	0	9	61	9	61	1.56
26	Karnataka Bank Limited	2360	12314	691	4275	37	717	97	5226	2494	18257	43.43
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	2	30	2	30	0.37
28	Kotak Mahindra Bank	117328	154748	1847	1415	74	6140	493	69126	117895	230015	40.46
29	Lakshmi Vilas Bank	0	0	0	0	0	0	24	42	24	42	0.69
30	Ratnakar Bank Ltd. (RBL)	140192	49790	4779	14986	0	0	38	2894	140230	52684	60.61
31	South Indian Bank	0	0	0	0	0	0	164	446	164	446	4.59
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	324	503	324	503	0	0	0	0	324	503	7.53
34	Yes Bank	98791	29317	1186	5586	4	319	102	23265	98897	52901	24.33
	<b>PRIVATE BANK SUB TOTAL</b>	<b>1685929</b>	<b>1977022</b>	<b>262528</b>	<b>945842</b>	<b>4159</b>	<b>21191</b>	<b>70717</b>	<b>311335</b>	<b>1760805</b>	<b>2309548</b>	<b>26.02</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>3796766</b>	<b>6259490</b>	<b>2088643</b>	<b>4715189</b>	<b>76234</b>	<b>216013</b>	<b>119365</b>	<b>921009</b>	<b>3992365</b>	<b>7396512</b>	<b>24.92</b>
35	MGB	176314	179503	168000	172342	88	2867	340	418	176742	182788	65.83
36	MPGB	374962	644909	323109	593018	98	5593	134	1152	375194	651654	59.77
	<b>RRBs - SUB TOTAL</b>	<b>551276</b>	<b>824412</b>	<b>491109</b>	<b>765360</b>	<b>186</b>	<b>8460</b>	<b>474</b>	<b>1570</b>	<b>551936</b>	<b>834442</b>	<b>61.00</b>
37	DCCB & Apex Bank	3885604	3064857	3794078	3028038	0	0	0	0	3885604	3064857	85.25
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>3885604</b>	<b>3064857</b>	<b>3794078</b>	<b>3028038</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3885604</b>	<b>3064857</b>	<b>85.25</b>
38	AU Small Finance Bank	35546	107410	5	18	76	3126	1856	17052	37478	127588	22.03
39	Equitas Small Finance Bank	27332	8159	0	0	0	0	0	0	27332	8159	14.25
40	ESAF	0	0	0	0	1	35	84257	17889	84258	17925	42.66
41	Fincare Small Finance Bank	149741	27417	0	0	0	0	0	0	149741	27417	49.41
42	Jana Small Finance Bank	73350	21220	0	0	0	0	0	0	73350	21220	23.31
43	Suryoday Small Finance Bank	45924	9221	0	0	5	93	3799	800	49728	10114	39.10
44	Ujjivan Small Finance Bank	38758	7649	0	0	0	0	0	0	38758	7649	37.25
45	Utkarsh Small Finance Bank	34801	9106	0	0	0	0	0	0	34801	9106	29.53
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>405452</b>	<b>190182</b>	<b>5</b>	<b>18</b>	<b>82</b>	<b>3254</b>	<b>89912</b>	<b>35741</b>	<b>495446</b>	<b>229177</b>	<b>25.40</b>
	<b>TOTAL</b>	<b>8639098</b>	<b>10338941</b>	<b>6373835</b>	<b>8508605</b>	<b>76502</b>	<b>227727</b>	<b>209751</b>	<b>958320</b>	<b>8925351</b>	<b>11524987</b>	<b>32.42</b>

**MSME (PRIORITY SECTOR) OUTSTANDING AS ON 30.06.2021**

Amt. in Lakhs

No. in actual

TABLE:5

Sr.	Banks	Outstanding upto the end of current quarter 30.06.2021												% 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	73321	263512	3298	108542	276	45214	1309	13148	1085	15943	79289	446359	17.17
2	Bank of India	172813	278394	1592	114169	129	23991	0	0	161	28	174695	416582	10.61
3	Bank of Maharashtra	22817	66454	1077	48811	37	5364	3	10	0	0	23934	120639	12.23
4	Canara Bank	69409	149462	4469	73055	192	12876	0	0	1636	3475	75706	238868	9.63
5	Central Bank of India	148414	166203	5241	134969	140	18414	3347	7827	7831	11904	164973	339317	11.53
6	Indian Bank	41917	87132	1389	48550	287	16052	615	2468	9050	26165	53258	180367	7.99
7	Indian Overseas Bank	9561	20103	43	3868	10	4285	169	832	0	0	9783	29088	18.78
8	Punjab and Sindh Bank	9210	18153	494	14188	36	7479	43	22	0	0	9783	39842	19.08
9	Punjab National Bank	88386	208221	9309	156119	404	81607	4	6	0	0	98103	445953	8.36
10	State Bank of India	133058	404277	8563	284835	271	48650	1056	472	0	0	142948	738234	5.68
11	UCO Bank	30236	30860	1880	213082	38	32280	167	111	8584	5056	40905	281389	5.19
12	Union Bank of India	97747	210765	6082	116009	868	55639	48	337	1	1273	104746	384023	13.01
	<b>PSBs - SUB TOTAL</b>	<b>896889</b>	<b>1903537</b>	<b>43437</b>	<b>1316197</b>	<b>2688</b>	<b>351850</b>	<b>6761</b>	<b>25232</b>	<b>28348</b>	<b>63844</b>	<b>978123</b>	<b>3660660</b>	<b>9.15</b>
13	Axis Bank	6118	103641	2365	123038	527	76823	1	3	0	0	9011	303505	8.68
14	Bandhan Bank	355636	133554	124	1250	5	135	0	0	0	0	355765	134939	20.77
15	Catholic Syrian Bank	12	50	0	0	0	0	0	0	0	0	12	50	2.66
16	City Union Bank	67	2266	53	5833	5	789	0	0	0	0	125	8887	18.29
17	Development Credit Bank	1698	23025	811	7772	12	115	0	0	0	0	2521	30912	21.40
18	Dhan Lakshmi Bank	0	0	5	26	0	0	0	0	0	0	5	26	0.00
19	Federal Bank Ltd.	69	926	11	441	3	874	0	0	0	0	83	2241	1.98
20	HDFC Bank	2523	62533	2101	99035	790	109174	0	0	0	0	5414	270742	2.59
21	ICICI Bank	17679	239178	8529	206257	1250	78801	0	0	0	0	27458	524236	10.54
22	IDBI Bank	20403	67008	931	25467	44	2296	19	1194	0	0	21397	95965	23.73
23	IDFC First Bank	62473	56854	2166	26887	290	3721	458	317	0	0	65387	87779	17.26
24	Indusind Bank Limited	291145	108180	5978	64758	514	17477	0	0	0	0	297637	190415	18.20
25	Jammu and Kashmir Bank	310	890	28	747	0	0	0	0	0	0	338	1637	22.76
26	Karnataka Bank Limited	402	6069	92	5958	11	5246	0	0	0	0	505	17274	14.44
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	97	3327	97	3327	0.00
28	Kotak Mahindra Bank	4181	67395	2401	83845	668	45366	0	0	0	0	7250	196606	11.86
29	Lakshmi Vilas Bank	15	384	0	0	3	48	0	0	33	451	51	883	6.27
30	Ratnakar Bank Ltd. (RBL)	3598	3767	43	2207	0	0	0	0	0	0	3641	5974	4.33
31	South Indian Bank	56	940	14	2539	4	1976	0	0	0	0	74	5455	9.68
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	17024	0	17024	0.00
33	Tamilnadu Mercantile Bank	106	940	25	632	3	605	0	0	0	0	134	2177	14.07
34	Yes Bank	1629	35434	1106	34814	411	9589	0	0	0	0	3146	79837	16.30
	<b>PRIVATE BANK SUB TOTAL</b>	<b>768120</b>	<b>913034</b>	<b>26783</b>	<b>691506</b>	<b>4540</b>	<b>353035</b>	<b>478</b>	<b>1514</b>	<b>130</b>	<b>20802</b>	<b>800051</b>	<b>1979891</b>	<b>10.29</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>1665009</b>	<b>2816571</b>	<b>70220</b>	<b>2007703</b>	<b>7228</b>	<b>704885</b>	<b>7239</b>	<b>26746</b>	<b>28478</b>	<b>84647</b>	<b>1778174</b>	<b>5640551</b>	<b>9.49</b>
35	MGB	63811	23856	0	0	0	0	298	797	0	0	64109	24653	8.59
36	MPGB	222188	138670	26	1963	0	0	0	0	0	0	222214	140632	12.72
	<b>RRBs - SUB TOTAL</b>	<b>285999</b>	<b>162526</b>	<b>26</b>	<b>1963</b>	<b>0</b>	<b>0</b>	<b>298</b>	<b>797</b>	<b>0</b>	<b>0</b>	<b>286323</b>	<b>165285</b>	<b>11.88</b>
37	DCCB & Apex Bank	17064	31810	4	816	9	4966	0	0	4	163803	17081	201395	0.88
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>17064</b>	<b>31810</b>	<b>4</b>	<b>816</b>	<b>9</b>	<b>4966</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>163803</b>	<b>17081</b>	<b>201395</b>	<b>0.88</b>
38	AU Small Finance Bank	50013	286981	4389	38337	17	698	0	0	0	0	54419	326016	49.55
39	Equitas Small Finance Bank	1122	6430	62	3309	2	151	0	0	0	0	1186	9890	11.23
40	ESAF	78320	18121	0	0	0	0	0	0	0	0	78320	18121	43.12
41	Fincare Small Finance Bank	43368	5388	0	0	0	0	0	0	0	0	43368	5388	9.71
42	Jana Small Finance Bank	2807	3736	9	574	0	0	0	0	0	0	2816	4310	4.10
43	Suryoday Small Finance Bank	125	355	10	236	0	0	0	0	0	0	135	591	1.37
44	Ujjivan Small Finance Bank	49	728	2	143	0	0	0	0	0	0	51	872	3.55
45	Utkarsh Small Finance Bank	8	130	0	0	0	0	0	0	0	0	8	130	0.42
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>175812</b>	<b>321870</b>	<b>4472</b>	<b>42600</b>	<b>19</b>	<b>849</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>180303</b>	<b>365318</b>	<b>35.68</b>
	<b>TOTAL</b>	<b>2143884</b>	<b>3332776</b>	<b>74722</b>	<b>2053081</b>	<b>7256</b>	<b>710700</b>	<b>7537</b>	<b>27543</b>	<b>28482</b>	<b>248450</b>	<b>2261881</b>	<b>6372549</b>	<b>9.38</b>

**PRIORITY SECTOR OUTSTANDING AS ON 30.06.2021**

Amt. in Lakhs		Number in Actual														TABLE:6
Sr.	Banks	Outstanding upto the end of current quarter 30.06.2021														% 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	24	14314	3612	15011	40527	252709	339	1453	13	339	8314	12547	228790	1094997	71.36
2	Bank of India	0	0	7183	15699	65704	149819	46	860	0	0	17	9	756847	1607898	61.28
3	Bank of Maharashtra	0	0	848	1912	18287	41248	0	0	1	11	83356	60914	175854	332546	61.20
4	Canara Bank	0	0	5634	15745	21367	166128	6	57	0	0	139	173	229702	678279	43.70
5	Central Bank of India	0	0	7662	23245	99138	154504	37	1217	4	10	543	113	594857	1084675	75.25
6	Indian Bank	0	0	1790	7760	23615	73168	0	0	2	103	0	0	176919	484649	44.43
7	Indian Overseas Bank	0	0	318	1064	4543	26119	0	0	0	0	0	0	19602	70213	65.61
8	Punjab and Sindh Bank	0	0	146	480	1336	10654	10	139	0	0	210	638	17369	66570	69.98
9	Punjab National Bank	1	1	7226	28600	52681	138905	6	70	29	610	0	0	369936	1067633	42.84
10	State Bank of India	0	0	20799	75651	191611	817720	120	1584	17	3873	0	0	917511	3051224	42.90
11	UCO Bank	0	0	1613	4527	6409	55600	0	0	0	0	0	0	112089	479774	80.76
12	Union Bank of India	0	0	3745	10036	39802	115880	23	68	2	423	3023	46	332085	1030923	63.64
	<b>PSBs - SUB TOTAL</b>	<b>25</b>	<b>14315</b>	<b>60576</b>	<b>199730</b>	<b>565020</b>	<b>2002454</b>	<b>587</b>	<b>5449</b>	<b>68</b>	<b>5369</b>	<b>95602</b>	<b>74440</b>	<b>3931561</b>	<b>11049381</b>	<b>53.11</b>
13	Axis Bank	14	10903	833	6370	5002	39612	0	0	0	0	83241	12944	186288	675779	56.60
14	Bandhan Bank	0	0	0	0	41914	282961	0	0	0	0	1806	6552	685157	527951	82.12
15	Catholic Syrian Bank	0	0	0	0	10	70	0	0	0	0	36	106	100	330	17.58
16	City Union Bank	0	0	2	15	20	183	0	0	0	0	0	0	157	9333	75.34
17	Development Credit Bank	0	0	90	130	871	6519	8	259	0	0	9474	1236	87770	95997	89.21
18	Dhan Lakshmi Bank	0	0	0	0	7	90	0	0	0	0	0	0	12	116	22.21
19	Federal Bank Ltd.	0	0	15	52	165	1506	0	0	0	0	208	1568	8906	20636	44.02
20	HDFC Bank	0	0	1620	3510	13662	111098	30	1826	0	0	112634	18382	407649	974987	40.31
21	ICICI Bank	0	0	388	1853	7409	56153	0	0	4	915	2558	2303	202972	1130701	49.83
22	IDBI Bank	0	0	653	2238	7110	63342	6	14	1	0	4	0	55419	229810	81.39
23	IDFC First Bank	0	0	0	0	6860	13477	2501	674	0	0	0	0	213424	171871	52.18
24	Indusind Bank Limited	0	0	0	0	2912	11477	0	0	0	0	233	29	640028	425164	71.55
25	Jammu and Kashmir Bank	0	0	5	45	95	545	0	0	0	0	10	10	457	2298	58.77
26	Karnataka Bank Limited	0	0	11	39	283	2987	0	0	31	2	0	0	3324	38558	91.72
27	Karur Vysya Bank Ltd.	0	0	4	8	107	1817	0	0	0	0	0	0	210	5182	65.03
28	Kotak Mahindra Bank	0	0	0	0	20	293	0	0	0	0	39997	8296	165162	435210	76.56
29	Lakshmi Vilas Bank	0	0	1	1	8	80	0	0	0	0	67	695	151	1701	27.77
30	Ratnakar Bank Ltd. (RBL)	0	0	317	47	125	25	0	0	0	0	48860	8165	193173	66895	76.96
31	South Indian Bank	0	0	12	39	46	483	4	582	0	0	11	1	311	7006	72.12
32	Standard Chartered Bank	0	0	0	0	0	75	0	0	0	0	0	0	0	17099	65.22
33	Tamilnadu Mercantile Bank	0	0	0	0	37	310	0	0	0	0	5	0	500	2990	44.76
34	Yes Bank	0	0	0	0	1583	15516	0	0	0	0	6670	1209	110296	149463	68.75
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>14</b>	<b>10903</b>	<b>3951</b>	<b>14347</b>	<b>88246</b>	<b>608621</b>	<b>2549</b>	<b>3354</b>	<b>36</b>	<b>917</b>	<b>305814</b>	<b>61497</b>	<b>2961466</b>	<b>4989078</b>	<b>56.22</b>
	<b>COMMERCIAL BANKS SUB TOTA</b>	<b>39</b>	<b>25218</b>	<b>64527</b>	<b>214078</b>	<b>653266</b>	<b>2611075</b>	<b>3136</b>	<b>8803</b>	<b>104</b>	<b>6286</b>	<b>401416</b>	<b>135936</b>	<b>6893027</b>	<b>16038459</b>	<b>54.04</b>
35	MGB	0	0	354	720	59588	44860	0	0	165	45	6028	3819	306986	256885	92.52
36	MPGB	0	0	2984	6981	212785	129000	25	997	66	19	47004	38768	860272	968051	88.79
	<b>RRBs - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>3338</b>	<b>7701</b>	<b>272373</b>	<b>173860</b>	<b>25</b>	<b>997</b>	<b>231</b>	<b>64</b>	<b>53032</b>	<b>42587</b>	<b>1167258</b>	<b>1224936</b>	<b>89.55</b>
37	DCCB & Apex Bank	0	0	62	187	10447	25068	0	0	0	0	6572	176139	3919766	3467646	96.45
	<b>CO-OPERATIVE BANK - SUB TOT</b>	<b>0</b>	<b>0</b>	<b>62</b>	<b>187</b>	<b>10447</b>	<b>25068</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6572</b>	<b>176139</b>	<b>3919766</b>	<b>3467646</b>	<b>96.45</b>
38	AU Small Finance Bank	0	0	0	0	2445	19541	85	2041	0	0	271	20	94698	475207	82.05
39	Equitas Small Finance Bank	0	0	0	0	455	3422	0	0	0	0	52300	6197	81273	27668	48.33
40	ESAF	0	0	96	20	842	183	0	0	0	0	28231	5038	191747	41287	98.26
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	77468	22459	270577	55264	99.59
42	Jana Small Finance Bank	0	0	0	0	6476	8451	0	0	0	0	163716	45248	246358	79229	87.04
43	Suryoday Small Finance Bank	0	0	0	0	182	1779	0	0	0	0	46363	8693	96408	21177	81.87
44	Ujivan Small Finance Bank	0	0	0	0	3051	2600	0	0	0	0	23562	4435	65422	15556	75.77
45	Utkarsh Small Finance Bank	0	0	0	0	29	419	0	0	0	0	65774	18716	100612	28371	92.00
	<b>SMALL FINANCE BANK SUB TOT</b>	<b>0</b>	<b>0</b>	<b>96</b>	<b>20</b>	<b>13480</b>	<b>36394</b>	<b>85</b>	<b>2041</b>	<b>0</b>	<b>0</b>	<b>457685</b>	<b>110807</b>	<b>1147095</b>	<b>743758</b>	<b>82.44</b>
	<b>TOTAL</b>	<b>39</b>	<b>25218</b>	<b>68023</b>	<b>221986</b>	<b>949566</b>	<b>2846398</b>	<b>3246</b>	<b>11841</b>	<b>335</b>	<b>6350</b>	<b>918705</b>	<b>465469</b>	<b>13127146</b>	<b>21474799</b>	<b>60.41</b>

