

AGENDA

187TH & 188TH SLBC MEETING

SLBC, Madhya Pradesh



CONVENOR-CENTRAL BANK OF INDIA

www.slbcmadhyapradesh.in

**ADOPTION OF THE MINUTES OF THE 186th SLBC MEETING HELD
ON JULY 17, 2023**

The Minutes of the 186th SLBC meeting held on July 17, 2023 were circulated to all concerned and were uploaded on the website of SLBC (www.slbcmadhyapradesh.in) and the website of Directorate of Institutional Finance, Government of Madhya Pradesh (www.dif.mp.gov.in).

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

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ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
AEPS	: Aadhar Enabled Payment System
APY	: Atal Pension Yojana
BC	: Business Correspondent
CMRHM	: Chief Minister Rural Housing Mission
CDR	: Credit-Deposit Ratio
CSIS	: Central Sector Interest Subsidy
DCC	: District Consultative Committee
DLRC	: District Level review Committee
DCCBs	: District Central Cooperative Banks
DIF	: Directorate of Institutional Finance
DFS	: Department of Financial Services
IPPB	: India Post payment Bank
KCC	: Kisan Credit Card
LDM	: Lead District Manager
M.M	: Margin Money
MSME	: Micro, Small & Medium Enterprises
NCGTC	: National Credit Guarantee Trustee Company Ltd.
NPA	: Non Performing Asset
NULM	: National Urban Livelihood Mission
POS	: Point of Sale
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Manti Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMKVY	: Pradhan Mantri Kaushal Vikas Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PVTGs	: Particularly Vulnerable Tribal Groups
RRC	: Revenue Recovery Certificate
RSETI	: Rural Self Employment Training Institutes
ROC	: Registrar of Companies (ROC)
SARFAESI	: Securitization & Reconstruction of Fin. Assets & Enforcement of Sec. Int. Act
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SFB	: Small Finance Banks
SRLM	: State Rural Livelihood Mission
SUI	: Stand-up India
TReDS	: Trade Receivables Discounting System
UPI	: Unified Payment Interface
USSD	: Unstructured Supplementary Service Data
QR Code	: Quick Response Code
Y-o-Y	: Year on year

***ACTION TAKEN REPORT OF THE 186TH SLBC MEETING HELD
ON 17TH JULY 2023***

<i>Sl No.</i>	<i>Action points</i>	<i>Action Taken Report</i>
1	Five districts, namely Niwari, Rewa, Sidhi, Singrauli, Umaria, and Anuppur, still fall under the category of low CD ratio districts (below 40%). The Chief Secretary mentioned that we may consider adjusting corporate deposits in Singrauli district. Furthermore, he instructed the Convenor of the Sub-committee on CD Ratio to select any two low CD Ratio districts and conduct a detailed analysis at the branch level to evaluate which branches have the potential to increase the CD ratio. The report should be discussed in the next sub-committee meeting on improving the CD Ratio.	The Union Bank of India has informed that it has selected Rewa and Shahdol districts for conducting a detailed analysis. The analysis work for the chosen districts is scheduled to commence shortly. Efforts are underway to gather detailed information from banks regarding the adjustment of corporate deposits in Singrauli district, as suggested during the meeting. The details of the aforementioned reports will be furnished and discussed in the next sub-committee meeting on improving the CD Ratio.
2	The Chief Secretary noted the performance of banks under self-employment generation schemes. While he appreciated the performance of some banks, he expressed dissatisfaction with the performance of others. He instructed the Secretary of MSME to send a D.O. letter under his signature to the MD & CEO of the low-performing banks.	Letters have been issued to the MD & CEO of the respective banks.
3	Convenor SLBC informed that the State Government pays the EMI towards the Mukhya Mantri Gramin Awas Mission to the nodal bank account every month. The due date for crediting the amount is the last working day of every month. However, it has been observed that the amount (full or partial) is being credited after the due date, leading to many SMA-II accounts becoming NPA. The Chief Secretary instructed the concerned departments to strictly adhere to the timeline, process the file promptly, and credit the full subsidy to the nodal bank account no later than the 27th day of every month.	There has been no substantial improvement in the timely crediting of subsidy. Existing Delay in Crediting Subsidy: The current scenario indicates persistent delays in crediting the subsidy amount to the nodal bank account. For instance, the subsidy for the months of September, October, and November 2023 was credited on 23rd October 2023, 9th November 2023, and 25th December 2023, respectively.
4	There are 11 sub-committees of SLBC. It has been observed that some sub-committee meetings are not conducted regularly, and the respective Convenor	A meeting was convened by SLBC on 12th January 2024, where the matter of irregular sub-committee meetings and agenda preparation was

	<p>bank does not prepare comprehensive agendas and data for those meetings. Convenor SLBC informed that a calendar for holding sub-committee meetings has been prepared. The Chief Secretary has instructed the Convenor of the Sub-committees to ensure timely meetings and to prepare comprehensive agenda notes with relevant data which clearly states meeting goals and actionable points</p>	<p>discussed. The Convenor of Sub-committees acknowledged the concerns raised and assured the SLBC that steps will be taken to address the issues. The Convenor of Sub-committees has been specifically advised to ensure that the sub-committee meetings are conducted regularly as per the prepared calendar with comprehensive agenda note and data.</p>
5	<p>The RBI issued instructions through their letter no. FIDD. CO. LBS. No. 21/02.01.001/2019-20 dated 03.07.2019, regarding the development of a standardized system for LBS-related data flow. As per these instructions, DCCB/Apex Bank is required to upload CBS-extracted block-wise data in TXT format on the SLBC portal. However, both DCCBs and Apex Bank have not yet developed an online data generation system, resulting in delays in data submission. Furthermore, district-wise data is currently unavailable from the bank.</p> <p>DCCBs/Apex Bank were instructed to set a specific timeline for onboarding into this system to ensure smooth data flow and timely submission.</p>	<p>SLBC has been actively engaged in continuous follow-up with the District Central Cooperative Banks (DCCBs) and Apex Bank to ensure compliance with the RBI instructions. A meeting was also convened at the RBI Regional Office in Bhopal to address the challenges faced by DCCBs and Apex Bank in implementing the required online data generation system. During the meeting, the importance of adhering to the timeline for onboarding into the system was emphasized. Despite the efforts made, it is acknowledged that a definitive timeline for the development of the online data generation system has not yet been confirmed by DCCBs and Apex Bank.</p>
6	<p>The Convenor informed that, following the instructions issued by the Department of Financial Services, 54 villages have been allotted to the member banks for the opening of brick-and-mortar branches. However, some banks have reported facing difficulties, including network connectivity issues, unavailability of suitable premises even within 5 km radius from the village, and security concerns in 21 of these locations. To address this matter, discussions have taken place in various forums to find a solution.</p>	<p>In response to the concerns raised regarding the difficulties faced by member banks in opening brick-and-mortar branches in the allotted villages, a meeting was convened on 21st July 2023. The meeting, chaired by the Commissioner, Institutional Finance, aimed to address the challenges and find prompt resolutions. As of the date of this report, four new branches have been opened, bringing the total number of operational branches to 36. In 18 villages, challenges persist, and banks</p>

	The Chief Secretary has instructed the DIF to organize a meeting with the SLBC and the concerned banks and work towards finding a prompt resolution to these issues.	are facing challenges for opening the branches.
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AGENDA NO-1

BANKING DEVELOPMENT IN MADHYA PRADESH FY 2023-24 Q-2

For information

(i) KEY BANKING PARAMETERS OF THE STATE AS ON SEP'23

Amount in Crore

Sl No.	Parameters	Outstanding			Y-o-Y Variation		Y-o-Y variation %	
		Sep-21	Sep-22	Sep-23	Sep-22	Sep-23	Sep-22	Sep-23
1	Total number of Branches	8,047	8,157	8,333	110	176	1.4	2.2
2	Total number of ATMs	9,322	8,812	9,328	-510	516	-5.5	5.9
3	Total Deposits	5,10,283	5,54,962	6,25,858	44,679	70,896	8.8	12.8
4	Total Advances	3,62,995	4,16,852	4,92,021	53,857	75,169	14.8	18.0
5	Credit Deposit Ratio	71.1	75.1	78.6	4.0	3.5		
6	Total Business [3+4]	8,73,278	9,71,814	11,17,879	98,536	1,46,065	11.3	15.0
7	Agriculture	1,19,516	1,34,296	1,50,854	14,780	16,558	12.4	12.3
7(a)	Crop Loans out of total agriculture	89,584	98,739	1,05,063	9,155	6,324	10.2	6.4
7(b)	Agriculture Term Loan	29,932	35,557	45,791	5,625	10,234	18.8	28.8
7(c)	% share of Agri Term Loan to total agriculture	25.0	26.5	30.4	1.4	3.9		
8	MSME	69,280	77,813	94,512	8,533	16,699	12.3	21.5
9	Education	2,639	2,754	3,091	115	337	4.4	12.2
10	Housing	44,390	52,150	62,295	7,760	10,145	17.5	19.5
11	Priority Sector Advances	2,20,147	2,48,583	2,87,984	28,436	39,401	12.9	15.9
12	Non-Priority Sector Advances	1,42,848	1,68,269	2,04,037	25,421	35,768	17.8	21.3
13	Total NPA	37,258	35,988	34,982	-1,270	-1,006	-3.4	-2.8
14	NPA% to total advances	10.3	8.6	7.1	-1.6	-1.5		

OBSERVATIONS:

The financial landscape saw positive growth across all loan segments, reflecting the resilience and commitment of the banking sector. The credit-deposit ratio witnessed a significant improvement, reaching 78.6% in September 2023, compared to 75.1% the previous year, indicative of robust credit demand and the unwavering dedication of the banks.

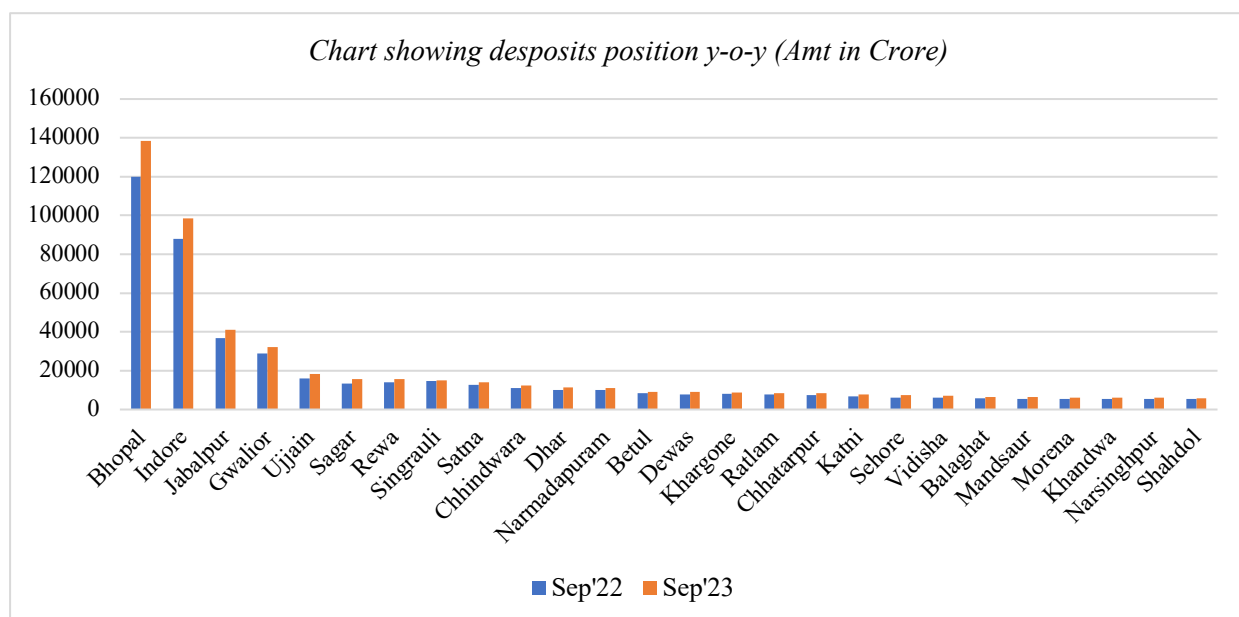
Agriculture term loan segment exhibited an year-on-year growth rate of 28.8% in September 2023, an increase from the 18.8% growth recorded in the preceding year. Recognizing the vital role of agriculture term loan growth, this positive trend bodes well for enhancing the income of farmers and strengthening the agricultural sector.

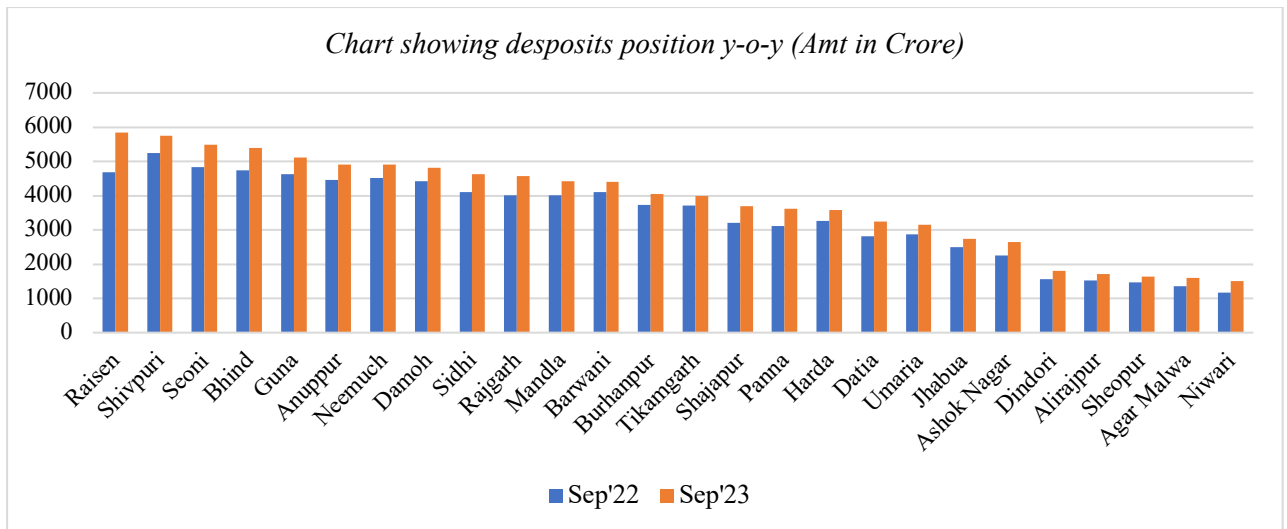
The MSME sector, a key driver of economic growth, continued its upward trajectory with a growth rate of 21.5% year-on-year in September 2023, outperforming the 12.3% growth observed in the previous year. This sustained momentum is indicative of the sector's resilience and contribution to the overall economic vitality of the region.

In a noteworthy development, there was a substantial surge in education loans, marking the highest growth in the last five years. The growth rate during the comparable period was an impressive 12.2% in FY23, a significant leap from the 4.4% registered in FY22. Factors such as a low base and the resurgence of offline campus courses, both domestically and internationally, were identified as key drivers of this surge, fueling fresh and pent-up demand for education loans.

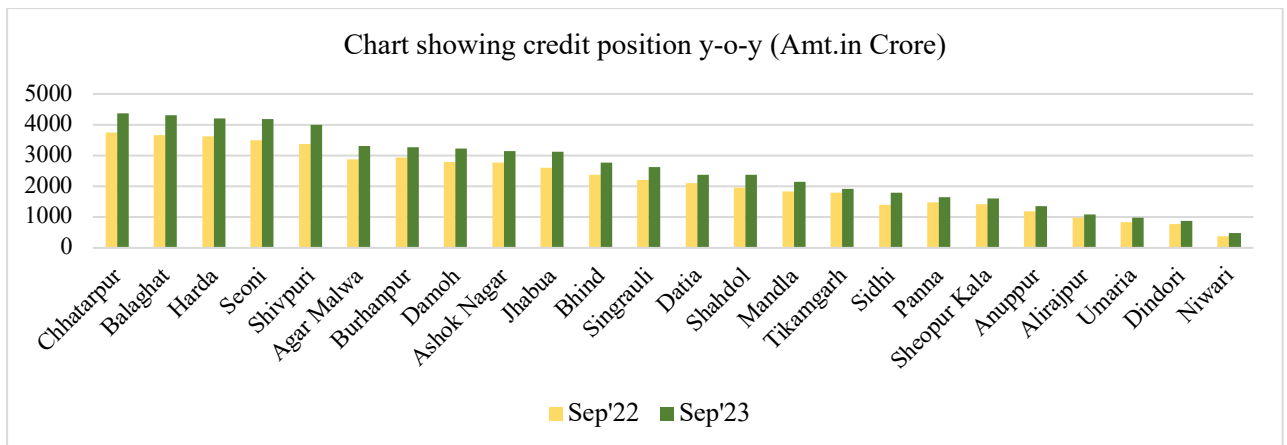
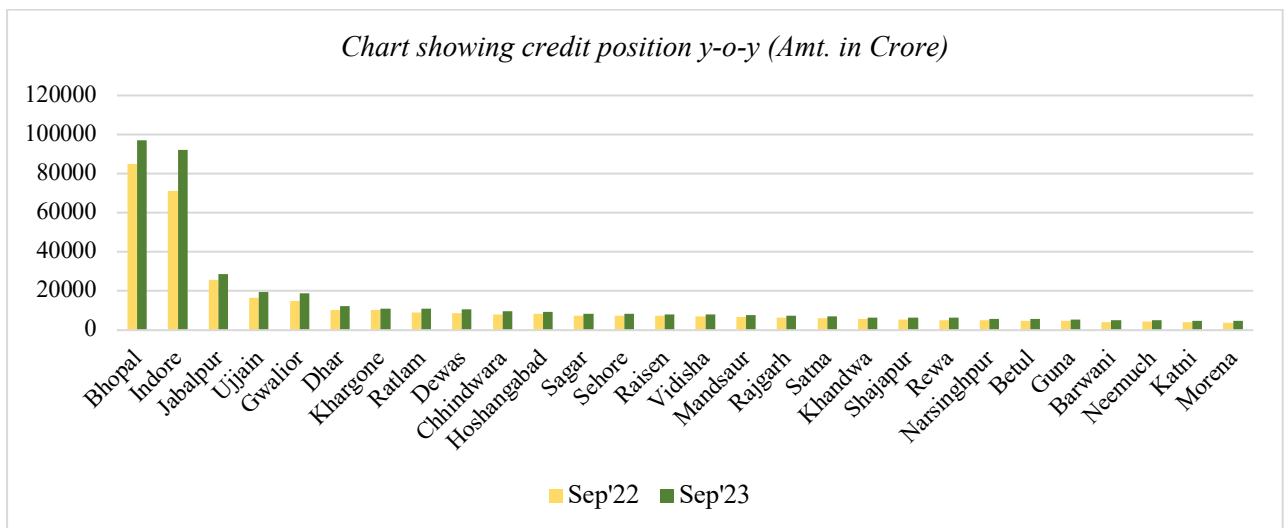
During the previous year, i.e., in September 2022, there was a year-on-year decline in the total number of ATMs. This decrease was attributed to the instructions issued by the Reserve Bank of India to banks, mandating the upgrading of ATMs in accordance with norms established over the preceding two years. The upgrades included the installation of digital locks, the adoption of a new cassette-swapping system, and enhancements to the ATM operating system. Consequently, as part of this comprehensive upgrading exercise, banks temporarily closed their old ATM machines. After the completion of the ATM upgrades, banks have reinstated the existing ATMs, and some banks have introduced new ATMs. As a result, the total number of ATMs has now reached 8,333.

(ii) DISTRICT-WISE YEAR-ON-YEAR DEPOSITS POSITION

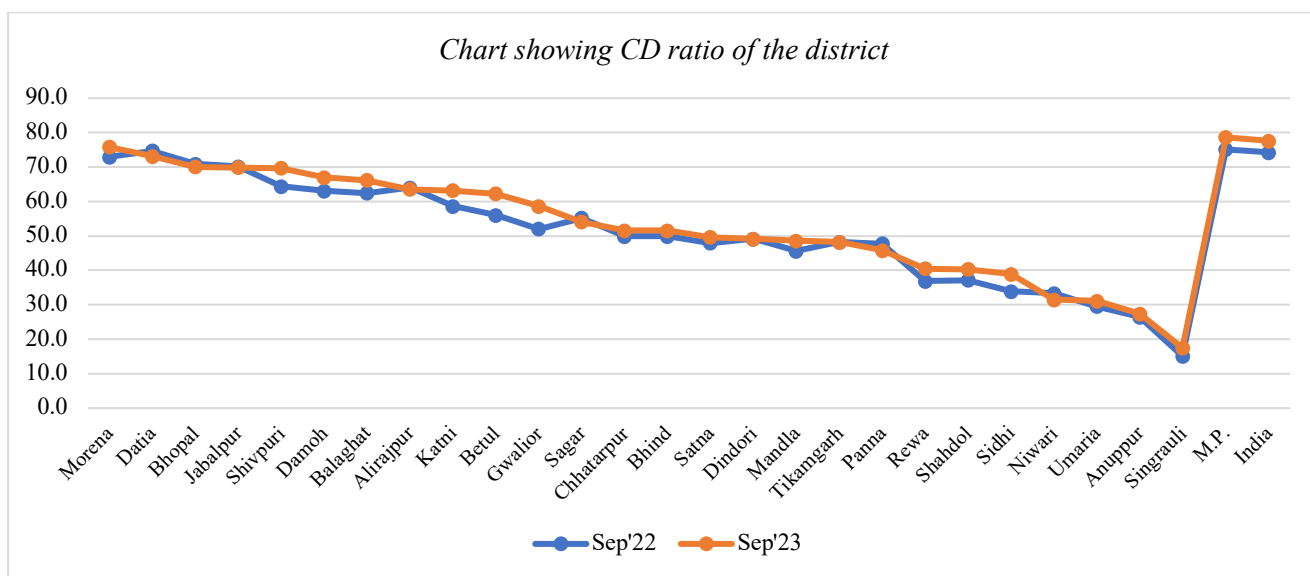
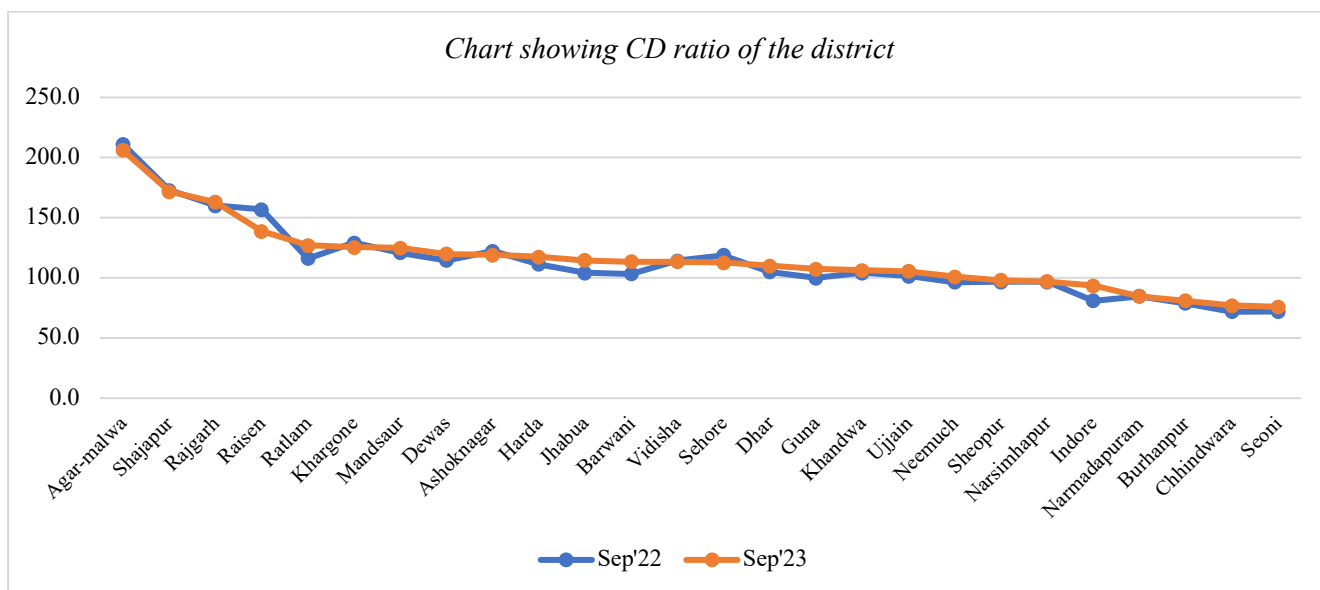




(iii) DISTRICT-WISE YEAR-ON-YEAR CREDIT POSITION



(iv) DISTRICT-WISE COMPARISON OF CD RATIO SEP'22 VIS-À-VIS SEP'23



In September 2023, Madhya Pradesh demonstrated an increase in the Credit Deposit Ratio (CDR), reaching 78.6%, as compared to 75.1% in the same month of the previous year. This suggests a positive trend in the utilization of deposits for credit purposes within the state. On the national level, Country also experienced a rise in CDR from 74.2% in September 2022 to 77.6% in September 2023.

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

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

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

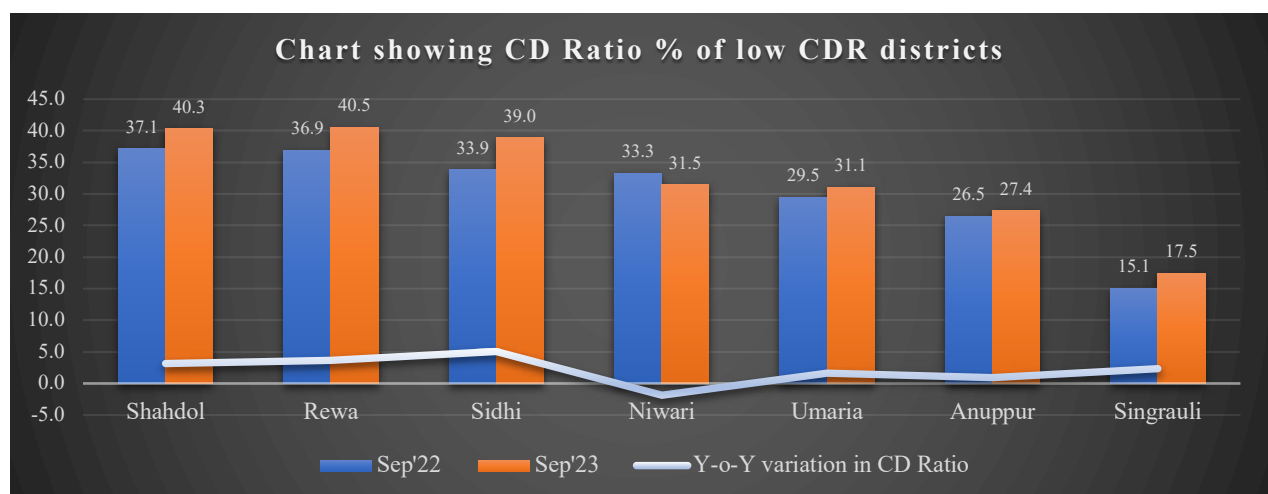
Districts with High CD Ratio (Above 100%): Nineteen districts in Madhya Pradesh reported a CD ratio exceeding 100% in Sep'23, indicating that the banking system is lending more money than it holds in deposits. This status can be indicative of a robust banking sector that actively supports economic activities within these districts. The districts with CD ratios above 100% are Agar-malwa, Shajapur, Rajgarh, Raisen, Ratlam, Khargone, Mandsaur, Dewas, Ashoknagar, Harda, Jhabua, Barwani, Vidisha, Sehore, Dhar, Guna, Khandwa, Ujjain, and Neemuch.

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

Remarkably, in September 2023, five districts – Sidhi, Niwari, Umaria, Anuppur, and Singrauli – were specifically classified as low CD ratio districts. In September 2022, there were 7 districts where the CD ratio was below 40%. Two districts, Mandla and Rewa, have come out from this list with a slight margin. This designation highlights the need for targeted interventions to stimulate credit flow in these areas, potentially through initiatives that promote financial literacy, entrepreneurship, and economic development.

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

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



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

Sector	Y--o-Y growth % Country		Y--o-Y growth % Madhya Pradesh	
	Sep'22	Sep'23	Sep'22	Sep'23
Deposits	9.2	13.6	8.8	13.3
Credit	16.9	20.0	15.6	19.8
Agriculture	15.8	15.3	12.1	17.5
MSME	27.0	17.3	20.0	21.7
Housing	15.9	22.4	17.6	19.6
Education	12.9	20.8	4.4	12.3
Priority Sector	18.8	16.6	14.4	18.9

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

In the Deposits sector, both the nation and Madhya Pradesh witnessed a noteworthy surge in positive growth from September 2022 to September 2023. The country's year-on-year (Y-o-Y) growth escalated from 9.2% to 13.6% in September 2023, while Madhya Pradesh observed an increase in growth from 8.8% to 13.3%. This points to a significant expansion in the accumulation of financial deposits within the state, aligning with the broader national trend.

The Credit sector experienced growth in both the nation and Madhya Pradesh, underscoring an upswing in lending activities. Nationally, Y-o-Y growth increased from 16.9% to 20.0% in September 2023, while Madhya Pradesh exhibited a surge in growth from 15.6% to 19.8%. These positive trends indicate a buoyant credit environment, potentially stimulating economic activities and investments.

The Agricultural sector displayed a mixed pattern. While the country experienced a slight dip from 15.8% to 15.3%, Madhya Pradesh witnessed growth climbing from 12.1% to 17.5%. This suggests robust agricultural performance within the state, contributing to its economic vitality.

In the Micro, Small, and Medium Enterprises (MSME) sector, national Y-o-Y growth decreased from 27.0% to 17.3%, whereas Madhya Pradesh maintained positive growth, with figures moving from 20.0% to 21.7% in September 2023. This implies a resilient MSME sector in the state, adapting to the changing economic landscape.

The Housing sector demonstrated substantial growth both nationally and in Madhya Pradesh. Nationally, Y-o-Y growth elevated from 15.9% to 22.4% in September 2023, while the state showcased commendable growth from 17.6% to 19.6%.

Education, a fundamental sector for societal progress, experienced robust growth. The country's Y-o-Y growth increased from 12.9% to 20.8%, and Madhya Pradesh exhibited a significant jump from 4.4% to 12.3%.

The Priority Sector, encompassing various critical areas, maintained positive growth nationally and in Madhya Pradesh. While the country's Y-o-Y growth slightly decreased from 18.8% to 16.6%, Madhya Pradesh sustained growth from 14.4% to 18.9%.

