

AGENDA

186TH SLBC MEETING

17TH JULY, 2023

State Level Bankers' Committee, Madhya Pradesh
Convenor-Central Bank of India

ADOPTION OF THE MINUTES OF THE 185th SLBC MEETING HELD ON MARCH 04, 2023

The minutes of the 185th SLBC meeting, conducted on March 02, 2023, have been circulated to all the stake holders and uploaded on the official websites of SLBC (www.slbcmadhyapradesh.in) and the Directorate of Institutional Finance, Government of Madhya Pradesh (www.dif.mp.gov.in).

Citing Para 2.2.13 of the RBI master circular on Prudential norms of Income Recognition, Asset Classification, and Provisioning concerning advances, dated April 1, 2023, RBI (FIDD) Bhopal expressed their concerns in an email dated June 1, 2023 regarding the decision. Above circular defines crop seasons is the period up to harvesting of crop raised.

The matter is placed for further discussion.

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ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
APY	: Atal Pension Yojana
BC	: Business Correspondent
CSP	: Customer Service Point
CAGR	: Compound Annual Growth Rate
CMRHM	: Chief Minister Rural Housing Mission
DCC	: District Consultative Committee
DIF	: Directorate of Institutional Finance
DFS	: Department of Financial Services
DLTC	: District Level Technical Committee
FLCC	: Financial Literacy Credit Counselling Centres
IPPB	: India Post payment Bank
IIBF	: Indian Institute of Banking & Finance
KCC	: Kisan Credit Card
LDM	: Lead District Manager
MFI	: Micro Finance Institution
M.M	: Margin Money
EWS	: Economically Weaker Section
ISCS	: Inter-State Council Secretariat
MSME	: Micro, Small & Medium Enterprises
MMYUY	: Mukhya Mantri Yuva Udyami Yojana
MMSY	: Mukhya Mantri Swarojgar Yojana
NCGTC	: National Credit Guarantee Trustee Company Ltd.
NPA	: Non Performing Asset
PLP	: Potential Linked Plan
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Manti Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
RRC	: Revenue Recovery Certificate
SARFAESI	: Securitization & Reconstruction of Fin. Assets & Enforcement of Sec. Int. Act
SCB	: Scheduled Commercial Banks
SGSY	: Swarnjayanti Gram Swarojgar Yojana
SHG	: Self Help Group
SFB	: Small Finance Banks
SRLM	: State Rural Livelihood Mission
SUI	: Stand-up India
Y-o-Y	: Year on year

**ACTION TAKEN REPORT OF THE 185TH SLBC MEETING HELD
ON MARCH 4, 2023**

Sl No.	Discussion Points	Action Taken Report
1	<p>The Hon'ble Chief minister reviewed the banks' performance for the quarter ending December 2022. With the aim of boosting term loan in agriculture he issued instructions to the Farmers Welfare and Agriculture Development Department, to develop suitable mechanisms for increasing term loans.</p>	<p>The matters were thoroughly discussed during the meetings presided over by the Additional Chief Secretary of the Farmers Welfare and Agriculture Development Department on 20.03.2023 and 12.04.2023. The key outcomes of these deliberations are as follows:</p> <p>The banks have been directed to double the targets for agriculture term loans for the fiscal year 2023-24 compared to the disbursements made in the fiscal year 2022-23.</p> <p>The departments of Animal Husbandry and Dairying, Fisheries, and Horticulture have been tasked with exploring fresh avenues for financing term loans.</p>
2	<p>In order to enhance the Credit-Deposit (CD) ratio in districts with low CD ratios, viz. Sidhi, Singrauli, Rewa, Umaria, Niwari, Anuppur, and Shahdol, the hon'ble Chief minister issued instructions for all stakeholders to collaborate and work together as a unified team.</p>	<p>The stakeholders are adhering to the instructions provided. The obstacles hindering the improvement of the Credit-Deposit (CD) ratio in these districts were extensively deliberated during the sub-committee meeting on Improving CD ratio, which took place on 22.06.2023.</p>
3	<p>Banks informed that they are encountering challenges such as connectivity issues, unavailability of premises, and security concerns in 27 out of the 54 identified villages, which has hindered the process of establishing brick-and-mortar branches. Consequently, they have sought assistance from the district administration in providing suitable space for branches. In response, the Chief Secretary instructed the Panchayat and Rural Development Department to engage in discussions with the respective district Collectors, with the aim of identifying solutions and facilitating the banks.</p>	<p>Since March 2023, an additional five brick-and-mortar branches have been opened. However, banks are currently encountering such challenges in 21 villages. The details are provided in the agenda.</p>

4	<p>In terms of Para 2.1.2 (iii) of RBI Master Circular no. RBI/2022-23/17DOC.STR.REC.5/21.01.048/2022-23 dated 01.04.2022, the SLBC decided the crop season of the crops in the state as mentioned below:</p> <p>All short duration crops to have a crop season of 12 months and all long duration crops to have a crop season of 18 months.</p>	<p>Citing Para 2.2.13 of the RBI master circular on Prudential norms of Income Recognition, Asset Classification, and Provisioning concerning advances, dated April 1, 2023, RBI Bhopal expressed their concerns in an email dated June 1, 2023 regarding the decision. Above circular defines crop seasons is the period up to harvesting of crop raised.</p> <p>The matter has been included in the meeting agenda for further discussion.</p>
5	<p>The hon'ble Chief minister instructed the MSME department to develop a work plan for uploading the data of MUDRA loans on the SAMAST portal financed by Regional Rural Banks. It will demonstrate the progress achieved under the Mukhyamantri Udyam Kranti Yojana (MMUKY).</p> <p>The Animal Husbandry department has raised concerns regarding certain banks rejecting applications for KCC-Dairy, citing reasons such as farmers not possessing land, which goes against the Standard Operating Procedure (SOP) issued by the Department of Financial Services (DFS).</p> <p>The Chief Secretary issued instructions to the banks, emphasizing that the branch which initially sanctioned the first tranche loan and PM SVANidhi should also handle the sanctioning of the second tranche loan. This directive aims to prevent beneficiaries from facing unnecessary hardships during the loan process.</p>	<p>Regional Rural Banks (RRBs) are not registered as Member Lending Institutions (MLIs) under the CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises) policy, and therefore, they are not registered on the SAMAST portal for loan sanctioning under MMUKY (Mukhya Mantri Udyam Kranti Yojana). As a result, the department is unable to formulate an action plan to register the MUDRA beneficiaries of these banks on the SAMAST portal as per the scheme's requirements.</p> <p>SLBC, through their letter no. ZO:SLBC:2022-22:339 dated 20.03.2023, provided clarification and issued an advisory to all member banks concerning the requirement of obtaining land records for the issuance of KCC-Dairy loans.</p> <p>The matter was reviewed in the meetings held under the chairmanship of the Commissioner, UADD (Urban Administration and Development Department) on 15.05.2023 and 25.05.2023 Banks have once again been advised to adhere to the instructions.</p>