**ADVANCES TO WEAKER SECTION OUTSTANDING AS ON 30.06.2021**

Amt. in Lakhs		Number in Actual																
Sr.	Banks	Outstanding upto the end of the quarter 30.06.2021																
		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 advance
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	Amt.
1	Bank of Baroda	54978	47251	66365	69110	3454	3812	33029	149936	10849	152	232	299	720	843	169627	271403	17.69
2	Bank of India	226607	369809	72940	114671	14538	18845	29522	87136	1953	33	259	100	135227	186533	481046	777127	29.62
3	Bank of Maharashtra	32748	50602	17388	22542	1820	1782	7081	25744	3471	39	0	0	0	0	62508	100709	18.53
4	Canara Bank	61362	120521	27515	49197	1145	569	19433	62787	21948	2262	1524	120	12238	79014	145165	314469	20.26
5	Central Bank of India	228057	315804	115046	130306	13783	13904	11619	37114	17981	369	1530	1601	4701	6624	392717	505722	35.09
6	Indian Bank	41904	93635	25698	44584	2293	2110	9231	23316	31	0	41	5	210	140	79408	163790	15.02
7	Indian Overseas Bank	3122	6521	3778	9024	37	28	446	709	0	0	91	2	0	0	7474	16284	15.22
8	Punjab and Sindh Bank	1858	1547	1250	2426	61	167	1016	5571	1792	35	0	0	2841	1838	8818	11584	12.18
9	Punjab National Bank	195967	244108	38907	55510	4062	3255	13815	35292	867	8	0	0	0	0	253618	338173	13.57
10	State Bank of India	278314	457280	255508	617436	4602	9148	55866	167893	133789	3337	270	445	4734	3609	733083	1259148	17.70
11	UCO Bank	6089	1594	14746	22870	385	752	6685	16493	9993	2264	170	19	38452	92164	76520	136156	22.92
12	Union Bank of India	133159	264454	53487	85022	6919	4588	19322	74589	16926	47	126	32	7851	31998	237790	460730	28.44
	<b>PSBs - SUB TOTAL</b>	<b>1264165</b>	<b>1973126</b>	<b>692628</b>	<b>1222698</b>	<b>53099</b>	<b>58960</b>	<b>207065</b>	<b>686581</b>	<b>219600</b>	<b>8544</b>	<b>4243</b>	<b>2623</b>	<b>206974</b>	<b>402763</b>	<b>2647774</b>	<b>4355295</b>	<b>20.93</b>
13	Axis Bank	46351	103154	47172	20959	21	35	7147	19505	0	0	0	0	108989	23356	209680	167010	13.99
14	Bandhan Bank	213914	76856	87787	30227	0	0	123938	49410	0	0	0	0	0	0	425639	156494	24.34
15	Catholic Syrian Bank	0	0	44	78	0	0	178	337	0	0	0	0	0	0	222	415	22.09
16	City Union Bank	3	6	0	0	0	0	3	20	0	0	0	0	0	0	6	26	0.21
17	Development Credit Bank	65194	20776	230	443	0	0	6466	4756	0	0	0	0	9474	1236	81364	27211	25.29
18	Dhan Lakshmi Bank	0	0	0	0	0	0	9	15	0	0	0	0	0	0	9	15	2.78
19	Federal Bank Ltd.	6017	8916	250	478	0	0	438	2079	0	0	0	0	654	3216	7359	14689	31.34
20	HDFC Bank	14327	24555	1995	8122	1272	1935	4057	18121	0	0	0	0	248356	41600	270007	94332	3.90
21	ICICI Bank	61107	11177	20692	55266	5176	4947	16402	84742	0	0	0	0	3297	76630	106674	232762	10.26
22	IDBI Bank	19183	31139	9349	11747	142	271	6923	18315	2	0	0	0	6032	3850	41631	65322	23.13
23	IDFC First Bank	0	0	2280	1939	0	0	11	48	0	0	0	0	155570	30428	157861	32415	9.84
24	Indusind Bank Limited	321383	136214	310325	71934	0	0	85570	33285	0	0	0	0	8709	193035	725987	434468	73.11
25	Jammu and Kashmir Bank	0	0	12	10	0	0	204	922	0	0	60	8	0	0	276	940	24.04
26	Karnataka Bank Limited	390	3677	34	174	0	0	93	763	0	0	0	0	0	0	517	4613	10.97
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
28	Kotak Mahindra Bank	0	0	57870	25795	0	0	2611	24199	0	0	0	0	0	0	60481	49994	8.79
29	Lakshmi Vilas Bank	6	6	0	0	0	0	3	4	0	0	0	0	0	0	9	10	0.16
30	Ratnakar Bank Ltd. (RBL)	127756	29888	30943	7406	0	0	10288	2401	0	0	0	0	0	0	168987	39695	45.67
31	South Indian Bank	0	0	8	16	0	0	70	186	0	0	0	0	0	0	78	202	2.08
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	285	421	20	34	0	0	53	351	0	0	0	0	0	0	358	806	12.06
	Yes Bank	35329	20330	42092	9720	0	0	7318	7954	0	0	0	0	12541	30221	97280	68225	31.38
	<b>PRIVATE BANK - SUB</b>	<b>911245</b>	<b>467114</b>	<b>611103</b>	<b>244348</b>	<b>6611</b>	<b>7188</b>	<b>271782</b>	<b>267413</b>	<b>2</b>	<b>0</b>	<b>60</b>	<b>8</b>	<b>553622</b>	<b>403572</b>	<b>2354425</b>	<b>1389643</b>	<b>15.66</b>
	<b>COMMERCIAL BANKS</b>	<b>2175410</b>	<b>2440240</b>	<b>1303731</b>	<b>1467046</b>	<b>59710</b>	<b>66148</b>	<b>478847</b>	<b>953994</b>	<b>219602</b>	<b>8544</b>	<b>4303</b>	<b>2631</b>	<b>760596</b>	<b>806334</b>	<b>5002199</b>	<b>5744938</b>	<b>19.36</b>
35	MGB	99431	44116	31565	31735	34971	15377	38377	33322	0	0	0	0	0	0	204344	124550	44.86
36	MPGB	180925	243257	173807	142655	47004	38768	33983	42493	16993	534	0	0	0	0	452712	467707	42.90
	<b>RRBs - SUB TOTAL</b>	<b>280356</b>	<b>287373</b>	<b>205372</b>	<b>174390</b>	<b>81975</b>	<b>54145</b>	<b>72360</b>	<b>75815</b>	<b>16993</b>	<b>534</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>657056</b>	<b>592257</b>	<b>43.30</b>
37	DCCB & Apex Bank	1551499	854775	1122433	511621	6737	9124	104037	52019	0	0	0	0	0	0	2784706	1427539	39.71
	<b>CO-OPERATIVE BANK</b>	<b>1551499</b>	<b>854775</b>	<b>1122433</b>	<b>511621</b>	<b>6737</b>	<b>9124</b>	<b>104037</b>	<b>52019</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2784706</b>	<b>1427539</b>	<b>39.71</b>
38	AU Small Finance Bank	22308	63299	2219	6383	0	0	10104	50375	0	0	0	0	102	123	34733	120181	20.75
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
40	ESAF	84174	17925	67121	14419	0	0	17272	3863	0	0	0	0	0	0	168567	36206	86.16
41	Fincare Small Finance Bank	0	0	62294	13084	0	0	2343	507	0	0	0	0	12279	8695	76916	22286	40.16
42	Jana Small Finance Bank	52180	16830	72685	22411	0	0	35148	13811	0	0	0	0	78121	29392	238134	82444	90.57
43	Suryoday Small Finance Bank	46433	9314	36410	6181	0	0	6047	1154	0	0	0	0	4227	8507	93117	25155	97.25
44	Ujivan Small Finance Bank	17528	7455	32349	6835	0	0	7875	1635	0	0	0	0	0	0	57752	15925	77.57
45	Utkarsh Small Finance Bank	34801	9106	50950	13194	0	0	2569	707	0	0	0	0	8966	3879	97286	26886	87.18
	<b>SMALL FINANCE BANK</b>	<b>257424</b>	<b>123929</b>	<b>324028</b>	<b>82507</b>	<b>0</b>	<b>0</b>	<b>81358</b>	<b>72052</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>103695</b>	<b>50596</b>	<b>766505</b>	<b>329083</b>	<b>36.48</b>
	<b>TOTAL</b>	<b>4264689</b>	<b>3706316</b>	<b>2955564</b>	<b>2235564</b>	<b>148422</b>	<b>129417</b>	<b>736602</b>	<b>1153881</b>	<b>236595</b>	<b>9079</b>	<b>4303</b>	<b>2631</b>	<b>864291</b>	<b>856930</b>	<b>9210466</b>	<b>8093817</b>	<b>22.77</b>

NON-PRIORITY SECTOR OUTSTANDING AS ON 30.06.2021 Table: 8

Sr.	Banks	Outstanding upto the end of the current 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	0	0	149	2443	1847	54215	14153	13725	18905	368984	35054	439367
2	Bank of India	0	0	8530	21741	4961	102755	19848	101245	82123	790310	115462	1016052
3	Bank of Maharashtra	0	0	131	1742	1252	35267	864	1456	11083	172384	13330	210849
4	Canara Bank	62	127	378	2958	4748	65400	18190	123546	42412	681927	65790	873958
5	Central Bank of India	0	0	277	5476	908	18666	33758	139886	48737	192681	83680	356709
6	Indian Bank	0	0	152	1765	1246	28276	12822	37664	2410	538476	16630	606181
7	Indian Overseas Bank	15	54	0	0	57	3286	765	1306	16764	32160	17601	36806
8	Punjab and Sindh Bank	2	7	16	286	64	1911	204	241	2511	26117	2797	28562
9	Punjab National Bank	7	1455	37	316	6794	129980	13087	20126	31647	1272394	51572	1424271
10	State Bank of India	1261	4350	0	17402	29798	558356	344554	1095294	443128	2385571	818741	4060973
11	UCO Bank	0	0	0	0	715	24671	1663	1703	7597	87935	9975	114309
12	Union Bank of India	0	0	295	4957	2731	60682	30785	112832	21995	410538	55806	589009
	<b>PSBs - SUB TOTAL</b>	<b>1347</b>	<b>5993</b>	<b>9965</b>	<b>59086</b>	<b>55121</b>	<b>1083465</b>	<b>490693</b>	<b>1649023</b>	<b>729312</b>	<b>6959477</b>	<b>1286438</b>	<b>9757045</b>
13	Axis Bank	65	1844	4	97	1900	48829	9959	78212	55220	389212	67148	518193
14	Bandhan Bank	0	0	0	0	0	0	0	0	17687	114926	17687	114926
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	877	1549	877	1549
16	City Union Bank	0	0	2	26	10	351	226	427	74	2252	312	3055
17	Development Credit Bank	99	167	2	10	192	3817	7	14	2500	7606	2800	11614
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	182	408	182	408
19	Federal Bank Ltd.	0	0	1	1	133	3265	660	902	5167	22070	5961	26238
20	HDFC Bank	0	0	7	52	4313	53816	51529	155502	618424	1234150	674273	1443520
21	ICICI Bank	0	0	11	217	5939	160773	0	0	246647	977220	252597	1138210
22	IDBI Bank	0	0	19	866	1007	32315	4590	14658	390	4710	6006	52549
23	IDFC First Bank	0	0	0	0	0	0	0	0	198122	157539	198122	157539
24	Indusind Bank Limited	0	0	0	0	116	1691	0	0	129379	167396	129495	169087
25	Jammu and Kashmir Bank	0	0	0	0	15	370	360	725	60	517	435	1612
26	Karnataka Bank Limited	3	226	0	0	112	2184	180	1070	0	0	295	3480
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	53	2787	53	2787
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	17621	133241	17621	133241
29	Lakshmi Vilas Bank	0	0	0	0	7	34	0	0	130	4391	137	4425
30	Ratnakar Bank Ltd. (RBL)	51	530	0	0	11	673	3821	17531	18	1293	3901	20027
31	South Indian Bank	0	0	0	0	20	715	322	1994	0	0	342	2709
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	9117	0	9117
33	Tamilnadu Mercantile Bank	0	0	0	0	9	257	190	316	9	3117	208	3690
34	Yes Bank	0	0	0	0	349	6727	2224	7302	21756	53911	24329	67940
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>218</b>	<b>2767</b>	<b>46</b>	<b>1269</b>	<b>14133</b>	<b>315817</b>	<b>74068</b>	<b>278652</b>	<b>1314316</b>	<b>3287410</b>	<b>1402781</b>	<b>3885915</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>1565</b>	<b>8760</b>	<b>10011</b>	<b>60355</b>	<b>69254</b>	<b>1399282</b>	<b>564761</b>	<b>1927675</b>	<b>2043628</b>	<b>10246888</b>	<b>2689219</b>	<b>13642960</b>
35	MGB	0	0	0	0	9	281	2969	5812	9846	14675	12824	20768
36	MPGB	0	0	0	0	182	4199	8195	9220	42299	108774	50676	122194
	<b>RRBs - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>191</b>	<b>4480</b>	<b>11164</b>	<b>15032</b>	<b>52145</b>	<b>123449</b>	<b>63500</b>	<b>142962</b>
37	DCCB & Apex Bank	0	0	0	0	0	0	3665	4313	11535	123302	15200	127615
	<b>CO-OPERATIVE BANK - SUB TOT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3665</b>	<b>4313</b>	<b>11535</b>	<b>123302</b>	<b>15200</b>	<b>127615</b>
38	AU Small Finance Bank	0	0	0	0	317	5161	3169	3425	38844	95375	42330	103960
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	9596	29577	9596	29577
40	ESAF	0	0	0	0	0	0	0	0	608	733	608	733
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	137	226	137	226
42	Jana Small Finance Bank	0	0	0	0	116	2033	0	0	9660	9767	9776	11800
43	Suryoday Small Finance Bank	63	914	0	0	57	1185	12641	859	105	1730	12866	4689
44	Ujjivan Small Finance Bank	0	0	0	0	102	402	147	206	2784	4366	3033	4975
45	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	155	2468	155	2468
	<b>SMALL FINANCE BANK SUB TOT</b>	<b>63</b>	<b>914</b>	<b>0</b>	<b>0</b>	<b>592</b>	<b>8782</b>	<b>15957</b>	<b>4490</b>	<b>61889</b>	<b>144243</b>	<b>78501</b>	<b>158428</b>
	<b>TOTAL</b>	<b>1628</b>	<b>9674</b>	<b>10011</b>	<b>60355</b>	<b>70037</b>	<b>1412544</b>	<b>595547</b>	<b>1951511</b>	<b>2169197</b>	<b>10637881</b>	<b>2846420</b>	<b>14071965</b>