(vi) ACHIEVEMENT UNDER ACP OF THE STATE FY 2023-24 Q-2

Number in lakh & Amount in crore

Sr. No	Sector	FY 2022-23 As on Sep 2022					FY 2023-24 As on Sep 2023				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No	Amt.	No	Amt.		No	Amt.	No	Amt.	
1	Agriculture	72.17	1,64,761	43.22	55,530	33.7	73.28	1,37,752	46.99	61,945	45.0
1a	Farm Credit	70.00	1,52,252	43.00	48,959	32.2	72.41	1,23,460	46.00	52,249	42.3
1b	Crop Loan	57.00	1,07,307	33.00	39,292	36.6	45.51	82,000	32.00	39,204	47.8
1c	Agri Infra	1.00	5,396	0.02	631	11.7	0.19	3,343	0.67	546	16.3
1d	Ancillary Activity	1.17	7,113	0.20	5,940	83.5	0.68	10,949	0.32	9,150	83.6
2	MSME	8.70	44,944	3.00	40,999	91.2	9.77	84,173	4.90	62,497	74.2
3	Export Credit	0.01	911	0.01	65	7.1	0.01	310	0.01	165	53.2
4	Education	0.30	1,517	0.13	216	14.2	0.34	582	0.12	188	32.3
5	Housing	1.60	9,648	0.30	2,375	24.6	1.46	7,276	0.30	1,826	25.1
6	Social infra	0.17	803	0.01	30	3.7	0.66	615	0.08	43	7.0
7	Renewable	0.18	621	0.00	1	0.2	0.11	85	0.07	0	0.5
8	Others	0.03	239	3.01	1,861	778.7	6.56	4,621	3.51	2,326	50.3
9	Total Priority	83.16	2,23,444	49.68	1,01,077	45.2	92.19	2,35,414	55.98	1,28,990	54.8
10	Total NPS	2.00	30,000	11.00	1,14,166	380.6	10.05	72,797	11.00	1,08,090	148.5
11	Total Credit Plan	85.16	2,53,444	60.68	2,15,243	84.9	102.24	3,08,211	66.98	2,37,080	76.9

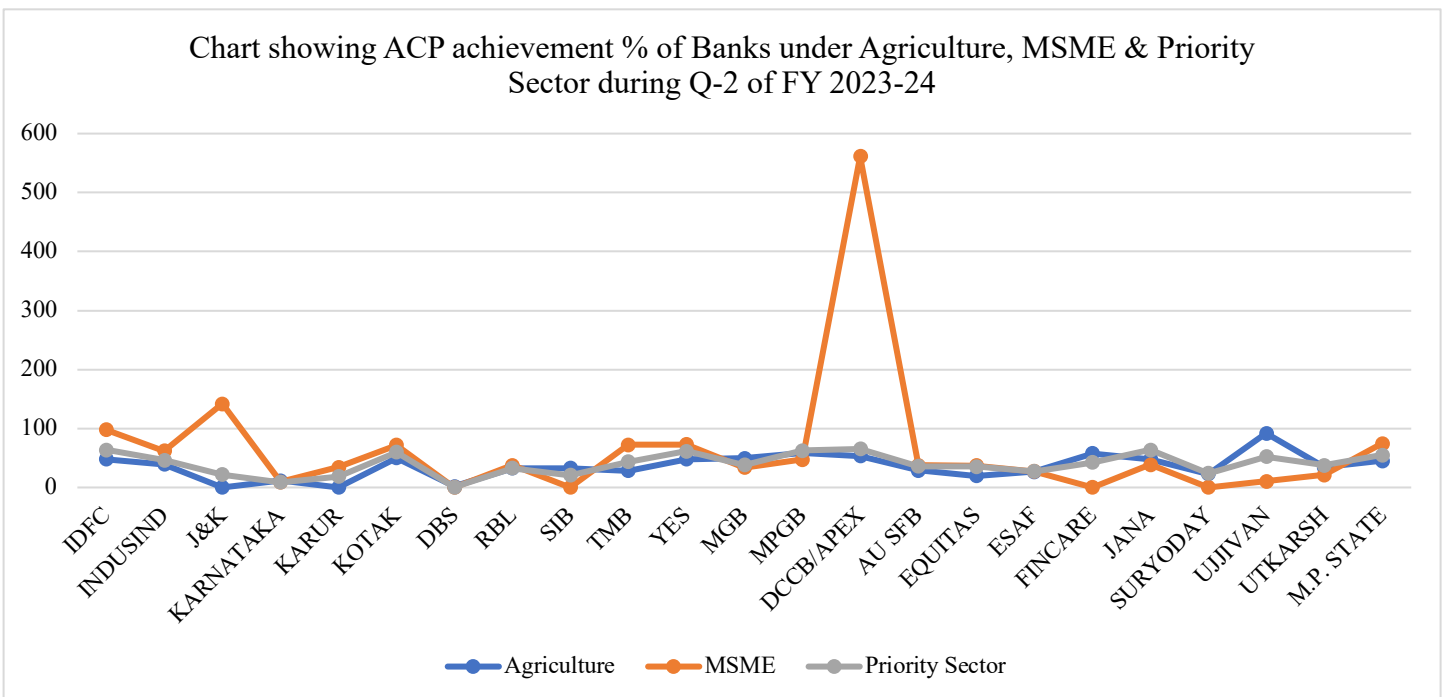
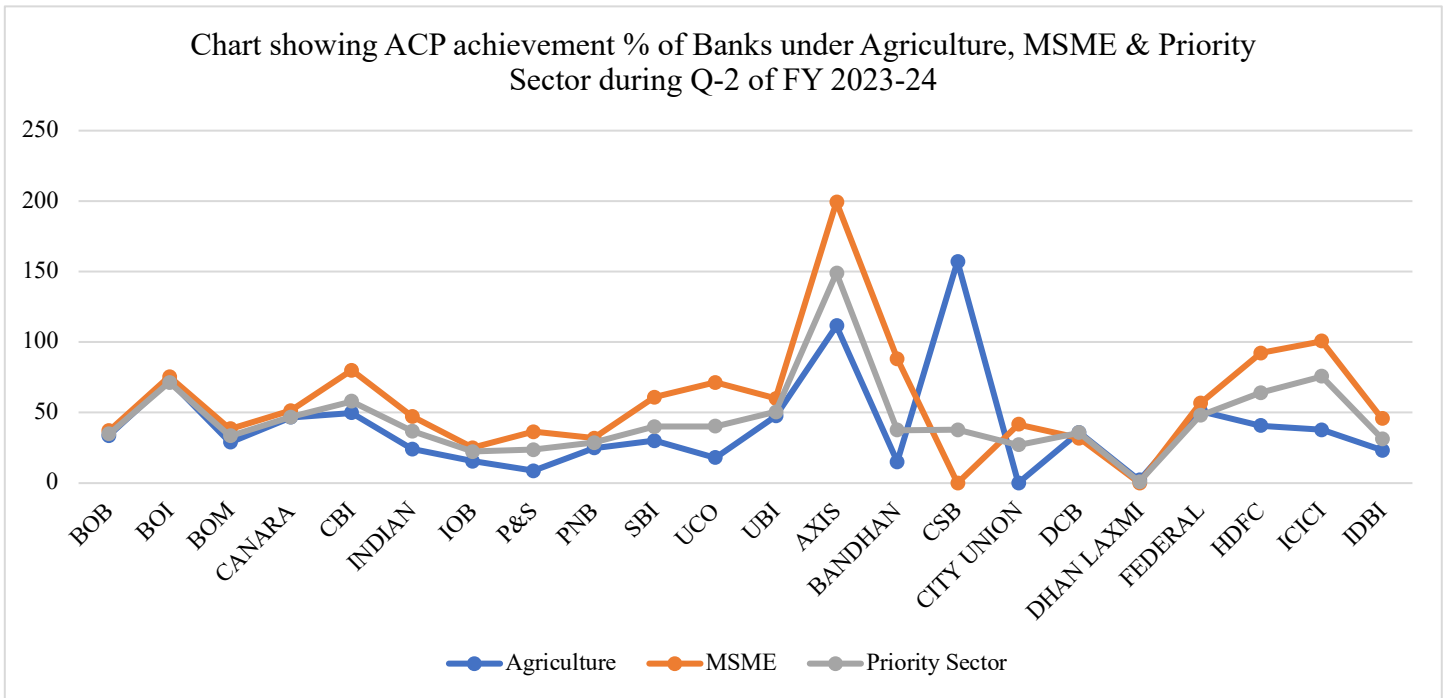
Bank-wise performance is shown in Table no. 9(i), 9(ii), 10, 11(i), 11(ii) & 12

HIGHLIGHTS

The credit planning for the fiscal year 2023-24 reflects a strategic approach towards aligning targets with achievable milestones, evident in the rationalization of annual credit plan targets. In the Agriculture sector, the annual credit plan target was set at 1,37,751 crores. Banks disbursed Rs 61,945 crores by September 2023, representing an achievement of 45%. The success in Ancillary Activity within the agricultural domain, achieving an impressive 83.6%, showcases a holistic approach encompassing diverse aspects of the sector. This comprehensive strategy not only ensures the financial well-being of farmers but also promotes ancillary industries vital for overall rural development.

The MSME sector, a crucial engine for economic growth, has seen a noteworthy achievement of 74.2%, reflecting a robust financial backing. The Total Priority sector, comprising various key segments, has achieved 54.8% during second quarter of current fiscal, showcasing a balanced approach. The Total Non-Priority Sector has surpassed targets with an achievement of 148.5%. The overall Annual Credit Plan, with an achievement of 76.9%, underline a realistic and pragmatic approach to financial planning.

(vii) BANK-WISE ACP PERFORMANCE FY 2023-24 Q-2



AGENDA NO- 2

OPENING OF BRICK & MORTAR BANK BRANCHES

i. REVIEW OF STATUS UNDER OPENING OF BRICK-AND-MORTAR BANK BRANCHES IN IDENTIFIED 56 VILLAGES.

For decision

References:

- Department of Financial Services (DFS), MoF, GoI Email dated 18/7/2022
- SLBC letter No. ZO: SLBC:2022-23:116 dated 19/07/2022

Secretary DFS, chaired a VC meeting with the MD & CEO of Public Sector Banks on 01/07/2022. It was informed that 363 locations have been identified in the country for opening of brick-and-mortar bank branches. Out of which, 56 locations have been identified in Madhya Pradesh. As per the instructions, these villages have been allocated to member banks for opening of brick-and-mortar branches. Progress so far is as under-

<i>Sl No.</i>	<i>Allottee Bank</i>	<i>No. of locations allotted</i>	<i>No. of branches opened till 31/12/2023</i>	<i>Already having bank branches of another bank</i>	<i>Remaining Branches to be opened</i>	<i>Remarks</i>
1	Bank of Baroda	6	4	0	2	Premises issues (Khargone dist.)
2	Bank of India	6	5	1	0	
3	Bank of Maharashtra	2	1	1	0	
4	Canara Bank	6	4	1	1	Will be opened by 31 st Jan'24
5	Indian Bank	4	3	0	1	Premises issue (Burhanpur)
6	Punjab National Bank	9	7	0	2	Premises issues (Khargone dist.)
7	State Bank of India	12	10	0	2	Network & Premises issues (Khargone dist.)
8	UCO Bank	2	1	0	1	Network & Premises issues (Khargone dist.)
9	Union Bank of India	9	1	1	7	<ul style="list-style-type: none">• One branch will be opened by 31st Jan'24 and two villages will be covered by one branch where branch

						will be opened by 31 st March'24.
						• In other 4 villages, having network and premises issues (Singrauli & Mauganj dist.
	Total	56	36	4	16	

According to information provided by the banks, three additional branches are scheduled to be opened by March 31, 2024, out of the 16 remaining locations. However, in the other 13 locations, banks are encountering challenges in securing suitable premises and facing connectivity issues.

In previous discussions, the Chief Secretary advised the CIF to engage in dialogue with the banks to address these concerns, urging them to utilize government-owned buildings to resolve the space-related issues. Despite holding a meeting, banks continue to experience difficulties in obtaining suitable premises.

Decision Point

Consequently, some banks i.e. State Bank of India, Bank of Baroda, Uco Bank & Union Bank of India have requested SLBC to consider the exclusion of certain centers due to various reasons such as inadequate connectivity, issues with premises (including leasehold land/patta), non-feasibility, extremely remote locations, and lack of proper infrastructure.

The house is requested to take the decision on the above.

(ii) ENHANCING FINANCIAL INCLUSION: A CALL FOR PUBLIC SECTOR BANKS TO EXPAND BRANCHES IN UNTAPPED BLOCKS

Banks are strategically implementing branch expansion plans, aiming to rapidly establish new branches within a defined timeframe for the acceleration of deposit accumulation and enhance their business. In the pursuit of fostering financial inclusion and ensuring convenient access to banking services, there is an need to expand the reach of Public Sector Banks (PSBs) in the state of Madhya Pradesh. Despite the increasing prevalence of digital transactions, the importance of physical bank branches remains crucial, especially in rural and semi-urban areas. This proposal advocates for the adoption of 41 Blocks in Madhya Pradesh by PSBs to establish branches, addressing the current gaps in banking infrastructure.

Madhya Pradesh comprises 313 Blocks, and while the State Bank of India (SBI) has a presence in 41 Blocks, there is a noticeable absence of branches from other public sector banks. Recognizing the unique role that brick-and-mortar branches play in fostering financial habits, banks aim to provide swift and time-bound solutions to cater to the diverse needs of the public.

Public sector banks are instrumental in driving various government programs and schemes. Their widespread presence facilitates the efficient implementation of policies aimed at financial inclusion, poverty alleviation, and economic development. By expanding their branches in underserved Blocks, PSBs can further strengthen their role as key drivers of government initiatives.

Currently, PSB branches constitute 48% of all bank branches in Madhya Pradesh, with more than half of them situated in rural and semi-urban areas. The extensive geographical coverage of PSBs has played a pivotal role in instilling banking habits among people in remote parts of the state. Despite challenges in accessibility, the basic brick-and-mortar model of PSBs has encouraged a substantial number of individuals to open savings accounts.

Proposal:

In light of the above, it is felt necessary that Public Sector Banks step forward to adopt the 41 Blocks where SBI is present but lacks PSB branches. This strategic move will not only enhance banking accessibility for the local population but also contribute to the success of government-driven programs. By adopting a time-bound and comprehensive branch expansion plan, PSBs can play a pivotal role in transforming the financial landscape of Madhya Pradesh, fostering economic growth, and empowering communities in the process.

Details of Blocks with SBI but without other PSBs

Name of the Block	Name of the District	State Bank of India	Bank of Baroda	Bank of Maharashtra	Canara Bank	Central Bank of India	Indian Overseas Bank	Indian National Bank	Punjab National Bank	Union Bank of India	Punjab and Sind Bank	UCO Bank	Bank of India	Total
ESAGARH	ASHOKNAGAR	1	0	0	0	0	0	0	0	0	0	0	0	1
Niwali	Barwani	1	0	0	0	0	0	0	0	0	0	0	0	1
BADAMLEHRA	CHHATARPUR	1	0	0	0	0	0	0	0	0	0	0	0	1
BUAWAR	CHHATARPUR	1	0	0	0	0	0	0	0	0	0	0	0	1
BUXWAHA	CHHATARPUR	1	0	0	0	0	0	0	0	0	0	0	0	1
GAURIHAR	CHHATARPUR	1	0	0	0	0	0	0	0	0	0	0	0	1
LAKUSHNAGAR	CHHATARPUR	1	0	0	0	0	0	0	0	0	0	0	0	1
BATIYAGARH	DAMOH	1	0	0	0	0	0	0	0	0	0	0	0	1
JABERA	DAMOH	1	0	0	0	0	0	0	0	0	0	0	0	1
PATERA	DAMOH	1	0	0	0	0	0	0	0	0	0	0	0	1
UMARBAN	DHAR	1	0	0	0	0	0	0	0	0	0	0	0	1
TRILA	DHAR	1	0	0	0	0	0	0	0	0	0	0	0	1
AMARPUR	DINDORI	1	0	0	0	0	0	0	0	0	0	0	0	1
SAMNAPUR	DINDORI	1	0	0	0	0	0	0	0	0	0	0	0	1
BAMORI	GUWA	1	0	0	0	0	0	0	0	0	0	0	0	1
Ranapur	Jhabua	1	0	0	0	0	0	0	0	0	0	0	0	1
BAHORIBAND	KATNI	1	0	0	0	0	0	0	0	0	0	0	0	1
RITHI	KATNI	1	0	0	0	0	0	0	0	0	0	0	0	1
SAIGON	KHARGONE	1	0	0	0	0	0	0	0	0	0	0	0	1
NIWAS	MANDLA	1	0	0	0	0	0	0	0	0	0	0	0	1
CHICHALI	NARSINGHPUR	1	0	0	0	0	0	0	0	0	0	0	0	1
AJAY GARH	PANNA	1	0	0	0	0	0	0	0	0	0	0	0	1
PAWAI	PANNA	1	0	0	0	0	0	0	0	0	0	0	0	1
SHAHNAGAR	PANNA	1	0	0	0	0	0	0	0	0	0	0	0	1
PIPLODA	RATLAM	1	0	0	0	0	0	0	0	0	0	0	0	1
barghat	Seoni	1	0	0	0	0	0	0	0	0	0	0	0	1
ghansore	Seoni	1	0	0	0	0	0	0	0	0	0	0	0	1
dhanora	Seoni	1	0	0	0	0	0	0	0	0	0	0	0	1
JAISINGHNAGAR	SHAHDOL	1	0	0	0	0	0	0	0	0	0	0	0	1
Kathal	Sheepur	1	0	0	0	0	0	0	0	0	0	0	0	1
BADARWAS	Shivpuri	1	0	0	0	0	0	0	0	0	0	0	0	1
KHANIADHANA	Shivpuri	1	0	0	0	0	0	0	0	0	0	0	0	1
NARWAR	Shivpuri	1	0	0	0	0	0	0	0	0	0	0	0	1
PICHHORE	Shivpuri	1	0	0	0	0	0	0	0	0	0	0	0	1
POHRI	Shivpuri	1	0	0	0	0	0	0	0	0	0	0	0	1
BALDEOGARH	TIKAMGARH	1	0	0	0	0	0	0	0	0	0	0	0	1
JATARA	TIKAMGARH	1	0	0	0	0	0	0	0	0	0	0	0	1
PALEERA	TIKAMGARH	1	0	0	0	0	0	0	0	0	0	0	0	1
Manpur	Umaria	1	0	0	0	0	0	0	0	0	0	0	0	1
Lateri	Vidisha	1	0	0	0	0	0	0	0	0	0	0	0	1
Nateran	Vidisha	1	0	0	0	0	0	0	0	0	0	0	0	1

Page 1

AGENDA NO-3

EXPANDING AND DEEPENING THE DIGITAL PAYMENT ECOSYSTEM ACROSS ALL THE DISTRICTS

For review

Introduction:

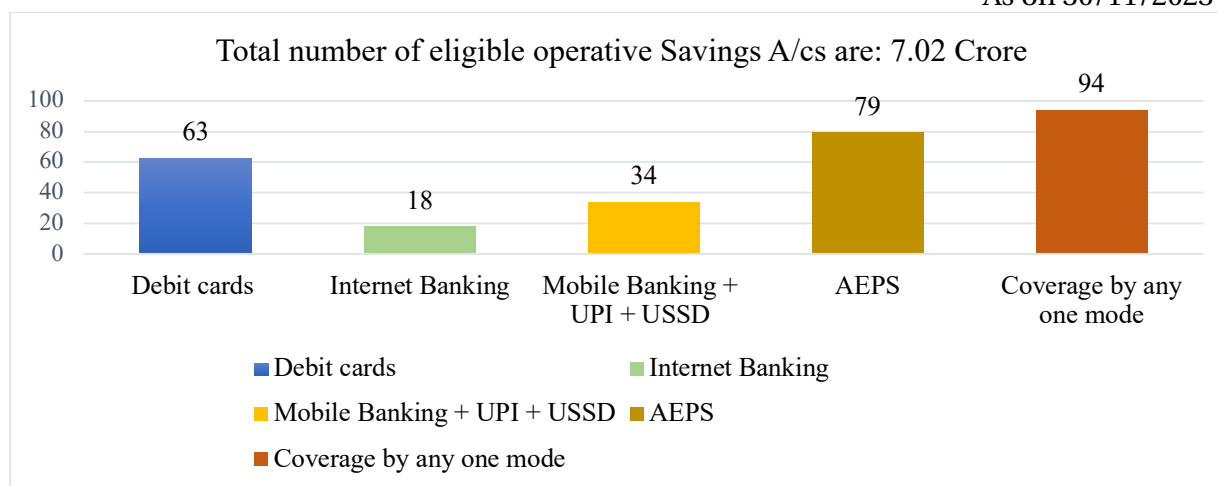
In a groundbreaking move aimed at promoting financial inclusion and embracing the digital era, the Reserve Bank of India (RBI) has launched a comprehensive initiative to extend and enhance the digital payment ecosystem throughout every district in the country. This visionary program seeks to extend the advantages of digital financial services to all corners, ensuring that individuals, regardless of their geographical location, can seamlessly participate in the modern economy.

Initially, the initiative was implemented in four districts—Betul, Vidisha, Indore, and Satna in the State. Now, the initiative has been expanded to encompass all districts nationwide. The targeted completion date for this extensive coverage is March 31, 2024.

This initiative aims to include eligible operative savings accounts, providing coverage for at least one digital transaction mode such as debit cards, Net Banking, UPI, Mobile Banking, AEPS, and USSD. Similarly, eligible operative current accounts will be covered, incorporating any mode of digital transactions like POS, QR Code, Net Banking, and Mobile Banking.

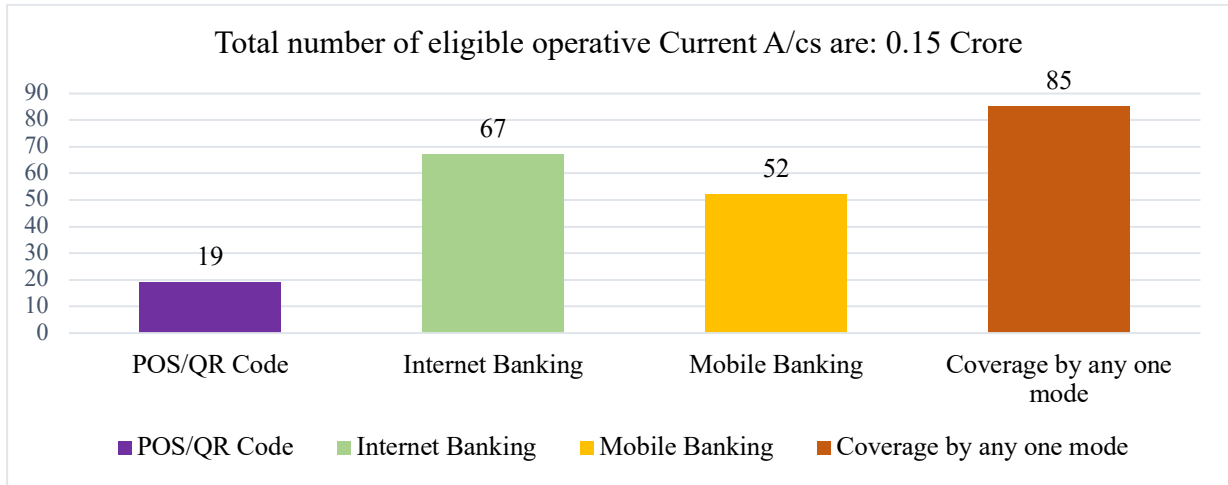
% Coverage of eligible operative Savings Accounts

As on 30/11/2023



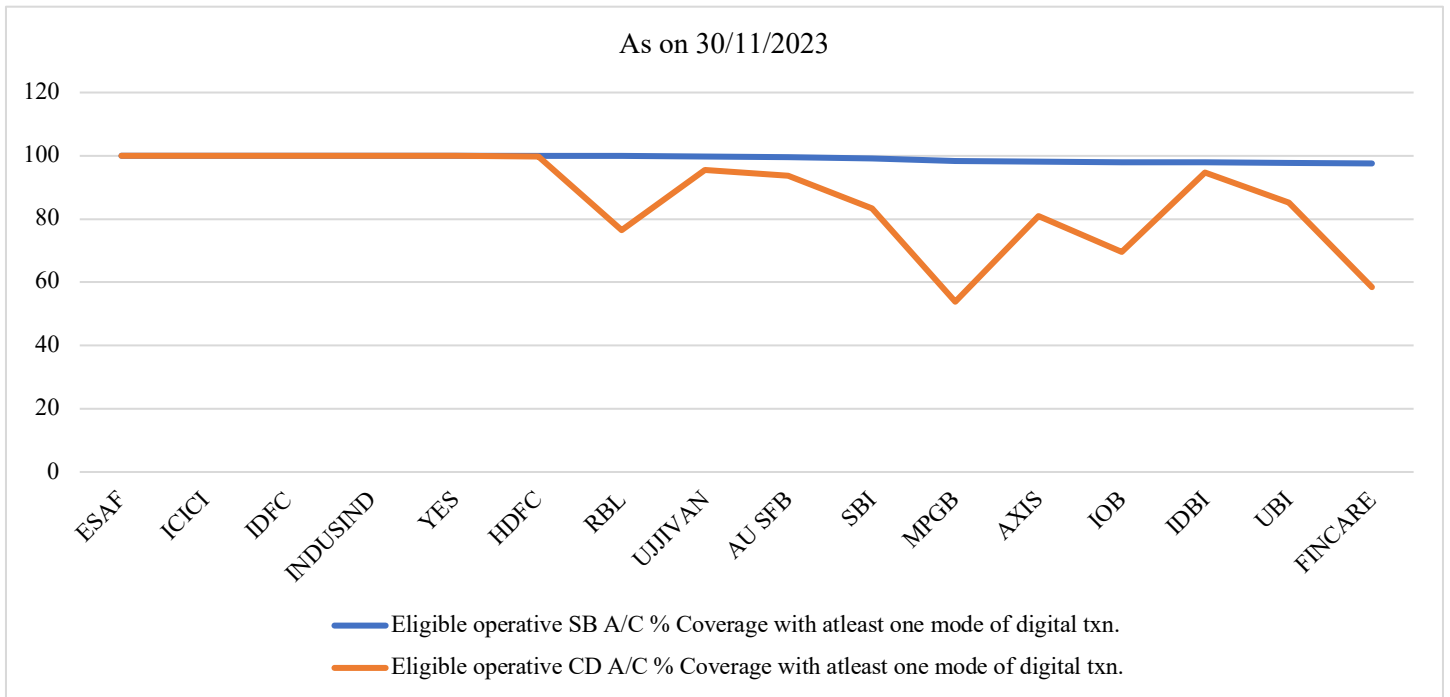
% Coverage of eligible operative Current Accounts

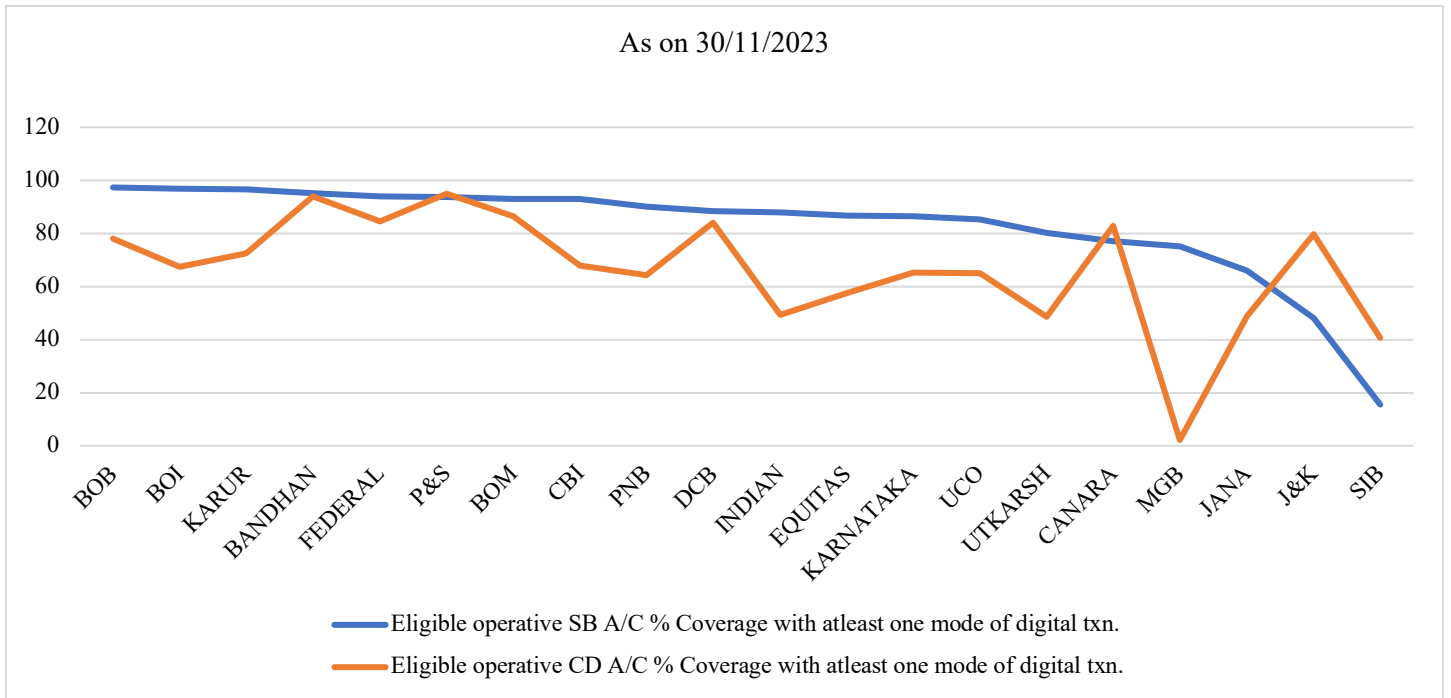
As on 30/11/2023



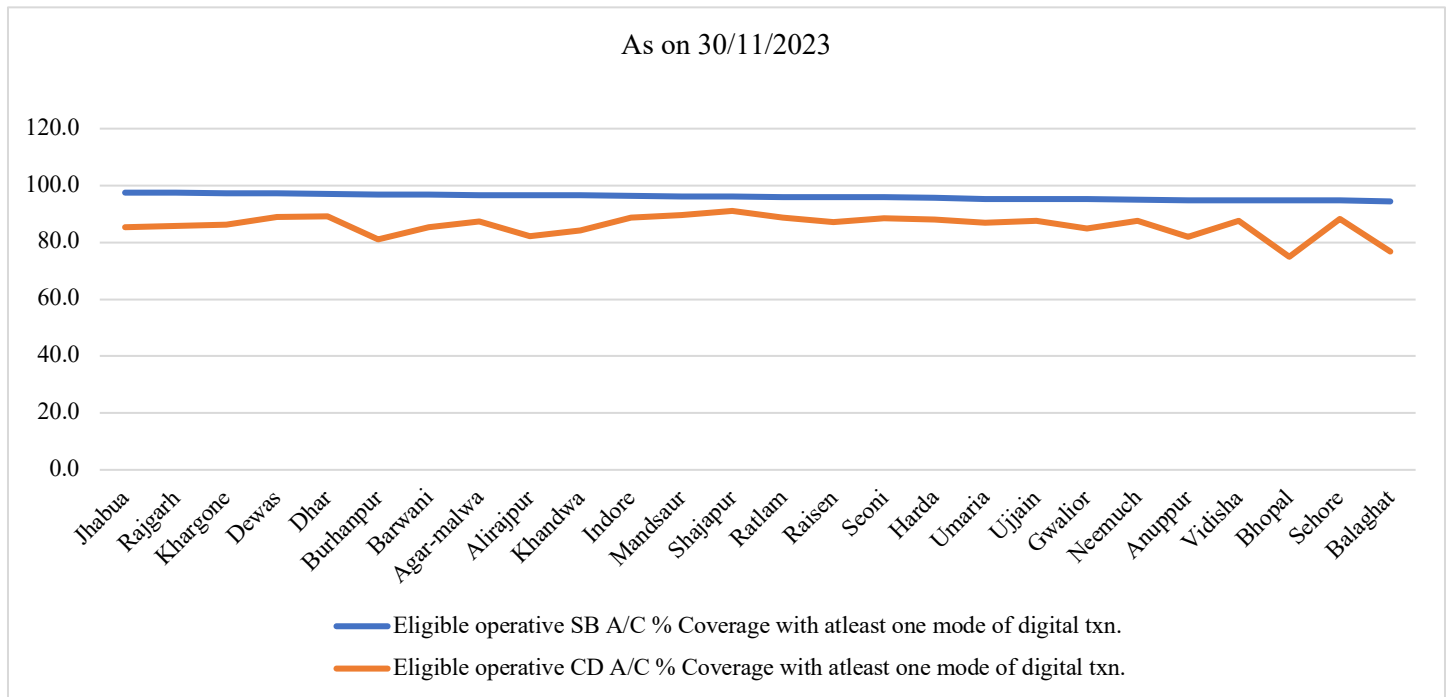
Bank-wise % Coverage of eligible operative Savings & Operative Current Accounts

As on 30/11/2023

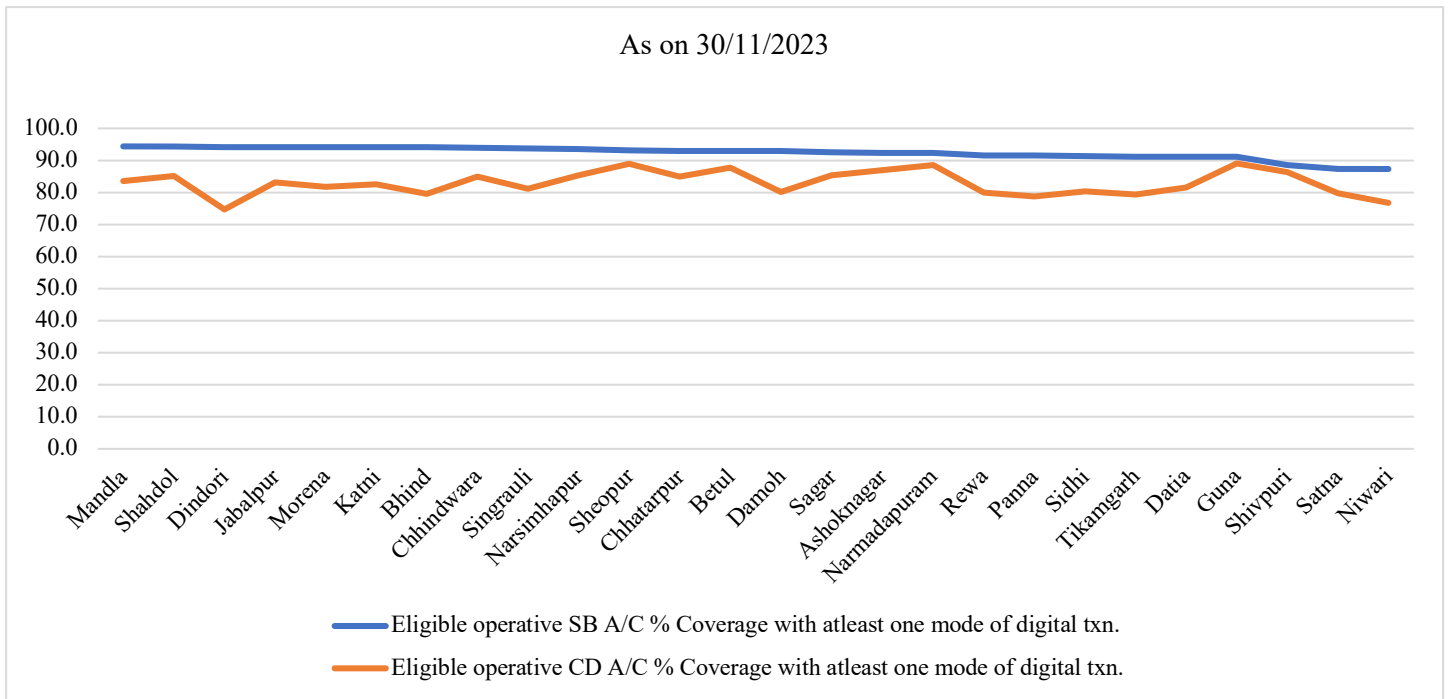




District-wise % Coverage of eligible operative Savings & Operative Current Accounts



As on 30/11/2023



Banks are requested to expedite coverage to achieve the target within the stipulated deadline.

AGENDA NO-4





REVIEW OF PROGRESS UNDER RECENT CAMPAIGNS INITIATED BY DFS

For information

(i) VIKSIT BHARAT SANKALP YATRA

The Viksit Bharat Sankalp Yatra stands as a nationwide outreach initiative with the primary objective of informing and empowering citizens regarding the Central Government's flagship schemes and programs. This Yatra strives to elevate awareness and streamline the delivery of benefits from various welfare schemes. Since its launch in Madhya Pradesh following the enforcement of the model code of conduct, the Yatra has successfully covered 707 urban event locations as of January 12, 2024, with an impressive turnout of approximately 19.58 lakh attendees.

A noteworthy aspect of this initiative is the active engagement of banks, which play a pivotal role in ensuring the success of the programs. Banks are demonstrating proactive involvement by fostering better coordination with government officials and other stakeholders. This collaborative effort enhances the efficacy of the Yatra, facilitating the seamless execution of schemes and ensuring that the intended benefits reach the citizens effectively.

		PROGRESS As on 12/01/2024														
																
<i>Bank's participation</i>		<table border="1"><thead><tr><th>Scheme</th><th>Number of Applications sourced</th></tr></thead><tbody><tr><td>PMJDY</td><td>87,513</td></tr><tr><td>PMJJBY</td><td>1,22,408</td></tr><tr><td>PMSBY</td><td>2,24,883</td></tr><tr><td>APY</td><td>39,175</td></tr><tr><td>MUDRA</td><td>8,265</td></tr><tr><td>PM SVANidhi camps</td><td>89,040</td></tr></tbody></table>	Scheme	Number of Applications sourced	PMJDY	87,513	PMJJBY	1,22,408	PMSBY	2,24,883	APY	39,175	MUDRA	8,265	PM SVANidhi camps	89,040
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PMSBY	2,24,883															
APY	39,175															
MUDRA	8,265															
PM SVANidhi camps	89,040															

(ii) PM- JANMAN

The PM JANMAN (PM- Janjati Adivasi Nyaya Maha Abhiyan) is a an initiative by the Government of India, designed to address the comprehensive development needs of 75 vulnerable tribal communities spread across 18 states and 1 Union Territory. These communities, collectively referred to as Particularly Vulnerable Tribal Groups (PVTGs), have historically faced significant challenges in terms of socio-economic indicators such as education, health, and livelihood. The PM JANMAN initiative is a dedicated effort to uplift and empower these communities, enabling them to overcome obstacles and participate fully in the country's development.

According to available data, there are approximately 7.40 lakh households within the PVTGs, with a total population of 10.60 lakh individuals in the state. These households are distributed across 4130 villages in 18 districts of Madhya Pradesh. Banks play a pivotal role in the successful implementation of the PM JANMAN initiative. They actively participate in various programs, contributing significantly to the financial inclusion of PVTGs. One notable aspect is the opening of accounts under the Pradhan Mantri Jan Dhan Yojana (PMJDY), ensuring that members of these vulnerable communities have access to formal banking services. Additionally, the provision of Kisan Credit Cards (KCCs) further empowers them to engage in agricultural activities, promoting sustainable livelihoods.