	The banks were advised not to reject loan applications under government-sponsored schemes without valid reasons. It was emphasized that rejection reasons must be justified. The banks were advised to review such applications accordingly.	Banks have been reviewing such applications and undertaking their reprocessing.
6	Instructions were given to the SLBC and DIF to conduct regular performance reviews with the LDMs (Lead District Managers) as part of a special three-month campaign for the Jan Suraksha Scheme.	SLBC and DIF conducted regular review meetings with LDMs to monitor the progress of the campaign. Detailed information regarding the progress made during the campaign is provided in the agenda.
7	Instructions were given to the SLBC and the Women and Child Development Department to prepare a work plan for enabling the Direct Benefit Transfer (DBT) facility in the accounts of women beneficiaries under the Mukhya Mantri Ladli Behna Yojana.	SLBC and the Women and Child Development Department have taken the necessary steps in coordination with the banks to enable DBT enabled accounts of women.

AGENDA NO-1

KEY BANKING PARAMETERS OF M.P. AS ON 31.03.2023

Amount in crore

Sr.	Parameters	Outstanding				% Y-o-Y growth		
		Mar-20	Mar-21	Mar-22	Mar-23	Mar-21	Mar-22	Mar-23
1	Total number of Branches	7,958	8,032	8,120	8,319	0.93	1.10	2.45
2	Total number of ATMs	9,320	9,453	9,200	9,294	1.43	-2.68	1.02
3	Total Deposits	4,23,556	4,88,688	5,45,918	5,84,111	15.38	11.71	7.00
4	Total Advances	3,32,321	3,58,785	3,96,652	4,55,195	7.96	10.55	14.76
5	Credit Deposit Ratio	78.46	73.42	72.66	77.93	-5.04	-0.76	5.27
6	Total Business	7,55,877	8,47,473	9,42,570	10,39,306	12.12	11.22	10.26
7	Agriculture	1,09,952	1,17,797	1,28,430	1,43,712	7.13	9.03	11.90
8	Crop Loans out of total agriculture	83,295	85,372	92,767	1,04,359	2.49	8.66	12.50
9	% of Agriculture credit to total credit [RBI Norm*: 18%]	33.09	32.83	32.38	31.57	-0.25	-0.45	-0.81
10	MSME	60,228	65,696	75,769	88,467	9.08	15.33	16.76
11	Education	2,661	2,876	2,697	2,881	8.08	-6.22	6.82
12	Housing	38,116	43,091	45,882	56,703	13.05	6.48	23.58
13	Social Infrastructure	235	252	234	382	7.23	-7.14	63.25
14	Renewable Energy	1,041	58	421	38	-94.43	625.86	-90.97
15	Others	3,443	4,621	3,659	4,764	34.21	-20.82	30.20
16	Total Priority Sector Advances	2,02,922	2,19,029	2,39,887	2,69,665	7.94	9.52	12.41
17	% of Priority Sector advances to total credit [RBI Norm*: 40%]	61.06	61.05	60.48	59.24	-0.01	-0.57	-1.24
18	Total Non-Priority Sector Advances	1,29,399	1,39,756	1,56,765	1,85,530	8.00	12.17	18.35
19	Total NPA	36,275	33,739	36,372	32,604	-6.99	7.80	-10.36
20	% NPA of total credit	10.92	9.40	9.17	7.16	-1.51	-0.23	-2.01

* For Domestic Commercial Banks in the Country (excluding RRBs & SFBs)

KEY HIGHLIGHTS MADHYA PRADESH- FY 2022-23

Highlights of the performance of all the Banks during FY 2022-23 are given below:

1. Total Business of the Banks increased to Rs 10, 39,306 crore in March 2023 from Rs. 9.42,570 crore in previous year. On year-on-year (y-o-y) basis, bank's business increased by 10.3% in March 2023 as compared with an increase of 11.2% in March 2022. In absolute term, total business increased by Rs 96,736 crore y-o-y in March'23.
2. Aggregate deposits increased by Rs 38,193 crore y-o-y and stood at Rs. 5, 84,111 crore in March 2023. The year-on-year (y-o-y) growth in aggregate deposits worked out to 7.0% in March 2023 as against an increase of 11.7% last year. Deposit growth witnessed a slower growth compared to credit growth for the quarter ended March 2023.
3. Out of total deposits, share of CASA (Savings Account & Current Account) was 42.2 per cent March 31, 2023 as compared to 43.1% last year. Out of 52 districts, 50% of total deposits were concentrated in only 4 major districts i.e. Bhopal, Indore, Gwalior & Jabalpur as on March'23.
4. The Credit-Deposit (C-D) Ratio of the state increased to 77.93% at the end of March 2023 from 72.66% previous year in March 2022. However, actual CD ratio stood at 84.39% after including credit of Rs.37, 761 crore as per "place of utilisation Norm" of RBI.
5. Gross credit of the Banks increased to Rs.4,55,195 crore in March 2023 from Rs. 3,96,652 crore one year ago, registering y-o-y growth of 14.8% as compared to growth of 10.5% in previous year. Y-o-Y growth of credit was 7.9% in March 2021. Higher demand for working capital requirements, agricultural loans, housing loans and personal/vehicle loans played a key role in boosting the credit. Out of total credit growth, share of personal/vehicle loans/corporate finance, agricultural loans, MSMEs and housing loans was 49%, 26%, 22% and 18% respectively.
6. Agriculture credit increased by 11.9% y-o-y to Rs.1.43, 712 crore in March 2023 from Rs. 1, 28,430 crore previous year. Agriculture credit is constituting 31.6% of the total credit portfolio as on March 2023.
7. Credit to MSME sectors stood at Rs. 88,467 crore in March 2023, showing y-o-y growth of 16.8% as compared to 15.3% a year ago.
8. Credit to housing sector stood at Rs 56,703 crore in March 2023 from Rs 45,882 crore last year showing an increase of 23.6% y-o-y as against increase of 6.5% last year.
9. Gross NPA decreased from Rs 36,372 crore in March 2022 to Rs 32,604 crore in March 2023. NPA percentage reduced to 7.16% of total credit in Mar'23 from 9.17% previous year.
10. 10 Banks namely State Bank of India, DCCBs & Apex Bank, HDFC Bank, Punjab National Bank, Bank of India, Central Bank of India, Union Bank of India, ICICI Bank, Bank of Baroda and Axis Bank accounted for over two-thirds of total business as on March 2023.