**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 30.06.2021**

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	180089	402078	10524	11214	2.8	139553	263736	9911	9421	3.6
2	Bank of India	444082	957921	168826	283632	29.6	365094	709064	121049	244884	34.5
3	Bank of Maharashtra	86543	229791	9672	15270	6.6	62892	143689	9497	14806	10.3
4	Canara Bank	117951	254348	1723	4284	1.7	89887	166250	688	2913	1.8
5	Central Bank of India	434339	1120530	108895	168412	15.0	324246	694565	108167	126653	18.2
6	Indian Bank	128831	276167	2806	4015	1.5	95560	167368	1822	2540	1.5
7	Indian Overseas Bank	15864	34342	962	1520	4.4	11028	20317	779	1020	5.0
8	Punjab and Sindh Bank	15924	32947	55	97	0.3	12061	20621	47	82	0.4
9	Punjab National Bank	257142	584350	27208	58088	9.9	201379	400399	26868	57545	14.4
10	State Bank of India	1254258	2956644	146098	294638	10.0	999455	2054564	144503	291148	14.2
11	UCO Bank	99291	274004	849	1981	0.7	72175	145339	701	1604	1.1
12	Union Bank of India	237295	499952	36582	85110	17.0	190850	337329	34907	75785	22.5
	<b>PSBs - SUB TOTAL</b>	<b>3271609</b>	<b>7623074</b>	<b>514200</b>	<b>928261</b>	<b>12.2</b>	<b>2564180</b>	<b>5123241</b>	<b>458939</b>	<b>828401</b>	<b>16.2</b>
13	Axis Bank	73445	187586	6826	18944	10.1	58359	133406	7031	82366	61.7
14	Bandhan Bank	28939	66631	17740	11046	16.6	25418	54986	4616	2536	4.6
15	Catholic Syrian Bank	158	215	24	56	26.0	114	186	24	56	30.1
16	City Union Bank	448	948	3	6	0.6	254	633	0	0	0.0
17	Development Credit Bank	10083	22940	5745	10244	44.7	6917	13875	4847	7804	56.2
18	Dhan Lakshmi Bank	38	80	0	0	0.0	0	0	0	0	0.0
19	Federal Bank Ltd.	2800	5843	8399	14681	251.3	1594	3124	8232	14083	450.8
20	HDFC Bank	133957	289699	16493	62140	21.4	100490	190287	11721	46217	24.3
21	ICICI Bank	129814	302120	52091	98400	32.6	98581	200165	29268	60748	30.3
22	IDBI Bank	37510	77137	25567	59613	77.3	27060	48288	23155	51557	106.8
23	IDFC First Bank	8962	18952	5633	6526	34.4	6149	11930	1971	4446	37.3
24	Indusind Bank Limited	11836	25643	88309	74100	289.0	8284	15464	4599	14090	91.1
25	Jammu and Kashmir Bank	36	76	0	0	0.0	0	0	0	0	0.0
26	Karnataka Bank Limited	656	1551	2360	12314	793.9	162	425	691	4275	1005.8
27	Karur Vysya Bank Ltd.	139	329	98	351	106.6	23	57	0	0	0.0
28	Kotak Mahindra Bank	20775	46559	16073	18397	39.5	9256	17087	16	1111	6.5
29	Lakshmi Vilas Bank	720	1594	0	0	0.0	602	1174	0	0	0.0
30	Ratnakar Bank Ltd. (RBL)	7951	17250	11154	7665	44.4	5738	11019	996	3252	29.5
31	South Indian Bank	465	978	0	0	0.0	230	618	0	0	0.0
32	Standard Chartered Bank	155	698	0	0	0.0	145	493	0	0	0.0
33	Tamilnadu Mercantile Bank	656	1640	324	503	30.7	496	1166	324	503	43.1
34	Yes Bank	8120	18962	2230	2250	11.9	5653	12158	530	790	6.5
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>477663</b>	<b>1087431</b>	<b>259069</b>	<b>397236</b>	<b>36.5</b>	<b>355525</b>	<b>716541</b>	<b>98021</b>	<b>293834</b>	<b>41.0</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>3749272</b>	<b>8710505</b>	<b>773269</b>	<b>1325497</b>	<b>15.2</b>	<b>2919705</b>	<b>5839782</b>	<b>556960</b>	<b>1122235</b>	<b>19.2</b>
35	MGB	452896	979710	55863	65873	6.7	387888	724340	55859	65860	9.1
36	MPGB	309016	654669	113238	199211	30.4	262256	507887	110754	195751	38.5
	<b>RRBs - SUB TOTAL</b>	<b>761912</b>	<b>1634379</b>	<b>169101</b>	<b>265084</b>	<b>16.2</b>	<b>650144</b>	<b>1232227</b>	<b>166613</b>	<b>261611</b>	<b>21.2</b>
37	DCCB & Apex Bank	1540272	3586527	1207769	812230	22.6	1426481	2963077	1207767	812153	27.4
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>1540272</b>	<b>3586527</b>	<b>1207769</b>	<b>812230</b>	<b>22.6</b>	<b>1426481</b>	<b>2963077</b>	<b>1207767</b>	<b>812153</b>	<b>27.4</b>
38	AU Small Finance Bank	12107	24121	1981	4735	19.6	8176	13277	0	0	0.0
39	Equitas Small Finance Bank	5667	10788	798	370	3.4	3767	6092	0	0	0.0
40	ESAF	1416	2658	0	0	0.0	621	990	0	0	0.0
41	Fincare Small Finance Bank	15714	35780	149741	27417	76.6	15252	31808	0	0	0.0
42	Jana Small Finance Bank	2615	6414	4190	1718	26.8	1861	4089	0	0	0.0
43	Suryoday Small Finance Bank	1286	2896	3153	702	24.3	882	1879	0	0	0.0
44	Ujjivan Small Finance Bank	570	1828	1620	669	36.6	490	1523	0	0	0.0
45	Utkarsh Small Finance Bank	5721	6301	2848	1264	20.1	4839	4307	0	0	0.0
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>45096</b>	<b>90786</b>	<b>164331</b>	<b>36875</b>	<b>40.6</b>	<b>35888</b>	<b>63965</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
	<b>TOTAL</b>	<b>6096552</b>	<b>14022197</b>	<b>2314470</b>	<b>2439686</b>	<b>17.4</b>	<b>5032218</b>	<b>10099051</b>	<b>1931340</b>	<b>2195999</b>	<b>21.7</b>

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 30.06.2021**

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 % (Amt.)	TARGET		ACHIVEMENT		Achievement % (Amt.)
		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.	
1	Bank of Baroda	5042	25653	27	1285	5.0	5217	33312	6	1174	3.5	190348	461043	10557	13673	3.0
2	Bank of India	7064	34947	149	227	0.6	6219	37258	1028	5663	15.2	457365	1030126	170003	289522	28.1
3	Bank of Maharashtra	1652	10259	34	423	4.1	2048	12974	1033	3481	26.8	90243	253024	10739	19174	7.6
4	Canara Bank	3108	17904	64	4894	27.3	3344	20282	624	8412	41.5	124403	292534	2411	17591	6.0
5	Central Bank of India	7596	40068	178	4309	10.8	9284	56237	688	20783	37.0	451219	1216835	109761	193504	15.9
6	Indian Bank	2801	20649	14	97	0.5	3577	21144	96	140	0.7	135209	317960	2916	4252	1.3
7	Indian Overseas Bank	849	6367	0	0	0.0	433	3131	42	731	23.3	17146	43840	1004	2251	5.1
8	Punjab and Sindh Bank	476	2091	1	109	5.2	390	2696	11	73	2.7	16790	37734	67	279	0.7
9	Punjab National Bank	6772	37950	87	1531	4.0	6382	41114	126	1453	3.5	270296	663414	27421	61072	9.2
10	State Bank of India	21423	120343	6	44	0.0	26580	162078	362	64411	39.7	1302261	3239065	146466	359093	11.1
11	UCO Bank	3114	16065	1	1	0.0	2372	15159	2	40	0.3	104777	305228	852	2022	0.7
12	Union Bank of India	4613	30377	62	1633	5.4	5743	35577	588	44920	126.3	247651	565906	37232	131663	23.3
	<b>PSBs - SUB TOTAL</b>	<b>64510</b>	<b>362673</b>	<b>623</b>	<b>14554</b>	<b>4.0</b>	<b>71589</b>	<b>440962</b>	<b>4606</b>	<b>151281</b>	<b>34.3</b>	<b>3407708</b>	<b>8426709</b>	<b>519429</b>	<b>1094096</b>	<b>13.0</b>
13	Axis Bank	2231	11265	38	979	8.7	2645	17550	226	6219	35.4	78321	216401	7090	26141	12.1
14	Bandhan Bank	533	5376	120	74	1.4	346	2523	3286	1956	77.5	29818	74530	21146	13076	17.5
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0	0.0	158	215	24	56	26.0
16	City Union Bank	8	40	0	0	0.0	80	484	0	0	0.0	536	1472	3	6	0.4
17	Development Credit Bank	367	2454	0	0	0.0	410	2391	1	11	0.5	10860	27785	5746	10255	36.9
18	Dhan Lakshmi Bank	12	60	0	0	0.0	70	360	0	0	0.0	120	500	0	0	0.0
19	Federal Bank Ltd.	96	466	4	221	47.4	95	678	32	366	54.0	2991	6987	8435	15268	218.5
20	HDFC Bank	3765	18561	36	736	4.0	4610	29639	545	34504	116.4	142332	337899	17074	97379	28.8
21	ICICI Bank	3104	15840	2	500	3.2	4160	25725	86	15289	59.4	137078	343685	52179	114189	33.2
22	IDBI Bank	1407	8044	41	2021	25.1	1620	10823	640	6616	61.1	40537	96004	26248	68250	71.1
23	IDFC First Bank	931	5053	0	0	0.0	373	2082	98	7087	340.4	10266	26087	5731	13613	52.2
24	Indusind Bank Limited	795	6071	1	1	0.0	477	2959	9	751	25.4	13108	34673	88319	74852	215.9
25	Jammu and Kashmir Bank	6	30	0	0	0.0	74	540	9	61	11.3	116	646	9	61	9.4
26	Karnataka Bank Limited	13	69	37	717	1038.7	173	1048	97	5226	498.7	842	2668	2494	18257	684.3
27	Karur Vysya Bank Ltd.	13	62	0	0	0.0	109	715	0	0	0.0	261	1106	98	351	31.7
28	Kotak Mahindra Bank	1763	6703	46	1470	21.9	1047	7338	148	12397	168.9	23585	60600	16267	32264	53.2
29	Lakshmi Vilas Bank	28	140	0	0	0.0	118	758	20	47	6.2	866	2492	20	47	1.9
30	Ratnakar Bank Ltd. (RBL)	184	1383	0	0	0.0	288	2088	15	407	19.5	8423	20721	11169	8072	39.0
31	South Indian Bank	12	60	0	0	0.0	156	972	140	500	51.4	633	2010	140	500	24.9
32	Standard Chartered Bank	27	143	0	0	0.0	82	429	0	0	0.0	264	1270	0	0	0.0
33	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	656	1640	324	503	30.7
34	Yes Bank	737	3578	1	78	2.2	601	4447	34	4776	107.4	9458	26987	2265	7104	26.3
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>16032</b>	<b>85398</b>	<b>326</b>	<b>6796</b>	<b>8.0</b>	<b>17534</b>	<b>113549</b>	<b>5386</b>	<b>96212</b>	<b>84.7</b>	<b>511229</b>	<b>1286378</b>	<b>264781</b>	<b>500244</b>	<b>38.9</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>80542</b>	<b>448071</b>	<b>949</b>	<b>21350</b>	<b>4.8</b>	<b>89123</b>	<b>554511</b>	<b>9992</b>	<b>247493</b>	<b>44.6</b>	<b>3918937</b>	<b>9713087</b>	<b>784210</b>	<b>1594340</b>	<b>16.4</b>
35	MGB	2673	23074	44	3419	14.8	5562	34563	7	16	0.0	461131	1037347	55914	69308	6.7
36	MPGB	4445	23279	3	563	2.4	4591	28265	2	33	0.1	318052	706213	113243	199807	28.3
	<b>RRBs - SUB TOTAL</b>	<b>7118</b>	<b>46353</b>	<b>47</b>	<b>3982</b>	<b>8.6</b>	<b>10153</b>	<b>62828</b>	<b>9</b>	<b>49</b>	<b>0.1</b>	<b>779183</b>	<b>1743560</b>	<b>169157</b>	<b>269115</b>	<b>15.4</b>
37	DCCB & Apex Bank	1603	7613	0	0	0.0	4498	38140	0	0	0.0	1546373	3632280	1207769	812230	22.4
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>1603</b>	<b>7613</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>4498</b>	<b>38140</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>1546373</b>	<b>3632280</b>	<b>1207769</b>	<b>812230</b>	<b>22.4</b>
38	AU Small Finance Bank	641	3795	2	283	7.5	860	5613	55	733	13.1	13608	33529	2038	5751	17.2
39	Equitas Small Finance Bank	346	2084	0	0	0.0	434	3089	0	0	0.0	6447	15961	798	370	2.3
40	ESAF	94	389	0	0	0.0	62	278	3371	1395	501.9	1572	3325	3371	1395	42.0
41	Fincare Small Finance Bank	94	410	0	0	0.0	13	85	0	0	0.0	15821	36275	149741	27417	75.6
42	Jana Small Finance Bank	179	1188	0	0	0.0	272	1995	0	0	0.0	3066	9597	4190	1718	17.9
43	Suryoday Small Finance Bank	37	187	2	10	5.4	294	2161	291	48	2.2	1617	5244	3446	760	14.5
44	Ujjivan Small Finance Bank	1	4	0	0	0.0	208	1708	0	0	0.0	779	3540	1620	669	18.9
45	Utkarsh Small Finance Bank	37	431	0	0	0.0	348	2548	0	0	0.0	6106	9280	2848	1264	13.6
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>1429</b>	<b>8488</b>	<b>4</b>	<b>293</b>	<b>3.5</b>	<b>2491</b>	<b>17477</b>	<b>3717</b>	<b>2176</b>	<b>12.5</b>	<b>49016</b>	<b>116751</b>	<b>168052</b>	<b>39344</b>	<b>33.7</b>
	<b>TOTAL</b>	<b>90692</b>	<b>510525</b>	<b>1000</b>	<b>25625</b>	<b>5.0</b>	<b>106265</b>	<b>672956</b>	<b>13718</b>	<b>249719</b>	<b>37.1</b>	<b>6293509</b>	<b>15205678</b>	<b>2329188</b>	<b>2715030</b>	<b>17.9</b>

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC) AS ON 30.06.2021**

Amt. in Lakhs

No. in actual

TABLE:10

Sr.	Banks	TARGET		Disbursement upto the end of current quarter 30.06.2021												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	30432	201433	1591	3291	46	1289	1	27	12	184	35	254	1685	5045	2.5
2	Bank of India	36156	213589	24214	48578	2021	46166	60	8214	0	0	0	0	26295	102958	48.2
3	Bank of Maharashtra	12483	68756	960	3646	113	4372	5	1574	0	0	0	0	1078	9593	14.0
4	Canara Bank	19171	115135	1435	5426	101	3053	0	0	0	0	81	197	1617	8676	7.5
5	Central Bank of India	43573	234565	17961	33292	2739	66537	31	6690	1097	3006	253	6829	22081	116354	49.6
6	Indian Bank	27336	162175	821	783	209	289	4	650	15	75	0	0	1049	1797	1.1
7	Indian Overseas Bank	4418	25056	256	533	0	0	1	275	0	0	0	0	257	808	3.2
8	Punjab and Sindh Bank	4373	26328	164	452	21	107	1	1	0	0	0	0	186	560	2.1
9	Punjab National Bank	58133	343334	1694	2749	445	3637	45	5424	0	0	0	0	2184	11810	3.4
10	State Bank of India	141871	820417	23661	187645	3746	168467	105	21074	0	0	0	0	27512	377186	46.0
11	UCO Bank	19117	103408	854	787	47	151849	0	0	0	0	0	0	901	152636	147.6
12	Union Bank of India	38602	231544	8596	72216	1347	56784	177	22271	0	0	0	0	10120	151271	65.3
	<b>PSBs - SUB TOTAL</b>	<b>435665</b>	<b>2545740</b>	<b>82207</b>	<b>359399</b>	<b>10835</b>	<b>502550</b>	<b>430</b>	<b>66200</b>	<b>1124</b>	<b>3265</b>	<b>369</b>	<b>7280</b>	<b>94965</b>	<b>938694</b>	<b>36.9</b>
13	Axis Bank	12827	95100	109	3683	75	3995	7	992	0	0	0	0	191	8670	9.1
14	Bandhan Bank	3193	23306	25561	15910	100	987	2	130	0	0	0	0	25663	17027	73.1
15	Catholic Syrian Bank	127	1569	2	18	0	0	0	0	0	0	0	0	2	18	1.1
16	City Union Bank	518	3842	4	50	5	539	0	0	0	0	0	0	9	589	15.3
17	Development Credit Bank	1988	12994	183	1409	17	190	0	0	0	0	0	0	200	1599	12.3
18	Dhan Lakshmi Bank	198	1568	0	0	5	26	0	0	0	0	0	0	5	26	1.7
19	Federal Bank Ltd.	691	4540	34	350	5	407	3	1050	0	0	0	0	42	1807	39.8
20	HDFC Bank	23308	165306	1065	7562	201	8307	378	23782	0	0	0	0	1644	39650	24.0
21	ICICI Bank	21026	146051	1709	98752	918	110016	193	57487	0	0	0	0	2820	266255	182.3
22	IDBI Bank	8131	55103	3361	26882	237	5384	5	197	10	640	0	0	3613	33103	60.1
23	IDFC First Bank	2262	16525	1073	15183	123	6255	14	24	0	0	0	0	1210	21462	129.9
24	Indusind Bank Limited	5747	38020	17475	36058	874	26921	75	3858	0	0	0	0	18424	66837	175.8
25	Jammu and Kashmir Bank	706	5334	310	890	28	747	0	0	0	0	0	0	338	1637	30.7
26	Karnataka Bank Limited	845	5901	24	249	7	1020	2	1469	0	0	0	0	33	2738	46.4
27	Karur Vysya Bank Ltd.	417	3498	0	0	0	0	0	0	0	0	0	0	0	0	0.0
28	Kotak Mahindra Bank	7861	46941	371	5609	218	11040	127	8365	0	0	0	0	716	25015	53.3
29	Lakshmi Vilas Bank	312	2799	15	384	0	0	0	0	0	0	33	451	48	835	29.8
30	Ratnakar Bank Ltd. (RBL)	1682	10415	2711	807	6	799	0	0	0	0	0	0	2717	1606	15.4
31	South Indian Bank	568	4212	20	110	13	535	7	453	0	0	0	0	40	1098	26.1
32	Standard Chartered Bank	119	1444	0	0	0	0	0	0	0	0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	87	500	106	940	25	632	3	605	0	0	0	0	134	2177	435.4
34	Yes Bank	3992	23903	403	8155	217	15335	72	3214	0	0	0	0	692	26704	111.7
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>96605</b>	<b>668871</b>	<b>54536</b>	<b>223001</b>	<b>3074</b>	<b>193135</b>	<b>888</b>	<b>101626</b>	<b>10</b>	<b>640</b>	<b>33</b>	<b>451</b>	<b>58541</b>	<b>518852</b>	<b>77.6</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>532270</b>	<b>3214611</b>	<b>136743</b>	<b>582399</b>	<b>13909</b>	<b>695685</b>	<b>1318</b>	<b>167826</b>	<b>1134</b>	<b>3905</b>	<b>402</b>	<b>7731</b>	<b>153506</b>	<b>1457546</b>	<b>45.3</b>
35	MGB	26524	95796	8578	7443	0	0	0	68	331	0	0	0	8646	7774	8.1
36	MPGB	11238	54292	2815	29874	0	0	0	0	0	0	0	0	2815	29874	55.0
	<b>RRBs - SUB TOTAL</b>	<b>37762</b>	<b>150088</b>	<b>11393</b>	<b>37317</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>68</b>	<b>331</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11461</b>	<b>37648</b>	<b>25.1</b>
37	DCCB & Apex Bank	7397	53328	19	105	0	0	2	4361	0	0	4	180169	25	184635	346.2
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>7397</b>	<b>53328</b>	<b>19</b>	<b>105</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>4361</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>180169</b>	<b>25</b>	<b>184635</b>	<b>346.2</b>
38	AU Small Finance Bank	5879	37883	2559	4304	404	1334	1	500	0	0	0	0	2964	6138	16.2
39	Equitas Small Finance Bank	2176	13342	59	270	2	11	0	0	0	0	0	0	61	281	2.1
40	ESAF	369	2561	3354	1376	0	0	0	0	0	0	0	0	3354	1376	53.7
41	Fincare Small Finance Bank	1359	8186	0	0	0	0	0	0	0	0	0	0	0	0	0.0
42	Jana Small Finance Bank	981	5952	876	275	1	13	0	0	0	0	0	0	877	288	4.8
43	Suryoday Small Finance Bank	837	5868	99	74	1	9	0	0	0	0	0	0	100	83	1.4
44	Ujjivan Small Finance Bank	861	5317	0	0	0	0	0	0	0	0	0	0	0	0	0.0
45	Utkarsh Small Finance Bank	901	3780	0	0	0	0	0	0	0	0	0	0	0	0	0.0
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>13363</b>	<b>82889</b>	<b>6947</b>	<b>6299</b>	<b>408</b>	<b>1368</b>	<b>1</b>	<b>500</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7356</b>	<b>8167</b>	<b>9.9</b>
	<b>TOTAL</b>	<b>590792</b>	<b>3500916</b>	<b>155102</b>	<b>626121</b>	<b>14317</b>	<b>697052</b>	<b>1321</b>	<b>172687</b>	<b>1202</b>	<b>4236</b>	<b>406</b>	<b>187900</b>	<b>172348</b>	<b>1687996</b>	<b>48.2</b>