PROGRESS

As on 12/01/2024

Sl No.	District	No. of camps conducted	PMJDY A/c	KCC A/c
1	Annuppur	65	1450	0
2	Ashoknagar	76	2431	751
3	Balaghat	25	937	97
4	Chhindwara	68	680	38
5	Datia	48	374	2
6	Dindori	98	975	225
7	Guna	30	168	11
8	Gwalior	60	345	21
9	Katni	6	146	5
10	Mandla	37	679	230
11	Morena	7	196	9
12	Narshingpur	28	2150	110
13	Satna	67	53	1
14	Sheopur	31	1175	895
15	Shahdol	45	172	0
16	Shivpuri	56	1691	255
17	Sidhi	64	560	0
18	Vidisha	49	1452	104
Total		860	15634	2754



(iii) GHAR-GHAR KCC ABHIYAN

The Govt. of India and financial institutions have undertaken several measures to simplify credit access through KCC for farmers viz:-waiver of charges for loans up to Rs.3.00 lakh, increasing collateral free loan limits to Rs.1.60 lakh, special drives to saturate farmers with KCC, etc.

The initiative of Govt. of India i.e. Ghar Ghar KCC Abhiyan aims to include all left over farmers for issue of KCC , focusing on PM KISAN beneficiaries not having KCC. Ghar Ghar KCC Abhiyan launched by the Govt. of India from 01st October 2023 to 31st December 2023, involves participation of various stakeholders, including government agencies, financial institutions like commercial banks, regional rural banks, and cooperative banks, and non-governmental organizations working in rural areas. NABARD is identified as Primary Executing Organisation. This collaborative initiative unites government agencies and financial institutions to identify eligible farmers, facilitate KCC issuance, and provide unwavering support.

As per data provided by banks, 13,01,350 KCCs worth Rs 15,586 crore were issued /renewed during the campaign.

<i>Sl No.</i>	<i>Bank Name</i>	<i>No. of KCCs issued</i>	<i>Amt in crores</i>
1	State Bank Of India	5,36,831	12,805
2	Central Bank Of India	2,40,342	4,466
3	Bank Of India	1,52,314	1,295
4	Union Bank Of India	1,48,432	NA
5	Bank Of Baroda	1,02,376	NA
6	Canara Bank	63,534	10
7	Bank Of Maharashtra	43,998	830
8	Punjab & Sind Bank	5,259	88
9	Indian Overseas Bank	3,422	61
10	Uco Bank	1,520	32
11	Madhyanchal Gramin Bank	1,141	15
12	Madhya Pradesh Gramin Bank	1,118	28
13	Indian Bank	1,012	14
14	Axis Bank Ltd	51	2
	<i>Total</i>	<i>13,01,350</i>	<i>19,646</i>

AGENDA NO-5

NON-PERFORMING ASSETS

For discussion

(i) ADDRESSING CHALLENGES IN CHIEF MINISTER RURAL HOUSING MISSION SCHEME: A CALL FOR STRATEGIC SOLUTIONS

The Chief Minister Rural Housing Mission Scheme has played a pivotal role in providing affordable housing solutions to the rural population. However, a concerning issue has emerged as the Non-Performing Assets (NPA) under this scheme have surged to an alarming 49% of the total portfolio. This worrisome trend poses significant challenges for banks, with critical issues requiring immediate attention and strategic solutions.

Challenges Faced by Banks:

Delay in Subsidy Release: One of the primary challenges faced by banks is the delayed release of subsidies from the State Government. The subsidy, intended to ease the burden of Equated Monthly Installments (EMIs), is supposed to be disbursed in the same month but has been consistently credited in the subsequent month. This delay disrupts the financial planning of banks, impacting their liquidity and ability to manage the loan portfolio effectively.

Decision-making on Bank Proposals: Banks are confronted with the need to make crucial decisions to address the escalating NPAs. Two proposals warrant immediate attention:

- i. **Advance Payment of EMI all Accounts:** A proposed solution is for the Government of Madhya Pradesh (Govt. of M.P.) to consider an advance payment of EMIs for both standard (STD) and NPA accounts at discounted value and get rid of the liability.
- ii. **Modification in MOU Clause (S No.17, Year-2011):** There is a need to revisit and modify Clause 17 of the Memorandum of Understanding (MOU) executed in 2011. The current clause states that the payment of EMIs on the subsidy component borne by the Government of Madhya Pradesh shall cease from the date of auction or the date on which the account is written off, whichever is earlier. A reconsideration of this clause is essential to ensure a more equitable and sustainable resolution of defaulted accounts.

The house is urged to deliberate on these issues and collaborate on devising effective solutions.

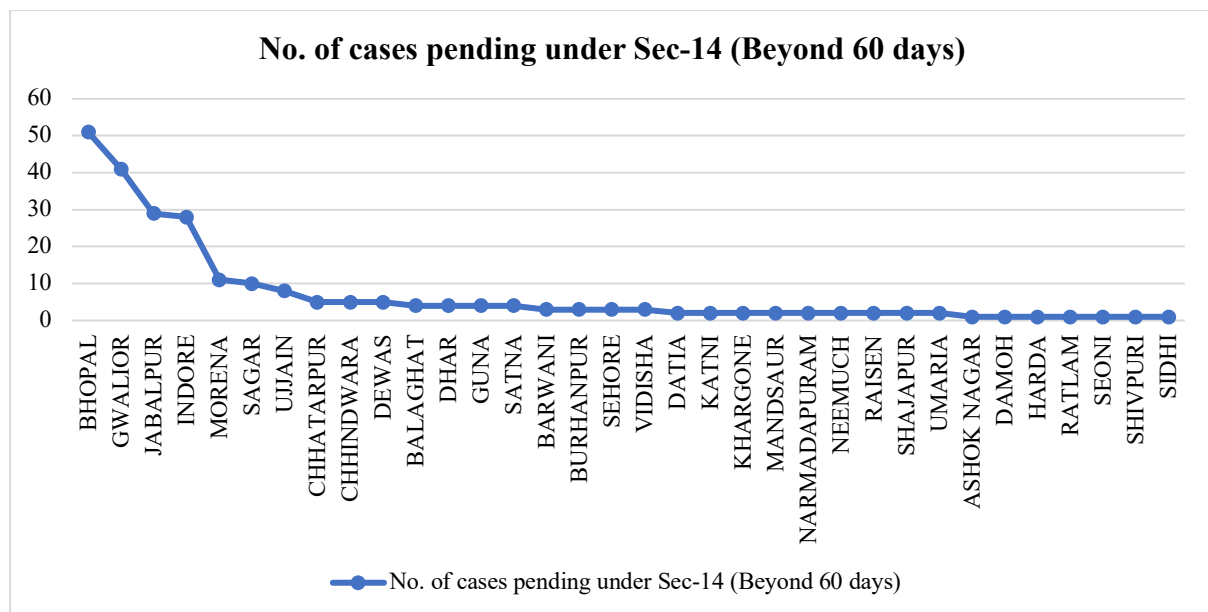
(ii) PENDING CASES UNDER SEC-14 OF THE SARFAESI ACT WITH DISTRICT MAGISTRATE BEYOND 60 DAYS.

The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act of 2002 has been a legislative tool empowering financial institutions to efficiently recover non-performing assets. Section 14 of the SARFAESI Act plays a pivotal role in this process by entrusting District Magistrates (DMs) with the responsibility of disposing of cases related to the enforcement of security interests. However, recent observations indicate a significant delay in the decision-making process by District Magistrates, leading to a backlog of pending cases.

As outlined in Section 14 of the SARFAESI Act, the DM/ADM/CJM is mandated to act promptly within a stipulated time frame. The order for taking possession of secured assets must be issued within 30 days from the date of application, with provision for extension up to 60 days if required. The power vested in the DM/ADM/CJM is characterized as executory and ministerial, emphasizing its role in executing rather than adjudicating.

Challenges and Pending Cases:

Despite the clear provisions of the SARFAESI Act, it has come to light that District Magistrates are not consistently adhering to the prescribed timelines. Cases often remain unresolved beyond the stipulated 60-day extension, with some lingering for up to a year. This delay poses a significant challenge, impacting the efficacy of the SARFAESI Act in addressing non-performing assets. District-wise status is as under-



Previous Actions and Continuing Challenges:

In a bid to address this issue, discussions were held during the State Level Bankers' Committee (SLBC) meeting, where the Chief Secretary advised engaging with District Collectors to apprise them of the legal provisions. Subsequent meetings were conducted to sensitize District Magistrates about the SARFAESI Act's requirements. Despite these efforts, the anticipated progress has not been achieved, and a considerable number of cases—246 as reported by six banks—remain pending with District Magistrates.

Call for Urgent Sensitization and Direction:

Given the urgency of the situation and the critical role of District Magistrates in the effective implementation of the SARFAESI Act, there is an immediate need to sensitize DMs about the legal provisions and provide clear directives for timely case disposal. Delays in possession orders not only hinder the recovery process but also contribute to the accumulation of non-performing assets.

AGENDA NO-6

***REAL ESTATE SECTOR- HUGE DIFFERENCE BETWEEN
MARKET AND GUIDELINE VALUE***

For discussion

State Bank of India (SBI), a key player in the housing finance industry, has brought to the attention of the State Level Bankers' Committee (SLBC) a concern regarding the substantial disparity between the market value and the guideline value of properties. This disconcerting trend has been observed to have adverse consequences on various stakeholders involved in property transactions.

The prevailing market conditions have underscored the urgency for a thorough reassessment of existing guidelines to ensure that they accurately reflect the true value of properties. The divergence between the market value and guideline value has discouraged potential buyers and sellers from participating in property transactions. This discrepancy not only impedes economic growth but also undermines public trust in standardized property valuations, leading to a loss of revenue for the exchequer.

State Bank of India, being a leading lender in the housing finance sector, has experienced challenges in meeting the financial needs of customers due to properties being registered at guideline values, which are often lower than the actual market values. This situation compels customers to seek loans from private banks and non-banking financial companies (NBFCs) that may have more lenient processes. Consequently, this places public sector banks, like SBI, at a disadvantageous position.

The adverse impact of this situation is not only felt by financial institutions but also extends to the broader economic landscape. To address this issue effectively, it is imperative that relevant authorities conduct a comprehensive assessment of market trends and subsequently revise existing guidelines to bridge the gap between market and guideline values. Such a revision will not only facilitate more transparent and accurate property transactions but also contribute to fostering public trust in the valuation process.

In light of these concerns, State Bank of India is requested to deliberate on this matter to devise a sustainable solution.

AGENDA NO-7

PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES

For review

(i) MUKHYA MANTRI UDYAM KRANTI YOJANA

As on 12/01/2024

Target for FY 2023-24 (Number)	50,000
Applications submitted	18,024
Sanctioned	9,325
Disbursed	8,187
Pending	5,755
Rejected	2,944
Sanction % out of total target	18.7%
Sanction % out of submitted	51.7%
Disbursed % out of sanction	87.8%
Rejection % out of submitted	16.3%

(ii) SANT RAVIDAS SWAROJGAR YOJANA

As on 12/01/2024

Target FY 2023-24	5,000
Applications submitted	4,449
Sanctioned	1,056
Disbursed	842
Pending	2,128
Rejected	1,265
Sanction % out of submitted	23.7%
Disbursed % out of sanction	79.7%
Rejection % out of submitted	28.4%

(iii) BHAGWAN BIRSA MUNDA SWAROJGAR YOJANA

As on 12/01/2024

Target FY 2023-24 (Number)	5,000
Applications submitted	3,653
Sanction	635
Disbursed	496
Pending	1,731
Rejected	1,287
Sanction % out of submitted	17.4%
Disbursed % out of sanction	78.1%
Rejection % out of submitted	35.2%

(iv) TANTYA MAMA ARTHIK KALYAN YOJANA

As on 12/01/2024

Target FY 2023-24(Number)	10,000
Applications submitted	3,862
Sanction	587
Disbursed	411
Pending	2,015
Rejected	1,260
Sanction % out of submitted	15.2%
Disbursed % out of sanction	70.0%
Rejection % out of submitted	32.6%

(v) DR. BHIMRAO AMBEDKAR ARTHIK KALYAN YOJANA

As on 12/01/2024

Target FY 2023-24 (Number)	8,000
Applications submitted	2,756
Sanction	1,054
Disbursed	944
Pending	991
Rejected	711
Sanction % out of submitted	38.2%
Disbursed % out of sanction	89.6%
Rejection % out of submitted	25.8%

(vi) Pichda Varg Alpsankhyak Udyam Yojana

As on 12/01/2024

Target FY 2023-24 (Number)	5,000
Submitted	1,163
Sanctioned	369
Disbursed	282
Pending	539
Rejected	236
Sanctioned % out of submitted	32
Disbursement % out of submitted	76
Achi% to the target	6

(vii) PM-SVANIDHI

As on 12/01/2024

Particulars	10K loan	20K loan	50K loan
Target cumulative (Number)	7,55,160	3,62,994	61,986
Applications submitted	9,49,113	3,45,949	52,426
Sanctioned	7,97,885	2,83,083	46,929
Disbursed	7,57,299	2,60,403	44,219
Sanction % against submission	84%	82%	90%
Disbursed % against sanction	95%	92%	94%
Disbursed % against target	100%	72%	71%

(viii) NATIONAL RURAL LIVELIHOOD MISSION

As on 12/01/2024

Target		Disbursed		Achievement % over target	
No. of SHGs	Amt. in Crore	No. of SHGs	Amt. in Crore	No. of SHGs	Amt. in Crore
1,94,770	4,035	1,15,046	1,991	59%	49%

(ix) PRIME MINISTER EMPLOYMENT GENERATION PROG.

As on 12/01/2024

Target FY 2023-24		Forwarded		Sanctioned		Margin Money disbursed		Achievement %
No. of Project	Margin Money (Crore)	No. of Project	Margin Money (Crore)	No. of Project	Margin Money (Crore)	No. of Project	Margin Money (Crore)	
5459	177	17045	596	5721	216	2620	90	51

**(x) PRIME MINISTER FORMALIZATION OF MICRO FOOD
PROCESSING ENTERPRISES (PMFME)**

As on 12/01/2024

Target (Number)	Received	Sanction	Rejected	Achievement %	Under Process
4,660	5,463	1,645	1,680	35	2,138

**(xi) AHDF CAMPAIGN: ISSUANCE OF KCC TO ANIMAL
HUSBANDRY**

As on 12/01/2024

Received (Number)	5,21,952
Accepted	5,04,437
Sanction	2,68,883
Sanction % out of accepted	53%
Rejected	2,25,035
Rejection %	45%
Pending	10,519

(xii) AHDF CAMPAIGN: ISSUANCE OF KCC TO FISHERIES

As on 12/01/2024

Received (Number)	1,31,723
Accepted	1,30,471
Sanction	76,739
Sanction % out of accepted	59%
Rejected	49,761
Rejection %	38%
Pending	3,971

(xiii) Agriculture Infrastructure Fund Scheme

As on 12/01/2024

Target FY 2023-24		Disbursed		Achievement %	
No	Amt (Cr.)	No	Amt (Cr.)	No	Amt (Cr.)
1,450	837	1,308	1,026	90	122

Bank-wise performance is shown in Annexures

AGENDA NO-8

FINANCIAL INCLUSION

For compliance & approval

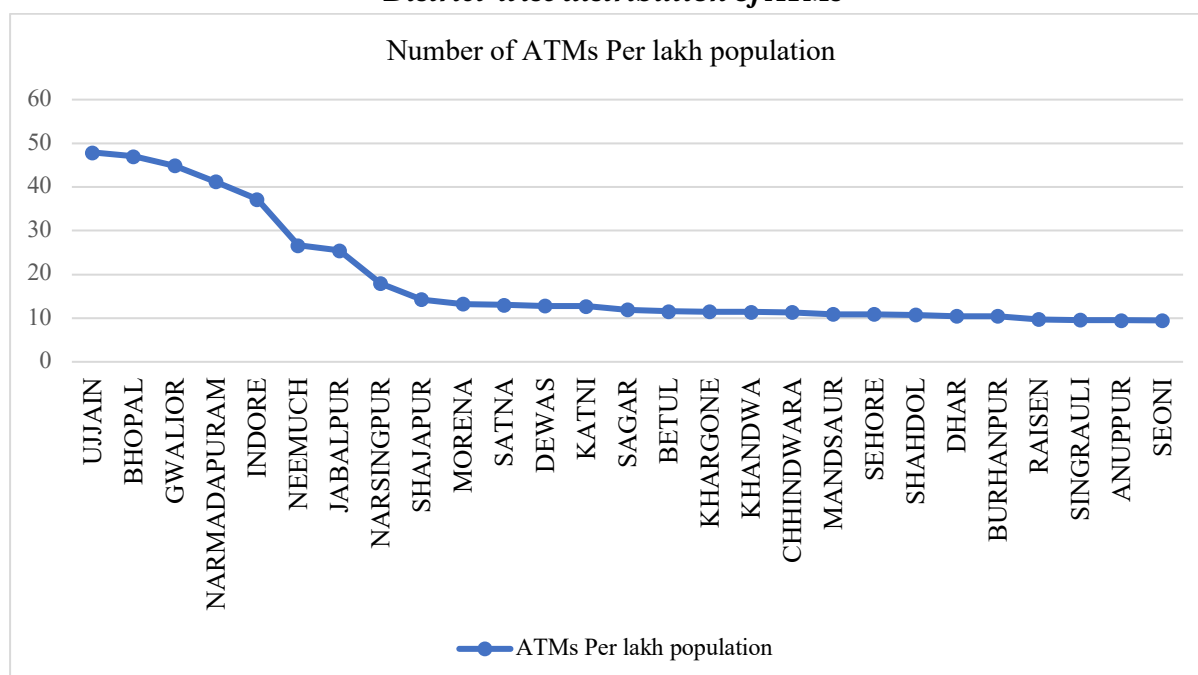
(i) DISTRICTS FALLING IN THE BOTTOM 10 PERCENTILE OF PER CAPITA DISTRIBUTION

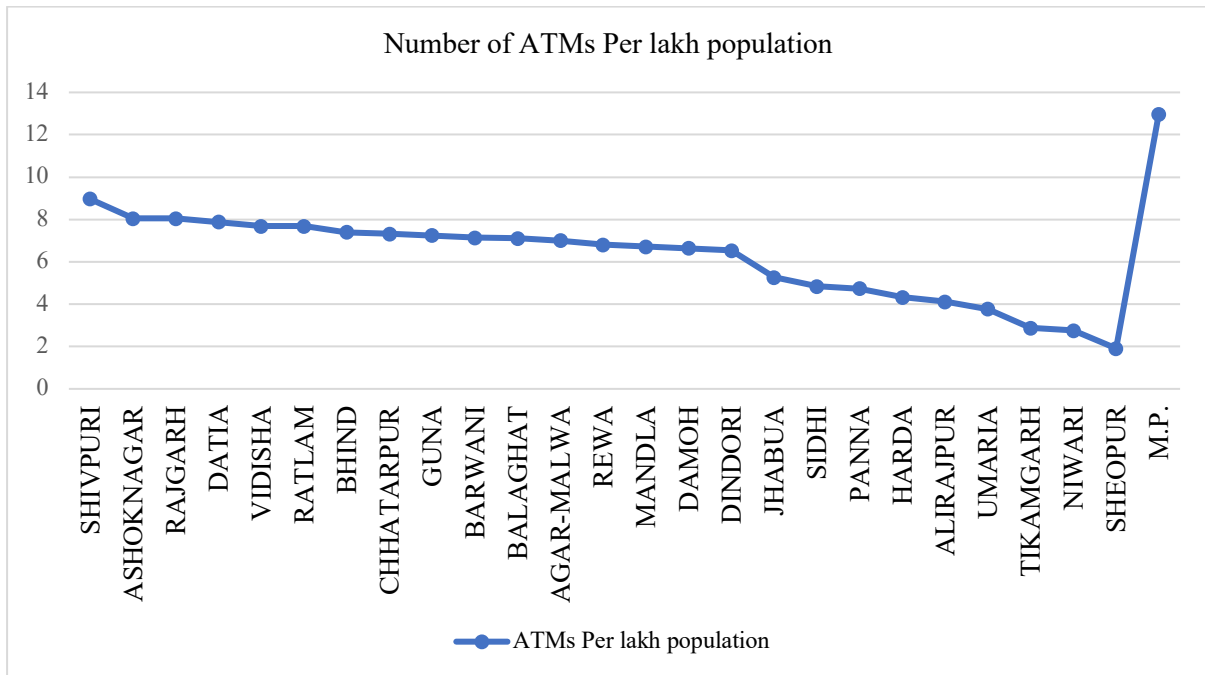
The Reserve Bank of India has developed a comprehensive Financial Inclusion Index (FI-Index) to gauge the level of financial inclusion throughout the nation. This index comprises three overarching parameters, each assigned specific weights: Access (35%), Usage (45%), and Quality (20%). These parameters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

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

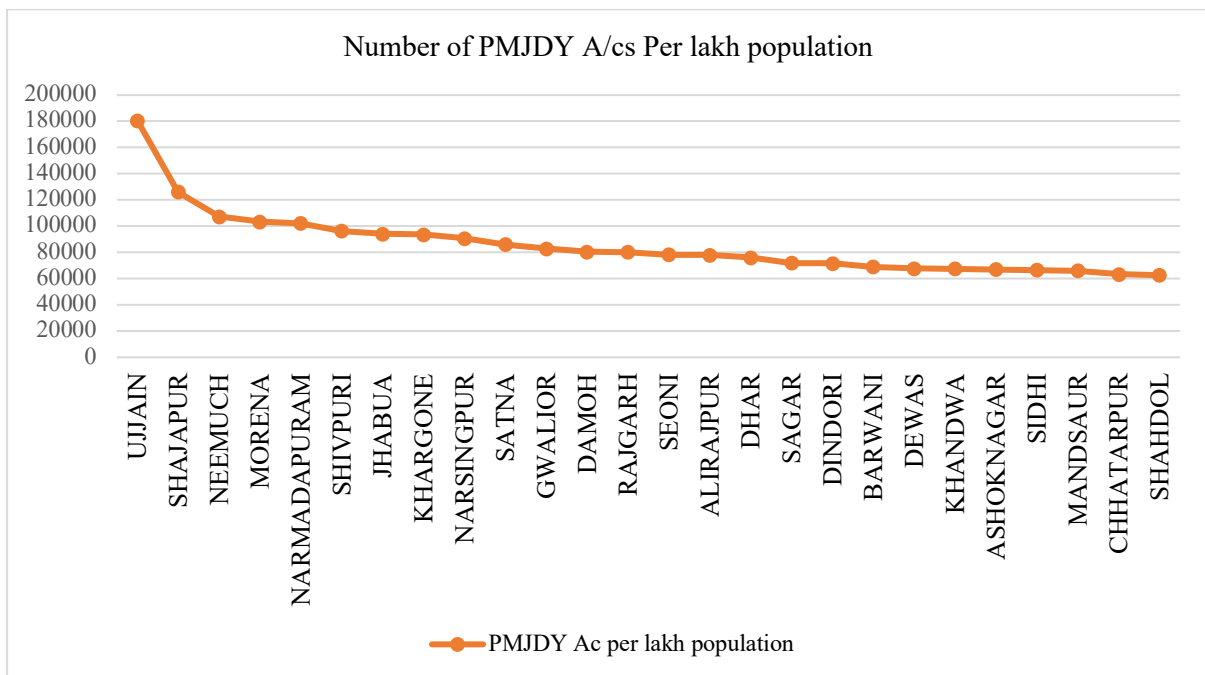
These districts need to be given special attention to enhance their performance. The Lead Banks of the respective districts are requested to advise the Lead District Managers (LDMs) to include this as an agenda item in the District Consultative Committee (DCC) and District Level Review Committee (DLRC)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

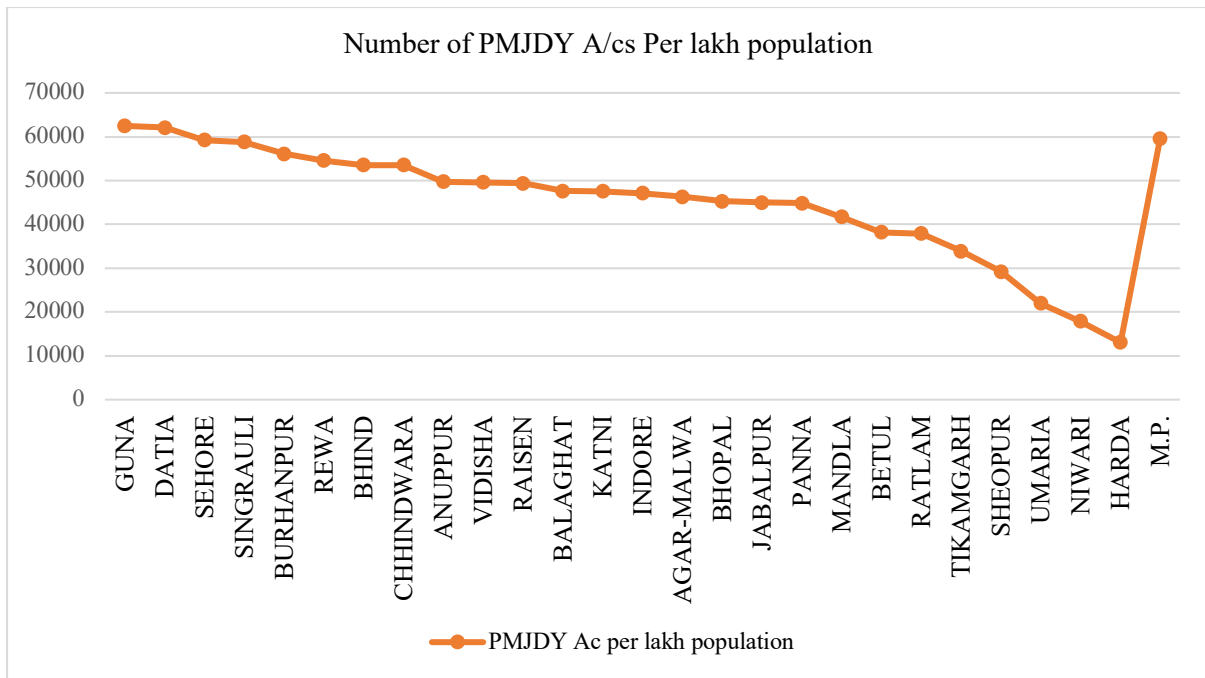
District-wise distribution of ATMs



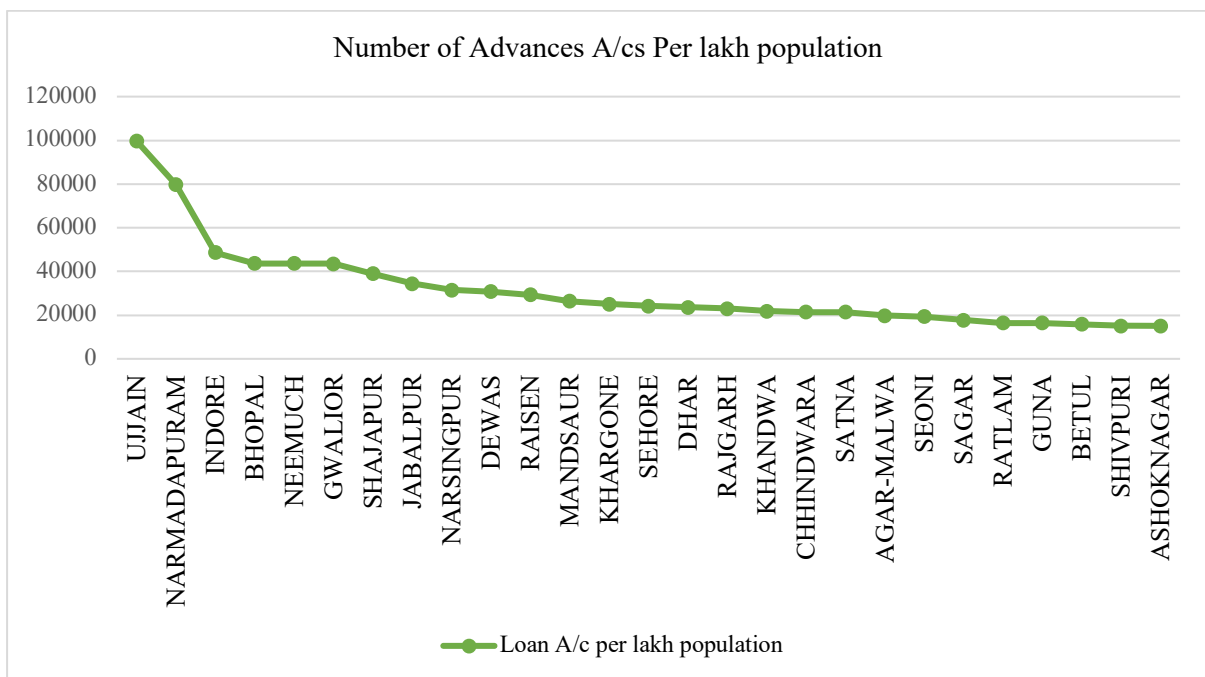


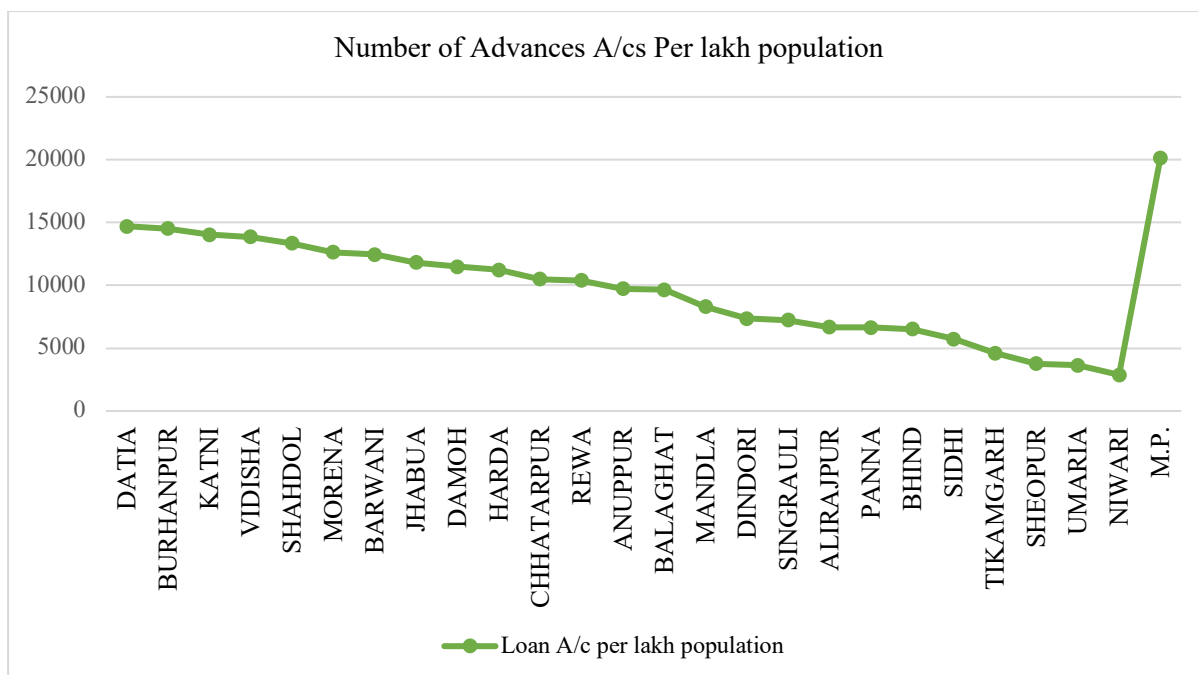
District-wise distribution of PMJDY Accounts





District-wise distribution of Advances Accounts





(ii) THE NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI) 2019-2024: SKILL DEVELOPMENT: IMPLEMENTATION OF MILESTONE

The National Strategy for Financial Inclusion (NSFI) 2019-2024, inter-alia, recommends that all relevant details pertaining to skill development initiatives i.e. National Rural Livelihood Mission (NRLM), National Urban Livelihood Mission (NULM), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Rural Self Employment Training Institutes (RSETIs) etc., should be made available to 'new to bank's customers at the time of account opening.

Considering that banks do not have a structured mechanism to make such information available at present, feedback was sought on the feasibility of providing the relevant information to the customers at the time of account opening. In their responses, most of the banks have expressed willingness to provide relevant skill development information at the time of account opening either in the form of account opening kit or welcome messages or pamphlets/brochures etc.

Accordingly, it has been directed that banks may devise suitable institutional mechanism to provide details of relevant skill development and livelihood support programmes to 'new to bank' willing customers at the time of account opening. Banks may source the relevant information from SLBCs' website. The implementation of this measure is to be reported to RBI by March 31, 2024.

The Government of Madhya Pradesh is requested to direct the respective departments, such as the Directorate of Skill Development, SRLM, UADD, and the department implementing PMKVY, involved in skill development activities, to collaborate with SLBC and banks. They should provide the required information about skill development to DIF and SLBC. This

collaborative effort will not only enhance financial inclusion but also empower individuals by connecting them with opportunities for skill development and livelihood support.

(iii) SLBC APPROVAL FOR OPENING OF NEW RSETI IN AGAR MALWA

The National Centre for Excellence of RSETIs (NACER) has recommended that the Bank of India establish a new Rural Self Employment Training Institute (RSETI) in Agar Malwa. Presently, there is no RSETI in the district, and Bank of India, as the lead bank for Agar Malwa, is actively working towards opening the new RSETI.

The approval of the proposed initiative is kindly requested from the house.

AGENDA NO-9

PROMOTION OF TReDS

For information & compliance

Introduction:

The Trade Receivables Discounting System (TReDS) emerges as a strategic financial platform crafted to confront the intricate working capital challenges confronting micro, small, and medium enterprises (MSMEs). At its core, TReDS establishes a digital marketplace dedicated to the financing of trade receivables, aiming to revolutionize the conventional practices that often subject MSMEs to delays in receiving payments for their supplied goods and services, consequently impinging on their cash flow. The TReDS framework provides a much-needed solution by enabling businesses to discount their trade receivables through a network of financiers, including banks and non-banking financial companies (NBFCs). This innovative approach empowers MSMEs to access funds against outstanding invoices, thereby augmenting liquidity and fortifying their day-to-day operations.

Recognizing the significance of TReDS, the government mandated, in 2018, the registration of public sector enterprises and companies with a turnover of Rs 500 crore or more on the platform. However, successful implementation requires a concerted effort from all stakeholders involved. This necessitates strategic actions to address challenges and promote widespread adoption. Below are key action points for various stakeholders to enhance the effectiveness of TReDS:

1. Government of Madhya Pradesh: Onboard Eligible Departments on TReDS Platform:

Government departments in Madhya Pradesh can derive substantial benefits by embracing TReDS. Onboarding eligible departments onto the platform involves integrating TReDS into the financial processes of government entities. This integration facilitates prompt and seamless payments to MSMEs, alleviating delays in settling invoices. Such a move not only enhances the efficiency of government operations but also contributes to creating a more business-friendly environment for MSMEs.