Of which, around ¼th of total business is lying with SBI. Axis Bank has made it to the top 10 position this time, surpassing Canara Bank.

TOP 10 BANKS IN TERMS OF BUSINESS IN M.P. AS ON 31.03.2023

In descending order

Amount in crore

Sl No.	Bank	Deposit	Advances	Business
1	State Bank of India	1,74,857	87,489	2,62,346
2	DCCBs & Apex Bank	35,358	41,195	76,553
3	HDFC Bank	30,372	39,026	69,398
4	Punjab National Bank	36,694	28,418	65,112
5	Bank of India	34,603	30,315	64,918
6	Central Bank of India	40,456	20,113	60,569
7	Union Bank of India	39,326	18,141	57,468
8	ICICI Bank	23,448	29,703	53,150
9	Bank of Baroda	25,231	18,385	43,615
10	Axis Bank	18,355	18,345	36,700

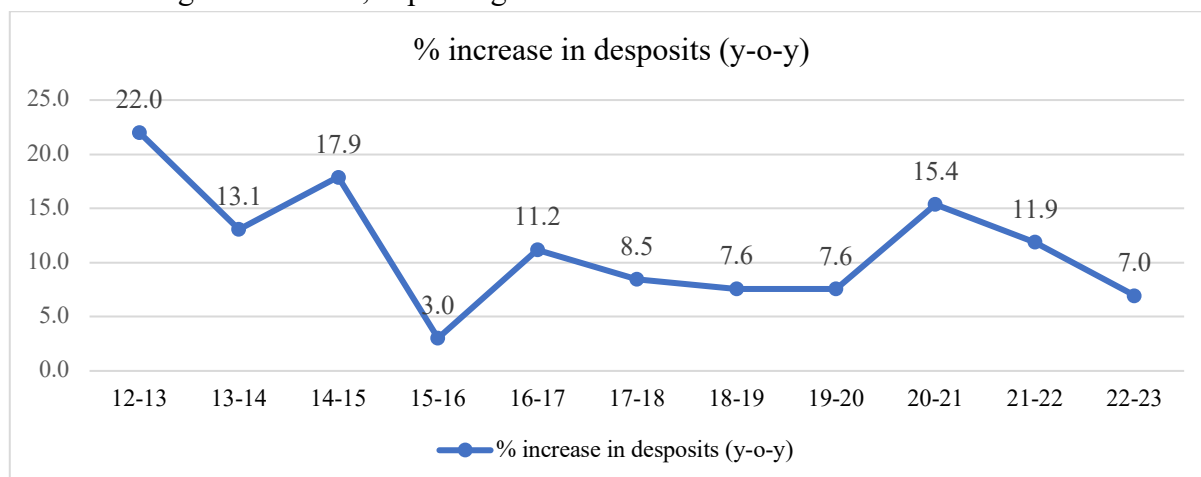
PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS

Banking Network

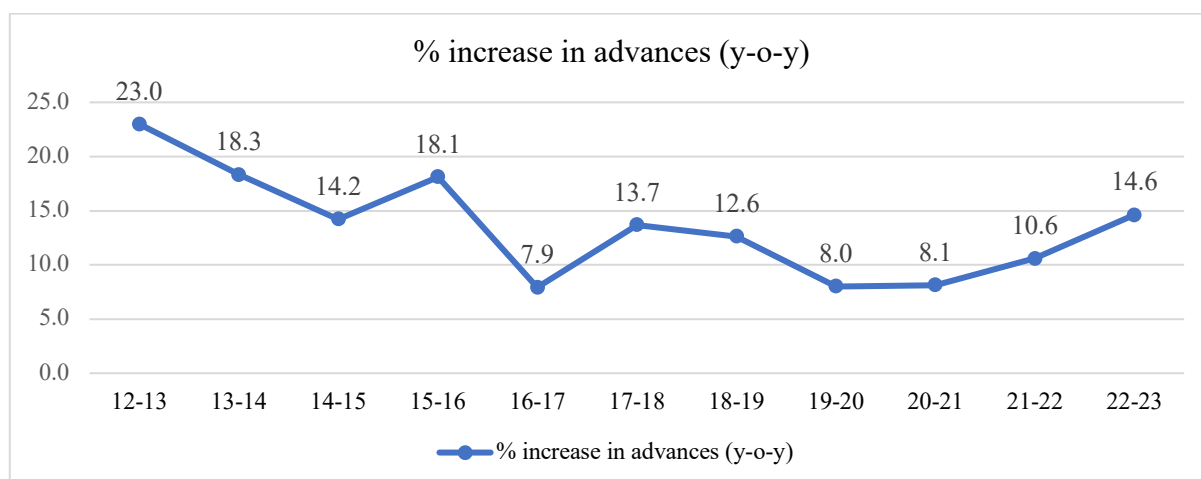
Banks in Madhya Pradesh have a network of 8,319 branches spanning 34%, 31% and 35% in rural, semi-urban and urban/metropolitan areas respectively with 9,294 ATMs as on March 31, 2023. Number of bank-branches and ATMs increased in a year was 199 and 94 respectively.