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 30.06.2021**

Amt. in Lakhs

TABLE: 11(i)

Sr.	Banks	EXPORT CREDIT				Achievement % (Amt.)	EDUCATION				Achievement % (Amt.)	HOUSING				Achievement % (Amt.)
		TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	139	8606	7	2114	24.6	1236	6246	356	509	8.1	7397	46091	1062	5125	11.1
2	Bank of India	216	13273	0	0	0.0	1502	6369	366	320	5.0	7778	50865	1168	4310	8.5
3	Bank of Maharashtra	4	228	0	0	0.0	569	3017	57	79	2.6	2502	16387	406	1437	8.8
4	Canara Bank	72	4007	0	0	0.0	1046	5752	58	588	10.2	4842	31141	52	35	0.1
5	Central Bank of India	39	1766	0	0	0.0	1755	10552	324	266	2.5	8024	55088	2227	2706	4.9
6	Indian Bank	12	717	0	0	0.0	960	5827	13	38	0.7	5613	33731	55	938	2.8
7	Indian Overseas Bank	0	0	0	0	0.0	238	1265	3	2	0.2	1097	6850	42	452	6.6
8	Punjab and Sindh Bank	1	55	0	0	0.0	236	1433	1	3	0.2	1184	8075	6	72	0.9
9	Punjab National Bank	137	9322	0	0	0.0	2208	11520	367	492	4.3	10910	73161	547	2329	3.2
10	State Bank of India	355	17504	0	0	0.0	5786	32899	2010	2419	7.4	35421	231808	8453	12180	5.3
11	UCO Bank	6	267	0	0	0.0	770	4396	62	37	0.8	4089	24138	280	1292	5.4
12	Union Bank of India	41	2634	0	0	0.0	1613	10312	264	337	3.3	9322	54220	382	1520	2.8
	<b>PSBs - SUB TOTAL</b>	<b>1022</b>	<b>58379</b>	<b>7</b>	<b>2114</b>	<b>3.6</b>	<b>17919</b>	<b>99588</b>	<b>3881</b>	<b>5090</b>	<b>5.1</b>	<b>98179</b>	<b>631555</b>	<b>14680</b>	<b>32396</b>	<b>5.1</b>
13	Axis Bank	64	4284	14	3865	90.2	407	2044	55	358	17.5	1645	10440	148	232	2.2
14	Bandhan Bank	0	0	0	0	0.0	188	793	0	0	0.0	702	4173	3176	9536	228.5
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0	0.0	28	206	1	14	6.8
16	City Union Bank	0	0	0	0	0.0	52	264	0	0	0.0	272	1366	0	0	0.0
17	Development Credit Bank	0	0	0	0	0.0	111	514	52	103	20.0	585	3509	136	443	12.6
18	Dhan Lakshmi Bank	0	0	0	0	0.0	12	92	0	0	0.0	64	560	7	90	16.2
19	Federal Bank Ltd.	0	0	0	0	0.0	54	330	15	52	15.8	357	2392	165	1506	63.0
20	HDFC Bank	123	8389	0	0	0.0	669	3081	66	69	2.2	3716	24812	412	368	1.5
21	ICICI Bank	98	7775	0	0	0.0	725	3853	19	225	5.8	4089	28363	68	1096	3.9
22	IDBI Bank	76	6618	0	0	0.0	347	1641	57	89	5.4	1582	9420	268	1055	11.2
23	IDFC First Bank	0	0	0	0	0.0	122	486	0	0	0.0	541	2961	90	377	12.7
24	Indusind Bank Limited	1	24	2	463	1929.2	162	808	0	0	0.0	808	4953	86	184	3.7
25	Jammu and Kashmir Bank	0	0	0	0	0.0	136	724	5	45	6.2	274	1898	95	545	28.7
26	Karnataka Bank Limited	0	0	0	0	0.0	117	608	11	39	6.3	360	2107	283	2987	141.8
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	111	526	0	0	0.0	276	1831	1	75	4.1
28	Kotak Mahindra Bank	0	0	0	0	0.0	123	584	0	0	0.0	702	4031	2	17	0.4
29	Lakshmi Vilas Bank	0	0	0	0	0.0	49	256	1	1	0.4	181	1219	8	80	6.6
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0.0	58	294	100	27	9.2	465	2759	16	14	0.5
31	South Indian Bank	0	0	0	0	0.0	86	472	5	27	5.7	214	1490	32	412	27.7
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	0.0	22	166	0	0	0.0
33	Tamilnadu Mercantile Bank	0	0	0	0	0.0	4	10	0	0	0.0	0	0	37	310	#DIV/0!
34	Yes Bank	0	0	0	0	0.0	92	445	0	0	0.0	628	3601	136	1801	50.0
	<b>PRIVATE BANK - SUB</b>	<b>362</b>	<b>27090</b>	<b>16</b>	<b>4328</b>	<b>16.0</b>	<b>3625</b>	<b>17825</b>	<b>386</b>	<b>1033</b>	<b>5.8</b>	<b>17511</b>	<b>112257</b>	<b>5167</b>	<b>21143</b>	<b>18.8</b>
	<b>COMMERCIAL BANK</b>	<b>1384</b>	<b>85469</b>	<b>23</b>	<b>6442</b>	<b>7.5</b>	<b>21544</b>	<b>117413</b>	<b>4267</b>	<b>6123</b>	<b>5.2</b>	<b>115690</b>	<b>743812</b>	<b>19847</b>	<b>53539</b>	<b>7.2</b>
35	MGB	21	947	0	0	0.0	1628	11471	7	20	0.2	8739	39701	163	1632	4.1
36	MPGB	0	0	0	0	0.0	695	2674	20	66	2.5	2932	17782	165	1078	6.1
	<b>RRBs - SUB TOTAL</b>	<b>21</b>	<b>947</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>2323</b>	<b>14145</b>	<b>27</b>	<b>86</b>	<b>0.6</b>	<b>11671</b>	<b>57483</b>	<b>328</b>	<b>2710</b>	<b>4.7</b>
37	DCCB & Apex Bank	0	0	0	0	0.0	119	373	0	0	0.0	1633	10516	7	854	8.1
	<b>CO-OPERATIVE BANK</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>119</b>	<b>373</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>1633</b>	<b>10516</b>	<b>7</b>	<b>854</b>	<b>8.1</b>
38	AU Small Finance Bank	0	0	0	0	0.0	125	652	0	0	0.0	825	4406	64	1303	29.6
39	Equitas Small Finance Bank	0	0	0	0	0.0	84	452	0	0	0.0	541	2569	34	340	13.2
40	ESAF	0	0	0	0	0.0	14	222	11	3	1.2	216	1058	1	2	0.2
41	Fincare Small Finance Bank	0	0	0	0	0.0	18	164	0	0	0.0	192	972	0	0	0.0
42	Jana Small Finance Bank	0	0	0	0	0.0	33	255	0	0	0.0	230	1516	467	880	58.0
43	Suryoday Small Finance Bank	0	0	0	0	0.0	35	220	0	0	0.0	341	1594	8	67	4.2
44	Ujjivan Small Finance Bank	0	0	0	0	0.0	16	114	0	0	0.0	202	1148	142	231	20.1
45	Utkarsh Small Finance Bank	0	0	0	0	0.0	241	519	0	0	0.0	437	1956	1	12	0.6
	<b>SMALL FINANCE BANK</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>566</b>	<b>2598</b>	<b>11</b>	<b>3</b>	<b>0.1</b>	<b>2984</b>	<b>15219</b>	<b>717</b>	<b>2835</b>	<b>18.6</b>
	<b>TOTAL</b>	<b>1405</b>	<b>86416</b>	<b>23</b>	<b>6442</b>	<b>7.5</b>	<b>24552</b>	<b>134529</b>	<b>4305</b>	<b>6212</b>	<b>4.6</b>	<b>131978</b>	<b>827030</b>	<b>20899</b>	<b>59938</b>	<b>7.2</b>

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 30.06.2021**

Amt. in Lakhs

Number in Actual

TABLE:11(ii)

Sr.	Banks	SOCIAL INFRASTRUCTURE				Achievement % (Amt.)	RENEWABLE ENERGY				Achievement % (Amt.)	OTHERS				TOTAL PRIORITY SECTOR				Achievement % (Amt.)	
		TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		TARGET		ACHIEVEMENT			
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
1	Bank of Baroda	1574	5068	1	15	0.3	1300	3652	1	5	0.1	37	483	970	1754	232463	732622	14639	28240	3.9	
2	Bank of India	2451	7311	15	394	5.4	1696	4339	0	0	0.0	24	377	80	2140	507188	1326249	197927	399644	30.1	
3	Bank of Maharashtra	361	1581	0	0	0.0	447	1525	0	0	0.0	74	1034	19239	29018	106683	345552	31519	59300	17.2	
4	Canara Bank	934	3339	6	57	1.7	815	3352	0	0	0.0	92	873	139	173	151375	456133	4283	27120	5.9	
5	Central Bank of India	848	3477	19	335	9.6	913	2491	0	0	0.0	121	1456	21	347	506492	1526230	134433	313512	20.5	
6	Indian Bank	683	2518	0	0	0.0	668	2071	0	0	0.0	183	949	0	0	170664	525948	4033	7025	1.3	
7	Indian Overseas Bank	239	917	0	0	0.0	123	431	0	0	0.0	18	98	0	0	23279	78457	1306	3513	4.5	
8	Punjab and Sindh Bank	83	284	1	3	1.1	97	841	0	0	0.0	36	362	158	871	22800	75112	419	1788	2.4	
9	Punjab National Bank	1866	6476	6	1531	23.6	1268	4887	26	1453	29.7	139	1043	0	0	344957	1113157	30551	78687	7.1	
10	State Bank of India	2938	14190	26	60	0.4	3868	10124	8	184	1.8	458	5508	0	0	1492958	4371515	184475	751122	17.2	
11	UCO Bank	333	1536	0	0	0.0	496	1272	0	0	0.0	76	1089	577	1620	129664	441334	2672	157607	35.7	
12	Union Bank of India	1224	4527	2	31	0.7	1217	4799	0	0	0.0	498	2380	789	16	300168	876322	48789	284838	32.5	
	<b>PSBs - SUB TOTAL</b>	<b>13534</b>	<b>51224</b>	<b>76</b>	<b>2426</b>	<b>4.7</b>	<b>12908</b>	<b>39784</b>	<b>35</b>	<b>1642</b>	<b>4.1</b>	<b>1756</b>	<b>15652</b>	<b>21973</b>	<b>35939</b>	<b>3988691</b>	<b>11868631</b>	<b>655046</b>	<b>2112396</b>	<b>17.8</b>	
13	Axis Bank	476	1632	0	0	0.0	535	2470	0	0	0.0	21	115	1506	517	94296	332486	9004	39784	12.0	
14	Bandhan Bank	319	1219	0	0	0.0	185	744	0	0	0.0	0	0	0	0	34405	104765	49985	39638	37.8	
15	Catholic Syrian Bank	0	0	0	0	0.0	16	44	0	0	0.0	0	0	0	0	329	2034	27	88	4.3	
16	City Union Bank	0	0	0	0	0.0	58	428	0	0	0.0	0	0	0	0	1436	7372	12	595	8.1	
17	Development Credit Bank	196	606	2	25	4.1	155	748	0	0	0.0	0	0	0	0	13895	46156	6136	12425	26.9	
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	394	2720	12	116	4.3	
19	Federal Bank Ltd.	68	205	0	0	0.0	78	496	0	0	0.0	0	0	0	28	10	4239	14950	8685	18643	124.7
20	HDFC Bank	1171	3621	1	5	0.1	751	2918	0	0	0.0	91	118	158	63	172161	546144	19355	137534	25.2	
21	ICICI Bank	716	2657	0	0	0.0	777	2859	0	0	0.0	126	196	261	1684	164635	535439	55347	383449	71.6	
22	IDBI Bank	505	1426	6	4	0.3	424	1064	0	0	0.0	16	90	0	0	51618	171366	30192	102501	59.8	
23	IDFC First Bank	98	364	75	26	7.1	97	636	0	0	0.0	0	0	0	0	13386	47059	7106	35478	75.4	
24	Indusind Bank Limited	141	440	173	46	10.5	61	305	0	0	0.0	21	43	2	1	20049	79266	107006	142383	179.6	
25	Jammu and Kashmir Bank	0	0	0	0	0.0	57	428	0	0	0.0	0	0	0	0	1289	9030	447	2288	25.3	
26	Karnataka Bank Limited	0	0	0	0	0.0	71	472	31	2	0.4	0	0	0	0	2235	11756	2852	24022	204.3	
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	57	428	0	0	0.0	1	8	0	0	1123	7397	99	426	5.8	
28	Kotak Mahindra Bank	219	707	0	0	0.0	135	631	0	0	0.0	0	0	4872	1808	32625	113494	21857	59104	52.1	
29	Lakshmi Vilas Bank	10	21	0	0	0.0	57	428	0	0	0.0	0	0	0	0	1475	7215	77	963	13.3	
30	Ratnakar Bank Ltd. (RBL)	18	35	0	0	0.0	48	544	0	0	0.0	0	0	817	236	10694	34768	14819	9955	28.6	
31	South Indian Bank	0	0	0	0	0.0	36	738	0	0	0.0	0	0	0	0	1537	8922	217	2037	22.8	
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	405	2880	0	0	0.0	
33	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	5	0	747	2150	500	2990	139.1	
34	Yes Bank	52	138	0	0	0.0	95	630	0	0	0.0	1	31	50	20	14318	55735	3143	35629	63.9	
	<b>PRIVATE BANK - SUB</b>	<b>3989</b>	<b>13071</b>	<b>257</b>	<b>106</b>	<b>0.8</b>	<b>3693</b>	<b>17011</b>	<b>31</b>	<b>2</b>	<b>0.0</b>	<b>277</b>	<b>601</b>	<b>7699</b>	<b>4340</b>	<b>637291</b>	<b>2143104</b>	<b>336878</b>	<b>1050049</b>	<b>49.0</b>	
	<b>COMMERCIAL BANK</b>	<b>17523</b>	<b>64295</b>	<b>333</b>	<b>2532</b>	<b>3.9</b>	<b>16601</b>	<b>56795</b>	<b>66</b>	<b>1644</b>	<b>2.9</b>	<b>2033</b>	<b>16253</b>	<b>29672</b>	<b>40279</b>	<b>4625982</b>	<b>14011735</b>	<b>991924</b>	<b>3162445</b>	<b>22.6</b>	
35	MGB	303	2039	0	0	0.0	602	1263	0	0	0.0	578	3766	221	198	499526	1192330	64951	78932	6.6	
36	MPGB	937	2729	1	0	0.0	802	1307	0	0	0.0	0	0	3086	8732	334656	784997	119330	239557	30.5	
	<b>RRBs - SUB TOTAL</b>	<b>1240</b>	<b>4768</b>	<b>1</b>	<b>0</b>	<b>0.0</b>	<b>1404</b>	<b>2570</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>578</b>	<b>3766</b>	<b>3307</b>	<b>8930</b>	<b>1977327</b>	<b>834182</b>	<b>118281</b>	<b>318489</b>	<b>16.1</b>	
37	DCCB & Apex Bank	300	994	0	0	0.0	114	299	0	0	0.0	202	147	0	0	1556138	3697937	1207801	997719	27.0	
	<b>CO-OPERATIVE BANK</b>	<b>300</b>	<b>994</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>114</b>	<b>299</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>202</b>	<b>147</b>	<b>0</b>	<b>0</b>	<b>1556138</b>	<b>3697937</b>	<b>1207801</b>	<b>997719</b>	<b>27.0</b>	
38	AU Small Finance Bank	254	809	4	23	2.8	122	759	0	0	0.0	8	53	17	2	20821	78091	5087	13216	16.9	
39	Equitas Small Finance Bank	20	85	0	0	0.0	55	580	0	0	0.0	9	85	1468	498	9332	33074	2361	1489	4.5	
40	ESAF	0	0	0	0	0.0	0	0	0	0	0.0	0	0	2105	373	2171	7166	8842	3149	43.9	
41	Fincare Small Finance Bank	0	0	0	0	0.0	12	33	0	0	0.0	0	0	77468	22459	17402	45630	227209	49876	109.3	
42	Jana Small Finance Bank	0	0	0	0	0.0	54	549	0	0	0.0	0	0	12434	5250	4364	17869	17968	8136	45.5	
43	Suryoday Small Finance Bank	0	0	0	0	0.0	14	44	0	0	0.0	1	31	3290	449	2845	13001	6844	1360	10.5	
44	Ujjivan Small Finance Bank	0	0	0	0	0.0	14	46	0	0	0.0	0	0	675	259	1872	10165	2437	1159	11.4	
45	Utkarsh Small Finance Bank	0	0	0	0	0.0	10	30	0	0	0.0	24	166	11	156	7719	15731	2860	1432	9.1	
	<b>SMALL FINANCE BANK</b>	<b>274</b>	<b>894</b>	<b>4</b>	<b>23</b>	<b>2.5</b>	<b>281</b>	<b>2041</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>42</b>	<b>335</b>	<b>97468</b>	<b>29446</b>	<b>66526</b>	<b>220727</b>	<b>273608</b>	<b>79817</b>	<b>36.2</b>	
	<b>TOTAL</b>	<b>19337</b>	<b>70951</b>	<b>338</b>	<b>2555</b>	<b>3.6</b>	<b>18400</b>	<b>61705</b>	<b>66</b>	<b>1644</b>	<b>2.7</b>	<b>2855</b>	<b>20501</b>	<b>130447</b>	<b>78654</b>	<b>7082828</b>	<b>19907726</b>	<b>2657614</b>	<b>4558470</b>	<b>22.9</b>	