2. Registrar of Companies (ROC) Encouraging Corporate Onboarding:

Leveraging its pivotal role in ensuring legal compliance by companies, the Registrar of Companies (ROC) can write letters to corporations with turnovers of Rs 500 crore or more. These letters serve to encourage these corporations to register on TReDS, signaling the government's endorsement of the platform as a legitimate and beneficial financial tool. The involvement of ROC communicates that TReDS is a

recognized avenue for corporates to manage trade receivables, promoting inclusivity by bringing larger enterprises into the fold of a platform designed to support MSMEs.

These letters can serve as a means to create awareness among corporations about the advantages of using TReDS, including improved liquidity, streamlined cash flow, and compliance with government directives.

3. *Banks Creating Awareness Among MSMEs:*

Banks can play a proactive role in promoting TReDS. Initiating awareness campaigns targeting MSMEs, such as webinars, workshops, and informational materials, will educate businesses about the benefits of TReDS in addressing their working capital challenges. Banks can actively assist MSMEs in the onboarding process, providing guidance on steps, documentation, and potential advantages. Sharing success stories and case studies of MSMEs benefiting from TReDS can instill confidence and encourage wider adoption among businesses.

Addressing these action points collectively enhances the prospects of successful promotion and adoption of TReDS, contributing to the development of a more efficient and inclusive financial ecosystem for both MSMEs and larger corporations alike.

AGENDA NO-10

CENTRAL SECTOR INTEREST SUBSIDY SCHEME (CSIS)

For information & compliance

The Department of Higher Education, under the Ministry of Education, has been actively implementing the Central Sector Interest Subsidy (CSIS) Scheme since 2009. This scheme aims to provide interest subsidy during the moratorium period, i.e., the course period plus one year, on education loans obtained from Scheduled Banks under the Model Education Loan Scheme of the Indian Banks Association. The beneficiaries of this scheme are students from economically weaker sections whose annual parental income is up to Rs. 4.5 lakh from all sources.

The interest subsidy is specifically designed for students pursuing higher education in professional or technical courses from NAAC-accredited institutions, or professional and technical programs accredited by NBA, Institutions of National Importance, or Centrally Funded Technical Institutions (CFTIs). Canara Bank has been designated as the Nodal Bank for the effective implementation of the scheme.

The ceiling for educational loans has been increased to a substantial amount of Rs. 10 lakhs starting from the academic year 2022-23, ensuring a more significant financial support system for students.

Since its inception, the CSIS Scheme has successfully disbursed interest subsidy to 3,11,014 students, with 12,873 students benefiting from the subsidy in the current financial year up to December 2023 in Madhya Pradesh. However, it is noted that the participation of private sector banks in the scheme has been less than encouraging.

Recognizing the importance of broadening the outreach of the scheme, there is a call to action for banks to disseminate information about the CSIS Scheme to a larger audience, ensuring that deserving students are aware of the financial support available for their higher education. State governments are also urged to inform their field functionaries about the scheme to facilitate wider awareness and participation.

Private sector banks are requested to actively participate, particularly in offering small-ticket size education loans. This inclusive approach is essential to achieve the overarching objective of ensuring that no student is denied the opportunity to pursue higher education due to financial constraints. By collectively working towards this goal, the scheme can have a more profound impact on empowering students from economically weaker sections to access quality education and secure a better future.

Bank-wise status of release of the subsidy under CSIS

Sr.	Name of the Bank	No. of Students given benefits under CSIS since 2009	No. of Students given benefits under CSIS during current FY till 31.12.2023
1	State Bank Of India	113725	6142
2	Central Bank Of India	47079	1327
3	Bank Of India	36829	826
4	Punjab National Bank	29163	1064
5	Canara Bank	15145	1131
6	Madhya Pradesh Gramin Bank	14245	677
7	Bank Of Baroda	13059	628
8	Union Bank Of India	11295	291
9	Indian Bank	11283	232
10	Uco Bank	9891	163
11	Bank Of Maharashtra	3893	140
12	Madhyanchal Gramin Bank	1936	38
13	Indian Overseas Bank	1522	99
14	HDFC Bank Ltd.	1145	77
15	IDBI Bank Limited	331	13
16	Punjab & Sind Bank	254	22
17	Axis Bank Ltd.	78	0
20	The Federal Bank Ltd.	61	1
21	The Jammu & Kashmir Bank Ltd.	27	1
22	ICICI Bank Ltd.	20	
24	Karnataka Bank Ltd.	19	1
26	Karur Vysya Bank	7	
27	The South Indian Bank Ltd.	7	
	Grand Total	3,11,014	12,873

Any other
issue with
permission of
the Chair

Annexures

Government Sponsored Schemes

Mukhya Mantri Udyam Kranti Yojana

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursement	Rejected	Pending	Number	
								Achie% against submission	Achie% against target
1	Bank of India	3880	2556	1764	1531	450	270	60	39
2	Union Bank	3610	2318	1230	1150	296	765	50	32
3	Punjab National Bank	3710	1997	1097	927	501	376	46	25
4	Central Bank of India	4100	2005	1014	816	372	554	41	20
5	Indian Bank	2140	796	427	412	65	297	52	19
6	Icici Bank	1849	301	281	278	1	18	92	15
7	State Bank of India	9625	4582	1721	1385	816	2008	30	14
8	Canara Bank	3440	900	456	431	109	317	48	13
9	Bank of Baroda	3840	953	512	473	167	257	50	12
10	Uco Bank	1980	469	253	230	83	114	49	12
11	Indian Overseas Bank	860	185	97	93	16	71	50	11
12	Axis Bank Ltd	1740	167	144	144		21	86	8
13	Hdfc Bank Ltd	2480	247	167	166	1	79	67	7
14	Bandhan Bank Ltd	415	23	20	20		3	87	5
15	Bank of Maharashtra	2460	301	87	81	32	175	27	3
16	Punjab And Sind Bank	640	76	16	15	23	34	20	2
17	Idbi Bank Ltd	1849	130	37	33	12	75	25	2
18	Yes Bank	612	4	2	2		2	50	0
19	Other	770	0	0			0		0
	Total	50000	18010	9325	8187	2944	5436	45	16

Sant Ravidas Swarojgar Yojana

							Number
Sr.	Bank Name	Submitted	Pending	Rejected	Sanctioned	Disbursed	Disbursement % out of (Submission-Rejection)
1	ICICI BANK	53	5		48	45	85
2	PUNJAB NATIONAL BANK	440	123	153	164	141	49
3	INDIAN OVERSEAS BANK	41	17	10	14	14	45
4	UCO BANK	121	40	42	39	32	41
5	BANK OF INDIA	602	150	277	175	131	40
6	BANK OF BARODA	234	94	76	64	57	36
7	CANARA BANK	180	98	34	48	45	31
8	CENTRAL BANK OF INDIA	421	153	184	84	58	24
9	UNION BANK	426	244	98	84	72	22
10	STATE BANK OF INDIA	1601	985	315	301	215	17
11	BANK OF MAHARASHTRA	102	70	15	17	15	17
12	PUNJAB AND SIND BANK	19	11	5	3	3	21
13	IDBI BANK LTD	17	10	5	2	2	17
14	INDIAN BANK	163	100	50	13	12	11
15	AXIS BANK LTD	2	2		0		0
16	BANDHAN BANK LTD	3	3		0		0
17	HDFC BANK LTD	19	18	1	0		0
18	IDFC FIRST Bank limited	2	2		0		0
19	YES BANK	3	3		0		0
	Total	4449	2128	1265	1056	842	26

Bhagwan Birsa Munda Swarojgar Yojana

								Number
Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Pending	Rejected	Achi%
1	ICICI BANK	39	34	33	33	1		85
2	BANK OF INDIA	124	492	117	93	90	269	75
3	UCO BANK	22	72	15	15	32	23	68
4	STATE BANK OF INDIA	190	1359	177	122	783	373	64
5	BANK OF MAHAARSHTRA	32	104	21	20	71	10	63
6	CENTRAL BANK OF INDIA	132	564	104	74	216	221	56
7	HDFC BANK LTD	45	47	21	20	24	1	44
8	PUNJAB NATIONAL BANK	90	213	50	40	52	105	44
9	BANK OF BARODA	95	297	43	34	108	142	36
10	INDIAN OVERSEAS BANK	10	11	3	3	5	3	30
11	CANARA BANK	66	87	22	19	29	36	29
12	UNION BANK	70	338	23	20	220	88	29
13	INDIAN BANK	12	86	5	2	67	14	17
14	IDBI BANK LTD	15	17	1	1	16		7
15	AXIS BANK LTD	25	9	0		9		0
16	BANDHAN BANK LTD	20	3	0		3		0
17	IDFC FIRST BANK	0	1	0		1		#DIV/0!
18	PUNJAB AND SIND BANK	8	5	0		3	2	0
19	YES BANK	5	1	0		1		0
	Total	1000	3740	635	496	1731	1287	50

Tantya Mama Arthik Kalyan Yojana

Number

Sr.	Bank Name	Target	Submitted	Pending	Rejected	Sanctioned	Disbursed	Achi% against target
1	CENTRAL BANK OF INDIA	750	529	291	133	105	66	9
2	BANK OF BARODA	702	281	87	114	80	58	8
3	UCO BANK	371	126	68	27	31	30	8
4	BANK OF INDIA	721	372	60	238	74	43	6
5	STATE BANK OF INDIA	2222	1560	1007	396	157	115	5
6	PUNJAB NATIONAL BANK	719	188	50	84	54	35	5
7	PUNJAB AND SIND BANK	113	41	8	29	4	4	4
8	INDIAN BANK	270	102	81	10	11	9	3
9	INDIAN OVERSEAS BANK	146	10	1	5	4	4	3
10	UNION BANK	697	317	154	140	23	19	3
11	BANK OF MAHAARSHTRA	355	194	129	42	23	9	3
12	ICICI BANK	500	10	1		9	8	2
13	CANARA BANK	673	102	52	39	11	10	1
14	IDBI BANK LTD	209	12	8	3	1	1	0
15	IDFC FIRST BANK	0	2	2		0		#DIV/0!
16	BANDHAN BANK LTD	563	0	0		0		0
17	YES BANK	113	0	0		0		0
18	AXIS BANK LTD	391	9	9		0		0
19	HDFC BANK LTD	485	7	7		0		0
	Total	10000	3862	2015	1260	587	411	4

Dr. Bhim Rao Ambedkar Arthik Kalyan Yojana

Sr.	Bank Name	Submitted	Pending	Rejected	Sanctioned	Disbursed	Number
							Disbursement % out of Sanctioned
1	HDFC BANK LTD	66	4		62	62	100
2	ICICI BANK	19	4		15	15	100
3	INDIAN OVERSEAS BANK	41	11	3	27	27	100
4	CANARA BANK	170	52	21	97	95	98
5	BANK OF MAHAARSHTRA	104	32	16	56	55	98
6	BANK OF BARODA	177	51	48	78	74	95
7	INDIAN BANK	129	73	6	50	45	90
8	BANK OF INDIA	443	79	194	170	131	77
9	PUNJAB NATIONAL BANK	224	50	90	84	73	87
10	UCO BANK	110	46	23	41	33	80
11	CENTRAL BANK OF INDIA	367	151	83	133	118	89
12	IDBI BANK LTD	14	8	2	4	4	100
13	STATE BANK OF INDIA	812	482	151	179	154	86
14	UNION BANK	281	152	71	58	58	100
15	AXIS BANK LTD	3	3		0		
16	IDFC FIRST BANK	2	2		0		
17	PUNJAB AND SIND BANK	7	4	3	0		
	Total	2969	1204	711	1054	944	90

Pichda Varg Alpsankhyak Udyam Yojana

Sr.	Bank Name	Target	Submitted	Sanctioned	Disbursed	Number			Achi% against target
						Pending	Rejected		
1	BANK OF INDIA	370	147	77	58	32	36	16	
2	PUNJAB NATIONAL BANK	370	120	48	40	35	37	11	
3	UNION BANK	375	119	45	39	49	19	10	
4	BANK OF BARODA	350	85	39	34	31	14	10	
5	CENTRAL BANK OF INDIA	400	140	31	23	67	38	6	
6	CANARA BANK	350	52	24	18	20	7	5	
7	UCO BANK	200	22	10	10	9	3	5	
8	STATE BANK OF INDIA	980	381	78	45	230	70	5	
9	INDIAN BANK	125	22	6	5	13	3	4	
10	INDIAN OVERSEAS BANK	80	7	3	3	1	3	4	
11	PUNJAB AND SIND BANK	65	4	2	2	1	1	3	
12	BANK OF MAHARASHTRA	250	40	3	3	34	2	1	
13	IDBI BANK LTD	175	10	2	2	5	3	1	
14	AXIS BANK LTD	175	2	0		1		0	
15	BANDHAN BANK LTD	200	2	0		2		0	
16	HDFC BANK LTD	250	7	0		7		0	
17	ICICI BANK	175	2	1		1		0	
18	YES BANK	50	1	0		1		0	
19	Other	60						0	
	Total	5000	1163	369	282	539	236	6	

PM_SVANidhi

Bank Type	BANK NAME		Total applications	Sanctioned	Disbursed from scheme to	Progress %	Pending For Sanctioned	Pending For Disbursed	Return by Bank	Pending for closer	Total closed Count
PSB	State Bank of India	10K	297456	255358	235397	79.14%	12358	19961	29740		
PSB	State Bank of India	20k	107666	92007	80341	74.62%	2240	11666	13419	5210	110942
PSB	State Bank of India	50k	16173	14910	13418	82.97%	709	1492	554	975	16599
PSB	State Bank of India Total		421295	362275	329156	78.13%	15307	33119	43713	6185	127541
PSB	Bank of India	10K	133768	113451	111805	83.58%	5248	1646	15069		
PSB	Bank of India	20k	48324	41299	41024	84.89%	1408	275	5617	4269	52589
PSB	Bank of India	50k	8071	6371	6203	76.86%	717	168	983	536	8586
PSB	Bank of India Total		190163	161121	159032	83.63%	7373	2089	21669	4805	61175
PSB	Punjab National Bank	10K	66880	58308	55008	83.25%	1929	3300	6643		
PSB	Punjab National Bank	20k	26322	21010	19437	73.84%	945	1573	4367	4137	30328
PSB	Punjab National Bank	50k	4317	3921	3682	85.29%	192	239	204	169	4538
PSB	Punjab National Bank Total		97519	83239	78127	80.11%	3066	5112	11214	4306	34866
PSB	Canara Bank	10K	36645	30842	30480	83.18%	1908	362	3895		
PSB	Canara Bank	20k	19009	14729	14105	74.20%	1232	624	3048	627	20065
PSB	Canara Bank	50k	4429	3678	3567	80.54%	327	111	424	2293	6784
PSB	Canara Bank Total		60083	49249	48152	80.14%	3467	1097	7367	2920	26849
PSB	Central Bank of India	10K	70014	62935	62660	89.50%	1112	275	5967		
PSB	Central Bank of India	20k	29016	24870	24350	83.92%	480	520	3666	1409	30559
PSB	Central Bank of India	50k	2987	2829	2792	93.47%	84	37	74	114	3078
PSB	Central Bank of India Total		102017	90634	89802	88.03%	1676	832	9707	1523	33637
PSB	Union Bank of India	10K	77874	67121	65668	84.33%	3011	1453	7742		
PSB	Union Bank of India	20k	29415	23983	22749	77.34%	2466	1234	2966	1013	30156
PSB	Union Bank of India	50k	3850	3536	3404	88.42%	200	132	114	229	3979
PSB	Union Bank of India Total		111139	94640	91821	82.62%	5677	2819	10822	1242	34135
PSB	Bank of Baroda	10K	93962	79190	73787	78.53%	2614	5403	12158		
PSB	Bank of Baroda	20k	26013	21665	20235	77.79%	1213	1430	3135	633	26539
PSB	Bank of Baroda	50k	2657	2498	2424	91.23%	95	74	64	271	2868
PSB	Bank of Baroda Total		122632	103353	96446	78.65%	3922	6907	15357	904	29407
PSB	Indian Bank	10K	37675	32089	31213	82.85%	2447	876	3139		
PSB	Indian Bank	20k	16407	10337	9635	58.72%	1616	702	4454	529	17455
PSB	Indian Bank	50k	2407	2257	2182	90.65%	83	75	67	65	3000
PSB	Indian Bank Total		56489	44683	43030	76.17%	4146	1653	7660	594	20455
PVT	ICICI Bank	10K	2856	1231	1210	42.37%	530	21	1095		
PVT	ICICI Bank	20k	556	101	87	15.65%	310	14	145	575	1128
PVT	ICICI Bank	50k	40	12	11	27.50%	28	1	0	4	44
PVT	ICICI Bank Total		3452	1344	1308	37.89%	868	36	1240	579	1172
RRB	RRB Madhya Pradesh GB	10K	28181	25354	22308	79.16%	886	3046	1941		
RRB	RRB Madhya Pradesh GB	20k	12567	10589	7706	61.32%	517	2883	1461	455	13070
RRB	RRB Madhya Pradesh GB	50k	2422	2277	2084	86.04%	107	193	38	97	2522
RRB	RRB Madhya Pradesh GB Total		43170	38220	32098	74.35%	1510	6122	3440	552	15592
PSB	UCO Bank	10K	24856	21290	20689	83.24%	589	601	2977		
PSB	UCO Bank	20k	8747	7461	7181	82.10%	55	280	1231	372	9194
PSB	UCO Bank	50k	1564	1501	1455	93.03%	38	46	25	50	1595
PSB	UCO Bank Total		35167	30252	29325	83.39%	682	927	4233	422	10789
PSB	Indian Overseas Bank	10K	8055	6384	5990	74.36%	1090	394	581		
PSB	Indian Overseas Bank	20k	3017	2448	2386	79.09%	274	62	295	227	3258
PSB	Indian Overseas Bank	50k	713	661	628	88.08%	49	33	3	20	731
PSB	Indian Overseas Bank Total		11785	9493	9004	76.40%	1413	489	879	247	3989

Bank Type	BANK NAME		Total applications	Sanctioned	Disbursed from scheme to	Progress %	Pending For Sanctioned	Pending For Disbursed	Return by Bank	Pending for closer	Total closed Count
PSB	Bank of Maharashtra	10K	15337	13618	12376	80.69%	187	1242	1532		
PSB	Bank of Maharashtra	20k	5682	4682	4360	76.73%	317	322	683	172	5935
PSB	Bank of Maharashtra	50k	1052	989	946	89.92%	55	43	8	55	1121
PSB	Bank of Maharashtra Total		22071	19289	17682	80.11%	559	1607	2223	227	7056
PSB	Punjab and Sind Bank	10K	4639	3800	3740	80.62%	222	60	617		
PSB	Punjab and Sind Bank	20k	1844	1627	1576	85.47%	25	51	192	155	1985
PSB	Punjab and Sind Bank	50k	411	389	377	91.73%	5	12	17	32	448
PSB	Punjab and Sind Bank Total		6894	5816	5693	82.58%	252	123	826	187	2433
RRB	Madhyanchal Gramin Bank	10K	16896	13348	12855	76.08%	1436	493	2112		
RRB	Madhyanchal Gramin Bank	20k	6118	3292	3007	49.15%	2111	285	715	128	6407
RRB	Madhyanchal Gramin Bank	50k	972	868	834	85.80%	82	34	22	47	1011
RRB	Madhyanchal Gramin Bank Total		23986	17508	16696	69.61%	3629	812	2849	175	7418
PVT	HDFC Bank	10K	12178	5865	4848	39.81%	454	1017	5859		
PVT	HDFC Bank	20k	2016	1174	733	36.36%	214	441	628	100	2758
PVT	HDFC Bank	50k	14	1	1	7.14%	13	0	0	0	14
PVT	HDFC Bank Total		14208	7040	5582	39.29%	681	1458	6487	100	2772
MFI	AU Small Finance bank	10K	974	555	531	54.52%	305	24	114		
MFI	AU Small Finance bank	20k	202	92	76	37.62%	102	16	8	71	312
MFI	AU Small Finance bank	50k	0	0	0	0.00%	0	0	0	0	0
MFI	AU Small Finance bank Total		1176	647	607	51.62%	407	40	122	71	312
PVT	IDBI Bank	10K	5217	3207	3053	58.52%	907	154	1103		
PVT	IDBI Bank	20k	1666	1077	951	57.08%	224	126	365	36	1777
PVT	IDBI Bank	50k	242	203	188	77.69%	36	15	3	8	249
PVT	IDBI Bank Total		7125	4487	4192	58.84%	1167	295	1471	44	2026
PVT	Axis Bank	10K	3654	1448	1372	37.55%	1613	76	593		
PVT	Axis Bank	20k	189	113	95	50.26%	66	18	10	29	212
PVT	Axis Bank	50k	5	3	3	60.00%	2	0	0	0	5
PVT	Axis Bank Total		3848	1564	1470	38.20%	1681	94	603	29	217
PVT	Federal Bank	10K	311	119	116	37.30%	126	3	66		
PVT	Federal Bank	20k	47	32	31	65.96%	12	1	3	17	64
PVT	Federal Bank	50k	6	5	5	83.33%	1	0	0	0	6
PVT	Federal Bank Total		364	156	152	41.76%	139	4	69	17	70
PVT	IndusInd Bank	10K	704	88	39	5.54%	448	49	168		
PVT	IndusInd Bank	20k	17	0	0	0.00%	17	0	0	12	24
PVT	IndusInd Bank	50k	0	0	0	0.00%	0	0	0	0	0
PVT	IndusInd Bank Total		721	88	39	5.41%	465	49	168	12	24
PVT	IDFC FIRST Bank Ltd.	10K	816	173	170	20.83%	416	3	227		
PVT	IDFC FIRST Bank Ltd.	20k	131	30	30	22.90%	44	0	57	5	135
PVT	IDFC FIRST Bank Ltd.	50k	11	0	0	0.00%	7	0	4	0	11
PVT	IDFC FIRST Bank Ltd. Total		958	203	200	20.88%	467	3	288	5	146
PVT	Karnataka Bank Ltd	10K	522	92	80	15.33%	140	12	290		
PVT	Karnataka Bank Ltd	20k	56	13	13	23.21%	34	0	9	5	61
PVT	Karnataka Bank Ltd	50k	4	1	1	25.00%	3	0	0	0	4
PVT	Karnataka Bank Ltd Total		582	106	94	16.15%	177	12	299	5	65
PVT	Kotak Mahindra Bank Limited	10K	4514	1386	1302	28.84%	2470	84	658		
PVT	Kotak Mahindra Bank Limited	20k	411	342	195	47.45%	68	147	1	4	415
PVT	Kotak Mahindra Bank Limited	50k	12	4	4	33.33%	8	0	0	0	12
PVT	Kotak Mahindra Bank Limited Total		4937	1732	1501	30.40%	2546	231	659	4	427
PVT	Jammu & Kashmir Bank Ltd	10K	51	39	38	74.51%	7	1	5		
PVT	Jammu & Kashmir Bank Ltd	20k	20	12	12	60.00%	6	0	2	2	21
PVT	Jammu & Kashmir Bank Ltd	50k	6	6	2	33.33%	0	4	0	0	6
PVT	Jammu & Kashmir Bank Ltd Total		77	57	52	67.53%	13	5	7	2	27
MFI	Utkarsh Small Finance Bank	10K	356	175	167	46.91%	154	8	27		
MFI	Utkarsh Small Finance Bank	20k	68	64	55	80.88%	3	9	1	1	69
MFI	Utkarsh Small Finance Bank	50k	11	6	6	54.55%	3	0	2	0	12
MFI	Utkarsh Small Finance Bank Total		435	245	228	52.41%	160	17	30	1	81
PVT	Bandhan Bank Ltd.	10K	879	261	252	28.67%	402	9	216		
PVT	Bandhan Bank Ltd.	20k	188	24	24	12.77%	151	0	13	1	189
PVT	Bandhan Bank Ltd.	50k	4	1	0	0.00%	3	1	0	0	5
PVT	Bandhan Bank Ltd. Total		1071	286	276	25.77%	556	10	229	1	194
MFI	Equitas Small Finance Bank	10K	0	0	0	0.00%	0	0	0		
MFI	Equitas Small Finance Bank	20k	0	0	0	0.00%	0	0	0	0	0
MFI	Equitas Small Finance Bank	50k	0	0	0	0.00%	0	0	0	0	0
MFI	Equitas Small Finance Bank Total		0	0	0	0.00%	0	0	0	0	0

Bank Type	BANK NAME		Total applications	Sanctioned	Disbursed from scheme to	Progress %	Pending For Sanctioned	Pending For Disbursed	Return by Bank	Pending for closer	Total closed Count
MFI	ESAF Small Finance Bank	10K	3	0	0	0.00%	1	0	2		
MFI	ESAF Small Finance Bank	20k	0	0	0	0.00%	0	0	0	0	0
MFI	ESAF Small Finance Bank	50k	0	0	0	0.00%	0	0	0	0	0
MFI	ESAF Small Finance Bank Total		3	0	0	0.00%	1	0	2	0	0
MFI	Fincare Small Finance Bank	10K	35	0	0	0.00%	24	0	11		
MFI	Fincare Small Finance Bank	20k	0	0	0	0.00%	0	0	0	0	0
MFI	Fincare Small Finance Bank	50k	0	0	0	0.00%	0	0	0	0	0
MFI	Fincare Small Finance Bank Total		35	0	0	0.00%	24	0	11	0	0
MFI	Jana Small Finance Bank	10K	23	1	1	4.35%	13	0	9		
MFI	Jana Small Finance Bank	20k	0	0	0	0.00%	0	0	0	0	0
MFI	Jana Small Finance Bank	50k	0	0	0	0.00%	0	0	0	0	0
MFI	Jana Small Finance Bank Total		23	1	1	4.35%	13	0	9	0	0
MFI	Sarvoday Small Finance Bank	10K	0	0	0	0.00%	0	0	0		
MFI	Sarvoday Small Finance Bank	20k	0	0	0	0.00%	0	0	0	0	0
MFI	Sarvoday Small Finance Bank	50k	0	0	0	0.00%	0	0	0	0	0
MFI	Sarvoday Small Finance Bank Total		0	0	0	0.00%	0	0	0	0	0
MFI	Ujjivan Small Finance Bank	10K	99	12	10	10.10%	35	2	52		
MFI	Ujjivan Small Finance Bank	20k	8	0	0	0.00%	5	0	3	0	8
MFI	Ujjivan Small Finance Bank	50k	0	0	0	0.00%	0	0	0	0	0
MFI	Ujjivan Small Finance Bank Total		107	12	10	9.35%	40	2	55	0	8
PVT	City Union Bank	10K	35	1	1	2.86%	12	0	22		
PVT	City Union Bank	20k	1	0	0	0.00%	1	0	0	0	1
PVT	City Union Bank	50k	1	0	0	0.00%	1	0	0	0	0
PVT	City Union Bank Total		37	1	1	2.70%	14	0	22	0	1
PVT	CSB BANK LTD	10K	3	0	0	0.00%	2	0	1		
PVT	CSB BANK LTD	20k	0	0	0	0.00%	0	0	0	0	0
PVT	CSB BANK LTD	50k	0	0	0	0.00%	0	0	0	0	0
PVT	CSB BANK LTD Total		3	0	0	0.00%	2	0	1	0	0
PVT	DHANLAXMI BANK LIMITED	10K	9	0	0	0.00%	8	0	1		
PVT	DHANLAXMI BANK LIMITED	20k	0	0	0	0.00%	0	0	0	0	0
PVT	DHANLAXMI BANK LIMITED	50k	0	0	0	0.00%	0	0	0	0	0
PVT	DHANLAXMI BANK LIMITED Total		9	0	0	0.00%	8	0	1	0	0
PVT	Karur Vysya Bank Ltd	10K	59	18	17	28.81%	24	1	17		
PVT	Karur Vysya Bank Ltd	20k	2	1	1	50.00%	1	0	0	0	2
PVT	Karur Vysya Bank Ltd	50k	0	0	0	0.00%	0	0	0	0	0
PVT	Karur Vysya Bank Ltd Total		61	19	18	29.51%	25	1	17	0	2
PVT	Lakshmi Vilas Bank	10K	20	0	0	0.00%	15	0	5		
PVT	Lakshmi Vilas Bank	20k	0	0	0	0.00%	0	0	0	0	0
PVT	Lakshmi Vilas Bank	50k	0	0	0	0.00%	0	0	0	0	0
PVT	Lakshmi Vilas Bank Total		20	0	0	0.00%	15	0	5	0	0
PVT	RBL Bank Limited	10K	50	13	12	24.00%	31	1	6		
PVT	RBL Bank Limited	20k	10	0	0	0.00%	10	0	0	0	10
PVT	RBL Bank Limited	50k	0	0	0	0.00%	0	0	0	0	0
PVT	RBL Bank Limited Total		60	13	12	20.00%	41	1	6	0	10
PVT	SOUTH INDIAN BANK	10K	79	19	19	24.05%	43	0	17		
PVT	SOUTH INDIAN BANK	20k	9	3	2	22.22%	4	1	2	0	10
PVT	SOUTH INDIAN BANK	50k	0	0	0	0.00%	0	0	0	0	0
PVT	SOUTH INDIAN BANK Total		88	22	21	23.86%	47	1	19	0	10
PVT	Tamilnad Mercantile Bank Ltd	10K	60	7	7	11.67%	49	0	4		
PVT	Tamilnad Mercantile Bank Ltd	20k	6	4	4	66.67%	2	0	0	0	6
PVT	Tamilnad Mercantile Bank Ltd	50k	2	2	2	100.00%	0	0	0	0	2
PVT	Tamilnad Mercantile Bank Ltd Total		68	13	13	19.12%	51	0	4	0	8
PVT	Yes Bank Ltd.	10K	131	9	8	6.11%	36	1	86		
PVT	Yes Bank Ltd.	20k	3	1	1	33.33%	2	0	0	0	2
PVT	Yes Bank Ltd.	50k	0	0	0	0.00%	0	0	0	0	0
PVT	Yes Bank Ltd. Total		134	10	9	6.72%	38	1	86	0	2
Grand Total			134149	112787	1061919	79.00%	62346	65968	153916	25160	422960

National Rural Livelihood Mission (NRLM)

Amount in Crore

S.No	Bank Name	Target		Achievement		Achievement %
		SHGs	Amt	SHGs	Amt.	
1	Central Bank of India	15105	304	15241	264	87
2	Punjab And Sind Bank	217	5	119	4	74
3	HDFC Bank Ltd	20268	401	10038	274	68
4	Madhya Pradesh Gramin Bank	58496	1298	52226	806	62
5	Bank of India	13529	250	6667	144	58
6	State Bank of India	19322	370	9284	196	53
7	Indian Bank	8138	90	2852	48	53
8	Canara Bank	2837	45	1478	24	52
9	Madhyanchal Gramin Bank	22635	587	14925	253	43
10	ICICI Bank Ltd	1780	60	821	23	39
11	Union Bank of India	10118	185	3049	67	36
12	Bank of Maharashtra	4899	98	1793	35	36
13	Bank of Baroda	3701	65	1483	21	32
14	Indian Overseas Bank	310	5	69	2	31
15	Uco Bank	2389	40	875	11	27
16	Punjab National Bank	9860	187	2224	39	21
17	IDBI Bank Ltd	1166	45	226	5	12
	Grand Total	194770	4035	123370	2216	55

Prime Minister Employment Generation Programme (PMEGP)

(M.M.): Margin Money amount in Crore

Sr.	Bank Name	Target		Forwarded		Sanctioned		Disbursed		Achievem ent %
		No	M.M.	No	M.M.	No	M.M.	No	M.M.	M.M.
1	Central Bank of India	530	17	2309	101	874	47	339	18	102
2	Union Bank of India	501	16	1640	58	623	24	304	13	77
3	Indian Overseas Bank	66	2	149	9	75	4	39	2	72
4	Idbi Bank	57	2	159	8	60	3	25	1	72
5	Madhya Pradesh Gramin Bank	439	14	1546	41	524	14	418	10	71
6	UCO Bank	112	4	371	11	141	5	80	2	64
7	Madhyanchal Gramin Bank	112	4	363	8	83	2	85	2	64
8	Bank of India	535	17	1925	62	943	29	393	10	57
9	Punjab National Bank	501	16	1756	58	680	21	325	9	56
10	Canara Bank	439	14	850	28	359	13	192	6	42
11	Bank of Baroda	535	17	1014	41	322	18	132	7	41
12	Punjab And Sind Bank	55	2	76	2	15	1	11	1	31
13	Indian Bank	229	7	488	17	88	4	52	2	30
14	Bank of Maharashtra	176	6	317	12	57	3	35	2	28
15	State Bank of India	688	22	3883	129	860	27	188	6	27
16	HDFC Bank	146	5	163	10	12	1	2	0	7
17	Axis Bank	148	5	22	1	2	0	0	0	0
18	ICICI Bank	146	5	9	1	3	0	0	0	0
19	Yes Bank	42	1	5	0	0	0	0	0	0
Total		5459	177	17045	596	5721	216	2620	91	51

**Pradhan Mantri Formalization of Micro Food Processing Enterprises
(PMFME)**

Number

Sr.	Bank Name	Target FY 2023-24	Received	Loan Sanction	Achievement %	Rejected	Pending at bank
1	Central Bank of India	254	505	231	90.94%	180	94
2	Bank of India	288	627	242	84.03%	233	152
3	MPGB	230	540	160	69.57%	228	152
4	HDFC Bank	228	714	146	64.04%	47	521
5	Union Bank of India	258	371	137	53.10%	135	99
6	State bank of India	446	923	220	49.33%	394	309
7	Punjab National Bank	288	337	142	49.31%	109	86
8	UCO Bank	144	115	64	44.44%	32	19
9	Canara Bank	244	208	106	43.44%	87	15
10	Bank of Baroda	264	255	78	29.55%	114	63
11	Indian Overseas Bank	52	24	9	17.31%	5	10
12	IDBI Bank	126	76	21	16.67%	22	33
13	Bank of Maharashtra	176	95	27	15.34%	36	32
14	Indian Bank	198	86	29	14.65%	30	27
15	MGB	246	238	26	10.57%	21	191
16	Punjab and Sind Bank	44	9	3	6.82%	4	2
17	Equitas Small Finance Bank	38	4	1	2.63%		3
18	AU Small Finance Bank	62	4	1	1.61%	2	1
19	ICICI Bank	220	61	2	0.91%		59
20	Axis Bank	186	2	0	0.00%		2
21	Bandhan Bank	190	18	0	0.00%		18
22	BHOPAL COOP.CENTRAL BANK LTD; BHOPAL	0	1	0	0.00%		1
23	CITY UNION BANK LIMITED	0	1		0.00%		1
24	Development credit bank	22	1	0	0.00%		1
25	ESAF	32	3	0	0.00%		3
26	Federal Bank Ltd	12	1	0	0.00%	1	
27	Fincare Small Finance Bank	48	0	0	0.00%		
28	IDFC First Bank	60	43	0	0.00%		43
29	Indusind Bank Limited	70	19	0	0.00%		19
30	Jana Small Finance Bank	50	0	0	0.00%		
31	JILA SAHAKARI KENDRIYA BANK	0	161	0	0.00%		161
32	Kotak Mahindra Bank	58	7	0	0.00%		7
33	NATIONAL COOPERATIVE DEVELOPMENT CORPORATION	0	4	0	0.00%		4
34	RBL Bank Limited	0	1	0	0.00%		1
35	SARVA HARYANA GRAMIN BANK	0	1	0	0.00%		1
36	SMRITI NAGRIK SAH BANK BRNAHTA MARG	0	3	0	0.00%		3
37	Suryoday Small Finance Bank	28	0	0	0.00%		
38	TAMILNAD MERCANTILE BANK LIMITED	0	1	0	0.00%		1
39	Ujjivan Small Finance Bank	14	0	0	0.00%		
40	Utkarsh Small Finance Bank	28	3	0	0.00%		3
41	Yes Bank	56	1	0	0.00%		1
Total		4660	5463	1645	35%	1680	2138