Deposits

- Deposits in PMJDY accounts increased by Rs 1827 crore in a year and reached to Rs 11076 crore as on March 31, 2023.
- During FY 2013–23, deposits grew at a CAGR of 10.21%.



Credit



- During FY 2013–23, credit off-take grew at a CAGR of 12.59%.
- Credit to priority sector and agriculture sectors were 59.24% and 31.57% of total credit respectively as on March 31, 2023.
- Year-on-year, Bank’s credit to Agriculture, MSME, Education, Housing and Priority Sector grew at 12.5%, 16.8%, 6.8%, 23.6% & 12.4% respectively in March 2023 as compared to growth of 9.0%, 15.3%, -6.2%, 6.5% & 9.5% previous year respectively.
- Per capita credit was Rs 56,898 whereas average loan size was Rs 2.64 lakh as on March 31, 2023.

Agriculture

- Agriculture credit grew by 11.9% year-on-year as on March 2023 as compared to 9.0% previous year.
- Out of total agriculture credit share of crop loans and term loans was 72% and 28% respectively.

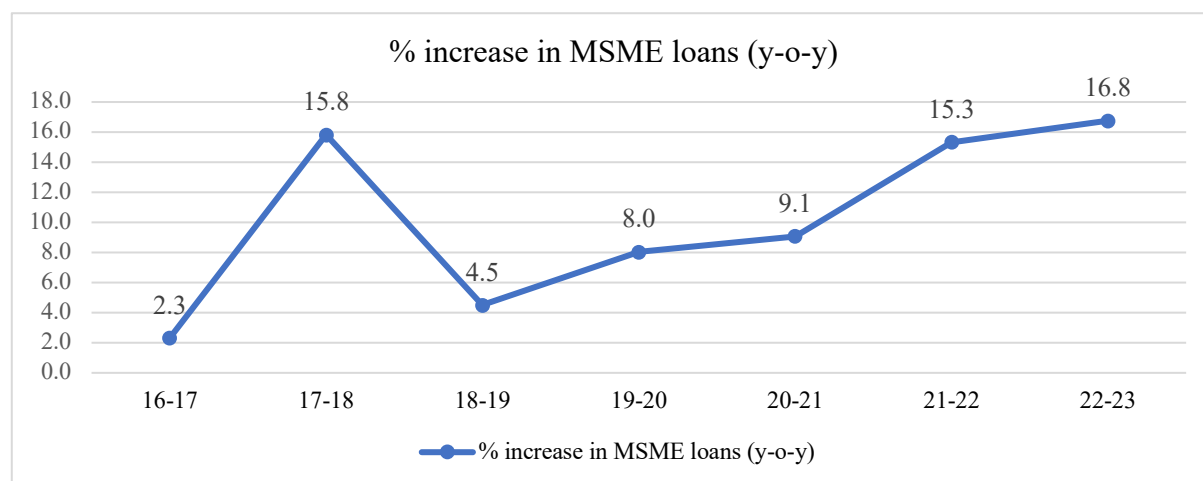
Amount in crore

Sl No.	Agency	Mar-20	Mar-21	Mar-22	Mar-23	y-o-y growth %			
						Mar-20	Mar-21	Mar-22	Mar-23
1	Commercial Banks	68,798	76,044	83,497	94,507	4.59	10.53	9.80	13.19
2	Regional Rural Banks	7,926	8,182	8,831	9,737	13.46	3.23	7.93	10.26
3	Cooperative Banks	31,624	31,211	32,809	36,496	11.51	-1.31	5.12	11.24
4	Small Finance Banks	1,604	2,360	3,291	2,973	57.25	47.13	39.45	-9.66
	Total	1,09,952	1,17,797	1,28,428	1,43,713	7.65	7.13	9.02	11.90

Micro, Small & Medium Enterprises

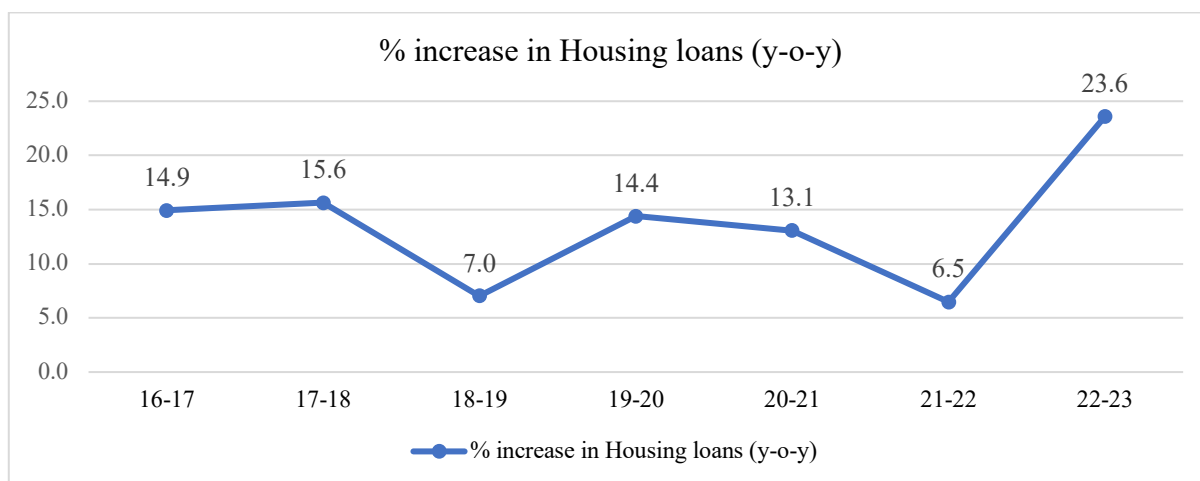
Outstanding amount in crore

Sr.	Particulars	Mar-20	Mar-21	Mar-22	Mar-23	% Y-o-Y variation	
						Mar-22	Mar-23
1	MSE Advances (Micro & Small Enterprises)	53,127	54,907	63,400	73897	15.5	16.6
2	% credit to Micro enterprises to MSE	58.85	61.85	61.65	64.91	-0.2	3.3
3	Micro Enterprises	31,263	33,958	39,085	47965	15.1	22.7
4	% credit to Micro Enterprises to total credit	9.41	9.46	9.85	10.54	4.1	6.9
5	Small Enterprises	21,864	20,949	24,315	25932	16.1	6.7
6	Medium Enterprises	6,060	7,687	9,864	12150	28.3	23.2
7	Others	1,041	3,102	1,041	2,420	-66.4	132.5
8	Total credit to MSMEs	60,228	65,696	75,769	88467	15.3	16.8
9	Total Bank's Credit	3,32,377	3,58,785	3,96,652	455195	10.6	14.8
10	NPA under MSMEs	5,892	6,191	6,818	9948	10.1	45.9
11	% NPA of the portfolio	9.78	9.42	9.00	11.24	-0.4	2.2