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AS ON 30.06.2021**

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	6073	58911	0	0	24	196	63	2494	4066	2346	942	9612	5095	14648	25
2	Bank of India	7642	74230	0	0	2	22	1350	7656	52	138	8947	675102	10351	682918	920
3	Bank of Maharashtra	3561	33669	0	0	11	52	187	4477	3	1	6968	2514	7169	7044	21
4	Canara Bank	4659	42430	30	33	23	138	314	2115	8	56	4749	43249	5124	45591	107
5	Central Bank of India	14502	151218	0	0	7	83	30	148	3696	10878	20844	72918	24577	84027	56
6	Indian Bank	6982	51407	0	0	2	20	10	125	247	494	1	50000	260	50639	99
7	Indian Overseas Bank	916	7966	0	0	0	0	0	0	11	29	612	6822	623	6851	86
8	Punjab and Sindh Bank	847	7477	0	0	0	0	1	98	3	6	51	233	55	337	5
9	Punjab National Bank	8873	81999	2	301	8	65	254	2448	425	1270	1042	1094854	1731	1098937	1340
10	State Bank of India	40510	408753	74	2565	0	0	3013	10549	5521	15523	18816	684063	27424	712700	174
11	UCO Bank	3535	34916	0	0	4	21	59	915	28	56	493	3217	584	4209	12
12	Union Bank of India	18033	78672	0	0	55	234	298	2789	1925	11688	3083	94264	5361	108975	139
	<b>PSBs - SUB TOTAL</b>	<b>116133</b>	<b>1031648</b>	<b>106</b>	<b>2899</b>	<b>136</b>	<b>831</b>	<b>5579</b>	<b>33814</b>	<b>15985</b>	<b>42484</b>	<b>66548</b>	<b>2736848</b>	<b>88354</b>	<b>2816876</b>	<b>273</b>
13	Axis Bank	2780	25826	15	640	0	0	0	0	295	2974	5334	21777	5644	25390	98
14	Bandhan Bank	243	2671	0	0	0	0	0	0	0	0	1000	4257	1000	4257	159
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	City Union Bank	18	177	0	0	0	0	0	0	39	35	0	0	39	35	20
17	Development Credit Bank	493	5176	63	92	2	1	2	41	0	0	2004	1655	2071	1789	35
18	Dhan Lakshmi Bank	28	283	0	0	0	0	0	0	0	0	182	408	182	408	144
19	Federal Bank Ltd.	120	1114	0	0	1	1	133	3265	660	902	5167	23628	5961	27796	2495
20	HDFC Bank	7761	70752	0	0	7	16	0	0	5324	20926	12244	214419	17575	235360	333
21	ICICI Bank	6877	62290	0	0	1	19	429	14489	0	0	149719	389475	150149	403983	649
22	IDBI Bank	2133	17073	0	0	10	32	151	842	264	937	847	26721	1272	28532	167
23	IDFC First Bank	432	3644	0	0	0	0	0	0	0	0	12610	16625	12610	16625	456
24	Indusind Bank Limited	569	6109	0	0	0	0	7	29	0	0	41820	195920	41827	195949	3208
25	Jammu and Kashmir Bank	25	230	0	0	0	0	15	370	360	725	60	517	435	1612	701
26	Karnataka Bank Limited	43	443	3	226	0	0	112	2184	180	1070	0	0	295	3480	785
27	Karur Vysya Bank Ltd.	86	765	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	424	4334	0	0	0	0	0	0	0	0	1353	29272	1353	29272	675
29	Lakshmi Vilas Bank	41	367	0	0	0	0	7	34	0	0	24	454	31	488	133
30	Ratnakar Bank Ltd. (RBL)	248	2306	10	135	0	0	0	0	194	1413	2	56	206	1604	70
31	South Indian Bank	33	327	0	0	0	0	4	55	53	69	0	0	57	124	38
32	Standard Chartered Bank	10	126	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	40	400	0	0	0	0	9	257	190	316	9	3116	208	3689	922
34	Yes Bank	331	3117	0	0	0	0	57	1636	258	1240	8111	14439	8426	17315	556
	<b>PRIVATE BANK - SUB TG</b>	<b>22735</b>	<b>207530</b>	<b>91</b>	<b>1093</b>	<b>21</b>	<b>69</b>	<b>926</b>	<b>23202</b>	<b>7817</b>	<b>30606</b>	<b>240486</b>	<b>942738</b>	<b>249341</b>	<b>997707</b>	<b>481</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>138868</b>	<b>1239178</b>	<b>197</b>	<b>3991</b>	<b>157</b>	<b>900</b>	<b>6505</b>	<b>57016</b>	<b>23802</b>	<b>73090</b>	<b>307034</b>	<b>3679587</b>	<b>337695</b>	<b>3814583</b>	<b>308</b>
35	MGB	18084	111540	0	0	0	0	5	220	178	812	4108	7612	4291	8644	8
36	MPGB	1140	12513	0	0	0	0	6	81	238	705	2988	18334	3232	19120	153
	<b>RRBs - SUB TOTAL</b>	<b>19224</b>	<b>124053</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>301</b>	<b>416</b>	<b>1517</b>	<b>7096</b>	<b>25946</b>	<b>7523</b>	<b>27764</b>	<b>22</b>
37	DCCB & Apex Bank	154	1765	0	0	0	0	0	0	156	176	0	0	156	176	10
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>154</b>	<b>1765</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>156</b>	<b>176</b>	<b>0</b>	<b>0</b>	<b>156</b>	<b>176</b>	<b>10</b>
38	AU Small Finance Bank	403	2727	0	0	0	0	16	375	5	7	1565	3206	1586	3588	132
39	Equitas Small Finance Bank	463	3317	0	0	0	0	0	0	0	0	82	333	82	333	10
40	ESAF	156	915	0	0	0	0	0	0	0	0	264	652	264	652	71
41	Fincare Small Finance Bank	96	957	0	0	0	0	0	0	0	0	137	226	137	226	24
42	Jana Small Finance Bank	9	82	0	0	0	0	2	27	0	0	3293	1938	3295	1965	2396
43	Suryoday Small Finance Bank	54	661	0	0	0	0	0	0	1046	74	7	63	1053	137	21
44	Ujjivan Small Finance Bank	0	0	0	0	0	0	5	53	26	49	58	271	89	373	#DIV/0!
45	Utkarsh Small Finance Bank	414	742	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>1595</b>	<b>9401</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23</b>	<b>455</b>	<b>1077</b>	<b>129</b>	<b>5406</b>	<b>6690</b>	<b>6506</b>	<b>7274</b>	<b>77</b>
	<b>TOTAL</b>	<b>159841</b>	<b>1374397</b>	<b>197</b>	<b>3991</b>	<b>157</b>	<b>900</b>	<b>6539</b>	<b>57772</b>	<b>25451</b>	<b>74912</b>	<b>319536</b>	<b>3712222</b>	<b>351880</b>	<b>3849797</b>	<b>280</b>

**POSITION OF NPA AS ON 30.06.2021**

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	50301	250277	263844	1534364	16.3
2	Bank of India	174920	342731	872309	2623949	13.1
3	Bank of Maharashtra	37730	49311	189184	543395	9.1
4	Canara Bank	33810	117418	295492	1552237	7.6
5	Central Bank of India	118670	187042	678537	1441384	13.0
6	Indian Bank	40750	124059	193549	1090830	11.4
7	Indian Overseas Bank	2154	15006	37203	107019	14.0
8	Punjab and Sindh Bank	5822	10420	20166	95132	11.0
9	Punjab National Bank	142920	518169	421508	2491903	20.8
10	State Bank of India	267068	482461	1736252	7112197	6.8
11	UCO Bank	24798	103285	122064	594083	17.4
12	Union Bank of India	86758	207103	387891	1619932	12.8
	<b>PSBs - SUB TOTAL</b>	<b>985701</b>	<b>2407283</b>	<b>5217999</b>	<b>20806426</b>	<b>11.6</b>
13	Axis Bank	9130	37917	253436	1193973	3.2
14	Bandhan Bank	22413	10234	702844	642877	1.6
15	Catholic Syrian Bank	23	74	977	1879	3.9
16	City Union Bank	17	281	469	12388	2.3
17	Development Credit Bank	10901	3203	90570	107611	3.0
18	Dhan Lakshmi Bank	0	0	194	524	0.0
19	Federal Bank Ltd.	235	2333	14867	46874	5.0
20	HDFC Bank	91343	91670	1081922	2418507	3.8
21	ICICI Bank	31192	78714	455569	2268911	3.5
22	IDBI Bank	10183	14256	61425	282359	5.0
23	IDFC First Bank	0	0	411546	329410	0.0
24	Indusind Bank Limited	31465	9238	769523	594251	1.6
25	Jammu and Kashmir Bank	205	823	892	3910	21.0
26	Karnataka Bank Limited	2462	14386	3619	42038	34.2
27	Karur Vysya Bank Ltd.	42	439	263	7968	5.5
28	Kotak Mahindra Bank	3731	12730	182783	568451	2.2
29	Lakshmi Vilas Bank	24	1439	288	6126	23.5
30	Ratnakar Bank Ltd. (RBL)	10827	2025	197074	86922	2.3
31	South Indian Bank	6	18	653	9715	0.2
32	Standard Chartered Bank	0	0	0	26216	0.0
33	Tamilnadu Mercantile Bank	4	39	708	6680	0.6
34	Yes Bank	10458	6400	134625	217403	2.9
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>234661</b>	<b>286219</b>	<b>4364247</b>	<b>8874994</b>	<b>3.2</b>
	<b>COMMERCIAL BANKS SUB</b>	<b>1220362</b>	<b>2693502</b>	<b>9582246</b>	<b>29681419</b>	<b>9.1</b>
35	MGB	98765	67801	319810	277653	24.4
36	MPGB	245743	193464	910948	1090244	17.7
	<b>RRBs - SUB TOTAL</b>	<b>344508</b>	<b>261265</b>	<b>1230758</b>	<b>1367897</b>	<b>19.1</b>
37	DCCB & Apex Bank	0	682489	3934966	3595261	19.0
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>0</b>	<b>682489</b>	<b>3934966</b>	<b>3595261</b>	<b>19.0</b>
38	AU Small Finance Bank	11858	29037	137028	579167	5.0
39	Equitas Small Finance Bank	5855	2749	90869	57245	4.8
40	ESAF	21618	3423	192355	42020	8.1
41	Fincare Small Finance Bank	4288	78	270714	55490	0.1
42	Jana Small Finance Bank	29244	9871	256134	91029	10.8
43	Suryoday Small Finance Bank	14239	2033	109274	25866	7.9
44	Ujjivan Small Finance Bank	9219	764	68455	20531	3.7
45	Utkarsh Small Finance Bank	4033	1118	100767	30839	3.6
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>100354</b>	<b>49074</b>	<b>1225596</b>	<b>902187</b>	<b>5.4</b>
	<b>TOTAL</b>	<b>1665224</b>	<b>3686330</b>	<b>15973566</b>	<b>35546764</b>	<b>10.4</b>

**POSITION OF SECTOR WISE NPA (PRIORITY SECTOR) As on 30.06.2021**  
**SLBC Madhya Pradesh, Convenor-Central Bank of India**

[Amt. in lacs]