AHDF Campaign: Issuance of KCC to Animal Husbandry

Number

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Pending
1	Bank of Baroda	16778	16574	7628	8725	221
2	Bank of India	117598	112815	71678	40918	219
3	Bank of Maharashtra	12652	11930	6116	5687	127
4	Canara Bank	8968	8663	3932	4248	483
5	Central Bank of India	51903	51075	27610	22781	684
6	Cooperative Bank	83902	81946	46865	32276	2805
7	IDBI Bank Ltd.	899	889	199	505	185
8	Indian Bank	15820	15559	7260	8258	41
9	Indian Overseas Bank	1042	1015	302	648	65
10	Punjab & Sind Bank	1497	1408	466	854	88
11	Punjab National Bank	29764	26865	16359	9839	667
12	State Bank of India	141353	136951	62787	70345	3819
13	UCO Bank	13070	13018	6645	6321	52
14	Union Bank of India	26706	25729	11036	13630	1063
	Grand Total	521952	504437	268883	225035	10519

AHDF Campaign: Issuance of KCC to Fisheries

Number

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Pending
1	Bank of Baroda	4013	3996	1566	2405	25
2	Bank of India	19973	19705	12448	7177	80
3	Bank of Maharashtra	2073	1975	1246	696	33
4	Canara Bank	691	690	371	265	54
5	Central Bank of India	9825	9547	6477	2944	126
6	Cooperative Bank	51960	51630	32366	17336	1928
7	IDBI Bank Ltd.	339	339	181	112	46
8	Indian Bank	3555	3485	1413	2070	2
9	Indian Overseas Bank	58	58	30	15	13
10	Punjab & Sind Bank	116	115	34	77	4
11	Punjab National Bank	4080	4074	2459	1327	288
12	State Bank of India	28274	28143	14980	12122	1041
13	UCO Bank	1257	1256	704	535	17
14	Union Bank of India	5513	5458	2464	2680	314
	Grand Total	131727	130471	76739	49761	3971

Agriculture Infrastructure Fund

S.No.	Bank	Target FY 2023-24		Target achieved (till 12.01.24) FY 2023-24		Achievement %	
		No	Amt (Cr.)	No	Amt (Cr.)	No.	Amt.
1	State Bank Of India	341	172	437	303	128	176
2	Bank Of India	161	81	190	121	118	149
3	Canara Bank	150	91	88	125	59	137
4	Central Bank Of India	118	83	95	104	81	125
5	Madhya Pradesh Gramin Bank	72	32	95	32	132	100
6	Bank Of Baroda	95	76	84	36	88	47
7	Punjab National Bank	163	68	59	96	36	141
8	HDFC Bank	119	68	98	44	82	65
9	Union Bank Of India	44	35	42	32	95	91
10	Bank Of Maharashtra	67	55	29	37	43	67
11	Indian Bank	28	23	16	20	57	87
12	Madhyanchal Gramin Bank	24	14	2	1	8	7
13	UCO Bank	33	24	27	19	82	79
14	DCCBs with PACS affiliation	35	15	1	1	3	7
15	AU Small Finance Bank Limited	12	11	3	3	25	27
16	Axis Bank	24	18	5	9	21	50
17	Kotak Mahindra Bank	6	8	1	2	17	25
18	ICICI Bank	23	16	9	11	39	69
19	IDBI Bank	6	2	17	11	283	550
20	Indian Overseas Bank	3	3	2	2	67	67
21	Punjab and Sind Bank	2	2	4	13	200	650
22	The Federal Bank Ltd	1	1	0	0	0	0
23	Yes Bank Ltd	3	5	1	1	33	20
24	IDFC First Bank Ltd	2	1	2	1	100	100
25	Indusind Bank	2	1	0	0	0	0
26	Karnataka Bank	2	1	1	2	50	200
	Total	1536	906	1308	1026	85	113

DATA TABLE

Bank wise Position of Branches/ATM as on 30.09.2023

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

Numbers						
Sr.	BANKS	RURAL	SEMI URBAN	URBAN	TOTAL	ATM
1	Bank of Baroda	48	87	135	270	351
2	Bank of India	176	140	132	448	521
3	Bank of Maharashtra	78	35	66	179	172
4	Canara Bank	51	109	134	294	223
5	Central Bank of India	227	135	94	456	478
6	Indian Bank	80	51	97	228	117
7	Indian Overseas Bank	9	6	42	57	48
8	Punjab and Sind Bank	9	6	28	43	30
9	Punjab National Bank	88	97	182	367	491
10	State Bank of India	341	389	431	1161	4192
11	UCO Bank	41	44	82	167	167
12	Union Bank of India	101	93	162	356	413
	PSBs - SUB TOTAL	1249	1192	1585	4026	7203
13	Axis Bank	44	68	108	220	412
14	Bandhan Bank	28	150	121	299	21
15	Catholic Syrian Bank	0	0	6	6	5
16	City Union Bank	0	0	4	4	5
17	Development Credit Bank	11	13	9	33	31
18	Dhan Lakshmi Bank	0	0	1	1	1
19	Federal Bank Ltd.	1	2	10	13	12
20	HDFC Bank	18	158	167	343	482
21	ICICI Bank	64	97	114	275	499
22	IDBI Bank	23	35	47	105	190
23	IDFC First Bank	18	24	54	96	50
24	Indusind Bank Limited	33	24	56	113	78
25	Jammu and Kashmir Bank	0	0	2	2	1
26	Karnataka Bank Limited	0	0	7	7	6
27	Karur Vysya Bank Ltd.	0	0	4	4	4
28	Kotak Mahindra Bank	7	10	33	50	56
29	Lakshmi Vilas Bank	0	0	2	2	5
30	Ratnakar Bank Ltd. (RBL)	4	6	6	16	10
31	South Indian bank	0	0	4	4	5
32	Tamilnadu Mercantile Bank	0	1	2	3	3
33	Yes Bank	11	22	29	62	59
	PRIVATE BANK SUB TOTAL	262	610	786	1658	1935
	COMMERCIAL BANKS SUB TOTAL	1511	1802	2371	5684	9138
35	MGB	316	90	48	454	1
36	MPGB	543	232	104	879	0
	RRBs - SUB TOTAL	859	322	152	1333	1
37	DCCB & Apex Bank	380	250	221	851	44
	CO-OPERATIVE BANK - SUB TOT	380	250	221	851	44
38	AU Small Finance Bank	11	31	43	85	44
39	Equitas Small Finance Bank	5	14	36	55	20
40	ESAF	2	45	21	68	45
41	Fincare Small Finance Bank	9	53	24	86	8
42	Jana Small Finance Bank	8	5	26	39	3
43	Shivalik Small Finance Bank	0	1	4	5	4
44	Suryoday Small Finance Bank	6	8	22	36	0
45	Ujjivan Small Finance Bank	1	4	6	11	11
46	Utkarsh Small Finance Bank	2	23	15	40	10
	SMALL FINANCE BANK SUB TOT	44	184	197	425	145
47	INDIA POST PAYMENT BANK	0	13	27	40	0
	PAYMENT BANK - SUB TOTAL	0	13	27	40	0
	TOTAL	2794	2571	2968	8333	9328

CENTRE WISE DEPOSITS, ADVANCES AND C.D.RATIO 30.09.2023

SLBC, Madhya Pradesh Convenor: Central Bank of India

[Amt. in lacs]

TABLE-2

Sr.	BANKS	DEPOSIT			ADVANCES			C.D RATIO		
		Rural	Semi-Urban	Urban & Metro	Rural	Semi-Urban	Urban & Metro	Rural	Semi-Urban	Urban & Metro
1	Bank of Baroda	122777	475469	1995472	124591	448402	1294745	101.5	94.3	64.9
2	Bank of India	726777	957328	2072660	819682	752955	1541590	112.8	78.7	74.4
3	Bank of Maharashtra	258015	137672	699590	127858	75954	604954	49.6	55.2	86.5
4	Canara Bank	142679	313309	1504902	101631	348650	1499019	71.2	111.3	99.6
5	Central Bank of India	1004295	1040198	2199209	563519	591637	911779	56.1	56.9	41.5
6	Indian Bank	279448	336091	1362579	137178	116313	847839	49.1	34.6	62.2
7	Indian Overseas Bank	16554	9917	207331	12272	10739	132851	74.1	108.3	64.1
8	Punjab and Sind Bank	9059	17656	212313	4570	10546	92272	50.4	59.7	43.5
9	Punjab National Bank	276794	554323	2942147	229812	316979	2671180	83.0	57.2	90.8
10	State Bank of India	1614909	4967690	12066338	1048850	2497051	5464241	64.9	50.3	45.3
11	UCO Bank	105695	134822	764771	87276	92819	597904	82.6	68.8	78.2
12	Union Bank of India	535233	744186	2911397	300296	384655	1213993	56.1	51.7	41.7
	PSBs - SUB TOTAL	5092233	9688662	28938708	3557534	5646699	16872367	69.9	58.3	58.3
13	Axis Bank	75367	245481	1684723	111737	350600	1366858	148.3	142.8	81.1
14	Bandhan Bank	9193	41899	169971	55965	267741	474133	608.8	639.0	278.9
15	Catholic Syrian Bank	0	0	10455	0	0	2247	0.0	0.0	21.5
16	City Union Bank	0	0	7734	0	0	15318	0.0	0.0	198.1
17	Development Credit Bank	14820	31766	36470	52403	70714	57844	353.6	222.6	158.6
18	Dhan Lakshmi Bank	0	0	4634	0	0	810	0.0	0.0	17.5
19	Federal Bank Ltd.	3042	3411	108116	5207	7173	50789	171.2	210.3	47.0
20	HDFC Bank	20528	538751	3199973	24427	1176922	4317969	119.0	218.5	134.9
21	ICICI Bank	33820	378774	2290750	122336	780578	2343092	361.7	206.1	102.3
22	IDBI Bank	18892	110852	788045	23977	69609	277371	126.9	62.8	35.2
23	IDFC First Bank	41101	79916	272574	76987	143616	453588	187.3	179.7	166.4
24	Indusind Bank Limited	25213	33649	568223	223405	140858	585678	886.1	418.6	103.1
25	Jammu and Kashmir Bank	0	0	5099	0	0	4780	0.0	0.0	93.8
26	Karnataka Bank Limited	0	0	27458	0	0	34004	0.0	0.0	123.8
27	Karur Vysya Bank Ltd.	0	0	27612	0	0	14753	0.0	0.0	53.4
28	Kotak Mahindra Bank	24761	35170	399207	77783	158155	812413	314.1	449.7	203.5
29	Lakshmi Vilas Bank	0	0	8251	0	0	4455	0.0	0.0	54.0
30	Ratnakar Bank Ltd. (RBL)	3294	12564	66167	26759	31026	37063	812.4	246.9	56.0
31	South Indian Bank	0	0	34259	0	0	13174	0.0	0.0	38.5
32	Standard Chartered Bank	0	0	0	0	0	0	0.0	0.0	0.0
33	Tamilnadu Mercantile Bank	0	640	2710	0	1087	5491	0.0	169.7	202.7
34	Yes Bank	9114	28323	305155	22480	44216	442895	246.6	156.1	145.1
	PRIVATE BANK SUB	279144	1541196	10017586	823465	3242295	11314724	295.0	210.4	112.9
	COMMERCIAL BANKS	5371377	11229858	38956294	4380999	8888994	28187091	81.6	79.2	72.4
35	MGB	565518	283372	208115	246744	113682	57803	43.6	40.1	27.8
36	MPGB	798045	684697	352668	775327	477271	205137	97.2	69.7	58.2
	RRBs - SUB TOTAL	1363563	968068	560784	1022071	590953	262940	75.0	61.0	46.9
37	DCCB & Apex Bank	1457746	1249496	763581	2051046	1623745	598222	140.7	130.0	78.3
	CO-OPERATIVE BANK -	1457746	1249496	763581	2051046	1623745	598222	140.7	130.0	78.3
38	AU Small Finance Bank	759	53042	279489	8089	315850	693937	1065.1	595.5	248.3
39	Equitas Small Finance Bank	6845	8750	102430	253	14036	70248	3.7	160.4	68.6
40	ESAF	358	12125	14866	989	45430	54201	276.4	374.7	364.6
41	Fincare Small Finance Bank	184	2586	16974	4741	33848	17048	2578.4	1308.7	100.4
42	Jana Small Finance Bank	665	3262	50026	49538	6826	102392	7447.6	209.3	204.7
43	Shivalik Small Finance Bank	0	8646	4851	0	3457	41043	0.0	40.0	846.1
44	Suryoday Small Finance Bank	148	198	6472	3918	7486	36368	2644.4	3775.8	561.9
45	Ujjivan Small Finance Bank	2278	5787	15797	2213	9895	26827	97.2	171.0	169.8
46	Utkarsh Small Finance Bank	79	1028	32616	1544	22803	23076	1966.3	2217.2	70.8
	SMALL FINANCE BANK	11316	95426	523522	71284	459631	1065139	629.9	481.7	203.5
47	INDIA POST PAYMENT BANK	0	9513	25339	0	0	0	0.0	0.0	0.0
	PAYMENT BANK - SUB T	0	9513	25339	0	0	0	0.0	0.0	0.0
	TOTAL	8204003	13552362	40829520	7525400	11563323	30113392	91.7	85.3	73.8

BANKWISE TOTAL DEPOSITS, ADVANCES AND C.D.RATIO As on 30.09.2023
SLBC, Madhya Pradesh Convenor-Central Bank of India

[Amt. in lacs]

TABLE: 3(i)

SR	BANKS	DEPOSITS		ADVANCES			C.D RATIO		
		Previous Quarter 30.06.2023	Current Quarter 30.09.2023	Previous Quarter 30.06.2023	Current Quarter 30.09.2023	Credit as per place of Utilization Sep-23	Previous Quarter 30.06.2023	Current Quarter 30.09.2023	Including Cr. as per place of utilization 30.09.2023
1	Bank of Baroda	2616827	2593718	1861865	1867738		71.15	72.01	72.01
2	Bank of India	3633256	3756765	3023503	3114227		83.22	82.90	82.90
3	Bank of Maharashtra	998078	1095277	801463	808766		80.30	73.84	73.84
4	Canara Bank	1876665	1960890	1865446	1949300		99.40	99.41	99.41
5	Central Bank of India	4153329	4243702	1995662	2066935		48.05	48.71	48.71
6	Indian Bank	1846450	1978117	1082514	1101329		58.63	55.68	55.68
7	Indian Overseas Bank	232339	233803	152926	155862		65.82	66.66	66.66
8	Punjab and Sind Bank	227883	239028	106196	107388		46.60	44.93	44.93
9	Punjab National Bank	3781792	3773264	2763624	3217971		73.08	85.28	85.28
10	State Bank of India	17937129	18648937	8881386	9010142	2708330	49.51	48.31	62.84
11	UCO Bank	998321	1005288	751655	777998		75.29	77.39	77.39
12	Union Bank of India	4063354	4190815	1834315	1898943	67577	45.14	45.31	46.92
	PSBs - SUB TOTAL	41100671	43719604	25120556	26076600	2775907	61.12	59.65	65.99
13	Axis Bank	1870484	2005570	1752376	1829194		93.69	91.21	91.21
14	Bandhan Bank	217805	221063	778363	797839		357.37	360.91	360.91
15	Catholic Syrian Bank	10652	10455	1867	2247		17.53	21.50	21.50
16	City Union Bank	7270	7734	13514	15318		185.88	198.06	198.06
17	Development Credit Bank	75881	83056	167951	180961		221.33	217.88	217.88
18	Dhan Lakshmi Bank	4389	4634	696	810		15.86	17.49	17.49
19	Federal Bank Ltd.	106853	114568	70395	63169		65.88	55.14	55.14
20	HDFC Bank	3214528	3759252	3918118	5519318		121.89	146.82	146.82
21	ICICI Bank	2501196	2703344	3102439	3246006		124.04	120.07	120.07
22	IDBI Bank	917789	917789	370957	370957		40.42	40.42	40.42
23	IDFC First Bank	345230	393591	618361	674191		179.12	171.29	171.29
24	Indusind Bank Limited	629258	627085	917470	949940		145.80	151.49	151.49
25	Jammu and Kashmir Bank	4685	5099	4491	4780		95.86	93.75	93.75
26	Karnataka Bank Limited	26323	27458	36114	34004		137.19	123.84	123.84
27	Karur Vysya Bank Ltd.	25270	27612	13445	14753		53.20	53.43	53.43
28	Kotak Mahindra Bank	417418	459137	961274	1048352		230.29	228.33	228.33
29	Lakshmi Vilas Bank	7724	8251	4696	4455		60.79	53.99	53.99
30	Ratnakar Bank Ltd. (RBL)	88684	82025	107283	94847		120.97	115.63	115.63
31	South Indian Bank	33063	34259	18732	13174		56.66	38.45	38.45
32	Standard Chartered Bank	0	0	0	0		#DIV/0!	#DIV/0!	#DIV/0!
33	Tamilnadu Mercantile Bank	2986	3350	6023	6578		201.72	196.36	196.36
34	Yes Bank	328665	342593	470040	509591		143.01	148.75	148.75
	PRIVATE BANK SUB TOTA	10402773	11837926	13334604	15380484	0	128.18	129.93	129.93
	COMMERCIAL BANKS SUB	51503444	55557530	38455160	41457084	2775907	74.67	74.62	79.62
35	MGB	1034533	1057005	403109	418229		38.97	39.57	39.57
36	MPGB	1796147	1835410	1398606	1457735		77.87	79.42	79.42
	RRBs - SUB TOTAL	2794017	2892415	1801716	1875964	0	64.48	64.86	64.86
37	DCCB & Apex Bank	3613916	3470823	4019507	4273013		111.22	123.11	123.11
	CO-OPERATIVE BANK - SU	3535788	3470823	4019507	4273013	0	113.68	123.11	123.11
38	AU Small Finance Bank	306945	333291	1017371	1017876		331.45	305.40	305.40
39	Equitas Small Finance Bank	109609	118025	79675	84537		72.69	71.63	71.63
40	ESAF	22565	27350	107863	100620		478.01	367.90	367.90
41	Fincare Small Finance Bank	18215	19745	55636	55636		305.45	281.78	281.78
42	Jana Small Finance Bank	48418	53953	144814	158756		299.09	294.25	294.25
43	Shivalik Small Finance Bank	13070	13497	44473	44500		340.28	329.71	329.71
43	Suryoday Small Finance Bank	6401	6818	45445	47772		710.01	700.64	700.64
44	Ujjivan Small Finance Bank	20703	23862	38269	38935		184.85	163.17	163.17
45	Utkarsh Small Finance Bank	32557	33723	46220	47423		141.97	140.63	140.63
	SMALL FINANCE BANK SU	554058	630263	1579766	1596055	0	285.13	253.24	253.24
46	INDIA POST PAYMENT BANK	25483	34853	0	0		0.00	0.00	0.00
	PAYMENT BANK - SUB TOTAL	23763	34853	0	0	0	0.00	0	0.00
	TOTAL	58411070	62585884	45856149	49202116	2775907	78.51	78.62	83.05

CREDIT DEPOSIT RATIO (DISTRICT WISE) AS ON September 30, 2023

Amount in lakh

Sr.	District Name	Deposits	Advances	CD Ratio
1	Agar-malwa	160454	330695	206.10
2	Alirajpur	170939	108709	63.60
3	Anuppur	491433	134596	27.39
4	Ashoknagar	263654	314219	119.18
5	Balaghat	651047	430534	66.13
6	Barwani	439776	499405	113.56
7	Betul	913125	568176	62.22
8	Bhind	538512	277431	51.52
9	Bhopal	13850968	9708146	70.09
10	Burhanpur	405105	327689	80.89
11	Chhatarpur	845780	436138	51.57
12	Chhindwara	1233766	951754	77.14
13	Damoh	481585	322817	67.03
14	Datia	324956	237666	73.14
15	Dewas	895131	1071953	119.75
16	Dhar	1125916	1239780	110.11
17	Dindori	179941	88459	49.16
18	East nimar	607663	646481	106.39
19	Guna	510541	547849	107.31
20	Gwalior	3211200	1881228	58.58
21	Harda	357731	419946	117.39
22	Hoshangabad	1112463	941668	84.65
23	Indore	9856805	9222017	93.56
24	Jabalpur	4120408	2878883	69.87
25	Jhabua	272970	312355	114.43
26	Katni	760793	481033	63.23
27	Khargone	871731	1093321	125.42
28	Mandla	441898	214787	48.61
29	Mandsaur	627821	783630	124.82
30	Morena	620293	470074	75.78
31	Narsimhapur	600660	582022	96.90
32	Neemuch	490321	494506	100.85
33	Niwari	150244	47263	31.46
34	Panna	361165	165293	45.77
35	Raisen	584868	811777	138.80
36	Rajgarh	456930	744260	162.88
37	Ratlam	855931	1086992	127.00
38	Rewa	1558988	631872	40.53
39	Sagar	1563505	844882	54.04
40	Satna	1417703	703236	49.60
41	Sehore	732216	824390	112.59
42	Seoni	549600	417610	75.98
43	Shahdol	586646	236684	40.35
44	Shajapur	369932	635132	171.69
45	Sheopur	162682	159676	98.15
46	Shivpuri	574866	400426	69.66
47	Sidhi	462486	180150	38.95
48	Singrauli	1502540	262353	17.46
49	Tikamgarh	398841	192202	48.19
50	Ujjain	1834263	1934804	105.48
51	Umaria	315945	98279	31.11
52	Vidisha	711148	806865	113.46
	Total	62585884	49202116	78.62

AGRICULTURE LOANS OUTSTANDING AS ON 30.09.2023

Amt. in Lakhs

No. in actual

TABLE: 4

Sr.	Banks	Outstanding at the end of quarter 30.09.2023										% of Agri adv. to total credit
		Farm Credit		Out of Farm Credit total Crop Loans		Agri Infrastructure		Ancillary Activities		Total Agri		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	114944	241310	89799	184577	1347	36823	2795	105069	119086	383202	20.52
2	Bank of India	559982	1188850	382947	915132	826	52128	15317	76456	576125	1317433	42.30
3	Bank of Maharashtra	46790	85467	40119	71302	247	20004	8938	38981	55975	144452	17.86
4	Canara Bank	154408	360398	146274	313280	442	20724	1407	22743	156257	403865	20.72
5	Central Bank of India	319713	641548	273443	545689	872	53260	932	42082	321517	736891	35.65
6	Indian Bank	95222	1463479	82884	172770	139	7366	208	18168	95569	222013	20.16
7	Indian Overseas Bank	7215	16959	3914	9847	19	509	202	1419	7436	18887	12.12
8	Punjab and Sind Bank	4927	9478	757	2095	216	4410	8332	27687	13475	41575	38.71
9	Punjab National Bank	203426	378004	177363	340391	756	35829	2621	92625	206803	506458	15.74
10	State Bank of India	607324	1463905	590059	1345401	41	13259	8249	152049	615614	1629213	18.08
11	UCO Bank	55225	101549	8944	33980	191	3836	36448	90125	91864	195510	25.13
12	Union Bank of India	211154	540198	178391	465547	1056	17250	11055	114864	223265	672312	35.40
	PSBs - SUB TOTAL	2380330	5224144	1974894	4400009	6152	265398	96504	782269	2482986	6271811	24.05
13	Axis Bank	111503	386181	59016	296719	135	7585	1244	157407	112882	551173	30.13
14	Bandhan Bank	1235	12701	19826	7605	18297	5965	120902	57027	140434	75692	9.49
15	Catholic Syrian Bank	858	1340	3	1	0	0	25	38	883	1378	61.33
16	City Union Bank	12	8	0	0	14	513	77	1705	103	2226	14.53
17	Development Credit Bank	26481	60976	47734	23327	20	355	1710	27320	28211	88651	48.99
18	Dhan Lakshmi Bank	13	61	0	0	0	0	8	62	21	124	15.25
19	Federal Bank Ltd.	8697	18869	8220	17120	6	1493	14	2365	8717	22727	35.98
20	HDFC Bank	400970	806861	66218	388800	282	12729	1555	175197	402807	994787	18.02
21	ICICI Bank	167172	640501	102382	499671	20	62	193	23838	167385	664402	20.47
22	IDBI Bank	31496	67063	27367	62822	48	3082	1246	5196	32790	75341	20.31
23	IDFC First Bank	218142	171264	6005	60873	40	65	55	3504	218237	174833	25.93
24	Indusind Bank Limited	657055	403396	15066	113276	5	317	1	4	657061	403717	42.50
25	Jammu and Kashmir Bank	0	0	1	61	0	0	187	983	187	983	20.57
26	Karnataka Bank Limited	428	2536	141	302	45	4304	293	2811	766	9652	28.39
27	Karur Vysya Bank Ltd.	3	60	1	37	0	0	43	1373	46	1433	9.71
28	Kotak Mahindra Bank	331993	292640	1419	1136	99	5642	659	120791	332751	419073	39.97
29	Lakshmi Vilas Bank	45	624	0	0	0	0	9	72	54	697	15.64
30	Ratnakar Bank Ltd. (RBL)	6073	28342	107533	41987	1	4	126	2292	6200	30639	32.30
31	South Indian Bank	919	1970	0	0	3	62	58	681	980	2713	20.60
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	429	738	3	13	0	0	158	1381	587	2119	32.21
34	Yes Bank	72044	78749	4940	44927	17	1656	153	23782	72214	104188	20.45
	PRIVATE BANK SUB TOTAL	2035568	2974881	465875	1558678	19032	43836	128716	607831	2183316	3626548	23.58
	COMMERCIAL BANKS	4415898	8199025	2440769	5958687	25184	309234	225220	1390100	4666302	9898358	23.88
35	MGB	190811	228956	181770	222553	126	6999	385	479	191322	236433	56.53
36	MPGB	463443	766367	372063	656698	224	14894	360	2191	464027	783452	53.74
	RRBs - SUB TOTAL	654254	995323	553833	879251	350	21893	745	2670	655349	1019886	54.37
37	DCCB & Apex Bank	4055801	3720045	3982204	3666947	0	0	0	0	4055801	3720045	87.06
	CO-OPERATIVE BANK -	4055801	3720045	3982204	3666947	0	0	0	0	4055801	3720045	87
38	AU Small Finance Bank	37954	112932	3	5	149	6929	3657	48907	41760	168769	16.58
39	Equitas Small Finance Bank	24273	11816	0	0	0	0	5292	27414	29565	39229	46.40
40	ESAF	244186	69659	300	1484	0	0	0	0	244186	69659	69.23
41	Fincare Small Finance Bank	182331	35904	0	0	0	0	0	0	182331	35904	64.53
42	Jana Small Finance Bank	178721	57738	0	0	0	0	0	0	178721	57738	36.37
43	Shivalik Small Finance Bank	24960	8668	0	0	0	0	584	8300	25544	16968	38.13
44	Suryoday Small Finance Bank	58795	20495			96	36	2542	747	61433	21278	44.54
45	Ujjivan Small Finance Bank	62648	14389			0	0	2990	5724	65638	20113	51.66
46	Utkarsh Small Finance Bank	57236	17468	0	0	0	0	0	0	57236	17468	36.83
	SMALL FINANCE BANK	871104	349069	303	1489	245	6965	15065	91092	886414	447126	28.01
	TOTAL	9997057	13263462	6977109	10506374	25779	338092	241030	1483862	10263866	15085415	30.66

MSME (PRIORITY SECTOR) OUTSTANDING AS ON 30.09.2023

Amt. in Lakh

No. in actual

TABLE:5

Sr.	Banks	Outstanding at the end of quarter 30.09.2023												% 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	103363	349770	1764	138849	138	46036	0	0	0	0	105265	534655	18.73
2	Bank of India	194447	327145	1344	135997	133	48855	0	0	0	0	195924	511997	10.50
3	Bank of Maharashtra	25177	120241	588	73894	63	41126	0	0	0	0	25828	235260	14.87
4	Canara Bank	73873	242085	3081	77340	154	18313	0	0	2302	2935	79410	340674	12.42
5	Central Bank of India	122629	321509	2922	158541	100	29360	0	0	5400	24452	131051	533862	15.55
6	Indian Bank	43020	126443	4823	65421	84	21589	0	0	0	0	47927	213453	11.48
7	Indian Overseas Bank	11603	31986	48	3551	4	818	0	0	0	0	11655	36355	20.52
8	Punjab and Sind Bank	144	13665	12	12414	32	18	0	0	0	0	188	26097	12.72
9	Punjab National Bank	87554	240867	6358	179650	523	99668	0	0	0	0	94435	520184	7.49
10	State Bank of India	47750	510781	4406	331866	571	165890	0	0	729	26212	53456	1034749	5.67
11	UCO Bank	611	56227	15	9995	141	93	0	0	0	0	767	66316	7.23
12	Union Bank of India	120976	307528	2459	108081	242	55319	0	0	0	0	123677	470929	16.19
	PSBs - SUB TOTAL	831147	2648246	27820	1295599	2185	527087	0	0	8431	53598	869583	4524530	10.16
13	Axis Bank	8869	226724	2626	176788	629	117013	0	0	0	0	12124	520524	12.39
14	Bandhan Bank	42	2744	2	145	0	0	0	0	0	0	44	2889	0.34
15	Catholic Syrian Bank	2	19	0	0	0	0	0	0	0	0	2	19	0.86
16	City Union Bank	58	5631	12	4184	0	0	0	0	0	0	70	9815	36.76
17	Development Credit Bank	46	1740	1	0	0	0	0	0	0	0	47	1741	0.96
18	Dhan Lakshmi Bank	2	41	0	0	0	0	0	0	0	0	2	41	5.05
19	Federal Bank Ltd.	224	2142	60	3214	18	2193	0	0	11	6	313	7555	3.39
20	HDFC Bank	23099	537894	10137	494387	2953	355320	0	0	0	0	36189	1387600	9.75
21	ICICI Bank	11526	352069	6280	391592	1164	108549	0	0	0	0	18970	852210	10.85
22	IDBI Bank	14283	58631	294	29503	19	6217	0	0	35	101	14631	94452	15.81
23	IDFC First Bank	11664	96315	912	45853	83	5169	0	0	0	0	12659	147337	14.29
24	Indusind Bank Limited	151836	111935	1869	43725	499	19868	0	0	0	0	154204	175528	11.78
25	Jammu and Kashmir Bank	11	153	0	0	0	0	0	0	0	0	11	153	3.21
26	Karnataka Bank Limited	59	5369	21	5295	0	0	0	0	0	0	80	10664	15.79
27	Karur Vysya Bank Ltd.	31	2652	8	2107	0	0	0	0	0	0	39	4759	17.98
28	Kotak Mahindra Bank	6799	141091	3673	145082	724	76783	0	0	0	0	11196	362955	13.46
29	Lakshmi Vilas Bank	33	552	54	2410	0	0	0	0	0	0	87	2962	12.40
30	Ratnakar Bank Ltd. (RBL)	46	1507	3	529	0	0	0	0	0	0	49	2036	1.59
31	South Indian Bank	14	2105	2	649	0	0	0	0	0	0	16	2754	15.98
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	6	267	0	0	0	0	0	0	0	0	6	267	4.06
34	Yes Bank	3272	82787	1268	55785	235	19818	0	0	0	0	4775	158389	16.25
	PRIVATE BANK SUB TOTAL	231922	1632366	27222	1401248	6324	710931	0	0	46	107	265514	3744651	10.61
	COMMERCIAL BANKS SUB TOTAL	1063069	4280612	55042	2696846	8509	1238017	0	0	8477	53706	1135097	8269181	10.33
35	MGB	72070	56080	0	0	0	0	0	0	1067	3637	73137	59717	13.41
36	MPGB	220764	207578	30	3528	0	0	0	0	0	0	220794	211105	14.24
	RRBs - SUB TOTAL	292834	263658	30	3528	0	0	0	0	1067	3637	293931	270823	14.05
37	DCCB & Apex Bank	25758	115404	10	2715	7	6806	0	0	2	196158	25777	321083	2.70
	CO-OPERATIVE BANK - SUB TOTAL	25758	115404	10	2715	7	6806	0	0	2	196158	25777	321083	2.70
38	AU Small Finance Bank	54488	479554	898	41071	92	9374	0	0	0	0	55478	529999	47.11
39	Equitas Small Finance Bank	324	6206	51	978	0	0	0	0	0	0	375	7184	7.34
40	ESAF	97423	23505	0	0	0	0	0	0	0	0	97423	23505	23.36
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
42	Jana Small Finance Bank	2419	20735	24	1440	15	277	0	0	0	0	2458	22452	13.06
43	Shivalik Small Finance Bank	40	951	1	20	0	0	0	0	0	0	41	971	2.14
44	Suryoday Small Finance Bank	104	1687	5	216	0	0	0	0	0	0	109	1904	3.53
45	Ujjivan Small Finance Bank	7	221	0	0	0	0	0	0	0	0	7	221	0.57
46	Utkarsh Small Finance Bank	119	3963	0	0	0	0	0	0	0	0	119	3963	8.36
	SMALL FINANCE BANKS SUB TOTAL	154924	536822	979	43726	107	9651	0	0	0	0	156010	590199	33.63
	TOTAL	1536585	5196496	56061	2746815	8623	1254474	0	0	9546	253500	1610815	9451286	10.56