Housing Loans

Year-on-year growth in housing sectors grew by 23.5% in Mar'23 as compared to growth of 6.5% previous year. It was highest in last 7 years. While there is significant demand from end-users, investors are also returning to the market. The growing awareness of home ownership and the government's favourable affordable housing schemes has led to significant growth in the affordable housing segment. With people realising the long-term potential of owning a house, v/s renting led to sustainable growth in the segment.



Education Loans

Education loan marginally grew by 6.8% y-o-y in Mar'23 as compared to negative growth of -6.2% in previous year. The spurt in demand especially for the big-ticket loans for studies abroad and willingness to provide collateral besides the threshold limit by the parents accounted for the growth in education advances from the last financial year.

Priority Sector

- Priority sector advances increased by 12.4% in March 2023 as compared to an increase of 9.5% in March 2022.
- The outstanding credit to priority sector grew to Rs 2.70 lakh crore at the end of March 2023 from Rs 2.40 lakh crore in March 2022.

CREDIT GROWTH COMPARISON WITH COUNTRY **Scheduled Commercial Banks (Excluding Cooperative Banks)**

Sector	Y-o-Y growth %					
	All India*			Madhya Pradesh		
	Mar'21	Mar'22	Mar'23	Mar'21	Mar'22	Mar'23
Deposits	10.9	10.1	9.1	15.2	11.6	6.5
Advances	5.0	9.7	15.4	9.2	11.3	16.3
Agriculture & Allied	10.1	10.9	15.1	10.5	10.4	12.1
MSME	8.0	14.8	13.8	6.0	16.3	16.4
Housing [^]	9.1	12.9	15.0	5.7	14.2	23.7
Education [^]	-4.4	1.9	17.0	3.7	-6.2	6.8
Priority Sector	7.4	10.5	12.2	8.7	11.6	12.1

*source-rbi.org.in

[^] Priority & Non-Priority Sectors

AGENDA NO-2

REVIEW OF CREDIT DISBURSEMENT BY BANKS

ACHIEVEMENT UNDER ACP OF THE STATE FY 2022-23

Number in lakh & Amount in crore

Sr. No	Sector	FY 2021-22					FY 2022-23				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No.	Amt.	No.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Agriculture	62.94	1,52,057	62.40	1,05,256	69	72.80	1,64,761	65.42	94,194	57
1a	Farm Credit	60.97	1,40,222	59.87	94,346	67	70.85	1,52,252	64.85	80,870	53
1b	Crop Loan	50.32	1,00,991	45.86	55,158	55	57.14	1,07,307	43.04	57,954	54
1c	Agri Infra	0.91	5,105	0.16	1,462	29	0.77	5,396	0.06	1,671	31
1d	Ancillary Activity	1.06	6,730	2.37	9,447	140	1.17	7,113	0.51	11,653	164
2	MSME	5.91	35,009	6.94	46,945	134	8.77	44,945	7.43	74,814	166
3	Export Credit	0.01	864	0.00	173	20	0.01	912	0.00	81	9
4	Education	0.25	1,345	0.24	508	38	0.30	1,518	0.20	403	27
5	Housing	1.32	8,270	1.12	5,772	70	1.62	9,649	0.73	4,898	51
6	Social infra	0.19	710	0.18	287	40	0.17	803	0.40	300	37
7	Renewable	0.18	617	0.00	1	0	0.19	622	0.39	140	23
8	Others	0.03	205	8.57	5,178	2526	0.04	240	7.34	4,564	1904
9	Total Priority	70.83	1,99,077	79.46	1,64,120	82	83.90	2,23,449	81.91	1,79,394	80
10	Total NPS	1.60	13,744	13.82	1,39,117	1012	1.96	30,000	20.32	1,49,173	497
11	Total Credit Plan	72.43	2,12,821	93.28	3,03,237	142	85.87	2,53,449	102.23	3,28,567	130

HIGHLIGHTS

- i. As against the target of Rs 2,53,449 crore (priority & non-priority) under Annual Credit Plan for FY 2022-23, an amount of Rs 3,28,567 crore was disbursed at the end of March 31, 2023, recording an achievement of 130%, which is less than the achievement of previous financial year, that was 142%. However, in absolute term, total disbursement in the year 22-23 was more than the previous year.
- ii. The potential credit outlay for FY 2022-23 under priority sector was estimated at Rs 2,23,449 crore, with an increase of 12.24% over the projections of the previous financial year. The Banks disbursed Rs 1,79,394 crore to the priority sector during FY 2022-23 and achievement index was 80%, which is below the achievement of 82% during the previous financial year. However, in absolute term, total disbursement in the year 22-23 was more than the previous year. Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks was 84%, 47% and 67% respectively.
- iii. During the year 2022-23, the Banks disbursed Rs 94,194 crore to the agriculture sector against the target of Rs 1, 64,761 crore and achieved 57% of the target. Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks was 59%, 37% and 57% respectively.

- iv. Crop loans target of Rs 1, 07,307 crores for FY 2022-23, constitutes a major share of 42% in the total credit plan. The credit flow to this sector was Rs 57,954 crore with achievement of 54%.
- v. Under the MSME sectors, banks disbursed Rs 74,814 crores during FY 2022-23 as against the target of Rs. 44,945 crores and achieved 166% of the target, which is higher than the achievement of 134% during the previous financial year.
- vi. Credit offtake under education loans, housing sector under priority sector was Rs 403 crore and Rs 4,898 crore and achievement index was 27% and 51% respectively.