**TABLE-14**

SR	BANKS	AGRICULTURE		HOUSING		EDUCATION		MSME		OTHERS PS		TOTAL PS NPA		NPA %				
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.					
1	Bank of Baroda	14146	55995	15.9	14684	17195	6.8	450	811	5.4	18511	83292	18.7	1451	712	49242	158005	14.4
2	Bank of India	95563	197127	19.2	23544	16970	11.3	1563	2248	14.3	39555	80639	19.4	12	0	160237	296985	18.5
3	Bank of Maharashtra	10926	21563	20.0	6296	4802	11.6	112	208	10.9	6716	17748	14.7	6832	178	30882	44499	13.4
4	Canara Bank	12471	34916	13.6	2126	7407	4.5	539	1257	8.0	16080	47619	19.9	15	14	31231	91212	13.4
5	Central Bank of India	43178	69974	12.4	31432	23814	15.4	1553	3054	13.1	37972	40804	12.0	519	100	114654	137746	12.7
6	Indian Bank	28915	67988	30.5	5614	4795	6.6	539	1332	17.2	4959	32805	18.2	0	0	40027	106920	22.1
7	Indian Overseas Bank	395	1433	10.3	500	784	3.0	12	40	3.8	1084	7201	24.8	0	0	1991	9458	13.5
8	Punjab and Sindh Bank	1520	3952	26.7	111	463	4.3	30	41	8.5	3601	5401	13.6	71	27	5333	9884	14.8
9	Punjab National Bank	83507	152621	33.7	15571	21676	15.6	1707	4544	15.9	34561	138405	31.0	924	231	136270	317476	29.7
10	State Bank of India	143811	274977	19.4	41065	36239	4.4	862	2218	2.9	58773	62702	8.5	0	0	244511	376136	12.3
11	UCO Bank	17817	52722	38.1	160	998	1.8	366	823	18.2	4727	11774	4.2	1314	733	24384	67050	14.0
12	Union Bank of India	34966	86928	16.7	13799	12443	10.7	723	1472	14.7	31678	77416	20.2	1135	19	82301	178278	17.3
	<b>PSBs - SUB TOTAL</b>	<b>487215</b>	<b>1020195</b>	<b>20.1</b>	<b>154902</b>	<b>147587</b>	<b>7.4</b>	<b>8456</b>	<b>18048</b>	<b>9.0</b>	<b>258217</b>	<b>605806</b>	<b>16.5</b>	<b>12273</b>	<b>2013</b>	<b>921063</b>	<b>1793649</b>	<b>16.2</b>
13	Axis Bank	3232	14782	4.9	145	1354	3.4	24	97	1.5	322	10637	3.5	3609	464	7332	27333	4.0
14	Bandhan Bank	14164	4909	4.7	133	1290	0.5	0	0	0.0	8116	4035	3.0	0	0	22413	10234	1.9
15	Catholic Syrian Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0	0	0.0
16	City Union Bank	0	0	0.0	1	12	6.5	0	0	0.0	12	190	2.1	0	0	13	202	2.2
17	Development Credit Ba	10072	1640	2.9	25	199	3.1	0	0	0.0	160	1246	4.0	641	42	10898	3127	3.3
18	Dhan Lakshmi Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0	0	0.0
19	Federal Bank Ltd.	74	195	1.3	4	44	2.9	0	0	0.0	6	170	7.6	20	52	104	461	2.2
20	HDFC Bank	55471	56197	9.9	221	1375	1.2	41	77	2.2	100	1221	0.5	19369	2295	75202	61165	6.3
21	ICICI Bank	11834	32589	6.0	433	3340	5.9	7	25	1.3	2051	15187	2.9	426	119	14751	51260	4.5
22	IDBI Bank	1782	5147	7.5	86	749	1.2	4	16	0.7	1029	7163	7.5	1	0	2902	13076	5.7
23	IDFC First Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0	0	0.0
24	Indusind Bank Limited	6554	1894	0.8	47	455	4.0	0	0	0.0	8826	2644	1.4	0	0	15427	4993	1.2
25	Jammu and Kashmir Ba	0	0	0.0	7	80	14.7	0	0	0.0	95	290	17.7	28	4	130	374	16.3
26	Karnataka Bank Limitec	1814	9251	50.7	18	154	5.2	1	2	5.9	104	2868	16.6	239	838	2176	13113	34.0
27	Karur Vysya Bank Ltd.	0	0	0.0	9	139	7.6	0	0	0.0	5	129	3.9	0	0	14	268	5.2
28	Kotak Mahindra Bank	3375	7712	3.4	0	0	0.0	0	0	0.0	333	5016	2.6	23	2	3731	12730	2.9
29	Lakshmi Vilas Bank	0	0	0.0	1	8	10.0	0	0	0.0	7	102	11.6	13	390	21	500	29.4
30	Ratnakar Bank Ltd. (RE	6249	1471	2.8	39	1	3.0	18	0	0.5	3629	410	6.9	770	16	10705	1898	2.8
31	South Indian Bank	0	0	0.0	0	0	0.0	1	2	5.1	3	15	0.3	1	0	5	17	0.2
32	Standard Chartered Ban	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0	0	0.0
33	Tamilnadu Mercantile E	0	0	0.0	0	0	0.0	0	0	0.0	4	39	1.8	0	0	4	39	1.3
34	Yes Bank	9288	2504	4.7	38	384	2.5	0	0	0.0	55	994	1.2	786	109	10167	3991	2.7
	<b>PRIVATE BANK - SU</b>	<b>123909</b>	<b>138291</b>	<b>6.0</b>	<b>1207</b>	<b>9583</b>	<b>1.6</b>	<b>96</b>	<b>220</b>	<b>1.5</b>	<b>24857</b>	<b>52356</b>	<b>2.6</b>	<b>25926</b>	<b>4331</b>	<b>175995</b>	<b>204780</b>	<b>4.1</b>
	<b>COMMERCIAL BAN</b>	<b>611124</b>	<b>1158486</b>	<b>15.7</b>	<b>156109</b>	<b>157169</b>	<b>6.0</b>	<b>8552</b>	<b>18268</b>	<b>8.5</b>	<b>283074</b>	<b>658162</b>	<b>11.7</b>	<b>38199</b>	<b>6344</b>	<b>1097058</b>	<b>1998429</b>	<b>12.5</b>
35	MGB	48347	37351	20.4	28823	19947	44.5	112	183	25.4	15225	6530	26.5	5356	3293	97863	67304	26.2
36	MPGB	73183	120694	18.5	114857	47254	36.6	430	955	13.7	45894	17005	12.1	4683	2147	239047	188056	19.4
	<b>RRBs - SUB TOTAL</b>	<b>121530</b>	<b>158045</b>	<b>18.9</b>	<b>143680</b>	<b>67201</b>	<b>38.7</b>	<b>542</b>	<b>1138</b>	<b>14.8</b>	<b>61119</b>	<b>23535</b>	<b>14.2</b>	<b>10039</b>	<b>5440</b>	<b>336910</b>	<b>255360</b>	<b>20.8</b>
37	DCCB & Apex Bank	0	528898	17.3	0	5245	20.9	0	0	0.0	0	0	0.0	0	131221	0	665364	19.2
	<b>CO-OPERATIVE BAN</b>	<b>0</b>	<b>528898</b>	<b>17.3</b>	<b>0</b>	<b>5245</b>	<b>20.9</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>131221</b>	<b>0</b>	<b>665364</b>	<b>19.2</b>
38	AU Small Finance Bank	2513	4789	3.8	23	244	1.2	0	0	0.0	6316	20993	6.4	41	71	8893	26097	5.5
39	Equitas Small Finance B	2125	532	6.5	4	29	0.8	0	0	0.0	2	11	0.1	3048	468	5179	1040	3.8
40	ESAF	9015	1447	8.1	76	13	7.3	30	5	25.6	8829	1616	8.9	3668	342	21618	3423	8.3
41	Fincare Small Finance B	1551	35	0.1	0	0	0.0	0	0	0.0	0	0	0.0	2737	43	4288	78	0.1
42	Jana Small Finance Ban	8554	2996	14.1	283	176	2.1	0	0	0.0	373	435	10.1	17834	5017	27044	8624	10.9
43	Suryoday Small Finance	6699	968	9.6	2	37	2.1	0	0	0.0	2	28	4.8	5430	709	12133	1743	8.2
44	Ujjivan Small Finance B	5201	316	4.1	258	62	2.4	0	0	0.0	2	11	1.3	3404	262	8865	651	4.2
45	Utkarsh Small Finance B	1392	364	4.0	1	6	1.4	0	0	0.0	0	0	0.0	2630	748	4023	1118	3.9
	<b>SMALL FINANCE BA</b>	<b>37050</b>	<b>11448</b>	<b>5.0</b>	<b>647</b>	<b>568</b>	<b>1.6</b>	<b>30</b>	<b>5</b>	<b>25.6</b>	<b>15524</b>	<b>23094</b>	<b>6.3</b>	<b>38792</b>	<b>7660</b>	<b>92043</b>	<b>42774</b>	<b>5.8</b>
	<b>TOTAL</b>	<b>769704</b>	<b>1856877</b>	<b>16.1</b>	<b>300436</b>	<b>230183</b>	<b>8.1</b>	<b>9124</b>	<b>19411</b>	<b>8.7</b>	<b>359717</b>	<b>704791</b>	<b>11.1</b>	<b>87030</b>	<b>150665</b>	<b>1526011</b>	<b>2961927</b>	<b>13.8</b>



**POSITION OF SECTOR WISE NPA (NON PRIORITY SECTOR) As on 30.06.2021**

SLBC Madhya Pradesh. Convener Central Bank of India

[Amt. in lacs]

TABLE: 15

SR	BANKS	HOUSING		EDUCATION		OTHERS		TOTAL NPS		NPA %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Bank of Baroda	89	4782	5	93	965	87397	1059	92272	21.00
2	Bank of India	327	8376	23	855	14333	36515	14683	45747	4.50
3	Bank of Maharashtra	13	623	3	15	6832	4175	6848	4813	2.28
4	Canara Bank	278	799	2	23	2299	25384	2579	26206	3.00
5	Central Bank of India	38	702	19	282	3959	48312	4016	49296	13.82
6	Indian Bank	210	4149	115	331	398	12659	723	17139	2.83
7	Indian Overseas Bank	0	0	0	0	163	5548	163	5548	15.07
8	Punjab and Sindh Bank	4	133	0	0	485	403	489	536	1.88
9	Punjab National Bank	395	9470	0	0	6255	191223	6650	200693	14.09
10	State Bank of India	727	4650	0	45	21830	101630	22557	106325	2.62
11	UCO Bank	22	763	0	0	392	35472	414	36235	31.70
12	Union Bank of India	220	986	7	9	4230	27830	4457	28825	4.89
	<b>PSBs - SUB TOTAL</b>	<b>2323</b>	<b>35432</b>	<b>174</b>	<b>1653</b>	<b>62141</b>	<b>576549</b>	<b>64638</b>	<b>613634</b>	<b>6.29</b>
13	Axis Bank	0	0	0	0	1798	10584	1798	10584	2.04
14	Bandhan Bank	0	0	0	0	0	0	0	0	0.00
15	Catholic Syrian Bank	0	0	0	0	23	74	23	74	4.78
16	City Union Bank	1	37	0	0	3	42	4	79	2.59
17	Development Credit Bank	3	76	0	0	0	0	3	76	0.65
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	1	29	0	0	130	1843	131	1872	7.13
20	HDFC Bank	29	481	0	0	16112	30024	16141	30505	2.11
21	ICICI Bank	175	4437	0	0	16266	23017	16441	27454	2.41
22	IDBI Bank	13	415	0	0	7268	765	7281	1180	2.25
23	IDFC First Bank	0	0	0	0	0	0	0	0	0.00
24	Indusind Bank Limited	0	0	0	0	16038	4245	16038	4245	2.51
25	Jammu and Kashmir Bank	1	30	0	0	74	419	75	449	27.85
26	Karnataka Bank Limited	7	19	0	0	279	1255	286	1274	36.60
27	Karur Vysya Bank Ltd.	0	0	0	0	28	171	28	171	6.15
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0.00
29	Lakshmi Vilas Bank	0	0	0	0	3	939	3	939	21.22
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	122	127	122	127	0.64
31	South Indian Bank	0	0	0	0	1	1	1	1	0.04
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0	0.00
34	Yes Bank	9	59	0	0	282	2350	291	2409	3.55
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>239</b>	<b>5583</b>	<b>0</b>	<b>0</b>	<b>58427</b>	<b>75857</b>	<b>58666</b>	<b>81439</b>	<b>2.10</b>
	<b>COMMERCIAL BANKS SUB</b>	<b>2562</b>	<b>41015</b>	<b>174</b>	<b>1653</b>	<b>120568</b>	<b>652406</b>	<b>123304</b>	<b>695074</b>	<b>5.09</b>
35	MGB	1	30	0	0	901	467	902	497	2.39
36	MPGB	0	0	0	0	6696	5408	6696	5408	4.43
	<b>RRBs - SUB TOTAL</b>	<b>1</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>7597</b>	<b>5875</b>	<b>7598</b>	<b>5905</b>	<b>4.13</b>
37	DCCB & Apex Bank	0	0	0	0	0	17125	0	17125	13.42
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17125</b>	<b>0</b>	<b>17125</b>	<b>13.42</b>
38	AU Small Finance Bank	3	90	0	0	2962	2850	2965	2941	2.83
39	Equitas Small Finance Bank	0	0	0	0	676	1709	676	1709	5.78
40	ESAF	0	0	0	0	0	0	0	0	0.00
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0.00
42	Jana Small Finance Bank	0	0	0	0	2200	1247	2200	1247	10.57
43	Suryoday Small Finance Bank	1	30	0	0	2105	260	2106	290	6.19
44	Ujjivan Small Finance Bank	27	23	0	0	327	90	354	113	2.27
45	Utkarsh Small Finance Bank	0	0	0	0	10	0	10	0	0.00
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>31</b>	<b>143</b>	<b>0</b>	<b>0</b>	<b>8280</b>	<b>6156</b>	<b>8311</b>	<b>6299</b>	<b>3.98</b>
	<b>TOTAL</b>	<b>2594</b>	<b>41188</b>	<b>174</b>	<b>1653</b>	<b>136445</b>	<b>681562</b>	<b>139213</b>	<b>724404</b>	<b>5.15</b>

**POSITION OF NPA UNDER GOVT. SPONSORED SCHEME As on 30.06.2021**

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

**TABLE-16**

SR.	[Amt. in lacs] BANKS	MMYUY/MMSY					PMEGP					CMRHM					SHG LOANS					MUDRA LOANS				
		NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA %
		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.	
1	Bank of Baroda	3901	5418	17942	40998	13.2	1268	5419	7198	50046	10.8	13245	8761	19941	12854	68.2	261	131	3454	3812	3.4	7302	10062	49251	81542	12.3
2	Bank of India	1262	7982	9563	106212	7.5	495	5526	3169	61466	9.0	21992	13314	54212	44678	29.8	793	750	14538	18845	4.0	6256	12552	123980	143105	8.8
3	Bank of Maharashtra	144	280	2720	5842	4.8	60	117	179	545	21.5	6840	4140	14404	9132	45.3	228	176	1820	1782	9.9	3640	4129	17116	21513	19.2
4	Canara Bank	398	793	3339	9258	8.6	350	726	1245	5368	13.5	0	0	0	0.0	172	169	1145	569	29.7	9734	16926	55464	91135	18.6	
5	Central Bank of India	2909	5844	21607	60221	9.7	420	1234	2677	14273	8.6	30340	19789	86108	56459	35.1	3947	1599	13783	13904	11.5	15749	10559	138307	108087	9.8
6	Indian Bank	1542	3450	6800	22044	15.7	704	1581	1245	4651	34.0	5013	4297	10037	7991	53.8	1190	798	2293	2110	37.8	1509	2197	16564	20712	10.6
7	Indian Overseas Bank	191	569	1421	4241	13.4	35	161	169	832	19.4	418	309	1703	1598	19.3	0	0	37	28	0.0	255	367	4303	6172	5.9
8	Punjab and Sindh Bank	59	250	313	1354	18.5	40	142	242	862	16.5	0	0	0	0.0	0.0	36	29	61	167	17.4	456	841	1899	3628	23.2
9	Punjab National Bank	2837	8213	11970	47568	17.3	451	1411	2874	13547	10.4	12003	9385	33710	26880	34.9	557	380	4062	3255	11.7	33115	41672	88537	112889	36.9
10	State Bank of India	8615	10781	36502	59479	18.1	475	929	1871	7730	12.0	39288	28400	112657	78200	36.3	475	269	4602	9148	2.9	60975	42406	228734	154106	27.5
11	UCO Bank	1475	1053	3258	2188	48.1	130	244	281	611	39.9	0	0	0	0.0	266	122	385	752	16.2	22	13	723	1195	1.1	
12	Union Bank of India	1161	1306	6496	28084	4.7	524	576	1662	4613	12.5	11958	6765	26155	14163	47.8	3179	2664	6919	4588	58.1	8188	11056	41335	78177	14.1
	<b>PSBs - SUB TOTAL</b>	<b>24494</b>	<b>45939</b>	<b>121931</b>	<b>387489</b>	<b>11.9</b>	<b>4952</b>	<b>18066</b>	<b>22812</b>	<b>164544</b>	<b>11.0</b>	<b>141097</b>	<b>95160</b>	<b>358927</b>	<b>251956</b>	<b>37.8</b>	<b>11104</b>	<b>7087</b>	<b>53099</b>	<b>58960</b>	<b>12.0</b>	<b>147201</b>	<b>152780</b>	<b>766213</b>	<b>822261</b>	<b>18.6</b>
13	Axis Bank	0	0	0	0	0.0	0	0	1	3	0.0	0	0	0	0.0	0	0	21	35	0.0	0	0	1622	1080	0.0	
14	Bandhan Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	69	485	267413	119942	0.4	
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
16	City Union Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
17	Development Credit Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
19	Federal Bank Ltd.	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
20	HDFC Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	1272	1935	0.0	22	22	96	103	21.4	
21	ICICI Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	50	3	5176	4947	0.1	19791	3360	122238	39152	8.6	
22	IDBI Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	142	271	0.0	0	0	0	0	0.0	
23	IDFC First Bank	0	0	0	0	0.0	33	72	162	997	7.2	0	0	0	0.0	318	180	0	0	0.0	0	0	0	0	0.0	
24	Indusind Bank Limited	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
25	Jammu and Kashmir Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
26	Karnataka Bank Limited	55	84	91	135	62.2	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	1	2	0	0	0.0	34	208	96	512	40.6	
28	Kotak Mahindra Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
29	Lakshmi Vilas Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	13	42	44403	14736	0.3	
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
31	South Indian Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	431	347	21207	5922	5.9	
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	13	55	0.0	
33	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
34	Yes Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>55</b>	<b>84</b>	<b>91</b>	<b>135</b>	<b>62.2</b>	<b>33</b>	<b>72</b>	<b>163</b>	<b>1000</b>	<b>7.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>369</b>	<b>186</b>	<b>6611</b>	<b>7188</b>	<b>2.6</b>	<b>20360</b>	<b>4464</b>	<b>457088</b>	<b>181502</b>	<b>2.5</b>	
	<b>COMMERCIAL BANKS</b>	<b>55</b>	<b>84</b>	<b>122022</b>	<b>387624</b>	<b>0.0</b>	<b>4985</b>	<b>18139</b>	<b>22975</b>	<b>165543</b>	<b>11.0</b>	<b>141097</b>	<b>95160</b>	<b>358927</b>	<b>251956</b>	<b>37.8</b>	<b>11473</b>	<b>7273</b>	<b>59710</b>	<b>66148</b>	<b>11.0</b>	<b>167561</b>	<b>157244</b>	<b>1223301</b>	<b>1003763</b>	<b>15.7</b>
35	MGB	4936	2143	11857	5798	37.0	35	25	298	797	3.1	28562	19636	58488	39755	49.4	1339	633	34971	15377	4.1	8657	3573	28059	14123	25.3
36	MPGB	7125	3151	27895	16765	18.8	170	60	535	2257	2.6	114554	45887	199990	80548	57.0	4629	2069	47004	38768	5.3	14283	8742	136602	105524	8.3
	<b>RRBs - SUB TOTAL</b>	<b>12061</b>	<b>5294</b>	<b>39752</b>	<b>22563</b>	<b>23.5</b>	<b>205</b>	<b>85</b>	<b>833</b>	<b>3054</b>	<b>2.8</b>	<b>143116</b>	<b>65523</b>	<b>258478</b>	<b>120303</b>	<b>54.5</b>	<b>5968</b>	<b>2702</b>	<b>81975</b>	<b>54145</b>	<b>5.0</b>	<b>22940</b>	<b>12315</b>	<b>164661</b>	<b>119647</b>	<b>10.3</b>
37	DCCB & Apex Bank	0	0	0	0	0.0	0	0	0	0	0.0	11816	4998	18359	10221	48.9	6572	1905	6737	9124	20.9	0	0	0	0	0.0
	<b>CO-OPERATIVE BANK</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>11816</b>	<b>4998</b>	<b>18359</b>	<b>10221</b>	<b>48.9</b>	<b>6572</b>	<b>1905</b>	<b>6737</b>	<b>9124</b>	<b>20.9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
38	AU Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
39	Equitas Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
40	ESAF	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	15628	2808	131386	29959	9.4	
41	Fincare Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
42	Jana Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	954	664	7542	3391	19.6	
43	Suryoday Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0.0	0	0	0	0	0.0	15302	7883	101212	20686		