PRIORITY SECTOR OUTSTANDING AS ON 30.09.2023

Amt. in Lakhs

Number in Actual

TABLE:6

Sr.	Banks	Outstanding at the end of quarter 30.09.2023														% of Total Pri Sec loans to total advances
		Export Credit		Education		Housing		Social Infra		Renewable Energy		Others		Total Priority Sector		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	Bank of Baroda	0	0	3980	14295	37145	187459	10	165	28	3414	1	23	265515	1123214	60.14
2	Bank of India	5	0	6213	15444	60414	157762	0	0	1	0	57	254	838739	2002890	64.31
3	Bank of Maharashtra	0	0	1108	3255	17998	68253	0	0	0	0	0	0	100909	451220	55.79
4	Canara Bank	0	0	4463	17359	19535	131012	4	12	1	4	543	1504	260213	894430	45.88
5	Central Bank of India	0	0	6477	20292	96747	164161	24	734	1	0	419	79	556236	1456019	70.44
6	Indian Bank	0	0	1763	6864	10726	29118	0	0	0	0	0	0	155985	471448	42.81
7	Indian Overseas Bank	0	0	294	817	5056	33476	0	0	0	0	88	264	24529	89799	57.61
8	Punjab and Sind Bank	0	0	129	457	1019	7958	5	52	0	0	130	145	14946	76283	71.04
9	Punjab National Bank	6	2203	6520	27512	51521	138980	0	0	1	1	1043	334	360329	1195671	37.16
10	State Bank of India	1	3000	21043	81489	189872	911841	0	0	3	44	0	0	879989	3660335	40.62
11	UCO Bank	4	3710	1313	3407	6805	59148	7	23782	0	0	6951	29005	107711	380877	48.96
12	Union Bank of India	0	0	4115	11986	39143	116939	6	8	0	0	1659	24	391865	1272198	67.00
	PSBs - SUB TOTAL	16	8913	57418	203178	535981	2006106	56	24752	35	3463	10891	31633	3956966	13074385	50.14
13	Axis Bank	6	7045	949	3014	6769	69123	0	0	0	0	89183	21864	221913	1172743	64.11
14	Bandhan Bank	0	0	0	0	42056	309394	0	0	0	0	357035	120216	539569	508191	63.70
15	Catholic Syrian Bank	0	0	0	0	4	12	0	0	0	0	6	2	895	1412	62.81
16	City Union Bank	0	0	2	15	17	169	0	0	0	0	0	0	192	12225	79.81
17	Development Credit Bank	0	0	40	74	21232	22024	15	753	0	0	9135	2332	58680	115574	63.87
18	Dhan Lakshmi Bank	0	0	2	7	29	296	0	0	0	0	0	0	54	468	57.72
19	Federal Bank Ltd.	0	0	12	63	145	1409	0	0	0	0	271	81	9458	31835	50.40
20	HDFC Bank	0	0	1482	2921	49667	554494	4	188	0	0	138176	25419	628325	2965409	53.73
21	ICICI Bank	0	0	534	2824	7627	65771	0	0	1	103	1775	1354	196292	1586663	48.88
22	IDBI Bank	0	0	707	2595	4810	48830	34	394	0	0	0	0	52972	221613	59.74
23	IDFC First Bank	0	0	0	0	6384	25931	2370	578	0	0	0	0	239650	348678	51.72
24	Indusind Bank Limited	0	0	0	0	1164	9490	194	4	0	0	1728	139	814351	588878	61.99
25	Jammu and Kashmir Bank	0	0	11	46	94	631	0	0	0	0	13	97	316	1911	39.98
26	Karnataka Bank Limited	0	0	12	59	261	2884	0	0	0	0	18	3	1137	23263	68.41
27	Karur Vysya Bank Ltd.	0	0	1	1	43	499	0	0	0	0	3	0	132	6692	45.36
28	Kotak Mahindra Bank	0	0	0	0	362	5933	0	0	0	0	93981	26272	438290	814234	77.67
29	Lakshmi Vilas Bank	0	0	3	2	6	11	0	0	0	0	0	0	150	3672	82.43
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	247	3459	0	0	0	0	8531	43976	15027	80109	84.46
31	South Indian Bank	0	0	10	55	36	365	3	111	0	0	5	2	1050	6000	45.54
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	0	0	0	0	51	406	0	0	0	0	4	1	648	2793	42.45
34	Yes Bank	0	0	8	85	2762	31134	0	0	0	0	3183	1126	82942	294923	57.87
	PRIVATE BANK - SUB TG	6	7045	3773	11762	143766	1152264	2620	2027	1	103	703047	242885	3302043	8787285	57.13
	COMMERCIAL BANKS S	22	15958	61191	214940	679747	3158369	2676	26779	36	3566	713938	274517	7259009	21861670	52.73
35	MGB	0	0	260	573	59183	53186	0	0	106	32	1097	257	325105	350199	83.73
36	MPGB	0	0	2391	5221	205287	138529	34	1062	34	7	72877	120100	965444	1259476	86.40
	RRBs - SUB TOTAL	0	0	2651	5793	264470	191715	34	1062	140	39	73974	120357	1290549	1609674	85.81
37	DCCB & Apex Bank	0	0	58	146	11005	22009	0	0	0	0	0	0	4092641	4063283	95.09
	CO-OPERATIVE BANK - S	0	0	58	146	11005	22009	0	0	0	0	0	0	4092641	4063283	95.09
38	AU Small Finance Bank	0	0	0	0	8103	67982	66	1210	0	0	190	15	105597	767975	75.45
39	Equitas Small Finance Bank	0	0	0	0	348	2383	0	0	0	0	34075	9432	64363	58227	68.88
40	ESAF	0	0	556	91	54	548	0	0	0	0	19603	4275	361822	98078	97.47
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	87091	17096	269422	53000	95.26
42	Jana Small Finance Bank	0	0	0	0	13819	26646	0	0	0	0	102989	38386	297987	145222	91.47
43	Shivalik Small Finance Bank	0	0	1	14	147	1110	1	190	0	0	16778	4861	42512	24114	54.19
44	Suryoday Small Finance Bank	0	0	0	0	393	3179	0	0	0	0	29171	8597	91106	34958	73.18
45	Ujjivan Small Finance Bank	0	0	0	0	9209	7913	0	0	0	0	29506	6576	104360	34823	89.44
46	Utkarsh Small Finance Bank	0	0	0	0	20	269	68	22	0	0	72325	25685	129768	47407	99.97
	SMALL FINANCE BANK S	0	0	557	105	32093	110028	135	1423	0	0	391728	114922	1466937	1263803	79.18
	TOTAL	22	15958	64457	220984	987315	3482122	2845	29263	176	3605	1179640	509796	14109136	28798431	58.53

ADVANCES TO WEAKER SECTION OUTSTANDING AS ON 30.09.2023

Amt. in Lakhs		Number in Actual																		
Sr.	Banks	Outstanding at the end of the quarter 30.09.2023																		% of loans to weaker sections to total advances
		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				
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	Amt.		
1	Bank of Baroda	104324	247556	42152	84250	2106	4096	8786	32779	4676	154	58	135	0	0	162044	368835	19.75		
2	Bank of India	356053	570003	86588	144560	8038	15260	34212	64395	2147	32	242	217	6199	11956	493237	806206	25.89		
3	Bank of Maharashtra	38509	55754	7810	10284	5833	5029	7558	37783	0	0	0	0	2356	5054	62066	113903	14.08		
4	Canara Bank	134093	251616	30195	65135	1633	1989	28497	101077	37836	616	1424	123	5418	39924	237672	460356	23.62		
5	Central Bank of India	301827	526712	110127	168158	20176	32361	9576	40325	0	0	0	0	4587	10020	446293	777576	37.62		
6	Indian Bank	59599	94569	25323	48188	5339	7197	9290	26042	1	0	21	3	291	944	99843	176940	16.07		
7	Indian Overseas Bank	4634	10408	403	1671	126	142	696	2007	0	0	14	1	8017	12250	13876	26478	16.99		
8	Punjab and Sind Bank	4688	8062	1183	2551	91	73	1108	5540	72	2	5	0	0	0	7142	16227	15.11		
9	Punjab National Bank	206726	298624	38990	69429	6575	5532	15089	45171	5	0	0	0	33443	106351	300828	525108	16.32		
10	State Bank of India	318149	555907	285433	805580	14979	18830	68164	231740	9	0	1	0	5732	12745	692466	940932	10.44		
11	UCO Bank	3415	1149	14389	26382	1302	1226	6881	17197	0	0	199	21	48944	119062	74931	165016	21.21		
12	Union Bank of India	186480	396795	60563	114207	5167	4387	26321	90875	11301	32	106	18	1074	4014	290906	610309	32.14		
PSBs - SUB TOTAL		1718497	3017153	703156	1540395	71365	96121	216178	694932	56047	835	2070	518	116061	322319	2881304	4987885	19.13		
13	Axis Bank	44855	147314	45911	43197	4	1	15382	56313	20	1	0	0	2980	5702	109152	252527	13.81		
14	Bandhan Bank	10130	1918	50932	19363	0	0	114185	51061	0	0	0	0	0	0	175247	45144	5.66		
15	Catholic Syrian Bank	568	453	58	63	0	0	142	209	0	0	0	0	0	0	768	726	32.30		
16	City Union Bank	12	8	0	0	0	0	14	144	0	0	0	0	0	0	26	152	0.99		
17	Development Credit Bank	7517	33399	1900	802	0	0	7930	6144	0	0	0	0	3388	310	20735	40655	22.47		
18	Dhan Lakshmi Bank	0	0	0	0	0	0	1	8	0	0	0	0	0	0	1	8	1.05		
19	Federal Bank Ltd.	7137	12428	278	503	0	0	992	3463	0	0	0	0	311	399	8718	16793	26.58		
20	HDFC Bank	47729	111707	2461	9955	25403	36101	26071	74480	1	0	0	0	134	89	101799	232332	4.21		
21	ICICI Bank	47586	68994	23331	85334	5834	5319	19184	109708	0	0	0	0	18	103	95953	269458	8.30		
22	IDBI Bank	22274	36542	7714	14729	2158	2877	5324	25701	0	0	0	0	2721	2645	40191	82494	22.24		
23	IDFC First Bank	41093	9653	72790	30529	0	0	10006	2428	0	0	0	0	0	0	123889	42609	6.32		
24	Indusind Bank Limited	611763	199318	411404	109460	0	0	116241	38927	0	0	0	0	752946	225154	1892354	572858	60.30		
25	Jammu and Kashmir Bank	0	0	10	102	0	0	262	1529	2	0	33	3	0	0	307	1634	34.17		
26	Karnataka Bank Limited	232	2644	31	250	1	2	65	478	0	0	0	0	4	27	333	3402	10.00		
27	Karur Vysya Bank Ltd.	0	0	85	865	0	0	26	180	0	0	0	0	0	0	111	1044	7.08		
28	Kotak Mahindra Bank	297331	162968	185268	92206	0	0	5105	45495	0	0	0	0	185174	149380	672878	450049	42.93		
29	Lakshmi Vilas Bank	26	56	0	0	0	0	0	0	0	0	0	0	0	0	26	56	1.25		
30	Ratnakar Bank Ltd. (RBL)	1023	3795	20192	16203	0	0	11378	4142	0	0	0	0	0	0	0	0	0.00		
31	South Indian Bank	919	1970	13	28	0	0	71	229	0	0	1	0	0	0	1004	2227	16.90		
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	195	254	17	29	0	0	52	345	0	0	1	0	3	1	268	628	9.55		
34	Yes Bank	63016	39226	31802	12764	0	0	4103	16091	0	0	0	0	0	0	98921	68081	13.36		
PRIVATE BANK - SUB TOTAL		1203406	832648	854197	436381	33400	44299	336534	437074	23	1	35	3	947679	383810	3342681	2082877	13.54		
COMMERCIAL BANKS SUB TOTAL		2921903	3849801	1557353	1976775	104765	140420	552712	1132005	56070	836	2105	521	1063740	706128	6223985	7070762	17.06		
35	MGB	117028	74224	34536	46076	25319	31522	42071	50188	449	51	0	0	0	0	219403	202060	48.31		
36	MPGB	322475	386615	207589	202832	67034	102331	40393	60424	11230	16	0	0	0	0	648721	752218	51.60		
RRBs - SUB TOTAL		439503	460839	242125	248908	92353	133853	82464	110612	11679	66	0	0	0	0	868124	954278	50.87		
37	DCCB & Apex Bank	1841485	1409674	1227260	700982	2990	840	113245	56624	0	0	0	0	0	0	3184980	2168120	50.74		
CO-OPERATIVE BANK - SUB TOTAL		1841485	1409674	1227260	700982	2990	840	113245	56624	0	0	0	0	0	0	3184980	2168120	50.74		
38	AU Small Finance Bank	22395	60618	4467	16480	0	0	14619	95141	0	0	0	0	0	0	41481	172239	16.92		
39	Equitas Small Finance Bank	23302	9755	12823	4505	0	0	6574	3806	0	0	0	0	63244	18382	105943	36448	43.11		
40	ESAF	244186	69658	88360	20415	0	0	15146	4204	0	0	0	0	19603	4275	367295	98552	97.95		
41	Fincare Small Finance Bank	0	0	27345	4827	0	0	5209	1071	0	0	0	0	87083	17096	119637	22994	41.33		
42	Jana Small Finance Bank	133412	39935	123446	41528	0	0	47273	19064	0	0	0	0	22868	7780	326999	108307	68.22		
43	Shivalik Small Finance Bank	24904	8379	354	460	0	0	178	914	0	0	0	0	0	0	25436	9753	21.92		
44	Suryoday Small Finance Bank	0	0	26346	7231	0	0	8086	2907	0	0	0	0	0	0	34432	10138	21.22		
45	Ujivan Small Finance Bank	37299	12060	35696	14160	0	0	13555	2735	0	0	0	0	0	0	86550	28956	74.37		
46	Utkarsh Small Finance Bank	57236	17468	42434	14248	0	0	3795	1773	0	0	0	0	0	0	103465	33489	70.62		
SMALL FINANCE BANKS SUB TOTAL		542734	217873	361271	123854	0	0	114435	131616	0	0	0	0	192798	47533	1211238	520875	32.64		
TOTAL		5745628	5938187	3388009	3050519	200108	275113	862856	1430857	67749	902	2105	521	1256538	753661	11488327	10714035	21.78		

NON-PRIORITY SECTOR OUTSTANDING AS ON 30.09.2023 Table: 8

Sr.	Banks	Outstanding at the end of the quarter (Amt in Lakh)											
		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	564	4402	643	14555	6511	151991	52397	91041	42000	482535	102115	744524
2	Bank of India	0	0	196	2874	3773	109317	27776	74686	77436	924460	109181	1111337
3	Bank of Maharashtra	0	0	156	3266	1387	56644	1739	7751	24457	289886	27739	357546
4	Canara Bank	110	10034	178	3485	3410	80750	9451	31589	24745	929013	37894	1054870
5	Central Bank of India	0	0	197	3414	705	13182	48954	277792	29966	316528	79822	610916
6	Indian Bank	5	430	90	1651	7874	89933	22458	75009	276	462858	30703	629881
7	Indian Overseas Bank	24	157	15	291	622	16719	913	2528	8746	46368	10320	66063
8	Punjab and Sind Bank	0	0	15	272	259	5684	355	383	4427	24766	5056	31105
9	Punjab National Bank	40	227040	289	5937	8297	182811	15687	46000	36463	1560511	60776	2022299
10	State Bank of India	1426	5395	1827	18200	103737	1079649	124416	180453	808826	4066109	1040232	5349807
11	UCO Bank	0	0	27	580	1464	49928	1017	982	8468	345631	10976	397121
12	Union Bank of India	14	13589	635	10164	3503	88937	42005	187383	9121	326671	55278	626745
	PSBs - SUB TOTAL	2183	261047	4268	64688	141542	1925544	347168	975598	1074931	9775336	1570092	13002213
13	Axis Bank	32	1093	395	8933	3642	120884	255489	101604	143236	423937	402794	656451
14	Bandhan Bank	0	0	0	0	10650	125649	15405	80124	87936	83875	113991	289648
15	Catholic Syrian Bank	0	0	0	0	0	0	462	776	12	60	474	836
16	City Union Bank	0	0	3	49	11	476	265	987	54	1581	333	3116
17	Development Credit Bank	520	917	8	20	659	14760	5	4	3609	49686	4801	65387
18	Dhan Lakshmi Bank	0	0	0	0	2	21	11	18	163	304	176	343
19	Federal Bank Ltd.	0	0	5	77	116	3362	508	844	3050	27050	3679	31333
20	HDFC Bank	664	10162	14	222	17	1896	59962	230846	990356	2310783	1051013	2553909
21	ICICI Bank	0	0	211	5169	11446	293271	51266	206887	344228	1154016	407151	1659343
22	IDBI Bank	0	0	89	2050	3478	72918	808	9887	17060	64489	21435	149344
23	IDFC First Bank	290	371	270	6652	2224	42399	65769	58683	331733	217407	400286	325512
24	Indusind Bank Limited	0	0	0	0	321	2778	0	0	243269	358285	243590	361062
25	Jammu and Kashmir Bank	0	0	1	7	34	615	278	1135	245	1111	558	2869
26	Karnataka Bank Limited	0	0	3	31	100	3058	152	3394	427	4257	682	10741
27	Karur Vysya Bank Ltd.	49	281	0	0	59	1464	439	1713	153	4602	700	8060
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	45264	234118	45264	234118
29	Lakshmi Vilas Bank	0	0	0	0	12	49	0	0	193	734	205	783
30	Ratnakar Bank Ltd. (RBL)	13	129	0	0	155	4535	48	34	2975	10040	3191	14738
31	South Indian Bank	0	0	1	0	17	563	497	1287	42	5323	557	7174
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	11	322	139	289	18	3174	168	3785
34	Yes Bank	0	0	7	117	1831	64937	6939	25436	59169	124179	67946	214669
	PRIVATE BANK - SUB TOTAL	1568	12954	1007	23327	34785	753959	458442	723949	2273192	5079010	2768994	6593221
	COMMERCIAL BANKS SUB TOTAL	3751	274001	5275	88016	176327	2679502	805610	1699546	3348123	14854346	4339086	19595434
35	MGB	0	0	0	0	90	2686	3602	12542	21796	52803	25488	68031
36	MPGB	0	0	15	381	228	7375	7254	10293	60633	180210	68130	198259
	RRBs - SUB TOTAL	0	0	15	381	318	10061	10856	22834	82429	233014	93618	266290
37	DCCB & Apex Bank							7874	9345	0	200385	7874	209730
	CO-OPERATIVE BANK -	0	0	0	0	0	0	7874	9345	0	200385	7874	209730
38	AU Small Finance Bank	0	0	0	0	3073	43760	2232	1895	78562	204245	83867	249900
39	Equitas Small Finance Bank	0	0	0	0	94	1530	0	0	14504	24780	14598	26310
40	ESAF	0	0	0	0	0	0	0	0	2363	2543	2363	2543
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	611	2636	611	2636
42	Jana Small Finance Bank	0	0	0	0	515	7159	0	0	4745	6375	5260	13534
43	Shivalik Small Finance Bank	0	0	1	20	63	925	200	1607	4672	17835	4936	20386
44	Suryoday Small Finance Bank	47	495	0	0	126	2209	475	627	651	9483	1299	12815
45	Ujjivan Small Finance Bank	0	0	0	0	191	2313	156	239	2291	1561	2638	4112
46	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	15	16	15	16
	SMALL FINANCE BANK	47	495	1	20	4062	57895	3063	4367	108414	269474	115587	332251
	TOTAL	3798	274496	5291	88417	180707	2747458	827403	1736093	3538966	15557218	4556165	20403705

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 30.09.2023

Amt. in Lakhs

Table: 9(i)

Sr.	Banks	FARM CREDIT				Achievement % (Amt.)	CROP LOANS (Out of Farm Credit)				Achievement % (Amt.)
		TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	209751	383787	47058	117229	30.5	134267	251064	37101	93143	37.1
2	Bank of India	524132	841914	390509	616827	73.3	363949	736033	307289	474731	64.5
3	Bank of Maharashtra	87724	103879	14344	34317	33.0	61961	93573	13393	31755	33.9
4	Canara Bank	215903	345330	73742	158924	46.0	114984	237470	72244	155668	65.6
5	Central Bank of India	527166	773879	426140	383802	49.6	228551	568512	203173	174735	30.7
6	Indian Bank	132398	215857	34013	43991	20.4	87521	145119	32789	42557	29.3
7	Indian Overseas Bank	17072	29849	2017	4973	16.7	9594	16868	1753	4196	24.9
8	Punjab and Sind Bank	9252	10562	227	997	9.4	5501	8561	152	235	2.7
9	Punjab National Bank	282313	485712	54520	104646	21.5	205018	353834	52422	101800	28.8
10	State Bank of India	1008280	1649325	178759	427029	25.9	758277	1348200	176266	414764	30.8
11	UCO Bank	86079	165568	12349	30111	18.2	56160	106928	11032	26638	24.9
12	Union Bank of India	265200	531885	102369	209201	39.3	195320	317408	88593	172412	54.3
	PSBs - SUB TOTAL	3365270	5537547	1336047	2132047	38.5	2221103	4183570	996207	1692633	40.5
13	Axis Bank	80296	154199	63096	119236	77.3	39078	81922	53237	104720	127.8
14	Bandhan Bank	21713	43117	5401	6632	15.4	11450	23646	259	2867	12.1
15	Catholic Syrian Bank	107	665	766	1175	176.7	94	212	0	0	0.0
16	City Union Bank	491	545	3	1	0.2	264	245	3	1	0.5
17	Development Credit Bank	31555	56020	10292	22244	39.7	17016	32944	9063	13509	41.0
18	Dhan Lakshmi Bank	88	476	8	23	4.9	0	0	0	0	#DIV/0!
19	Federal Bank Ltd.	7365	22989	5411	10754	46.8	5520	8966	5359	10486	117.0
20	HDFC Bank	430405	1181317	186668	342247	29.0	166755	309529	46107	113146	36.6
21	ICICI Bank	323885	559633	100600	207362	37.1	178776	323528	54979	112136	34.7
22	IDBI Bank	51252	91200	11218	22042	24.2	36106	63282	10729	20852	33.0
23	IDFC First Bank	67055	144917	68654	68901	47.5	13442	24607	5523	17858	72.6
24	Indusind Bank Limited	235379	441282	253579	178361	40.4	42773	146254	20293	54474	37.2
25	Jammu and Kashmir Bank	24	122	0	0	0.0	0	0	0	0	#DIV/0!
26	Karnataka Bank Limited	528	1400	29	71	5.1	150	370	29	71	19.2
27	Karur Vysya Bank Ltd.	18	80	0	0	0.0	0	0	0	0	#DIV/0!
28	Kotak Mahindra Bank	139801	284531	122601	101643	35.7	6871	16336	4	62	0.4
29	Lakshmi Vilas Bank	550	1418	26	56	3.9	450	1335	0	0	0.0
30	Ratnakar Bank Ltd. (RBL)	19689	66088	39625	23759	36.0	11128	22784	6406	5267	23.1
31	South Indian Bank	568	2390	584	1069	44.7	412	870	584	1069	122.9
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bank	661	1338	267	412	30.8	459	927	267	412	44.5
34	Yes Bank	44689	66363	19509	27679	41.7	11514	20744	5812	15742	75.9
	PRIVATE BANK - SUB TOTAL	1456119	3120090	888337	1133667	36.3	542258	1078501	218654	472672	43.8
	COMMERCIAL BANKS	4821389	8657637	2224384	3265713	37.7	2763361	5262071	1214861	2165305	41.1
35	MGB	388872	221697	79195	113148	51.0	289122	117643	79019	112747	95.8
36	MPGB	313419	668695	263249	396399	59.3	223681	486832	223681	349079	71.7
	RRBs - SUB TOTAL	702291	890392	342444	509547	57.2	512803	604475	302700	461826	76.4
37	DCCB & Apex Bank	1475431	2429552	1837928	1311688	54.0	1258314	2298241	1773360	1292907	56.3
	CO-OPERATIVE BANK	1475431	2429552	1837928	1311688	54.0	1258314	2298241	1773360	1292907	56.3
38	AU Small Finance Bank	44814	75669	5926	26531	35.1	6993	15455	0	0	0.0
39	Equitas Small Finance Bank	5940	11543	7471	4306	37.3	2716	5117	0	0	0.0
40	ESAF	93712	120084	59903	32692	27.2	1623	2246	64	410	18.2
41	Fincare Small Finance Bank	29500	44577	63488	26983	60.5	1459	3060	0	0	0.0
42	Jana Small Finance Bank	27088	48388	51634	26076	53.9	1895	4752	0	0	0.0
43	Shivalik Small Finance Bank	0	0	14685	552	#DIV/0!	0	0	0	0	#DIV/0!
44	Suryoday Small Finance Bank	18288	26511	16322	7246	27.3	975	2220	0	0	0.0
45	Ujjivan Small Finance Bank	4056	17533	10431	5640	32.2	988	2049	0	0	0.0
46	Utkarsh Small Finance Bank	19032	24114	18407	7999	33.2	140	314	0	0	0.0
	SMALL FINANCE BANK	242430	368419	248267	138025	37.5	16789	35213	64	410	1.2
	TOTAL	7241541	12346000	4653023	5224973	42.3	4551267	8200000	3290985	3920447	47.8

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 30.09.2023

Amt. in Lakhs

No. in actual

TABLE: 9(ii)

Sr.	Banks	AGRI INFRASTRUCTURE				ANCILLARY ACTIVITIES					TOTAL AGRICULTURE (Farm Credit+Agri Infr+Anci Acti)					
		TARGET		ACHIEVEMENT		Achievement % (Amt.)	TARGET		ACHIEVEMENT		Achievement % (Amt.)	TARGET		ACHIEVEMENT		Achievement % (Amt.)
		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.		No.	Amt.			
1	Bank of Baroda	1052	17537	458	6902	39.4	3797	90169	570	41575	46.1	214600	491493	48086	165706	33.7
2	Bank of India	1356	23708	179	6904	29.1	3527	56524	11030	48103	85.1	529015	922146	401718	671834	72.9
3	Bank of Maharashtra	1116	39147	574	4453	11.4	1133	22232	1658	8860	39.9	89973	165258	16576	47630	28.8
4	Canara Bank	633	10596	183	5590	52.8	1990	10268	315	6387	62.2	218526	366194	74240	170901	46.7
5	Central Bank of India	1492	33040	209	4900	14.8	3020	36604	413	30820	84.2	531678	843523	426762	419522	49.7
6	Indian Bank	631	11205	28	443	4.0	1818	35651	146	18756	52.6	134847	262713	34187	63190	24.1
7	Indian Overseas Bank	192	3387	7	30	0.9	352	1588	32	379	23.9	17616	34824	2056	5383	15.5
8	Punjab and Sind Bank	126	1559	0	0	0.0	164	1209	8	167	13.8	9542	13330	235	1163	8.7
9	Punjab National Bank	1669	25854	173	4096	15.8	3502	30535	650	26008	85.2	287484	542101	55343	134749	24.9
10	State Bank of India	2721	16667	15	2754	16.5	13611	150354	3261	114564	76.2	1024612	1816346	182035	544347	30.0
11	UCO Bank	607	8357	3	5	0.1	1022	2859	60	1603	56.1	87708	176784	12412	31719	17.9
12	Union Bank of India	986	16448	375	2078	12.6	4442	77176	7943	85531	110.8	270628	625509	110687	296809	47.5
	PSBs - SUB TOTAL	12581	207505	2204	38154	18.4	38378	515169	26086	382753	74.3	3416229	6260221	1364337	2552954	40.8
13	Axis Bank	557	10677	16	2226	20.8	4284	81911	812	154070	188.1	85137	246787	63924	275532	111.6
14	Bandhan Bank	189	4074	34	127	3.1	385	6811	1945	1346	19.8	22287	54002	7380	8105	15.0
15	Catholic Syrian Bank	0	0	0	0	#DIV/0!	4	98	11	24	0.0	111	763	777	1200	157.2
16	City Union Bank	2	51	0	0	0.0	43	834	0	0	0.0	536	1430	3	1	0.1
17	Development Credit Bank	126	2542	0	0	0.0	228	3292	0	0	0.0	31909	61854	10292	22244	36.0
18	Dhan Lakshmi Bank	3	77	1	0	0.0	21	489	0	0	0.0	112	1042	9	23	2.2
19	Federal Bank Ltd.	21	3417	3	1227	35.9	149	1843	5	2445	132.6	7535	28249	5419	14425	51.1
20	HDFC Bank	1262	21082	109	3975	18.9	6458	128481	1671	196752	153.1	438125	1330880	188448	542975	40.8
21	ICICI Bank	1002	16070	1	500	3.1	4031	32701	223	22708	69.4	328918	608404	100824	230570	37.9
22	IDBI Bank	333	5713	2	255	4.5	1343	18854	329	4740	25.1	52928	115767	11549	27036	23.4
23	IDFC First Bank	206	4109	40	65	1.6	366	4002	47	4324	108.1	67627	153028	68741	73290	47.9
24	Indusind Bank Limited	199	3984	1	146	3.7	738	8659	0	0	0.0	236316	453925	253580	178507	39.3
25	Jammu and Kashmir Bank	1	38	0	0	0.0	63	1115	0	0	0.0	88	1275	0	0	0.0
26	Karnataka Bank Limited	3	77	1	2	2.7	100	1971	5	317	16.1	631	3448	35	390	11.3
27	Karur Vysya Bank Ltd.	3	77	0	0	0.0	74	1353	0	0	0.0	95	1510	0	0	0.0
28	Kotak Mahindra Bank	220	4659	43	637	13.7	1367	92924	322	88502	95.2	141388	382114	122966	190782	49.9
29	Lakshmi Vilas Bank	6	162	0	0	0.0	75	1390	0	0	0.0	631	2970	26	56	1.9
30	Ratnakar Bank Ltd. (RBL)	99	1634	1	25	1.5	337	4962	2	56	1.1	20125	72684	39628	23840	32.8
31	South Indian Bank	7	2399	584	1069	44.6	91	1729	0	0	0.0	666	6518	1168	2138	32.8
32	Standard Chartered Bank			0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bank	1	15	0	0	0.0	6	90	0	0	0.0	668	1443	267	412	28.6
34	Yes Bank	266	4592	24	2273	49.5	2710	99908	195	51452	51.5	47665	170863	19728	81403	47.6
	PRIVATE BANK - SUB TOTAL	4506	85449	860	12526	14.7	22873	493417	5567	526736	106.8	1483498	3698956	894764	1672928	45.2
	COMMERCIAL BANKS SUB TOTAL	17087	292954	3064	50680	17.3	61251	1008586	31653	909489	90.2	4899727	9959177	2259101	4225882	42.4
35	MGB	239	7139	27	1764	24.7	147	3434	24	88	2.6	389258	232270	79246	115000	49.5
36	MPGB	1043	14153	15	1561	11.0	1927	1805	67	481	26.6	316389	684653	263331	398441	58.2
	RRBs - SUB TOTAL	1282	21292	42	3325	15.6	2074	5239	91	569	10.9	705647	916923	342577	513441	56.0
37	DCCB & Apex Bank	360	5861	0	0	0.0	1172	23128	0	0	0.0	1476963	2458541	1837928	1311688	53.4
	CO-OPERATIVE BANK - SUB TOTAL	360	5861	0	0	0.0	1172	23128	0	0	0.0	1476963	2458541	1837928	1311688	53.4
38	AU Small Finance Bank	287	6836	1	625	9.1	1541	27225	162	4562	16.8	46642	109730	6089	31719	28.9
39	Equitas Small Finance Bank	113	2129	0	0	0.0	541	8032	0	0	0.0	6594	21704	7471	4306	19.8
40	ESAF	20	598	0	0	0.0	31	659	0	0	0.0	93763	121341	59903	32692	26.9
41	Fincare Small Finance Bank	47	1006	0	0	0.0	95	1234	0	0	0.0	29642	46817	63488	26983	57.6
42	Jana Small Finance Bank	44	1062	0	0	0.0	277	4859	0	0	0.0	27409	54309	51634	26076	48.0
43	Shivalik Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	14685	552	#DIV/0!
44	Suryoday Small Finance Bank	51	1027	46	24	2.4	370	6016	975	462	7.7	18709	33554	17343	7733	23.0
45	Ujivan Small Finance Bank	39	823	0	0	0.0	297	4762	0	0	0.0	1993	6134	10431	5640	91.9
46	Utkarsh Small Finance Bank	59	735	0	0	0.0	337	5140	0	0	0.0	4452	23408	10431	7999	34.2
	SMALL FINANCE BANK SUB TOTAL	660	14216	47	649	4.6	3489	57927	1137	5025	8.7	246579	440562	249451	143699	32.6
	TOTAL	19389	334323	3153	54654	16.3	67986	1094880	32881	915082	83.6	7328916	13775203	4689057	6194710	45.0