AGENCY WISE ACP PERFORMANCE FY 2022-23

Amount in Crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi.%	Target	Achi.	Achi.%	Target	Achi.	Achi.%
CBs	1,12,768	66,018	59	41,500	66,568	160	1,66,628	1,40,368	84
RRBs	17,910	6,621	37	1,799	1,794	100	20,663	9,638	47
Co- Ope.	32,506	18,578	57	542	3,492	645	33,181	22,092	67
SFBs	1,576	2,977	189	1,104	2,960	268	2,976	7,296	245
Total	1,64,761	94,194	57	44,945	74,814	166	2,23,449	1,79,394	80

AGENDA NO-3

RELEASE OF ANNUAL CREDIT PLAN FY 2023-24

HIGHLIGHTS

Amount in crore

Sl No.	Sector	No. of A/cs	Amount	% Share to total credit plan outlay
1	Farm Credit	72,41,541	1,23,460	40.06
1a	Out of Farm Credit Crop loans	45,51,267	82,000	26.61
1b	Agriculture Term Loan	27,77,649	41,460	13.45
2	Agriculture Infrastructure	19,389	3,343	1.08
3	Ancillary Activities	67,986	10,949	3.55
4	Total Agriculture (1+2+3)	73,28,916	1,37,752	44.69
5	MSME (5a+5b+5c+5d+5e)	9,77,527	84,173	27.31
5a	Micro Enterprises	9,08,702	41,322	13.41
5b	Small Enterprises	53,841	29,311	9.51
5c	Medium Enterprises	7,356	13,044	4.23
5d	KVIC	2,921	124	0.04
5e	Other under MSME	4,707	373	0.12
6	Export Credit	180	310	0.10
7	Education	33,728	582	0.19
8	Housing	1,46,061	7,276	2.36
9	Social Infrastructure	65,696	615	0.20
10	Renewable Energy	11,296	85	0.03
11	Other Priority Sector	6,55,941	4,621	1.50
12	Total Priority Sector	92,19,345	2,35,413	76.38
13	Non-Priority Sector	10,05,134	72,798	23.62
14	Total Credit Plan (12+13)	1,02,24,479	3,08,211	100.00
15	Weaker Sections	29,11,498	65,477	21.24

The ACP for the financial year 2023-24 is an aggregation of the approved credit plan of all the 52 districts. A bottom-up approach is adopted in preparing the ACP, keeping in view the decision taken by the SLBC in its special meeting held on 29th July 2022 under the Chairmanship of Hon'ble Chief Minister and in presence of the Deputy Governor of RBI and further deliberations had with the member banks, RBI /DIF officials in the meetings dated 26/08/2022 and 27/02/2023.

- i. ACP targets have been rationalised and prepared in a more balanced and equitable manner by taking into account the disbursement trends and growth pattern of the banks in the last few years as well as their past performance.
- ii. ACP is closely aligned with the actual credit requirements of various sectors and based on the quantum of funds earmarked as credit by the financial institutions for a new financial year.

- iii. Credit Plan is in tune with the potentials identified activity-wise including in respect of Government Sponsored Schemes.
- iv. The Controlling Offices of the banks in the state should synchronize their internal business plans with the ACP.

ANNUAL CREDIT PLAN COMPARISON

Amount in Crore

Sl No.	Sector	ACP 2022-23	PLP 2023-24	Disbursement				Approved ACP for 2023-24	Revised ACP 2023-24	Change
				Disbursement 2020-21	Disbursement 2021-22	Disbursement 2022-23	Average disbursement for last 3 years			
1	Farm Credit	152252		64458	94346	80870	79891	118939	123460	4521
1a	Out of Farm Credit KCC	107307	106790	51738	72554	57954	60749	77479	82000	4521
1b	Term Loan out of total agriculture	44945		12720	21792	22915	19142	41460	41460	0
2	Agriculture Infrastructure	5396		1185	1462	1671	1439	3343	3343	0
3	Ancillary Activities	7113		6837	9447	11653	9313	10949	10949	0
4	Total Agriculture	164761	180160	72480	105256	94194	90643	133231	137752	4521
5	MSME	44945	65832	33563	46945	74814	51774	84173	84173	0
6	Export Credit	912	1314	216	173	81	157	310	310	0
7	Education	1518	1930	419	508	427	451	582	582	0
8	Housing	9649	7433	6551	5772	5092	5805	7276	7276	0
9	Social Infrastructure	803	1458	263	287	300	283	615	615	0
10	Renewable Energy	622	471	44	1	2	16	85	85	0
11	Other Priority	240		2221	5178	4564	3988	4121	4621	500
12	Total Priority Sector	223449	258598	115757	164120	179474	153117	230392	235413	5022
13	Non-Priority Sector	30000		52518	139117	167574	119736	72798	72798	0
14	Total Credit Plan	253449	258598	168276	303237	347048	272853	303189	308211	5022

AGENDA NO-4

ROJGAR DIWAS

कार्यक्रम का स्वरूप

- एमएसएमई विभाग द्वारा प्रदेशव्यापी रोजगार दिवस तथा क्लस्टर्स के शिलान्यास/ भूमिपूजन के कार्यक्रम का आयोजन प्रस्तावित है
- मुख्य कार्यक्रम में राज्य स्तरीय रोजगार दिवस अंतर्गत केंद्र/ राज्य शासन की विभिन्न स्वरोजगार योजनाओं के अंतर्गत गत रोजगार दिवस पश्चात प्रदेश में लाभांशित हुए 5 लाख से अधिक लोगों को ऋण वितरण किया जाना प्रस्तावित है।
- 12 जनवरी 2022 से 24 मई 2023 तक कुल 9 रोजगार दिवस कार्यक्रमों के माध्यम से 46 लाख से अधिक हितग्राहियों को लगभग 32 हजार करोड़ का ऋण देकर स्वरोजगार से जोड़ा गया है।