**PROGRESS UNDER KISAN CREDIT CARD (as on 30.06.2021)**

[Amt. in lacs]

**TABLE:17**

SR	BANKS	No. of KCC issued from 01.04.21 to 30.06.21 (Including renewal)	Amt.	Total no. of KCC as on 30.06.2021	Outstanding (Amt.)
1	Bank of Baroda	9911	9421	70251	158443
2	Bank of India	143414	239509	375421	792345
3	Bank of Maharashtra	3851	8584	37342	67931
4	Canara Bank	22230	49034	81327	133862
5	Central Bank of India	48580	71542	265177	457711
6	Indian Bank	1822	2540	74026	154242
7	Indian Overseas Bank	779	1020	3675	8182
8	Punjab and Sindh Bank	47	82	4664	9105
9	Punjab National Bank	35068	57421	182494	321183
10	State Bank of India	105614	289472	528058	1206148
11	UCO Bank	695	1594	49238	89889
12	Union Bank of India	34907	75785	154442	370306
	<b>PSBs - SUB TOTAL</b>	<b>406918</b>	<b>806004</b>	<b>1826115</b>	<b>3769347</b>
13	Axis Bank	1566	6052	20134	73354
14	Bandhan Bank	32	153	59254	18850
15	Catholic Syrian Bank	0	0	6	8
16	City Union Bank	0	0	0	0
17	Development Credit Bank	0	545	10734	37705
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	0	0	8232	14083
20	HDFC Bank	11518	46217	52981	276042
21	ICICI Bank	29266	60701	71984	377974
22	IDBI Bank	4381	8737	23155	51557
23	IDFC First Bank	971	4446	1962	18460
24	Indusind Bank Limited	76	137	5259	51045
25	Jammu and Kashmir Bank	0	0	0	0
26	Karnataka Bank Limited	0	71	691	4275
27	Karur Vysya Bank Ltd.	0	0	0	0
28	Kotak Mahindra Bank	26	0	1847	1415
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	996	3251	4779	14986
31	South Indian Bank	0	0	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	324	503
34	Yes Bank	93	276	1186	5586
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>48925</b>	<b>130586</b>	<b>262528</b>	<b>945842</b>
	<b>COMMERCIAL BANKS</b>	<b>455843</b>	<b>936590</b>	<b>2088643</b>	<b>4715189</b>
35	MGB	27800	65860	168000	172342
36	MPGB	110754	195751	323109	593018
	<b>RRBs - SUB TOTAL</b>	<b>138554</b>	<b>261611</b>	<b>491109</b>	<b>765360</b>
37	DCCB & Apex Bank	1207767	812153	3794078	3028038
	<b>CO-OPERATIVE BANK</b>	<b>1207767</b>	<b>812153</b>	<b>3794078</b>	<b>3028038</b>
38	AU Small Finance Bank	0	0	5	18
39	Equitas Small Finance Bank	0	0	0	0
40	ESAF	0	0	0	0
41	Fincare Small Finance Bank	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0
	<b>SMALL FINANCE BANK</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>18</b>
	<b>TOTAL</b>	<b>1802164</b>	<b>2010354</b>	<b>6373835</b>	<b>8508605</b>

**PROGRESS UNDER HIGHER EDUCATION LOANS AS ON 30.06.2021**

Amt. in Lakhs

TABLE: 18

Sr. No.	Name of the Bank	Sanctioned during the year (including application received during previous year)		of which girl student (Out of column 3)		of which no of loans guaranteed by MP STATE GOVT		Education Loan Outstanding		of Which Girl Student	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No	Amount
1	Bank of Baroda	79	1240	51	844	0	0	3761	17454	1742	6254
2	Bank of India	409	320	0	0	0	0	15713	37441	1598	5889
3	Bank of Maharashtra	15	42	6	11	0	0	979	3654	407	1491
4	Canara Bank	56	588	0	0	0	0	6012	18703	1413	5356
5	Central Bank of India	47	201	12	52	0	0	7939	28721	2750	7860
6	Indian Bank	10	58	5	35	0	0	1942	9525	701	3110
7	Indian Overseas Bank	3	2	1	1	0	0	318	1064	124	468
8	Punjab and Sindh Bank	162	1361	61	490	0	0	162	766	61	294
9	Punjab National Bank	57	480	19	190	0	0	7263	28916	2586	11370
10	State Bank of India	261	556	100	212	0	0	20799	93053	7415	32748
11	UCO Bank	13	85	3	11	0	0	1613	4527	582	1610
12	Union Bank of India	58	906	19	245	0	0	4040	14993	1557	5977
	<b>PSBs - SUB TOTAL</b>	<b>1170</b>	<b>5840</b>	<b>277</b>	<b>2091</b>	<b>0</b>	<b>0</b>	<b>70541</b>	<b>258817</b>	<b>20936</b>	<b>82428</b>
13	Axis Bank	55	358	21	129	0	0	837	6467	284	2255
14	Bandhan Bank	0	0	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0	0	0	4	41	0	0
17	Development Credit Bank	6	14	3	4	0	0	92	140	22	43
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	18	62	4	12	0	0	16	53	1	3
20	HDFC Bank	73	84	19	20	0	0	1627	3562	18	43
21	ICICI Bank	19	225	9	112	0	0	399	2070	182	819
22	IDBI Bank	17	366	4	77	0	0	672	3104	248	972
23	IDFC First Bank	0	0	0	0	0	0	0	0	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0	0	0
25	Jammu and Kashmir Bank	0	0	0	0	0	0	5	45	3	10
26	Karnataka Bank Limited	0	0	0	0	0	0	11	39	5	11
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	4	8	0	0
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	1	1	0	0
30	Ratnakar Bank Ltd. (RBL)	10	27	10	27	0	0	317	47	317	47
31	South Indian Bank	0	0	0	0	0	0	12	39	0	0
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0	0	0
34	Yes Bank	0	0	0	0	0	0	0	0	0	0
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>198</b>	<b>1136</b>	<b>70</b>	<b>381</b>	<b>0</b>	<b>0</b>	<b>3997</b>	<b>15616</b>	<b>1080</b>	<b>4203</b>
	<b>COMMERCIAL BANKS - SUB TOTAL</b>	<b>1368</b>	<b>6976</b>	<b>347</b>	<b>2472</b>	<b>0</b>	<b>0</b>	<b>74538</b>	<b>274433</b>	<b>22016</b>	<b>86630</b>
35	MGB	3	8	2	6	0	0	354	720	106	216
36	MPGB	20	214	11	120	0	0	2984	6981	1007	2393
	<b>RRBs - SUB TOTAL</b>	<b>23</b>	<b>222</b>	<b>13</b>	<b>126</b>	<b>0</b>	<b>0</b>	<b>3338</b>	<b>7701</b>	<b>1113</b>	<b>2609</b>
37	DCCB & Apex Bank	0	0	0	0	0	0	62	187	0	0
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>62</b>	<b>187</b>	<b>0</b>	<b>0</b>
38	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0
40	ESAF	11	3	11	3	0	0	96	20	96	20
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	<b>SMALL FINANCE BANK - SUB TOTAL</b>	<b>11</b>	<b>3</b>	<b>11</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>96</b>	<b>20</b>	<b>96</b>	<b>20</b>
	<b>TOTAL</b>	<b>1402</b>	<b>7200</b>	<b>371</b>	<b>2600</b>	<b>0</b>	<b>0</b>	<b>78034</b>	<b>282342</b>	<b>23225</b>	<b>89260</b>

**POSITION SHG BANK LINKAGE PROGRAMME AS ON 30.06.2021**

[Amt. in lacs]

TABLE-19

Sr.No	BANKS	Total				Current FY			
		Savings Linked		Credit Linked		Savings Linked		Credit Linked	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	7875	341	3454	3812	286	32	33	209
2	Bank of India	4340	832	14538	18845	334	2	60	76
3	Bank of Maharashtra	264	519	1820	1782	1	1	5	3
4	Canara Bank	755	19	1145	569	56	1	82	194
5	Central Bank of India	17604	9957	13783	13904	39	42	59	67
6	Indian Bank	17640	1817	2293	2110	85	2	21	16
7	Indian Overseas Bank	42	19	37	28	2	1	3	2
8	Punjab and Sindh Bank	561	82	61	167	0	0	0	0
9	Punjab National Bank	18287	4220	4062	3255	144	105	70	399
10	State Bank of India	26339	4295	4602	9148	339	295	0	0
11	UCO Bank	25	1	385	752	25	12	0	0
12	Union Bank of India	9649	232	6919	4588	0	0	17	28
	<b>PSBs - SUB TOTAL</b>	<b>103381</b>	<b>22334</b>	<b>53099</b>	<b>58960</b>	<b>1311</b>	<b>494</b>	<b>350</b>	<b>994</b>
13	Axis Bank	0	0	21	35	0	0	10	12
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	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	0	0	0	0	0	0	0	0
20	HDFC Bank	17	2	1272	1935	17	2	130	223
21	ICICI Bank	5176	4947	5176	4947	334	684	334	684
22	IDBI Bank	138	0	142	271	138	0	142	271
23	IDFC First Bank	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	Standard Chartered Bank	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0
34	Yes Bank	0	0	0	0	0	0	0	0
	<b>PRIVATE BANK - SUB</b>	<b>5331</b>	<b>4949</b>	<b>6611</b>	<b>7188</b>	<b>489</b>	<b>686</b>	<b>616</b>	<b>1191</b>
	<b>COMMERCIAL BANK</b>	<b>108712</b>	<b>27283</b>	<b>59710</b>	<b>66148</b>	<b>1800</b>	<b>1180</b>	<b>966</b>	<b>2184</b>
35	MGB	49106	6830	34971	15377	277	47	1096	522
36	MPGB	147794	35863	47004	38768	1476	1294	3086	8732
	<b>RRBs - SUB TOTAL</b>	<b>196900</b>	<b>42693</b>	<b>81975</b>	<b>54145</b>	<b>1753</b>	<b>1341</b>	<b>4182</b>	<b>9254</b>
37	DCCB & Apex Bank	23325	3042	6737	9124	133	8	11	1
	<b>CO-OPERATIVE BANK</b>	<b>23325</b>	<b>3042</b>	<b>6737</b>	<b>9124</b>	<b>133</b>	<b>8</b>	<b>11</b>	<b>1</b>
38	AU Small Finance Bank	0	0	0	0	0	0	0	0
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0
40	ESAF	0	0	0	0	0	0	0	0
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0	0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
	<b>SMALL FINANCE BANK</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>TOTAL</b>	<b>328937</b>	<b>73018</b>	<b>148422</b>	<b>129417</b>	<b>3686</b>	<b>2529</b>	<b>5159</b>	<b>11439</b>

**LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 30.06.2021**

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	1068	2818	11258	29001	207	999	2295	38024	18	41	18183	79053	33029	149936
2	Bank of India	675	2102	26432	49990	34	49	1044	27133	1	6	1336	7855	29522	87136
3	Bank of Maharashtra	151	722	4175	11139	76	324	1805	5513	3	5	871	8041	7081	25744
4	Canara Bank	740	4667	11617	26607	2939	7704	1504	8406	12	41	2621	15362	19433	62787
5	Central Bank of India	4093	4223	2052	5894	177	290	1640	8992	14	18	3643	17697	11619	37114
6	Indian Bank	504	1879	7146	15681	41	79	278	2186	6	14	1256	3477	9231	23316
7	Indian Overseas Bank	16	57	384	489	0	0	34	132	0	0	12	31	446	709
8	Punjab and Sindh Bank	39	236	408	1125	0	0	418	3231	0	0	151	979	1016	5571
9	Punjab National Bank	591	2702	10713	19128	61	171	1041	5566	2	2	1407	7724	13815	35292
10	State Bank of India	2984	13694	45393	106429	301	971	2620	16803	12	45	4556	29951	55866	167893
11	UCO Bank	197	1102	5431	9236	16	45	602	2386	5	5	434	3719	6685	16493
12	Union Bank of India	795	3671	14327	25458	187	308	986	19479	60	295	2967	25378	19322	74589
	<b>PSBs - SUB TOTAL</b>	<b>11853</b>	<b>37874</b>	<b>139336</b>	<b>300177</b>	<b>4039</b>	<b>10941</b>	<b>14267</b>	<b>137850</b>	<b>133</b>	<b>472</b>	<b>37437</b>	<b>199268</b>	<b>207065</b>	<b>686581</b>
13	Axis Bank	105	556	6114	14188	4	5	922	4752	2	4	0	0	7147	19505
14	Bandhan Bank	398	234	123278	49021	17	8	183	75	4	1	58	71	123938	49410
15	Catholic Syrian Bank	48	90	60	102	0	0	42	60	0	0	28	85	178	337
16	City Union Bank	0	0	2	19	0	0	1	1	0	0	0	0	3	20
17	Development Credit Bank	8	22	6302	2905	0	0	41	299	0	0	115	1530	6466	4756
18	Dhan Lakshmi Bank	0	0	9	15	0	0	0	0	0	0	0	0	9	15
19	Federal Bank Ltd.	36	134	65	376	3	26	78	278	0	0	256	1265	438	2079
20	HDFC Bank	26	83	2954	12264	3	4	863	4371	6	23	205	1377	4057	18121
21	ICICI Bank	440	1919	13476	50342	45	100	1512	19754	131	228	798	12399	16402	84742
22	IDBI Bank	175	770	5477	6219	8	92	315	1713	0	0	948	9521	6923	18315
23	IDFC First Bank	0	0	9	41	0	0	1	1	0	0	1	6	11	48
24	Indusind Bank Limited	424	141	84192	27228	8	12	428	2174	6	80	512	3650	85570	33285
25	Jammu and Kashmir Bank	1	2	185	780	12	65	5	57	0	0	1	18	204	922
26	Karnataka Bank Limited	3	14	77	588	0	0	1	3	0	0	12	159	93	763
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	51	72	1615	7622	15	58	459	5830	7	590	464	10027	2611	24199
29	Lakshmi Vilas Bank	0	0	3	4	0	0	0	0	0	0	0	0	3	4
30	Ratnakar Bank Ltd. (RBL)	183	37	9916	2133	28	5	88	40	73	186	0	0	10288	2401
31	South Indian Bank	60	160	10	26	0	0	0	0	0	0	0	0	70	186
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	43	251	0	0	3	25	0	0	7	75	53	351
34	Yes Bank	40	65	6987	3564	12	2	151	806	0	0	128	3517	7318	7954
	<b>PRIVATE BANK - SUB T</b>	<b>1998</b>	<b>4299</b>	<b>260774</b>	<b>177688</b>	<b>155</b>	<b>376</b>	<b>5093</b>	<b>40239</b>	<b>229</b>	<b>1112</b>	<b>3533</b>	<b>43699</b>	<b>271782</b>	<b>267413</b>
	<b>COMMERCIAL BANKS</b>	<b>13851</b>	<b>42172</b>	<b>400110</b>	<b>477865</b>	<b>4194</b>	<b>11317</b>	<b>19360</b>	<b>178089</b>	<b>362</b>	<b>1584</b>	<b>40970</b>	<b>242967</b>	<b>478847</b>	<b>953994</b>
35	MGB	119	180	11175	11405	0	0	860	1403	0	0	26223	20334	38377	33322
36	MPGB	1158	1051	28569	33575	286	203	2012	2525	3	10	1955	5129	33983	42493
	<b>RRBs - SUB TOTAL</b>	<b>1277</b>	<b>1231</b>	<b>39744</b>	<b>44980</b>	<b>286</b>	<b>203</b>	<b>2872</b>	<b>3928</b>	<b>3</b>	<b>10</b>	<b>28178</b>	<b>25463</b>	<b>72360</b>	<b>75815</b>
37	DCCB & Apex Bank	1967	453	79311	38863	6818	1977	4179	2549	0	0	11762	8177	104037	52019
	<b>CO-OPERATIVE BANK</b>	<b>1967</b>	<b>453</b>	<b>79311</b>	<b>38863</b>	<b>6818</b>	<b>1977</b>	<b>4179</b>	<b>2549</b>	<b>0</b>	<b>0</b>	<b>11762</b>	<b>8177</b>	<b>104037</b>	<b>52019</b>
38	AU Small Finance Bank	28	243	8393	36474	0	0	143	1372	0	0	1540	12287	10104	50375
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	ESAF	248	64	16839	3753	69	19	115	26	0	0	1	1	17272	3863
41	Fincare Small Finance Bank	55	13	2287	494	0	0	1	0	0	0	0	0	2343	507
42	Jana Small Finance Bank	1013	532	20858	6459	12829	6611	125	33	10	5	313	171	35148	13811
43	Suryoday Small Finance Bar	123	24	5866	1116	4	1	36	9	4	1	14	4	6047	1154
44	Ujjivan Small Finance Bank	34	6	7641	1590	99	21	92	17	3	0	6	1	7875	1635
45	Utkarsh Small Finance Bank	68	18	2461	677	0	0	25	8	0	0	15	4	2569	707
	<b>SMALL FINANCE BANK</b>	<b>1569</b>	<b>900</b>	<b>64345</b>	<b>50563</b>	<b>13001</b>	<b>6651</b>	<b>537</b>	<b>1465</b>	<b>17</b>	<b>6</b>	<b>1889</b>	<b>12467</b>	<b>81358</b>	<b>72052</b>
	<b>TOTAL</b>	<b>18664</b>	<b>44756</b>	<b>583510</b>	<b>612271</b>	<b>24299</b>	<b>20148</b>	<b>26948</b>	<b>186031</b>	<b>382</b>	<b>1601</b>	<b>82799</b>	<b>289074</b>	<b>736602</b>	<b>1153881</b>