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC) AS ON 30.09.2023

Amt. in Lakhs

No. in actual

TABLE:10

Sr.	Banks	TARGET		Disbursement upto the end of current quarter 30.06.2023												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	43567	339945	18983	82715	301	32611	32	9902	125	1194	0	0	19441	126421	37.2
2	Bank of India	60277	415169	59254	192556	699	80139	77	40820	0	0	0	0	60030	313515	75.5
3	Bank of Maharashtra	20942	173903	7815	30147	275	17721	25	19135	0	0	0	0	8115	67003	38.5
4	Canara Bank	31555	245914	14488	85507	514	32589	32	7745	0	0	109	802	15143	126643	51.5
5	Central Bank of India	51159	392056	32136	175551	1340	108384	45	14410	1131	3825	139	11243	34791	313413	79.9
6	Indian Bank	43918	375941	19875	107581	1617	53214	60	17420	6	10	0	0	21558	178225	47.4
7	Indian Overseas Bank	3986	23455	3297	5384	4	472	0	0	0	0	0	0	3301	5856	25.0
8	Punjab and Sind Bank	3997	19404	1236	3362	22	3707	0	0	0	0	0	0	1258	7069	36.4
9	Punjab National Bank	64036	437721	17169	70054	719	49011	97	20188	0	0	0	0	17985	139253	31.8
10	State Bank of India	158998	1183681	18323	372165	2490	225451	269	117585	0	0	43	7506	21125	722708	61.1
11	UCO Bank	20782	99809	9952	42220	205	28680	3	455	0	0	0	0	10160	71356	71.5
12	Union Bank of India	49784	446115	27659	164582	844	74325	80	28856	0	0	0	0	28583	267763	60.0
	PSBs - SUB TOTAL	553001	4153113	230187	1331824	9030	706305	720	276516	1262	5029	291	19552	241490	2339225	56.3
13	Axis Bank	31013	227064	3453	162798	1317	176288	247	113586	0	0	0	0	5017	452671	199.4
14	Bandhan Bank	9264	20475	21287	16836	20	1234	0	0	0	0	0	0	21307	18070	88.3
15	Catholic Syrian Bank	268	2202	0	0	0	0	0	0	0	0	0	0	0	0	0.0
16	City Union Bank	1356	4933	4	1765	3	280	1	8	0	0	0	0	8	2053	41.6
17	Development Credit Bank	5407	21632	235	6442	6	437	0	0	0	0	0	0	241	6879	31.8
18	Dhan Lakshmi Bank	204	1786	0	0	2	3	0	0	0	0	0	0	2	3	0.2
19	Federal Bank Ltd.	1393	9346	118	1354	23	2187	17	1756	1	0	0	0	159	5297	56.7
20	HDFC Bank	85326	1199388	6548	303087	4321	435953	1835	368118	0	0	0	0	12704	1107158	92.3
21	ICICI Bank	90135	1025866	8077	422263	3837	478981	534	131608	0	0	0	0	12448	1032851	100.7
22	IDBI Bank	17315	99493	3209	25216	178	16284	10	3885	2	151	0	0	3399	45536	45.8
23	IDFC First Bank	8426	88767	3607	46673	395	36463	27	3897	0	0	0	0	4029	87034	98.0
24	Indusind Bank Limited	23179	252793	52735	65369	498	60882	169	30322	0	0	0	0	53402	156572	61.9
25	Jammu and Kashmir Bank	871	713	104	872	7	139	0	0	0	0	0	0	111	1011	141.8
26	Karnataka Bank Limited	1292	11184	23	470	6	570	1	23	0	0	0	0	30	1062	9.5
27	Karur Vysya Bank Ltd.	377	4891	7	415	6	967	1	300	0	0	0	0	14	1682	34.4
28	Kotak Mahindra Bank	26938	330951	1824	69942	1027	103686	236	63754	0	0	0	0	3087	237381	71.7
29	Lakshmi Vilas Bank	223	5217	0	0	0	0	0	0	0	0	0	0	0	0	0.0
30	Ratnakar Bank Ltd. (RBL)	4828	6035	11	210	33	1824	4	247	0	0	0	0	48	2281	37.8
31	South Indian Bank	740	1036	0	0	0	0	0	0	0	0	0	0	0	0	0.0
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bank	421	1797	99	911	5	385	0	0	0	0	0	0	104	1296	72.1
34	Yes Bank	12203	222828	1541	60292	633	79210	116	23047	0	0	0	0	2290	162549	72.9
	PRIVATE BANK - SUB TOTAL	321179	3538397	102882	1184913	12317	1395771	3198	740553	3	151	0	0	118400	3321388	93.9
	COMMERCIAL BANKS	874180	7691510	333069	2516737	21347	2102076	3918	1017068	1265	5180	291	19552	359890	5660613	73.6
35	MGB	19663	107451	22013	34843	0	0	0	0	339	1362	0	0	22352	36205	33.7
36	MPGB	15578	144535	67480	67339	10	862	0	0	0	0	0	0	67490	68201	47.2
	RRBs - SUB TOTAL	35241	251986	89493	102182	10	862	0	339	1362	0	0	0	89842	104406	41.4
37	DCCB & Apex Bank	10815	61583	13210	75236	2	230	0	0	0	0	4	270149	13216	345615	561.2
	CO-OPERATIVE BANK	10815	61583	13210	75236	2	230	0	0	0	0	4	270149	13216	345615	561.2
38	AU Small Finance Bank	35765	308832	10445	101930	288	11252	50	3108	0	0	0	0	10783	116289	37.7
39	Equitas Small Finance Bank	5654	21551	947	6603	127	1267	14	109	0	0	0	0	1088	7979	37.0
40	ESAF	3789	24474	14780	6735	0	0	0	0	0	0	0	0	14780	6735	27.5
41	Fincare Small Finance Bank	3857	17617	0	0	0	0	0	0	0	0	0	0	0	0	0.0
42	Jana Small Finance Bank	2599	11721	463	4310	12	105	7	126	0	0	0	0	482	4541	38.7
43	Shivalik Small Finance Bank	0	0	394	661	19	450	1	20	0	0	0	0	414	1131	0.0
44	Suryoday Small Finance Bank	2569	12647	0	0	0	0	0	0	0	0	0	0	0	0	0.0
45	Ujjivan Small Finance Bank	2075	7629	1486	813	0	0	0	0	0	0	0	0	1486	813	10.7
46	Utkarsh Small Finance Bank	983	7783	733	1666	0	0	0	0	0	0	0	0	733	1666	21.4
	SMALL FINANCE BANKS	57291	412254	29248	122718	446	13074	72	3362	0	0	0	0	29766	139154	33.8
	TOTAL	977527	8417333	465020	2816874	21805	2116242	3990	1020430	1604	6542	295	289701	492714	6249788	74.2

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 30.09.2023

Amt. in Lakhs

TABLE: 11(i)

Sr.	Banks	EXPORT CREDIT				Achievement % (Amt.)	EDUCATION				Achievement % (Amt.)	HOUSING				Achievement % (Amt.)
		TARGET		ACHIVEMENT			TARGET		ACHIVEMENT			TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	15	1565	0	0	0.0	2579	4575	1216	2203	48.1	10869	43694	2079	16659	38.1
2	Bank of India	14	1842	0	0	0.0	2038	3842	1453	1587	41.3	8552	33015	1420	11382	34.5
3	Bank of Maharashtra	0	0	0	0	#DIV/0!	939	1686	459	708	42.0	4234	20640	846	6344	30.7
4	Canara Bank	12	1500	0	0	0.0	2141	3561	1340	1761	49.4	7352	36250	1626	11124	30.7
5	Central Bank of India	4	130	0	0	0.0	1752	3086	1042	1602	51.9	9360	32244	5593	11241	34.9
6	Indian Bank	5	817	0	0	0.0	1168	1300	196	279	21.5	5391	12660	263	1855	14.7
7	Indian Overseas Bank	0	0	0	0	#DIV/0!	381	633	72	83	13.2	1753	8971	523	4515	50.3
8	Punjab and Sind Bank	0	0	0	0	#DIV/0!	377	722	6	11	1.5	1270	1293	18	194	15.0
9	Punjab National Bank	28	2055	10	5490	267.2	2827	4510	1320	1950	43.2	9100	34704	1739	12355	35.6
10	State Bank of India	16	6571	1	3000	45.7	7031	14638	2745	4042	27.6	33143	167130	3287	20568	12.3
11	UCO Bank	0	0	0	0	#DIV/0!	1043	1054	261	246	23.4	3853	20359	953	7183	35.3
12	Union Bank of India	4	450	0	0	0.0	2549	3833	1171	1793	46.8	8415	41915	568	3857	9.2
	PSBs - SUB TOTAL	98	14930	11	8490	56.9	24825	43440	11281	16265	37.4	103292	452875	18915	107276	23.7
13	Axis Bank	2	2409	3	8018	332.8	805	1432	84	278	19.4	2089	11044	311	3124	28.3
14	Bandhan Bank	0	0	0	0	#DIV/0!	368	626	0	0	0.0	4625	48508	0	0	0.0
15	Catholic Syrian Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	28	196	0	0	0.0
16	City Union Bank	0	0	0	0	#DIV/0!	128	200	1	1	0.3	342	1652	17	177	10.7
17	Development Credit Ban	0	0	0	0	#DIV/0!	209	353	10	84	23.9	1366	13174	5139	5064	38.4
18	Dhan Lakshmi Bank	0	0	0	0	#DIV/0!	55	86	0	0	0.0	125	600	2	7	1.2
19	Federal Bank Ltd.	0	0	0	0	#DIV/0!	199	347	1	20	5.8	636	3120	9	95	3.0
20	HDFC Bank	42	10887	0	0	0.0	976	1711	272	396	23.1	4227	21108	497	432	2.0
21	ICICI Bank	35	2600	0	0	0.0	1249	2103	160	1188	56.5	5043	25003	509	7100	28.4
22	IDBI Bank	3	150	0	0	0.0	604	1134	85	115	10.2	1629	8402	72	329	3.9
23	IDFC First Bank	0	0	0	0	#DIV/0!	243	424	0	0	0.0	1557	9611	647	2425	25.2
24	Indusind Bank Limited	0	0	0	0	#DIV/0!	312	544	0	0	0.0	1065	5400	59	262	4.8
25	Jammu and Kashmir Ban	0	0	0	0	#DIV/0!	335	526	2	2	0.3	533	2570	6	26	1.0
26	Karnataka Bank Limited	0	0	0	0	#DIV/0!	281	844	2	2	0.3	420	2114	10	71	3.3
27	Karur Vysya Bank Ltd.	0	0	0	0	#DIV/0!	226	354	0	0	0.0	440	2125	0	0	0.0
28	Kotak Mahindra Bank	0	0	0	0	#DIV/0!	261	424	0	0	0.0	1061	5231	38	480	9.2
29	Lakshmi Vilas Bank	0	0	0	0	#DIV/0!	121	190	0	0	0.0	270	1308	0	0	0.0
30	Ratnakar Bank Ltd. (RB)	0	0	0	0	#DIV/0!	140	262	0	0	0.0	604	3020	29	280	9.3
31	South Indian Bank	0	0	0	0	#DIV/0!	202	318	0	0	0.0	383	1904	0	0	0.0
32	Standard Chartered Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Ba	0	0	0	0	#DIV/0!	16	39	0	0	0.0	130	622	3	4	0.7
34	Yes Bank	0	0	0	0	#DIV/0!	207	382	8	102	26.7	719	10273	431	6514	63.4
	PRIVATE BANK - SUB	82	16046	3	8018	50.0	6937	12299	625	2188	17.8	27292	176985	7779	26389	14.9
	COMMERCIAL BANKS	180	30976	14	16508	53.3	31762	55739	11906	18453	33.1	130584	629860	26694	133666	21.2
35	MGB	0	0	0	0	#DIV/0!	320	221	19	81	36.9	4125	19939	660	8708	43.7
36	MPGB	0	0	0	0	#DIV/0!	563	633	66	304	48.1	2249	18396	812	11129	60.5
	RRBs - SUB TOTAL	0	0	0	0	0	883	854	85	386	45.2	6374	38335	1472	19836	51.7
37	DCCB & Apex Bank	0	0	0	0	#DIV/0!	171	102	1	13	12.7	1779	8995	50	751	8.4
	CO-OPERATIVE BANK	0	0	0	0	#DIV/0!	171	102	1	13	12.7	1779	8995	50	751	8.4
38	AU Small Finance Bank	0	0	0	0	#DIV/0!	279	474	0	0	0.0	3006	26324	1272	13743	52.2
39	Equitas Small Finance Ban	0	0	0	0	#DIV/0!	161	257	0	0	0.0	564	2778	25	174	6.3
40	ESAF	0	0	0	0	#DIV/0!	120	196	83	39	19.8	388	1856	27	184	9.9
41	Fincare Small Finance Ban	0	0	0	0	#DIV/0!	8	18	0	0	0.0	147	703	0	0	0.0
42	Jana Small Finance Bank	0	0	0	0	#DIV/0!	95	149	0	0	0.0	1917	9275	7268	11025	118.9
43	Shivalik Small Finance Ban	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	11	71	#DIV/0!
44	Suryoday Small Finance Ba	0	0	0	0	#DIV/0!	103	167	0	0	0.0	380	1866	11	8	0.4
45	Ujivan Small Finance Ban	0	0	0	0	#DIV/0!	51	80	0	0	0.0	589	5965	2054	3140	52.6
46	Utkarsh Small Finance Ban	0	0	0	0	#DIV/0!	95	149	0	0	0.0	333	1604	47	96	6.0
	SMALL FINANCE BAN	0	0	0	0	#DIV/0!	912	1490	83	39	2.6	7324	50371	10715	28440	56.5
	TOTAL	180	30976	14	16508	53.3	33728	58185	12075	18891	32.5	146061	727561	38931	182694	25.1

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 30.09.2023

Amt. in Lakhs

Number in Actual

TABLE:11(ii)

Sr.	Banks	SOCIAL INFRASTRUCTURE				Achievement % (Amt.)	RENEWABLE ENERGY				Achievement % (Amt.)	OTHERS				TOTAL PRIORITY SECTOR				Achievement % (Amt.)
		TARGET		ACHIVEMENT			TARGET		ACHIVEMENT			TARGET		ACHIVEMENT		TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	Number	Amount	Number	Amount	
1	Bank of Baroda	2368	2637	1	10	0.4	763	642	6	39	6.0	13313	9377	0	0	288074	893928	70829	311038	34.8
2	Bank of India	3641	3960	0	0	0.0	381	411	0	0	0.0	25457	17672	17	398	629375	1398057	464638	998715	71.4
3	Bank of Maharashtra	1871	1536	0	0	0.0	33	71	0	0	0.0	5455	3780	500	739	123447	366874	26496	122424	33.4
4	Canara Bank	2366	2093	0	0	0.0	394	356	0	0	0.0	11440	8096	4	781	273786	663964	92353	311209	46.9
5	Central Bank of India	4714	4067	11	509	12.5	313	302	0	0	0.0	14521	10252	0	0	613501	1285660	468199	746286	58.0
6	Indian Bank	772	669	0	0	0.0	370	288	0	0	0.0	8995	6576	0	0	195466	660964	56204	243550	36.8
7	Indian Overseas Bank	635	523	0	0	0.0	122	65	0	0	0.0	3521	2356	12	40	28014	70827	5964	15878	22.4
8	Punjab and Sind Bank	3	9	1	3	32.7	98	73	0	0	0.0	884	646	4	7	16171	35477	1522	8446	23.8
9	Punjab National Bank	3277	3738	0	0	0.0	457	452	1	1	0.1	13975	9700	89	4223	381184	1034981	76487	298021	28.8
10	State Bank of India	5779	5908	0	0	0.0	759	819	0	0	0.0	49177	28593	0	0	1279515	3223686	209193	1294665	40.2
11	UCO Bank	334	416	2	3053	733.9	153	173	0	0	0.0	25899	18335	2605	14427	139772	316930	26393	127984	40.4
12	Union Bank of India	1490	1623	2	6	0.3	319	333	0	0	0.0	11671	8507	0	0	344860	1128285	141011	570228	50.5
	PSBs - SUB TOTAL	27250	27179	17	3580	13.2	4162	3985	7	39	1.0	184308	123890	3231	20613	4313165	11079633	1639289	5048443	45.6
13	Axis Bank	2173	2000	0	0	0.0	604	367	0	0	0.0	17931	12750	20871	10829	139754	503853	90210	750451	148.9
14	Bandhan Bank	2358	1908	0	0	0.0	77	83	0	0	0.0	152190	108043	119829	61749	191169	233645	148516	87924	37.6
15	Catholic Syrian Bank	0	0	0	0	0.0	11	12	0	0	0.0	0	0	0	0	418	3173	777	1200	37.8
16	City Union Bank	0	0	0	0	0.0	48	40	0	0	0.0	0	0	0	0	2410	8255	29	2232	27.0
17	Development Credit Bank	1998	1617	4	327	20.2	81	77	0	0	0.0	2509	1752	2873	1384	43479	100459	18559	35982	35.8
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	496	3514	13	33	1.0
19	Federal Bank Ltd.	137	129	0	0	0.0	59	52	0	0	0.0	283	201	85	34	10242	41444	5673	19871	47.9
20	IDFC Bank	4201	4413	1	13	0.3	1704	946	0	0	0.0	34667	24296	26912	9920	569268	2593629	228834	1660894	64.0
21	ICICI Bank	3154	3699	0	0	0.0	339	359	0	0	0.0	19610	13829	2208	1572	448483	1681863	116149	1273281	75.7
22	IDBI Bank	1009	1074	14	87	8.1	140	171	0	0	0.0	10135	7073	0	0	83763	233264	15119	73105	31.3
23	IDFC First Bank	1726	1396	744	288	20.6	68	73	0	0	0.0	4490	3070	0	0	84137	256369	74161	163037	63.6
24	Indusind Bank Limited	333	269	26	3	1.3	63	83	0	0	0.0	10991	7647	13	2	272259	720661	307080	335346	46.5
25	Jammu and Kashmir Bank	0	0	0	0	#DIV/0!	48	40	0	0	0.0	0	0	5	90	1875	5124	124	1128	22.0
26	Karnataka Bank Limited	0	0	0	0	#DIV/0!	59	52	0	0	0.0	3	2	10	3	2686	17644	87	1529	8.7
27	Karur Vysya Bank Ltd.	0	0	0	0	#DIV/0!	48	40	0	0	0.0	0	0	2	0	1186	8920	16	1682	18.9
28	Kotak Mahindra Bank	2331	1886	0	0	0.0	217	126	0	0	0.0	28840	20322	36046	14679	201036	741054	162137	443321	59.8
29	Lakshmi Vilas Bank	0	0	0	0	#DIV/0!	48	40	0	0	0.0	32	23	0	0	1325	9748	26	56	0.6
30	Ratnakar Bank Ltd. (RB)	0	0	0	0	#DIV/0!	63	52	0	0	0.0	1813	1268	2081	866	27573	83321	41786	27267	32.7
31	South Indian Bank	0	0	0	0	#DIV/0!	98	73	0	0	0.0	800	568	1	0	2889	10417	1169	2139	20.5
32	Standard Chartered Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	40	22	3	1	1275	3923	377	1714	43.7
34	Yes Bank	0	0	0	0	#DIV/0!	63	52	0	0	0.0	3219	2301	122	462	64076	406699	22579	251031	61.7
	PRIVATE BANK - SUB TOTAL	19420	18391	789	718	3.9	3838	2738	0	0	0.0	287553	203167	211061	101592	2149799	7666979	1233421	5133222	67.0
	COMMERCIAL BANKS	46670	45570	806	4299	9.4	8000	6723	7	39	0.6	471861	327057	214292	122206	6462964	18746612	2872710	10181665	54.3
35	MGB	477	385	0	0	0.0	0	0	0	0	#DIV/0!	75446	57862	258	111	489289	418128	102535	160105	38.3
36	MPGB	423	887	1	38	4.3	431	394	0	0	0.0	16936	12033	40160	62974	352569	861531	371860	541087	62.8
	RRBs - SUB TOTAL	900	1272	1	38	3.0	431	394	0	0	0.0	92382	69895	40418	63085	841858	1279659	474395	701192	54.8
37	DCCB & Apex Bank	355	289	0	0	0.0	55	30	0	0	0.0	15497	10978	0	0	1505635	2540518	1851195	1658067	65.3
	CO-OPERATIVE BANK	355	289	0	0	0.0	55	30	0	0	0.0	15497	10978	0	0	1505635	2540518	1851195	1658067	65.3
38	AU Small Finance Bank	1461	1184	0	0	0.0	217	203	0	0	0.0	6100	4346	43	8	93470	451093	18187	161759	35.9
39	Equitas Small Finance Bank	0	0	0	0	#DIV/0!	64	54	0	0	0.0	3202	2255	10933	4730	16239	48599	19517	17188	35.4
40	ESAF	0	0	0	0	0.0	0	0	0	0	0.0	4214	2984	3950	1622	102274	150851	78743	41272	27.4
41	Fincare Small Finance Bank	16246	13152	0	0	0.0	2446	973	0	0	0.0	841	584	18295	7126	53187	79864	81783	34109	42.7
42	Jana Small Finance Bank	0	0	0	0	0.0	63	52	0	0	0.0	20707	14234	25355	15933	52790	89740	84739	57575	64.2
43	Shivalik Small Finance Bank	0	0	0	0	0.0	0	0	0	0	#DIV/0!	0	0	0	0	0	0	15110	1754	#DIV/0!
44	Suryoday Small Finance Bank	0	0	0	0	0.0	11	12	0	0	0.0	7542	5372	10430	5088	29314	53618	27784	12828	23.9
45	Ujivan Small Finance Bank	0	0	0	0	0.0	9	24	0	0	0.0	5325	3796	5090	2733	10042	23628	19061	12325	52.2
46	Utkarsh Small Finance Bank	64	54	0	0	0.0	0	0	0	0	#DIV/0!	28270	20155	22804	10113	34197	53153	34015	19874	37.4
	SMALL FINANCE BANK	17771	14390	0	0	0.0	2810	1318	0	0	0.0	76201	53726	96900	47352	408888	974111	386915	358685	36.8
	TOTAL	65696	61521	807	4337	7.0	11296	8465	7	39	0.5	655941	461656	351610	232643	9219345	23540900	5585215	12899609	54.8

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AS ON 30.09.2023

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	41916	307751	12	675	219	2020	1358	21223	16095	37392	6853	114693	24537	176003	57
2	Bank of India	43108	315773	0	0	55	473	733	16341	4644	23481	18208	236756	23640	277052	88
3	Bank of Maharashtra	17259	129606	0	0	60	567	330	8994	507	2955	4873	28069	5770	40584	31
4	Canara Bank	35863	263855	69	7123	65	584	622	10657	2210	12015	3425	695983	6391	726361	275
5	Central Bank of India	50750	324259	0	0	3	9	11	7	15750	81502	17336	132719	33100	214238	66
6	Indian Bank	40169	265766	1826	2306	43	377	666	9428	9611	35223	53	46258	12199	93592	35
7	Indian Overseas Bank	9771	74695	0	0	2	19	121	2318	153	723	2553	13331	2829	16391	22
8	Punjab and Sind Bank	4174	34223	0	0	0	0	16	660	22	58	1183	5999	1221	6717	20
9	Punjab National Bank	57478	424516	18	272960	168	1984	1127	25912	3626	12249	5417	1907731	10356	2220836	523
10	State Bank of India	177069	1339652	394	2541	0	0	6416	73530	9317	18296	78723	3229370	94850	3323738	248
11	UCO Bank	18594	139237	0	0	3	8	416	11696	96	217	1461	195610	1976	207530	149
12	Union Bank of India	53797	378658	7	6577	353	3351	1485	15419	7309	60524	3038	151966	12192	237837	63
	PSBs - SUB TOTAL	549948	3997991	2326	292183	971	9392	13301	196183	69340	284635	143123	6758485	229061	7540878	189
13	Axis Bank	32905	243713	38	2624	82	1686	137	6646	516	5704	24620	229612	25393	246272	101
14	Bandhan Bank	20315	163714	0	0	0	0	1708	25070	1798	3317	22195	32495	25701	60882	37
15	Catholic Syrian Bank	84	590	0	0	0	0	0	0	366	660	2	5	368	664	113
16	City Union Bank	209	971	0	0	1	3	4	200	171	378	3	95	179	676	70
17	Development Credit Bank	7729	58071	49	443	6	113	157	4567	0	0	315	3618	527	8741	15
18	Dhan Lakshmi Bank	130	780	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	5278	41837	0	0	2	22	15	832	87	254	2140	31904	2244	33012	79
20	HDFC Bank	113466	777810	573	14192	9	42	3	22	13186	63951	93142	1093039	106913	1171246	151
21	ICICI Bank	103670	732566	0	0	260	5887	2610	69021	12143	87177	329877	749831	344890	911916	124
22	IDBI Bank	21295	150969	0	0	21	157	466	6259	274	1006	2961	39475	3722	46898	31
23	IDFC First Bank	16555	126818	3	14	129	2303	631	11320	18542	24083	160950	119741	180255	157461	124
24	Indusind Bank Limited	30932	239049	0	0	0	0	75	510	0	0	56018	128097	56093	128607	54
25	Jammu and Kashmir Bank	113	707	0	0	1	7	1	46	101	434	43	407	146	894	126
26	Karnataka Bank Limited	2203	17704	0	0	1	2	13	557	15	74	117	660	146	1293	7
27	Karur Vysya Bank Ltd.	304	2507	30	218	0	0	3	151	180	911	65	2644	278	3923	156
28	Kotak Mahindra Bank	22618	178042	0	0	0	0	0	0	0	0	14225	118522	14225	118522	67
29	Lakshmi Vilas Bank	145	960	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	4631	36435	9	38	0	0	50	1014	0	0	315	15930	374	16982	47
31	South Indian Bank	325	2652	0	0	0	0	3	71	245	507	1	20	249	598	23
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bank	176	900	0	0	0	0	1	2	75	104	13	2788	89	2893	321
34	Yes Bank	15773	113536	0	0	5	153	457	18630	1648	7658	64166	123799	66276	150240	132
	PRIVATE BANK - SUB TOTAL	398856	2890331	702	17528	517	10373	6334	144918	49347	196219	771168	2692683	828068	3061720	106
	COMMERCIAL BANKS - SUB TOTAL	948804	6888322	3028	309711	1488	19765	19635	341100	118687	480854	914291	9451168	1057129	10602598	154
35	MGB	12220	78734	0	0	0	0	43	1648	520	3081	13060	30167	13623	34896	44
36	MPGB	6712	48746	0	0	4	91	33	1439	599	1934	20297	65861	20933	69325	142
	RRBs - SUB TOTAL	18932	127480	0	0	4	91	76	3086	1119	5015	33357	96028	34556	104221	82
37	DCCB & Apex Bank	6087	40491	0	0	0	0	0	0	1231	2872	0	0	1231	2872	7
	CO-OPERATIVE BANK - SUB TOTAL	6087	40491	0	0	0	0	0	0	1231	2872	0	0	1231	2872	7
38	AU Small Finance Bank	22953	165423	0	0	0	0	744	11668	938	892	17512	70462	19194	83022	50
39	Equitas Small Finance Bank	2977	19830	0	0	0	0	18	457	0	0	5225	6497	5243	6954	35
40	ESAF	905	7566	0	0	0	0	0	0	0	0	1442	1751	1442	1751	23
41	Fincare Small Finance Bank	207	1144	0	0	0	0	0	0	0	0	444	349	444	349	30
42	Jana Small Finance Bank	1522	12150	0	0	0	0	135	2599	0	0	2896	3423	3031	6022	50
43	Shivalik Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Suryoday Small Finance Bank	957	6622	2	1	0	0	1	50	5	5	21	302	29	358	5
45	Ujjivan Small Finance Bank	582	4076	0	0	0	0	53	629	7	12	14	53	74	694	0
46	Utkarsh Small Finance Bank	1208	6670	0	0	0	0	0	0	0	0	23	189	23	189	3
	SMALL FINANCE BANK - SUB TOTAL	31311	223481	2	1	0	0	951	15403	950	910	27577	83025	29480	99339	44
	TOTAL	1005134	7279774	3030	309712	1492	19856	20662	359590	121987	489651	975225	9630222	1122396	10809030	148

POSITION OF NPA AS ON 30.9.2023

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	74860	191598	367630	1867738	10.3
2	Bank of India	203861	328363	947920	3114227	10.5
3	Bank of Maharashtra	34153	27286	128648	808766	3.4
4	Canara Bank	51988	123124	298107	1949300	6.3
5	Central Bank of India	145401	207200	636058	2066935	10.0
6	Indian Bank	57979	103166	186688	1101329	9.4
7	Indian Overseas Bank	4487	15854	34849	155862	10.2
8	Punjab and Sind Bank	5491	8057	20002	107388	7.5
9	Punjab National Bank	166851	431257	421105	3217970	13.4
10	State Bank of India	323802	495821	1920221	9010142	5.5
11	UCO Bank	25642	71195	118687	777998	9.2
12	Union Bank of India	108995	220623	447143	1898944	11.6
	PSBs - SUB TOTAL	1203510	2223544	5527058	26076598	8.5
13	Axis Bank	69760	65650	624707	1829194	3.6
14	Bandhan Bank	54190	33081	653560	797840	4.1
15	Catholic Syrian Bank	2	2	1369	2247	0.1
16	City Union Bank	19	364	525	15341	2.4
17	Development Credit Bank	4744	5152	63481	180961	2.8
18	Dhan Lakshmi Bank	0	0	230	810	0.0
19	Federal Bank Ltd.	327	926	13137	63168	1.5
20	HDFC Bank	63305	98124	1679338	5519318	1.8
21	ICICI Bank	23954	78160	603443	3246006	2.4
22	IDBI Bank	12294	18845	74407	370957	5.1
23	IDFC First Bank	16441	10803	639936	674191	1.6
24	Indusind Bank Limited	620	2582	1057941	949940	0.3
25	Jammu and Kashmir Bank	225	668	874	4780	14.0
26	Karnataka Bank Limited	415	9268	1819	34004	27.3
27	Karur Vysya Bank Ltd.	30	105	832	14752	0.7
28	Kotak Mahindra Bank	10953	19386	483554	1048352	1.8
29	Lakshmi Vilas Bank	27	955	355	4455	21.4
30	Ratnakar Bank Ltd. (RBL)	3252	6138	18218	94846	6.5
31	South Indian Bank	23	72	1607	13174	0.5
32	Standard Chartered Bank	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	14	350	816	6578	5.3
34	Yes Bank	4032	5732	150888	509591	1.1
	PRIVATE BANK - SUB TOTAL	264627	356362	6071037	15380506	2.3
	COMMERCIAL BANKS SUB	1468137	2579906	11598095	41457104	6.2
35	MGB	74940	48238	350593	418229	11.5
36	MPGB	182878	96253	1033574	1457735	6.6
	RRBs - SUB TOTAL	257818	144490	1384167	1875964	7.7
37	DCCB & Apex Bank	0	720067	4100515	4273013	16.9
	CO-OPERATIVE BANK - SUB TOTAL	0	720067	4100515	4273013	16.9
38	AU Small Finance Bank	14032	37156	189464	1017875	3.7
39	Equitas Small Finance Bank	2084	5627	78961	84537	6.7
40	ESAF	10543	2979	364185	100620	3.0
41	Fincare Small Finance Bank	1598607	703	270033	55636	1.3
42	Jana Small Finance Bank	11796	4015	303247	158756	2.5
43	Shivalik Small Finance Bank	280	348	47448	44500	0.8
44	Suryoday Small Finance Bank	4797	1601	92405	47772	3.4
45	Ujjivan Small Finance Bank	0	0	106998	38935	0.0
46	Utkarsh Small Finance Bank	3709	1356	129783	47423	2.9
	SMALL FINANCE BANK SUB TOTAL	1645848	53785	1582524	1596055	3.4
	TOTAL	3371803	3498248	18665301	49202136	7.1

POSITION OF SECTOR WISE NPA (PRIORITY SECTOR) As on 30.09.2023
SLBC Madhya Pradesh, Convenor-Central Bank of India

[Amt. in lacs]																
SR	BANKS	AGRICULTURE			MSME			EDUCATION			HOUSING			TOTAL PRIORITY SECTOR		
		No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %
1	Bank of Baroda	14437	41359	10.8	36622	74304	13.9	412	782	5.5	16932	13546	7.2	68418	133339	11.9
2	Bank of India	88915	192987	14.6	64660	77188	15.1	915	1761	11.4	28247	17259	10.9	182764	289198	14.4
3	Bank of Maharashtra	11994	16873	11.7	8785	5989	2.5	35	43	1.3	5865	3701	5.4	26679	26607	5.9
4	Canara Bank	15348	39033	9.7	26982	61096	17.9	441	1059	6.1	3854	5179	4.0	46713	106457	11.9
5	Central Bank of India	46715	77571	10.5	57463	57288	10.7	1592	3555	17.5	35536	23077	14.1	141723	161568	11.1
6	Indian Bank	44906	80062	36.1	2439	11992	5.6	582	877	12.8	6146	4650	16.0	54073	97581	20.7
7	Indian Overseas Bank	3143	7080	37.5	5	1206	3.3	20	33	4.1	927	1032	3.1	4096	9356	10.4
8	Punjab and Sind Bank	4864	6851	16.5	22	187	0.7	19	29	6.4	124	311	3.9	5079	7381	9.7
9	Punjab National Bank	95071	172047	34.0	39033	124203	23.9	1270	3335	12.1	24627	25740	18.5	160699	325517	27.2
10	State Bank of India	161039	343418	21.1	5670	34440	3.3	477	1273	1.6	48523	37832	4.1	215710	416999	11.4
11	UCO Bank	23023	33032	16.9	189	11122	16.8	297	630	18.5	116	734	1.2	25035	46659	12.3
12	Union Bank of India	36885	92827	13.8	48660	75459	16.0	728	1568	13.1	17371	12411	10.6	104684	182282	14.3
	PSBs - SUB TOTAL	546340	1103141	17.6	290530	534474	11.8	6788	14945	7.4	188268	145472	7.3	1035673	1802944	13.8
13	Axis Bank	16922	46383	8.4	351	6661	1.3	98	42	1.4	133	953	1.4	29532	54584	4.7
14	Bandhan Bank	16521	6115	8.1	5	425	14.7	0	0	0.0	922	5870	1.9	47233	20529	4.0
15	Catholic Syrian Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
16	City Union Bank	15	328	14.7	0	0	0.0	0	0	0.0	3	31	18.3	18	359	2.9
17	Development Credit Bank	849	3182	3.6	4	18	1.0	0	0	0.0	206	304	1.4	4523	3817	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
19	Federal Bank Ltd.	138	529	2.3	10	5	0.1	0	0	0.0	4	39	2.7	152	573	1.8
20	HDFC Bank	8774	52133	5.2	101	7628	0.5	17	31	1.1	589	5447	1.0	48209	72091	2.4
21	ICICI Bank	12503	40826	6.1	378	11655	1.4	1	0	0.0	268	2070	3.1	13684	54640	3.4
22	IDBI Bank	4597	8707	11.6	15	1479	1.6	7	24	0.9	33	333	0.7	4652	10544	4.8
23	IDFC First Bank	3210	1236	0.7	206	2764	1.9	0	0	0.0	101	354	1.4	3552	4359	1.3
24	Indusind Bank Limited	404	2359	0.6	59	210	0.1	0	0	0.0	89	9	0.1	552	2578	0.4
25	Jammu and Kashmir Bank	11	26	2.6	0	0	0.0	1	1	2.8	25	57	9.0	40	85	4.4
26	Karnataka Bank Limited	377	3640	37.7	17	4515	42.3	0	0	0.0	4	50	1.8	398	8205	35.3
27	Karur Vysya Bank Ltd.	1	24	1.6	0	0	0.0	0	0	0.0	1	7	1.4	3	31	0.5
28	Kotak Mahindra Bank	4693	9994	2.4	383	4118	1.1	0	0	0.0	0	0	0.0	5082	14113	1.7
29	Lakshmi Vilas Bank	3	494	70.9	3	37	0.0	0	0	0.0	3	8	66.2	9	539	14.7
30	Ratnakar Bank Ltd. (RBL)	1709	5511	18.0	1	12	0.6	0	0	0.0	0	0	0.0	2840	5639	7.0
31	South Indian Bank	8	31	1.1	0	0	0.0	1	0	0.0	1	18	5.0	11	49	0.8
32	Standard Chartered Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
33	Tamilnadu Mercantile Ba	11	303	14.3	0	0	0.0	0	0	0.0	0	0	0.0	11	303	10.9
34	Yes Bank	1283	930	0.9	97	2989	1.9	0	0	0.0	50	573	1.8	3013	3060	1.0
	PRIVATE BANK - SUB	72029	182749	5.0	1630	42516	1.1	125	99	0.8	2432	16125	1.4	163514	256096	2.9
	COMMERCIAL BANK	618369	1285890	13.0	292160	576989	7.0	6913	15045	7.0	190700	161597	5.1	1199187	2059041	9.4
35	MGB	37106	30511	12.9	15169	4958	8.3	94	146	25.5	21648	11892	22.4	74119	47538	13.6
36	MPGB	33289	49194	6.3	48562	14383	6.8	222	493	9.4	97537	30704	22.2	179936	94867	7.5
	RRBs - SUB TOTAL	70395	79705	7.8	63731	19340	7.1	316	639	11.0	119185	42596	22.2	254055	142405	8.8
37	DCCB & Apex Bank	0	566531	15.2	0	0	0.0	0	0	0.0	0	2245	10.2	0	701811	17.3
	CO-OPERATIVE BAN	0	566531	15.2	0	0	0.0	0	0	0.0	0	2245	10.2	0	701811	17.3
38	AU Small Finance Bank	3234	7208	4.3	2550	15983	3.0	0	0	0.0	51	392	0.6	5928	23652	3.1
39	Equitas Small Finance Ba	512	1751	4.5	23	81	1.1	0	0	0.0	15	107	4.5	550	1939	3.3
40	ESAF	8538	2527	3.6	0	0	0.0	63	10	10.9	4	8	1.5	10508	2956	3.0
41	Fincare Small Finance Ba	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	7120	703	1.3
42	Jana Small Finance Bank	5306	1263	2.2	424	553	2.5	0	0	0.0	122	145	0.5	10960	3480	2.4
43	Shivalik Small Finance Bar	12	72	0.4	0	0	0.0	0	0	0.0	3	38	3.5	235	196	0.8
44	Suryoday Small Finance H	389	184	0.9	0	0	0.0	0	0	0.0	24	216	6.8	4620	834	2.4
45	Ujjivan Small Finance Ba	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
46	Utkarsh Small Finance Ba	1623	489	2.8	2	22	0.0	0	0	0.0	0	0	0.0	3703	1356	2.9
	SMALL FINANCE BA	19614	13495	3.0	2999	16638	2.8	63	10	9.4	219	907	0.8	43624	35116	2.8
	TOTAL	708378	1945621	12.9	358890	612968	6.5	7292	15694	7.1	310104	207345	6.0	1496866	2938373	10.2