बैंकर्स एवं विभागों से अपेक्षा

- आगामी रोजगार दिवस कार्यक्रम के दृष्टिगत 5 लाख से अधिक लोगों को ऋण उपलब्ध कराया जाना है, अतः विभिन्न स्वरोजगार योजनाओं के अंतर्गत स्वीकृत अथवा लंबित सभी प्रकरणों का निराकरण कर ऋण वितरण किया जाना है।
- राज्य शासन की मुख्यमंत्री उद्यम क्रान्ति योजना तथा अन्य विभागों की स्वरोजगार योजनाओं के अंतर्गत समस्त पोर्टल पर बैंको को मुद्रा के प्रकरणों की डायरेक्ट ऐन्ट्री के लिये दी गई सुविधा के माध्यम से अधिक से अधिक प्रकरणों में उक्त दिनांक से पूर्व ऋण वितरण किये जाने का प्रयास किया जाये।
- आगामी रोजगार दिवस कार्यक्रम के दृष्टिगत सभी विभाग/बैंक गत रोजगार दिवस पश्चात ऋण वितरित किये गये प्रकरणों की सूची सहित जिलेवार जानकारी एमएसएमई विभाग को रोजगार दिवस आयोजन से पूर्व अनिवार्य रूप से उपलब्ध करायेंगे।
- रोजगार दिवस कार्यक्रम दिनांक से पूर्व सभी लंबित अथवा स्वीकृत प्रकरणों में ऋण वितरण कराना सुनिश्चित करें तथा इस संबंध में अपने जिला अधिकारियों को निर्देशित करें कि वे बैंको से सम्पर्क कर त्वरित कार्यवाही करें।

विभिन्न स्वरोजगार योजनाओं अंतर्गत वर्ष 2023-24 की प्रगति (As on 11-07-23)

क्र	योजना	विभाग का नाम	01/04/2023 -11/04/2023 तक की कुल प्रगति		24 मई 2023 के रोजगार दिवस तक प्राप्त उपलब्धि		गत रोजगार दिवस पश्चात हुई उपलब्धि (As on 11-07-23)	
			संख्या	राशि (रु. करोड़ में)	संख्या	राशि (रु. करोड़ में)	संख्या	राशि (रु. करोड़ में)
1	प्रधानमंत्री मुद्रा योजना	समस्त बैंक/ वित्तीय संस्थान	594130	4091.46	208506	1964.00	385624	2127.46
2	मुख्यमंत्री ग्रामीण पथ विक्रेता योजना	पंचायत एवं ग्रामीण विकास विभाग	1700	1.70	193	0.19	1507	1.51
3	राष्ट्रीय ग्रामीण आजीविका मिशन (समूह)		28811	338.39	0	0.00	28811	338.39
4	प्रधानमंत्री स्वनिधि योजना	नगरीय विकास एवं आवास विभाग	55875	112.49	12700	27.64	43175	84.85
5	राष्ट्रीय शहरी आजीविका मिशन (व्यक्तिगत)		101	1.49	54	0.75	47	0.74
6	राष्ट्रीय शहरी आजीविका मिशन (समूह)		5	0.15	-	-	5	0.15
7	राष्ट्रीय शहरी आजीविका मिशन (क्रेडिट लिंकेज)		152	3.40	86	2.07	66	1.32
8	प्रधानमंत्री रोजगार सृजन कार्यक्रम	खादी एवं ग्रामोद्योग आयोग(भारत सरकार), एमएसएमई विभाग एवं कुटीर एवं ग्रामोद्योग विभाग	1849	204.46	1108	119.82	741	84.64
9	मुख्यमंत्री उद्यम क्रांति योजना	एमएसएमई विभाग	634	45.52	-	-	634	45.52
10	संत रविदास स्वरोजगार योजना	अनुसूचित जाति कल्याण विभाग	69	3.12	-	-	69	3.12
11	डॉ. भीमराव अम्बेडकर आर्थिक कल्याण योजना		44	0.18	-	-	44	0.18
12	भगवान बिरसा मुंडा स्वरोजगार योजना	अनुसूचित जनजाति कल्याण विभाग	48	2.77	-	-	48	2.77
13	टंट्या मामा आर्थिक कल्याण योजना		19	0.10	-	-	19	0.10
14	मुख्यमंत्री पिछड़ा वर्ग तथा अल्पसंख्यक उद्यम योजना	पिछड़ा वर्ग तथा अल्पसंख्यक कल्याण विभाग	10	0.57	-	-	10	0.57
15	मुख्यमंत्री पिछड़ा वर्ग तथा अल्पसंख्यक स्वरोजगार योजना		-	-	-	-	-	-
16	मुख्यमंत्री विमुक्त घुमन्तू और अर्द्धघुमन्तू स्वरोजगार योजना	विमुक्त, घुमन्तू और अर्द्धघुमन्तू कल्याण विभाग	1	0.01	-	-	1	0.01
योग			683448	4805.80	222647	2114.48	460801	2691.33

AGENDA NO-5

DELAY IN RELEASING MONTHLY SUBSIDY UNDER MUKHYA MANTRI GRAMIN AWAS MISSION SCHEME

Under the Mukhya Mantri Gramin Awasi Mission Scheme, the NPA has reached an alarming level of 49.9% as of March 2023 and continues to grow day by day. The current status is as follows:

Outstanding		NPA		NPA%
Number	Amount	Number	Amount	Amount
592056	3181	285240	1587	49.9%

The Panchayat & Rural Development Department is currently crediting a 50% EMI subsidy every month. However, there have been delays in crediting this subsidy for the past few months. The current status of the subsidy amount being credited to the nodal bank account is provided below. –

Month	Crediting date
November'22	29.11.2022 & 02.12.2022
December'22	30.12.2022
January'23	24.01.2023, 27.01.2023 & 01.02.2023
February'23	01.03.2023
March'23	18.03.2023, 31.03.2023
April'23	16.05.2023
May'23	01.06.2023 & 02.06.2023
June'23	Yet to receive as on 12.07.2023

To prevent accounts from slipping into the NPA category, it is crucial that the subsidy is credited to the loan amount between the 27th and 30th day of each month. Failure to do so results in accounts falling into the NPA category, affecting approximately 5,854 accounts amounting to RS 45 crore every month.

Therefore, we kindly request the State Government to expedite the process and release the subsidy no later than the 25th day of each month in order to prevent such slippages.