**LOANS DISBURSED TO MINORITY COMMUNITIES 01.04.2021 TO 30.06.2021**

SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs]

TABLE-21

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	19	6	158	23	1	3	12	28	0	0	84	39	274	99
2	Bank of India	163	415	5123	11646	12	17	262	26087	0	0	351	2503	5911	40668
3	Bank of Maharashtra	53	193	1750	6918	29	68	1320	3773	3	3	333	3453	3488	14409
4	Canara Bank	34	266	793	1575	328	556	314	1001	3	7	182	541	1654	3946
5	Central Bank of India	121	441	252	878	23	58	256	1154	2	5	259	1089	913	3625
6	Indian Bank	82	276	751	1526	6	26	60	502	0	0	115	381	1014	2711
7	Indian Overseas Bank	2	5	18	23	0	0	1	2	0	0	2	3	23	33
8	Punjab and Sindh Bank	20	87	108	1004	0	0	418	1838	0	0	151	249	697	3178
9	Punjab National Bank	15	44	559	1093	0	0	80	324	1	0	79	231	734	1692
10	State Bank of India	984	407	5393	11575	301	43	2620	1790	12	0	4556	3950	13866	17765
11	UCO Bank	7	22	110	248	0	0	16	22	0	0	26	132	159	424
12	Union Bank of India	105	872	1103	2856	24	34	111	1126	11	15	516	8431	1870	13334
	<b>PSBs - SUB TOTAL</b>	<b>1605</b>	<b>3034</b>	<b>16118</b>	<b>39365</b>	<b>724</b>	<b>806</b>	<b>5470</b>	<b>37647</b>	<b>32</b>	<b>30</b>	<b>6654</b>	<b>21001</b>	<b>30603</b>	<b>101883</b>
13	Axis Bank	14	90	1306	2148	2	0	284	466	0	0	0	0	1606	2703
14	Bandhan Bank	29	19	5913	3805	0	0	10	6	0	0	9	7	5961	3837
15	Catholic Syrian Bank	28	28	31	15	0	0	5	9	0	0	7	6	71	58
16	City Union Bank	1	0	1	2	0	0	1	1	0	0	0	0	3	3
17	Development Credit Bank	0	0	28	24	0	0	1	0	0	0	1	1	30	25
18	Dhan Lakshmi Bank	0	0	9	15	0	0	0	0	0	0	0	0	9	15
19	Federal Bank Ltd.	14	56	23	145	0	0	9	67	0	0	87	187	133	455
20	HDFC Bank	11	11	473	1774	0	0	86	363	0	0	27	162	597	2309
21	ICICI Bank	31	114	2464	6048	5	7	193	1790	39	31	53	1106	2785	9096
22	IDBI Bank	6	4	352	675	0	0	66	123	1	3	139	515	564	1319
23	IDFC First Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Indusind Bank Limited	99	166	13187	6342	5	7	295	1364	0	0	94	409	13680	8288
25	Jammu and Kashmir Bank	0	0	2	2	0	0	0	0	0	0	0	0	2	2
26	Karnataka Bank Limited	0	0	3	5	0	0	0	0	0	0	0	0	3	5
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	4	2	47	404	4	25	25	465	0	0	48	1091	128	1986
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	2	1	1074	305	4	1	9	2	17	45	0	0	1106	354
31	South Indian Bank	19	20	0	0	0	0	0	0	0	0	0	0	19	20
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	10	20	0	0	1	10	0	0	2	8	13	38
34	Yes Bank	1	11	77	553	0	0	2	68	0	0	65	2044	145	2676
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>259</b>	<b>520</b>	<b>25000</b>	<b>22281</b>	<b>20</b>	<b>40</b>	<b>987</b>	<b>4733</b>	<b>57</b>	<b>79</b>	<b>532</b>	<b>5535</b>	<b>26855</b>	<b>33188</b>
	<b>COMMERCIAL BANKS</b>	<b>1864</b>	<b>3554</b>	<b>41118</b>	<b>61646</b>	<b>744</b>	<b>845</b>	<b>6457</b>	<b>42380</b>	<b>89</b>	<b>109</b>	<b>7186</b>	<b>26536</b>	<b>57458</b>	<b>135071</b>
35	MGB	26	57	909	1027	0	0	114	664	0	0	7260	8761	8309	10509
36	MPGB	50	26	397	604	2	3	16	21	0	0	52	177	517	831
	<b>RRBs - SUB TOTAL</b>	<b>76</b>	<b>83</b>	<b>1306</b>	<b>1631</b>	<b>2</b>	<b>3</b>	<b>130</b>	<b>685</b>	<b>0</b>	<b>0</b>	<b>7312</b>	<b>8938</b>	<b>8826</b>	<b>11340</b>
37	DCCB & Apex Bank	881	226	31540	18153	1625	457	1765	1147	0	0	8386	3001	44197	22984
	<b>CO-OPERATIVE BANK</b>	<b>881</b>	<b>226</b>	<b>31540</b>	<b>18153</b>	<b>1625</b>	<b>457</b>	<b>1765</b>	<b>1147</b>	<b>0</b>	<b>0</b>	<b>8386</b>	<b>3001</b>	<b>44197</b>	<b>22984</b>
38	AU Small Finance Bank	8	23	393	674	0	0	143	1372	0	0	1540	12287	2084	14355
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	ESAF	17	11	577	192	3	1	6	2	0	0	0	0	603	206
41	Fincare Small Finance Bank	7	2	274	83	0	0	0	0	0	0	0	0	281	85
42	Jana Small Finance Bank	136	82	1444	581	2172	1278	6	4	0	0	27	11	3785	1956
43	Suryoday Small Finance Bank	10	4	381	58	0	0	0	0	1	0	3	1	395	63
44	Ujjivan Small Finance Bank	2	1	176	81	0	0	0	0	0	0	1	0	179	82
45	Utkarsh Small Finance Bank	2	4	71	32	0	0	0	0	0	0	0	0	73	36
	<b>SMALL FINANCE BANK</b>	<b>182</b>	<b>126</b>	<b>3316</b>	<b>1701</b>	<b>2175</b>	<b>1279</b>	<b>155</b>	<b>1378</b>	<b>1</b>	<b>0</b>	<b>1571</b>	<b>12299</b>	<b>7400</b>	<b>16783</b>
	<b>TOTAL</b>	<b>3003</b>	<b>3989</b>	<b>77280</b>	<b>83131</b>	<b>4546</b>	<b>2584</b>	<b>8507</b>	<b>45590</b>	<b>90</b>	<b>109</b>	<b>24455</b>	<b>50775</b>	<b>117881</b>	<b>186178</b>

## LOANS OUTSTANDING TO SC/ST AS ON 30.06.2021

[Amt. in lacs]

Table: 22

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	27541	29458	38824	39652
2	Bank of India	43764	68803	29176	45869
3	Bank of Maharashtra	7007	9014	10381	13528
4	Canara Bank	12001	22035	15514	27162
5	Central Bank of India	51974	57890	63072	72416
6	Indian Bank	15589	25988	10109	18596
7	Indian Overseas Bank	2096	5113	1682	3911
8	Punjab and Sindh Bank	911	1757	339	669
9	Punjab National Bank	23253	33314	15654	22196
10	State Bank of India	149016	346048	106492	271388
11	UCO Bank	10101	15033	4645	7837
12	Union Bank of India	30114	42420	23373	42602
	<b>PSBs - SUB TOTAL</b>	<b>373367</b>	<b>656873</b>	<b>319261</b>	<b>565825</b>
13	Axis Bank	32734	13307	14438	7653
14	Bandhan Bank	48263	17796	39524	12432
15	Catholic Syrian Bank	25	33	19	45
16	City Union Bank	0	0	0	0
17	Development Credit Bank	213	396	17	47
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	188	391	62	87
20	HDFC Bank	1275	6028	720	2094
21	ICICI Bank	13584	31581	7108	23685
22	IDBI Bank	5464	6543	3885	5204
23	IDFC First Bank	1127	954	1153	985
24	Indusind Bank Limited	191824	42689	118501	29245
25	Jammu and Kashmir Bank	5	9	7	1
26	Karnataka Bank Limited	32	174	2	0
27	Karur Vysya Bank Ltd.	0	0	0	0
28	Kotak Mahindra Bank	38493	13619	19377	12176
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	17030	4092	13913	3314
31	South Indian Bank	8	16	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	15	30	5	4
34	Yes Bank	25698	6465	16394	3255
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>375978</b>	<b>144122</b>	<b>235125</b>	<b>100226</b>
	<b>COMMERCIAL BANKS - SUB TOTAL</b>	<b>749345</b>	<b>800995</b>	<b>554386</b>	<b>666051</b>
35	MGB	22834	23017	8731	8718
36	MPGB	59444	46260	114363	96396
	<b>RRBs - SUB TOTAL</b>	<b>82278</b>	<b>69277</b>	<b>123094</b>	<b>105114</b>
37	DCCB & Apex Bank	426351	170540	696082	341081
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>426351</b>	<b>170540</b>	<b>696082</b>	<b>341081</b>
38	AU Small Finance Bank	1376	3812	843	2572
39	Equitas Small Finance Bank	0	0	0	0
40	ESAF	34540	7379	32581	7039
41	Fincare Small Finance Bank	30981	6520	31313	6564
42	Jana Small Finance Bank	45996	14652	26689	7759
43	Suryoday Small Finance Bank	24529	4120	11881	2060
44	Ujjivan Small Finance Bank	19992	4299	12357	2536
45	Utkarsh Small Finance Bank	24072	6255	26878	6939
	<b>SMALL FINANCE BANK - SUB TOTAL</b>	<b>181486</b>	<b>47038</b>	<b>142542</b>	<b>35469</b>
	<b>TOTAL</b>	<b>1439460</b>	<b>1087849</b>	<b>1516104</b>	<b>1147715</b>



**LOANS DISBURSED TO SC/ST 01.04.2021 TO 30.06.2021**

[Amt. in lacs]

Table: 23

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	871	3912	936	1624
2	Bank of India	5400	9869	5326	7036
3	Bank of Maharashtra	3349	4174	6164	8528
4	Canara Bank	1042	1852	819	1553
5	Central Bank of India	10435	7513	7218	5943
6	Indian Bank	25	35	21	25
7	Indian Overseas Bank	39	97	31	68
8	Punjab and Sindh Bank	907	1233	336	561
9	Punjab National Bank	1159	1760	642	704
10	State Bank of India	10745	17733	6919	9250
11	UCO Bank	209	370	77	165
12	Union Bank of India	2525	4420	1922	3264
	<b>PSBs - SUB TOTAL</b>	<b>36706</b>	<b>52967</b>	<b>30411</b>	<b>38721</b>
13	Axis Bank	1625	1365	1482	1435
14	Bandhan Bank	3994	2362	3551	1997
15	Catholic Syrian Bank	5	4	7	4
16	City Union Bank	0	0	0	0
17	Development Credit Bank	128	223	6	17
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	67	92	21	27
20	HDFC Bank	126	365	72	289
21	ICICI Bank	2856	3649	1134	2250
22	IDBI Bank	315	468	218	242
23	IDFC First Bank	29	35	23	28
24	Indusind Bank Limited	30633	9247	20221	5941
25	Jammu and Kashmir Bank	0	0	0	0
26	Karnataka Bank Limited	3	2	0	0
27	Karur Vysya Bank Ltd.	0	0	0	0
28	Kotak Mahindra Bank	5275	1985	2546	933
29	Lakshmi Vilas Bank	7	6	0	0
30	Ratnakar Bank Ltd. (RBL)	1205	367	582	192
31	South Indian Bank	0	0	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	4	4	0	0
34	Yes Bank	492	302	220	98
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>46764</b>	<b>20475</b>	<b>30083</b>	<b>13453</b>
	<b>COMMERCIAL BANKS - SUB TOTAL</b>	<b>83470</b>	<b>73443</b>	<b>60494</b>	<b>52174</b>
35	MGB	8129	2908	457	1086
36	MPGB	837	1034	2070	2434
	<b>RRBs - SUB TOTAL</b>	<b>8966</b>	<b>3942</b>	<b>2527</b>	<b>3520</b>
37	DCCB & Apex Bank	191226	63104	307826	126209
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>191226</b>	<b>63104</b>	<b>307826</b>	<b>126209</b>
38	AU Small Finance Bank	75	122	42	101
39	Equitas Small Finance Bank	0	0	0	0
40	ESAF	1750	626	1744	617
41	Fincare Small Finance Bank	4120	1227	3851	1137
42	Jana Small Finance Bank	3564	1688	1914	792
43	Suryoday Small Finance Bank	1829	284	969	168
44	Ujjivan Small Finance Bank	784	337	541	227
45	Utkarsh Small Finance Bank	658	317	743	346
	<b>SMALL FINANCE BANK - SUB TOTAL</b>	<b>12780</b>	<b>4600</b>	<b>9804</b>	<b>3388</b>
	<b>TOTAL</b>	<b>296442</b>	<b>145089</b>	<b>380651</b>	<b>185290</b>

## ADVANCES TO WOMEN AS ON 30.06.2021

[Amt. in lacs]

Table: 24

SR	BANKS	Outstanding loans to Women		Individual woman beneficiary upto Rs. 1 Lakh (out of total loans o/s to women)		Loans disbursed to women 01.04.2021 to 30.06.21	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	78125	161024	31005	26954	1310	1920
2	Bank of India	135514	237276	58121	26248	741	208
3	Bank of Maharashtra	23680	40496	9746	3127	132	234
4	Canara Bank	90911	188314	39916	32749	22353	30615
5	Central Bank of India	109736	183871	68025	55280	14790	14582
6	Indian Bank	31688	72073	8701	7642	3329	5702
7	Indian Overseas Bank	5482	29687	1826	1411	315	199
8	Punjab and Sindh Bank	3672	8739	1845	331	108	320
9	Punjab National Bank	80527	239453	44688	21986	3582	16923
10	State Bank of India	261529	815347	46311	18896	21970	34932
11	UCO Bank	19518	44132	6543	2131	581	1548
12	Union Bank of India	60531	140260	23540	7683	7144	15830
	<b>PSBs - SUB TOTAL</b>	<b>900913</b>	<b>2160673</b>	<b>340267</b>	<b>204438</b>	<b>76355</b>	<b>123014</b>
13	Axis Bank	113200	41261	106068	16936	4260	7023
14	Bandhan Bank	624460	236867	0	0	43687	24718
15	Catholic Syrian Bank	49	49	49	49	28	28
16	City Union Bank	16	395	0	0	0	0
17	Development Credit Bank	78783	13457	0	0	711	813
18	Dhan Lakshmi Bank	51	99	0	0	20	25
19	Federal Bank Ltd.	1901	4329	254	240	575	1094
20	HDFC Bank	284851	97140	247796	41372	4907	6397
21	ICICI Bank	69124	469152	37851	31903	17758	41790
22	IDBI Bank	25085	39441	2528	563	2022	4409
23	IDFC First Bank	186507	51142	182948	39339	5072	3901
24	Indusind Bank Limited	566230	131379	0	0	91103	29600
25	Jammu and Kashmir Bank	90	105	32	27	1	2
26	Karnataka Bank Limited	411	3058	58	26	19	46
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0
28	Kotak Mahindra Bank	0	0	0	0	0	0
29	Lakshmi Vilas Bank	48	108	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	187172	37985	186943	36546	2761	1321
31	South Indian Bank	75	90	25	20	10	15
32	Standard Chartered Bank	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	77	343	0	0	19	58
34	Yes Bank	102331	18395	0	0	0	0
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>2240461</b>	<b>1144795</b>	<b>764552</b>	<b>167021</b>	<b>172953</b>	<b>121240</b>
	<b>COMMERCIAL BANKS - SUB TOTAL</b>	<b>3141374</b>	<b>3305467</b>	<b>1104819</b>	<b>371459</b>	<b>249308</b>	<b>244254</b>
35	MGB	31533	17076	5499	3801	1329	4423
36	MPGB	171834	169842	126649	43067	4401	5724
	<b>RRBs - SUB TOTAL</b>	<b>203367</b>	<b>186918</b>	<b>132148</b>	<b>46868</b>	<b>5730</b>	<b>10147</b>
37	DCCB & Apex Bank	0	0	0	0	0	0
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
38	AU Small Finance Bank	4625	14705	33	8	252	756
39	Equitas Small Finance Bank	0	0	0	0	0	0
40	ESAF	191954	41220	191954	41220	8838	3142
41	Fincare Small Finance Bank	269588	54981	0	0	37206	10681
42	Jana Small Finance Bank	64356	19285	0	0	0	0
43	Suryoday Small Finance Bank	109092	23632	45819	13990	7904	1293
44	Ujjivan Small Finance Bank	67295	14744	0	0	2469	1109
45	Utkarsh Small Finance Bank	97286	26886	97286	26886	2848	1264
	<b>SMALL FINANCE BANK</b>	<b>804196</b>	<b>195452</b>	<b>335092</b>	<b>82104</b>	<b>59517</b>	<b>18244</b>
	<b>TOTAL</b>	<b>4148937</b>	<b>3687838</b>	<b>1572059</b>	<b>500431</b>	<b>314555</b>	<b>272646</b>