POSITION OF SECTOR WISE NPA (NON PRIORITY SECTOR) As on 30.09.2023

SLBC Madhya Pradesh. Convenor Central Bank of India

[Amt. in lacs]

TABLE: 15

SR	BANKS	EDUCATION		HOUSING		OTHERS		TOTAL NPS		NPA %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	3	42	177	2317	2732	50485	6442	58259	7.82
2	Bank of India	11	73	94	538	19470	38164	21097	39165	3.52
3	Bank of Maharashtra	2	26	4	133	7434	496	7474	679	0.19
4	Canara Bank	7	23	132	1630	4194	13854	5275	16667	1.58
5	Central Bank of India	1	0	47	703	756	41424	3678	45632	7.47
6	Indian Bank	1	0	2716	4308	59	8	3906	5585	0.89
7	Indian Overseas Bank	0	0	3	106	335	6186	391	6498	9.84
8	Punjab and Sind Bank	0	0	17	382	198	288	412	676	2.17
9	Punjab National Bank	0	0	145	2907	5758	101266	6152	105740	5.23
10	State Bank of India	4	113	1009	2889	105981	74639	108092	78822	1.47
11	UCO Bank	0	0	13	252	431	24180	607	24536	6.18
12	Union Bank of India	5	44	21	514	1602	34183	4311	38341	6.12
	PSBs - SUB TOTAL	34	321	4378	16678	148950	385173	167837	420599	3.23
13	Axis Bank	3	0	93	660	34223	6871	40228	11066	1.69
14	Bandhan Bank	0	0	296	2416	6127	6576	6957	12552	4.33
15	Catholic Syrian Bank	0	0	0	0	0	0	2	2	0.20
16	City Union Bank	0	0	0	0	0	0	1	5	0.17
17	Development Credit Bank	0	0	5	92	201	1211	221	1335	2.04
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	0	0	2	30	79	216	175	352	1.12
20	HDFC Bank	0	0	0	0	14557	24662	15096	26034	1.02
21	ICICI Bank	0	0	122	2497	9094	18078	10270	23521	1.42
22	IDBI Bank	0	0	14	120	7619	8152	7642	8301	5.56
23	IDFC First Bank	0	0	16	422	10989	4675	12889	6444	1.98
24	Indusind Bank Limited	0	0	34	2	34	2	68	4	0.00
25	Jammu and Kashmir Bank	0	0	3	65	148	456	185	583	20.32
26	Karnataka Bank Limited	0	0	4	182	9	32	17	1063	9.90
27	Karur Vysya Bank Ltd.	0	0	2	0	7	22	27	74	0.92
28	Kotak Mahindra Bank	0	0	0	0	5871	5273	5871	5273	2.25
29	Lakshmi Vilas Bank	0	0	9	19	9	397	18	416	53.20
30	Ratnakar Bank Ltd. (RBL)	0	0	1	24	402	469	412	499	3.39
31	South Indian Bank	0	0	2	5	3	3	12	23	0.32
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bank	0	0	0	0	2	47	3	47	1.24
34	Yes Bank	0	0	14	333	876	2001	1019	2672	1.24
	PRIVATE BANK - SUB TOTAL	3	0	617	6867	90250	79144	101113	100266	1.52
	COMMERCIAL BANKS SUB	37	321	4995	23545	239200	464316	268950	520865	2.66
35	MGB	0	0	1	30	301	308	821	699	1.03
36	MPGB	0	0	0	0	459	676	2942	1386	0.70
	RRBs - SUB TOTAL	0	0	1	30	760	983	3763	2085	0.78
37	DCCB & Apex Bank	0	0	0	0	0	20260	0	18256	8.70
	CO-OPERATIVE BANK - SUB	0	0	0	0	0	20260	0	18256	8.70
38	AU Small Finance Bank	0	0	7	125	7408	12596	8104	13504	5.40
39	Equitas Small Finance Bank	0	0	2	33	1258	3479	1534	3688	14.02
40	ESAF	0	0	0	0	64	60	35	23	0.90
41	Fincare Small Finance Bank	0	0	285	225	0	0	1591487	0	0.00
42	Jana Small Finance Bank	0	0	10	140	893	413	836	535	3.96
43	Shivalik Small Finance Bank	0	0	1	25	40	121	45	152	0.74
44	Suryoday Small Finance Bank	0	0	3	32	815	267	177	767	5.98
44	Ujjivan Small Finance Bank	0	0	2	1	66	17	0	0	0.00
45	Utkarsh Small Finance Bank	0	0	0	0	19	1	6	0	2.70
	SMALL FINANCE BANK SUB	0	0	310	582	10563	16953	1602224	18669	5.62
	TOTAL	37	321	5306	24157	250523	502512	1874937	559875	2.74

POSITION OF NPA UNDER GOVT. SPONSORED SCHEME As on 30.09.2023

SLBC Madhya Pradesh. Convener-Central Bank of India

TABLE-16

SR.	[Amt. in lacs] BANKS	MMYU/MMSY				PMEGP				CMRHM				SHG LOANS (All SHGs loans)				MUDRA LOANS								
		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.			
1	Bank of Baroda	3829	6925	13498	191839	3.6	1030	4332	4800	41244	10.5	16189	9901	19325	10897	90.9	247	278	2362	5286	5.3	7042	15500	31836	77011	20.1
2	Bank of India	2928	5670	6282	15847	35.8	576	2565	4133	18905	13.6	26235	14623	41064	21003	69.6	987	819	10656	23860	3.4	55277	31019	257961	192390	16.1
3	Bank of Maharashtra	101	191	1721	3129	6.1	57	109	255	2151	5.1	6807	3413	12377	6391	53.4	7	9	1049	1636	0.6	5464	4844	14530	20986	23.1
4	Canara Bank	2813	4050	4160	10100	40.1	672	2344	2962	14374	16.3	1424	913	3993	2236	40.8	324	283	1999	3028	9.4	17366	24153	58618	120387	20.1
5	Central Bank of India	6856	12585	18427	43486	28.9	484	1453	7058	38214	3.8	32707	18884	83971	50028	37.7	3026	19	16978	277	6.9	35143	21768	162145	220920	9.9
6	Indian Bank	3331	1632	10576	5889	27.7	46	77	1067	3637	2.1	21474	11753	57060	35807	32.8	923	532	25440	35272	1.5	8167	2928	47969	29079	10.1
7	Indian Overseas Bank	196	530	1397	5121	10.3	51	197	331	2226	8.8	882	606	1856	981	61.8	4	4	139	195	2.1	712	1100	5755	8452	13.0
8	Punjab and Sind Bank	72	128	315	1278	10.0	64	153	246	1032	14.8	0	0	0	0	0.0	6	16	115	176	9.0	992	1209	1830	4235	28.5
9	Punjab National Bank	2725	7305	11858	46683	15.6	364	1473	1523	7631	19.3	19623	17111	32882	26347	64.9	1137	1565	5505	6149	25.5	37740	48480	87022	126546	38.3
10	State Bank of India	1808	122	2051	2507	4.9	1046	3039	5229	21512	14.1	46772	33426	109019	72190	46.3	500	503	4917	9441	5.3	131117	36794	228960	155012	23.7
11	UCO Bank	1382	984	3002	1887	52.1	148	258	824	2496	10.3	0	0	0	0	0.0	340	154	847	494	31.2	7638	3376	23505	23848	14.2
12	Union Bank of India	146	1365	6473	28125	4.9	399	708	980	4099	17.3	15065	7099	24621	10954	64.8	2887	2201	10633	18196	12.1	33939	33577	109736	143124	23.5
	PSBs - SUB TOTAL	26187	41487	79760	355891	11.7	4937	16707	29408	157522	10.6	187178	117728	386168	236835	49.7	10388	6383	80640	104011	6.1	340597	224749	1029867	1121990	20.0
13	Axis Bank	63	32	438	265	12.2	4	8	18	32	24.6	0	0	0	0	0.0	0	0	0	0	0.0	27141	852	120364	50256	1.7
14	Bandhan Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
16	City Union Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
17	Development Credit Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
19	Federal Bank Ltd.	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	29	33	113	167	19.9
20	HDFC Bank	0	0	0	0	0.0	0	0	7	25	0.0	0	0	0	0	0.0	546	204	26311	39174	0.5	39035	8525	155406	76137	11.2
21	ICICI Bank	15	45	120	36034	0.0	0	8	34	0.0	0	0	0	0	0.0	0.0	338	13	3314	4949	0.3	586	389	24505	52378	0.7
22	IDBI Bank	0	0	0	0	0.0	42	115	263	1709	6.8	0	0	0	0	0.0	311	179	2442	2975	6.0	2004	1867	13567	19331	9.7
23	IDFC First Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	418	262	130700	107331	0.2
24	Indusind Bank Limited	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
25	Jammu and Kashmir Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
26	Karnataka Bank Limited	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
28	Kotak Mahindra Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
29	Lakshmi Vilas Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	1348	524	53975	14731	3.6
31	South Indian Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
34	Yes Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	4585	354	81428	15773	2.2
	PRIVATE BANK - SUB TOTAL	78	77	558	36299	0.2	46	123	296	1800	6.8	0	0	0	0	0.0	1195	397	32067	47098	0.8	75146	12808	580058	336103	3.8
	COMMERCIAL BANKS	26265	41564	80318	392189	10.6	4983	16831	29704	159322	10.6	187178	117728	386168	236835	49.7	11583	6780	112707	151109	4.5	415743	237557	1609925	1458093	16.3
35	MGB	3331	1632	10576	5889	27.7	46	77	1067	3637	2.1	21474	11753	57060	35807	32.8	923	532	25440	35272	1.5	8167	2928	47969	29079	10.1
36	MPGB	4432	1947	14237	11015	17.7	241	238	4993	18703	1.3	97298	29220	189848	57072	51.2	2243	816	72877	120100	0.7	33909	10447	153495	170024	6.1
	RRBs - SUB TOTAL	7763	3579	24813	16904	21.2	287	315	6060	22340	1.4	118772	40973	246908	92879	44.1	3166	1348	98317	155372	0.9	42076	13375	201464	199103	6.7
37	DCCB & Apex Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	5399	0	6997	77.2	0	3272	0	3381	96.8	0	0	0	0	0.0
	CO-OPERATIVE BANK	0	0	0	0	0.0	0	0	0	0	0.0	0	5399	0	6997	77.2	0	3272	0	3381	96.8	0	0	0	0	0.0
38	AU Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	4058	6198	31412	77105	8.0
39	Equitas Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	5210	734	55343	14655	5.0
40	ESAF	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	19317	6103	272338	75546	8.1
41	Fincare Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0
42	Jana Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	254				

PROGRESS UNDER KISAN CREDIT CARD (as on 30.09.2023)

[Amt. in lacs]

TABLE:17

SR	BANKS	No. of KCC issued from 01.04.23 to 30.09.2023 (Including renewal)		Total no. of KCC as on 30.09.2023	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	37101	93143	89799	184577
2	Bank of India	307289	474731	382947	915132
3	Bank of Maharashtra	13393	31755	40119	71302
4	Canara Bank	72244	155668	146274	313280
5	Central Bank of India	203173	174735	273443	545689
6	Indian Bank	32789	42557	82884	172770
7	Indian Overseas Bank	547	1883	3914	9847
8	Punjab and Sind Bank	152	235	757	2095
9	Punjab National Bank	52422	101800	177363	340391
10	State Bank of India	176266	414764	590059	1345401
11	UCO Bank	4483	21904	8944	33980
12	Union Bank of India	88593	172412	178391	465547
	PSBs - SUB TOTAL	996207	1692633	1974894	4400009
13	Axis Bank	53237	104720	59016	296719
14	Bandhan Bank	259	2867	19826	7605
15	Catholic Syrian Bank	0	0	3	1
16	City Union Bank	3	1	0	0
17	Development Credit Bank	9063	13509	47734	23327
18	Dhanlaxmi Bank	8	21	0	0
19	Federal Bank Ltd.	6699	14620	8220	17120
20	HDFC Bank	46107	113146	66218	388800
21	ICICI Bank	54979	112136	102382	499671
22	IDBI Bank	10729	20852	27367	62822
23	IDFC	5523	17858	6005	60873
24	Indusind Bank Limited	11305	54474	15066	113276
25	Jammu and Kashmir Bank	0	0	1	61
26	Karnataka Bank Limited	29	71	141	302
27	Karur Vysya Bank Ltd.	0	0	1	37
28	Kotak Mahindra Bank	4	62	1419	1136
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	6406	5267	107533	41987
31	South Indian Bank	584	1069	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	3	13	3	13
34	Yes Bank	3327	15742	4940	44927
	PRIVATE BANK - SUB TOTAL	218654	472672	465875	1558678
	COMMERCIAL BANKS	1214861	2165305	2440769	5958687
35	MGB	79019	112747	181770	222553
36	MPGB	223681	349079	372063	656698
	RRBs - SUB TOTAL	302700	461826	553833	879251
37	DCCB & Apex Bank	1773360	1292907	3982204	3666947
	CO-OPERATIVE BANK -	1773360	1292907	3982204	3666947
38	AU Small Finance Bank	0	0	3	5
39	Equitas Small Finance Bank	0	0	0	0
40	ESAF	64	410	300	1484
41	Fincare Small Finance Bank	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0
43	Shivalik Small Finance Bank	0	0	0	0
44	Suryoday Small Finance Bank	0	0	0	0
45	Ujjivan Small Finance Bank	0	0	0	0
46	Utkarsh Small Finance Bank	0	0	0	0
	SMALL FINANCE BANK	64	410	303	1489
	TOTAL	3290985	3920447	6977109	10506374

PROGRESS UNDER HIGHER EDUCATION LOANS AS ON 30.09.2023

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	2	3		4		5		6		7	
1	Bank of Baroda	129	1442	53	467	0	0	4623	28850	1763	10619
2	Bank of India	129	900	49	248	0	0	6409	18318	2507	6817
3	Bank of Maharashtra	1157	5852	489	2295	0	0	1264	6521	489	2295
4	Canara Bank	121	368	51	159	0	0	4641	20844	1788	8071
5	Central Bank of India	100	848	39	313	0	0	6674	23706	2450	7983
6	Indian Bank	24	270	6	34	0	0	1853	8515	625	3049
7	Indian Overseas Bank	3	20	1	2	0	0	309	1108	122	403
8	Punjab and Sind Bank	3	27	0	0	0	0	144	730	58	255
9	Punjab National Bank	142	1841	58	751	0	0	6809	33449	2488	12924
10	State Bank of India	904	2978	347	1177	0	0	22870	99689	8145	43332
11	UCO Bank	30	345	10	153	0	0	1340	3986	531	1787
12	Union Bank of India	240	3533	91	1635	0	0	4750	22151	1727	7440
	PSBs - SUB TOTAL	2982	18422	1194	7235	0	0	61686	267866	22693	104975
13	Axis Bank	1252	15593	410	5097	0	0	1344	11947	410	3482
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	5	64	3	20
17	Development Credit Bank	6	45	2	37	0	0	48	93	17	64
18	Dhanlaxmi Bank	0	0	0	0	0	0	2	7	0	0
19	Federal Bank Ltd.	0	0	0	0	0	0	17	140	8	50
20	HDFC Bank	0	0	0	0	0	0	1496	3143	0	0
21	ICICI Bank	71	973	28	455	0	0	745	7993	304	1738
22	IDBI Bank	28	777	15	494	0	0	796	4645	287	1074
23	IDFC	0	0	0	0	0	0	270	6652	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	12	53	4	12
26	Karnataka Bank Limited	0	0	0	0	0	0	15	90	6	36
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	1	1	1	1
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	3	2	0	0
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0	0	0	0	0	0
31	South Indian Bank	0	0	0	0	0	0	11	55	6	23
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0
33	Tamilnad Merchantile Bank	0	0	0	0	0	0	0	0	0	25
34	Yes Bank	2	56	0	0	0	0	15	202	4	43
	PRIVATE BANK - SUB TOTAL	1359	17444	455	6082	0	0	4780	35089	1050	6566
	COMMERCIAL BANKS SUB TOTAL	4341	35866	1649	13317	0	0	66466	302956	23743	111541
35	MGB	1	4	1	4	0	0	260	573	79	171
36	MPGB	0	89	0	42	0	0	2406	5602	0	2136
	RRBs - SUB TOTAL	1	93	1	46	0	0	2666	6174	79	2306
37	DCCB & Apex Bank	1	1	0	0	0	0	58	146	0	0
	CO-OPERATIVE BANK - SUB TOTAL	1	1	0	0	0	0	58	146	0	0
38	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0
40	ESAF	0	0	0	0	0	0	556	91	156	47
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
43	Shivalik Small Finance Bank	0	0	0	0	0	0	2	34	1	20
44	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	0
45	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
46	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK SUB TOTAL	0	0	0	0	0	0	558	125	157	67
	TOTAL	4343	35959	1650	13363	0	0	69748	309401	23979	113915

POSITION SHG BANK LINKAGE PROGRAMME AS ON 30.06.2023

[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	11227	2918	2106	4096	129	10	22	36
2	Bank of India	817	101	8038	15260	420	43	382	866
3	Bank of Maharashtra	787	24	5833	5029	514	10	316	512
4	Canara Bank	250	6	1633	1989	144	2	29	47
5	Central Bank of India	2285	96	20176	32361	1018	31	1079	1316
6	Indian Bank	785	10	5339	7197	225	38	4841	6590
7	Indian Overseas Bank	11	10	126	142	4	4	4	4
8	Punjab and Sind Bank	0	0	91	73	0	0	2	4
9	Punjab National Bank	593	5	6575	5532	330	4	132	124
10	State Bank of India	28767	7135	14979	18830	31136	10427	4861	10505
11	UCO Bank	107	16	1302	1226	55	1	13	65
12	Union Bank of India	2	1	5167	4387	0	0	144	638
	PSBs - SUB TOTAL	45631	10323	71365	96121	33975	10571	11825	20708
13	Axis Bank	0	0	4	1	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0	0	0	0	0
17	Development Credit Bank	0	0	0	0	0	0	0	0
18	Dhanlaxmi Bank	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	0	0	0	0	12	0	0	0
20	HDFC Bank	1976	625	25403	36101	1187	712	3216	7568
21	ICICI Bank	91	235	5834	5319	0	0	458	1398
22	IDBI Bank	125	170	2158	2877	126	1	215	504
23	IDFC	2	0	0	0	3	5	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0
25	Jammu and Kashmir Ban	0	0	0	0	0	0	0	0
26	Karnataka Bank Limited	0	0	1	2	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. (RBI	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 Ba	0	0	0	0	0	0	0	0
34	Yes Bank	0	0	0	0	0	0	0	0
	PRIVATE BANK - SUB	2194	1031	33400	44299	1328	717	3889	9470
	COMMERCIAL BANK	47825	11354	104765	140420	35303	11289	15714	30178
35	MGB	2358	139	25319	31522	982	128	5353	8302
36	MPGB	8568	330	67034	102331	4590	169	3038	5865
	RRBs - SUB TOTAL	10926	469	92353	133853	5572	296	8391	14167
37	DCCB & Apex Bank	23110	1681	2990	840	5	0	4	0
	CO-OPERATIVE BAN	23110	1681	2990	840	5	0	4	0
38	AU Small Finance Bank	0	0	0	0	0	0	0	0
39	Equitas Small Finance Ba	0	0	0	0	0	0	0	0
40	ESAF	0	0	0	0	0	0	0	0
41	Fincare Small Finance Ba	0	0	0	0	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0	0	0	0	0
43	Shivalik Small Finance B	0	0	0	0	0	0	0	0
44	Suryoday Small Finance I	0	0	0	0	0	0	0	0
45	Ujjivan Small Finance Ba	0	0	0	0	0	0	0	0
46	Utkarsh Small Finance Ba	0	0	0	0	0	0	0	0
	SMALL FINANCE BAN	0	0	0	0	0	0	0	0
	TOTAL	81861	13504	200108	275113	40880	11586	24109	44345

LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 30.09.2023

SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs]

TABLE-20

SR	BANKS	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	251	1754	5846	14609	297	1034	555	3294	5	34	1832	12055	8786	32779
2	Bank of India	822	3368	31090	50045	45	94	896	3943	5	15	1354	6930	34212	64395
3	Bank of Maharashtra	176	1929	4840	17099	116	409	1496	7257	4	4	926	11084	7558	37783
4	Canara Bank	2274	9365	15535	40158	3480	10427	3547	14791	30	79	3631	26258	28497	101077
5	Central Bank of India	3012	3986	641	2858	1578	2904	1139	6613	27	33	3179	23930	9576	40325
6	Indian Bank	433	2054	7816	17336	47	101	304	2987	4	6	686	3560	9290	26042
7	Indian Overseas Bank	111	646	484	857	6	33	70	368	0	0	25	103	696	2007
8	Punjab and Sind Bank	35	187	484	1233	0	0	414	2932	0	0	175	1188	1108	5540
9	Punjab National Bank	574	3259	11898	24708	61	241	1018	6512	4	9	1534	10442	15089	45171
10	State Bank of India	3379	18592	55700	148684	767	2117	3295	16944	12	16	5011	45388	68164	231740
11	UCO Bank	191	1051	5688	10391	16	40	548	2281	3	9	435	3425	6881	17197
12	Union Bank of India	886	5109	20264	36707	256	471	1204	19544	9	132	3702	28911	26321	90875
	PSBs - SUB TOTAL	12144	51300	160286	364687	6669	17871	14486	87465	103	337	22490	173272	216178	694932
13	Axis Bank	323	1359	12645	30015	16	54	1301	8193	20	3770	1077	12921	15382	56313
14	Bandhan Bank	328	229	113352	49349	16	6	212	365	1	1	276	1112	114185	51061
15	Catholic Syrian Bank	22	28	110	154	0	0	9	25	0	0	1	1	142	209
16	City Union Bank	0	0	12	113	0	0	1	14	0	0	1	16	14	144
17	Development Credit Bank	9	107	7785	4017	0	0	30	140	0	0	106	1880	7930	6144
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	1	8	1	8
19	Federal Bank Ltd.	345	1402	542	1380	2	1	90	624	0	0	13	55	992	3463
20	HDFC Bank	425	355	23640	48667	11	61	1326	13353	1	0	668	12043	26071	74480
21	ICICI Bank	546	3861	15946	71056	111	752	1477	16928	120	248	984	16863	19184	109708
22	IDBI Bank	130	1101	3882	9329	17	127	277	1961	0	0	1018	13182	5324	25701
23	IDFC First Bank	66	17	9642	2335	7	1	248	62	12	2	31	11	10006	2428
24	Indusind Bank Limited	639	213	115170	36169	114	55	159	1128	8	18	151	1345	116241	38927
25	Jammu and Kashmir Bank	1	1	238	1349	11	85	12	93	0	0	0	0	262	1529
26	Karnataka Bank Limited	1	3	51	323	0	0	2	23	0	0	11	129	65	478
27	Karur Vysya Bank Ltd.	1	5	15	94	1	50	2	17	0	0	7	14	26	180
28	Kotak Mahindra Bank	53	233	3464	20039	6	14	922	9959	3	9	657	15241	5105	45495
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	72	49	11154	3920	12	11	73	51	63	109	4	1	11378	4142
31	South Indian Bank	55	202	15	25	0	0	0	0	0	0	1	1	71	229
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	8	69	41	265	0	0	0	0	0	0	3	10	52	345
34	Yes Bank	25	119	3761	7352	2	4	171	1708	0	0	144	6908	4103	16091
	PRIVATE BANK - SUB TO	3049	9355	321465	285953	326	1223	6312	54644	228	4157	5154	81743	336534	437074
	COMMERCIAL BANKS SUB TOTAL	15193	60655	481751	650639	6995	19093	20798	142109	331	4494	27644	255015	552712	1132005
35	MGB	130	271	12251	17174	0	0	943	2113	0	0	28747	30629	42071	50188
36	MPGB	822	1153	34416	48189	384	254	2305	2923	2	7	2464	7898	40393	60424
	RRBs - SUB TOTAL	952	1424	46667	65363	384	254	3248	5036	2	7	31211	38528	82464	110612
37	DCCB & Apex Bank	2142	493	86332	42303	7420	2152	4548	2775	0	0	12803	8901	113245	56624
	CO-OPERATIVE BANK - SUB TOTAL	2142	493	86332	42303	7420	2152	4548	2775	0	0	12803	8901	113245	56624
38	AU Small Finance Bank	70	609	11974	67508	1	1	285	2911	0	0	2289	24112	14619	95141
39	Equitas Small Finance Bank	81	60	6354	3704	39	11	67	20	4	1	29	8	6574	3806
40	ESAF	329	140	14469	3813	55	22	203	75	0	0	90	154	15146	4204
41	Fincare Small Finance Bank	191	45	5003	1015	0	0	15	12	0	0	0	0	5209	1071
42	Jana Small Finance Bank	2002	865	16140	6797	28316	10947	102	114	12	6	701	335	47273	19064
43	Shivalik Small Finance Bank	1	5	119	608	0	0	27	149	0	0	31	152	178	914
44	Suryoday Small Finance Bank	90	28	7915	2813	4	1	31	14	29	11	17	40	8086	2907
45	Ujjivan Small Finance Bank	460	12	10705	2669	990	18	1250	33	40	1	110	2	13555	2735
46	Utkarsh Small Finance Bank	117	42	3531	1667	23	7	48	13	8	2	68	43	3795	1773
	SMALL FINANCE BANK SUB TOTAL	3341	1805	76210	90594	29428	11008	2028	3340	93	21	3335	24847	114435	131616
	TOTAL	21628	64377	690960	848900	44227	32508	30622	153261	426	4522	74993	327291	862856	1430857

LOANS OUTSTANDING TO SC/ST AS ON 30.09.2023

[Amt. in lacs]

Table: 22

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	16388	36161	25764	48089
2	Bank of India	33829	56468	52759	88092
3	Bank of Maharashtra	3656	5370	4154	4914
4	Canara Bank	13805	31326	16390	33810
5	Central Bank of India	49480	71687	60647	96471
6	Indian Bank	15107	27886	10216	20302
7	Indian Overseas Bank	302	1093	101	578
8	Punjab and Sind Bank	846	1796	337	754
9	Punjab National Bank	23149	41799	15841	27630
10	State Bank of India	165101	443175	120332	362404
11	UCO Bank	9744	17094	4645	9289
12	Union Bank of India	33882	56870	26681	57337
	PSBs - SUB TOTAL	365289	790726	337867	749669
13	Axis Bank	24051	21776	21860	21421
14	Bandhan Bank	26760	11532	24172	7831
15	Catholic Syrian Bank	55	61	3	2
16	City Union Bank	0	0	0	0
17	Development Credit Bank	1532	640	368	162
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	205	382	73	121
20	HDFC Bank	1295	5296	1166	4660
21	ICICI Bank	13937	44422	9394	40912
22	IDBI Bank	4606	8810	3108	5919
23	IDFC First Bank	38572	17374	34218	13155
24	Indusind Bank Limited	260197	62987	151207	46473
25	Jammu and Kashmir Bank	8	75	2	27
26	Karnataka Bank Limited	29	250	2	0
27	Karur Vysya Bank Ltd.	85	865	0	0
28	Kotak Mahindra Bank	111309	46599	73959	45606
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	3110	9616	17082	6587
31	South Indian Bank	13	28	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	5	16	12	13
34	Yes Bank	19101	8489	12701	4275
	PRIVATE BANK - SUB TOTAL	504870	239216	349327	197165
	COMMERCIAL BANKS - SUB TOTAL	870159	1029942	687194	946834
35	MGB	24634	33418	9902	12658
36	MPGB	71047	64753	136542	138079
	RRBs - SUB TOTAL	95681	98171	146444	150737
37	DCCB & Apex Bank	421550	229626	805710	471356
	CO-OPERATIVE BANK - SUB TOTAL	421550	229626	805710	471356
38	AU Small Finance Bank	2463	8991	2004	7489
39	Equitas Small Finance Bank	8224	2953	4599	1552
40	ESAF	45702	10711	42658	9704
41	Fincare Small Finance Bank	14098	2479	13247	2349
42	Jana Small Finance Bank	66469	22955	56977	18572
43	Shivalik Small Finance Bank	248	327	106	133
44	Suryoday Small Finance Bank	15209	4084	11137	3147
45	Ujjivan Small Finance Bank	22163	8961	13533	5199
46	Utkarsh Small Finance Bank	28036	9219	14398	5029
	SMALL FINANCE BANK - SUB TOTAL	202612	70680	158659	53174
	TOTAL	1590002	1428419	1798007	1622100

LOANS DISBURSED TO SC/ST 01.04.2022 TO 30.09.2023

[Amt. in lacs]

Table: 23

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	988	2754	908	2602
2	Bank of India	7248	12723	7228	10517
3	Bank of Maharashtra	174	343	108	428
4	Canara Bank	1535	2780	1205	2577
5	Central Bank of India	8520	9868	9447	9515
6	Indian Bank	1606	3000	955	1516
7	Indian Overseas Bank	6	19	5	27
8	Punjab and Sind Bank	41	90	11	74
9	Punjab National Bank	2050	3812	1135	2319
10	State Bank of India	39886	90809	36220	80545
11	UCO Bank	374	716	147	367
12	Union Bank of India	3764	6838	2584	4974
	PSBs - SUB TOTAL	66192	133752	59953	115463
13	Axis Bank	2158	910	2307	835
14	Bandhan Bank	3537	2763	2850	2280
15	Catholic Syrian Bank	27	32	0	0
16	City Union Bank	0	0	0	0
17	Development Credit Bank	291	136	105	78
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	61	101	18	11
20	HDFC Bank	677	587	429	747
21	ICICI Bank	2863	7116	1444	5850
22	IDBI Bank	676	1056	320	441
23	IDFC First Bank	7097	4013	5992	3098
24	Indusind Bank Limited	44837	16378	25793	10682
25	Jammu and Kashmir Bank	2	1	0	0
26	Karnataka Bank Limited	2	15	0	0
27	Karur Vysya Bank Ltd.	10	107	0	0
28	Kotak Mahindra Bank	24507	12605	17578	10710
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	518	2387	2728	1480
31	South Indian Bank	1	0	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	3	2	6	4
34	Yes Bank	1169	1359	881	838
	PRIVATE BANK - SUB TO	88436	49567	60451	37054
	COMMERCIAL BANKS S	154628	183319	120404	152518
35	MGB	8052	3855	453	1440
36	MPGB	13605	15633	20756	22023
	RRBs - SUB TOTAL	21657	19488	21209	23463
37	DCCB & Apex Bank	132594	82698	314969	211442
	CO-OPERATIVE BANK -	132594	82698	314969	211442
38	AU Small Finance Bank	206	1095	243	1221
39	Equitas Small Finance Bank	1242	609	871	386
40	ESAF	5620	2329	4620	1900
41	Fincare Small Finance Bank	1252	531	1339	584
42	Jana Small Finance Bank	9820	5193	9743	4834
43	Shivalik Small Finance Bank	54	85	10	28
44	Suryoday Small Finance Bar	1905	844	1806	758
45	Ujjivan Small Finance Bank	3067	1896	2074	1160
46	Utkarsh Small Finance Bank	4929	2014	2529	1137
	SMALL FINANCE BANK	28095	14595	23235	12006
	TOTAL	336974	300101	479817	399428

ADVANCES TO WOMEN AS ON 30.09.2023

[Amt. in lacs]

Table: 24

SR	BANKS	Outstanding loans to Women		Loans disbursed to women 01.04.2023 to 30.09.2023	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	64407	193172	5792	17543
2	Bank of India	162195	317995	42099	76145
3	Bank of Maharashtra	21476	58757	9193	4300
4	Canara Bank	51575	163168	14771	30976
5	Central Bank of India	107287	282965	26979	52958
6	Indian Bank	31669	82802	4172	8858
7	Indian Overseas Bank	6540	23272	766	2313
8	Punjab and Sind Bank	3537	10595	250	706
9	Punjab National Bank	79985	258252	7536	25664
10	State Bank of India	295375	1092850	69913	198115
11	UCO Bank	20156	58473	1476	5023
12	Union Bank of India	70675	189874	12450	31737
	PSBs - SUB TOTAL	914877	2732176	195397	454338
13	Axis Bank	156061	137249	17910	22212
14	Bandhan Bank	579400	242532	51429	31225
15	Catholic Syrian Bank	262	521	145	315
16	City Union Bank	93	615	21	61
17	Development Credit Bank	34839	15006	4766	3388
18	Dhan Lakshmi Bank	104	371	31	70
19	Federal Bank Ltd.	2421	5668	804	1911
20	HDFC Bank	428247	163525	47700	28620
21	ICICI Bank	107523	761124	40270	112121
22	IDBI Bank	24131	52091	3466	7302
23	IDFC First Bank	195239	77173	34035	19047
24	Indusind Bank Limited	11649	22940	1293	3765
25	Jammu and Kashmir Bank	167	739	16	24
26	Karnataka Bank Limited	305	2296	18	62
27	Karur Vysya Bank Ltd.	167	1121	32	147
28	Kotak Mahindra Bank	311287	115065	69861	32611
29	Lakshmi Vilas Bank	77	100	11	18
30	Ratnakar Bank Ltd. (RBL)	2899	44310	820	8109
31	South Indian Bank	472	1227	134	231
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	72	341	22	24
34	Yes Bank	70860	13515	3920	1686
	PRIVATE BANK - SUB TOTAL	1926275	1657529	276704	272950
	COMMERCIAL BANKS SUB TOTAL	2841152	4389705	472101	727289
35	MGB	34019	24791	1317	5864
36	MPGB	206301	279610	50848	67845
	RRBs - SUB TOTAL	240320	304401	52165	73709
37	DCCB & Apex Bank	535726	341252	174964	87482
	CO-OPERATIVE BANK - SUB TOTAL	535726	341252	174964	87482
38	AU Small Finance Bank	7518	29818	915	4487
39	Equitas Small Finance Bank	32161	20359	11175	5430
40	ESAF	298032	96452	43328	20143
41	Fincare Small Finance Bank	181024	54243	39242	14107
42	Jana Small Finance Bank	247717	86065	35333	19577
43	Shivalik Small Finance Bank	32618	19388	14792	11864
44	Suryoday Small Finance Bank	477	766	195	94
45	Ujjivan Small Finance Bank	69052	27872	9620	5858
46	Utkarsh Small Finance Bank	129592	39766	18221	7824
	SMALL FINANCE BANK SUB TOTAL	998191	374730	172821	89384
	TOTAL	4615389	5410088	872051	977863