AGENDA NO-6

BANK FINANCE TO SVAMITVA BENEFICIARIES

The Central Sector Scheme “SVAMITVA” aims to provide the ‘Record of Rights’ to village household owners possessing houses in inhabited areas (Abadi) in villages. Under the scheme, land parcels in rural inhabited area of all the villages of the country are surveyed. It helps in determination of clear ownership of property. The Scheme facilitates monetisation of properties leading to ease of securing bank loans, reduction of property related disputes, comprehensive village level planning and providing a basis for assessment of property tax, which would accrue to the Gram Panchayats directly in States where it is devolved. The details of villages covered and beneficiaries impacted is attached as below:

Drone flying completed	Property card prepared (22.03.2023)*	
	for number of villages	Number of property card
43,014	14,282	17,58,779

*Source-PIB

A meeting was held on 23.06.2023 at Central Bank of India, Zonal Office, Bhopal with state nodal officers of the scheme of Revenue Department and Law/Nodal officer of the member bank to discuss the various facets of the SVAMITVA Scheme List of participants is attached at Annexure-I. The points of discussions and the actionable points emanated after the deliberations are as under:

1. Record of Rights” to the household owners in rural inhabited areas under the SVAMITVA Scheme are provided through the use latest Drone Technology and Continuously Operating Reference Station (CORS) technology for capturing images. Representative of Madhya Pradesh Gramin Bank informed that the bank recently processed three loan proposals under the scheme. During the due diligence exercise, a discrepancy was discovered between the drone-mapped area and the actual area in a particular case. For a bank to accept the property as security, it must be identifiable on the ground. Therefore, it is crucial that the boundaries of every plot are clearly defined and the area is accurately verified against the property records on-site. Further, the department may provide the list of all such villages of Abadi land where 100% drone mapping has been done.

Action: Revenue Department, Government of Madhya Pradesh

2. As title deeds do not exist in the case of a majority of rural land, an equitable mortgage cannot be created by the bank to secure a loan. A registered mortgage can be created which involves the extra burden of stamp duty on the borrower. Creation of charge by making an entry in the record-of-rights is the most appropriate method for disbursing a loan against Abadi property.

Action: Revenue Department, Government of Madhya Pradesh

3. Banks need some basis to assess the value of the property offered as security. In this case, the guidance value notified by the state government is used for this purpose. To ensure clarity, bankers have requested the department to incorporate a provision on the

MPBhulekh portal that clearly indicates whether the property is situated in the Nagar Kshetra or the Gram Nivesh Kshetra. State governments may also notify guidance value for the Abadi area also and update it periodically.

Action: Revenue Department, Government of Madhya Pradesh

4. As loans against the security of Abadi properties is a new feature for the banks, there may be some hesitation on the part of some bank officials. Disbursal of the loan will be greatly facilitated if comprehensive instructions/clarification issued by the Revenue Department vide its letters no. 351/MPLRS/2022 dated 13/04/2022 and 26/MPLRS(SVAMITVA)/2023 dated 27/01/2023 are brought to the notice of the field functionaries by the controlling office of the banks. The Banks may take appropriate steps to create awareness among the branch managers/field functionaries and motivate them to start processing loan under the Scheme.

Action: All Banks

5. A target of at least 500 cases per bank was fixed for the year 2023-24 under the scheme. Banks to make concerted efforts to achieve this target.

Action: All Banks

6. Representatives from SBI informed that they have made some queries regarding the scheme to the Revenue Department. The department is requested to address such queries at the earliest.

Action: Revenue Department, Government of Madhya Pradesh

AGENDA NO-7

MISCELLANEOUS AGENDA

Delay in holding the Sub-committee meetings

It has been observed that neither the sub-committee meetings are conducted regularly nor comprehensive agenda and data are prepared by the respective Convenor bank of some sub-committees.

In terms of RBI guidelines, the SLBC meeting should primarily focus on policy-related issues, while all routine matters will be discussed in the sub-committee meeting. The sub-committee is responsible for examining specific issues in-depth and devising solutions/recommendations for adoption by the SLBC. Therefore, the role of the sub-committee is crucial and vital. Status is as under-

S. No.	Name of the Sub-Committees	Convenor Bank	Date
1	Education	Canara Bank	17 November 2019
2	Self Help Groups	Indian Bank	18 October 2020
3	Digital Transactions	BOI	10 March 2021
4	Financial Inclusion	CBI	06 January 2023
5	Agriculture and Allied activities	SBI	17 February 2023
6	MSME	PNB	28 February 2023
7	Housing	CBI	25 May 2023
8	Improving CD ratio	UBI	22 June 2023
9	Steering Sub-committee	CBI	04 July 2023
10	Weaker Section	BOB	10 July 2023
11	Improving Recovery System	SBI	14 July 2023

Convenor Bank of the respective sub-committees are requested;

- To conduct the meeting regularly.
- To collect and compile data from various sources
- To prepare a comprehensive agenda note, ensure that the agenda covers the topics mentioned in the Lead Bank Circular of RBI that are relevant to the subject of the sub-committee.
- Invite people with expertise in fields as special invitee in some of the meetings.

Standardized data flow under Lead Bank Scheme (LBS)

RBI issued instructions regarding the development of a standardized system for LBS-related data flow through their letter no. FIDD. CO. LBS. No. 21/02.01.001/2019-20 dated 03.07.2019. According to these instructions, banks are required to upload CBS-extracted block-wise data in TXT format on the SLBC portal. However, DCCBs and Apex Bank have yet to develop an online data generation system. Currently, the data is manually compiled by officials of the Apex Bank from all DCCBs and manually entered into the SLBC portal.

We kindly request DCCBs/Apex Bank to inform the house about the specific timeline for onboarding into this system.

Progress under Digital Districts Programme (30.06.2023)

Sr.	Parameters	Betul	Indore	Vidisha	Satna
1	% Debit/RuPay cards coverage to operative savings (SB) A/Cs	99%	92%	81%	71%
2	% Net banking coverage to operative SB A/Cs	8%	87%	50%	43%
3	% of MB/UPI/USSD coverage to operative SB A/Cs	86%	90%	52%	89%
4	% of AEPS coverage to operative SB A/Cs	99%	90%	61%	89%
5	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) coverage to operative Savings A/Cs	100%	97%	100%	97%
6	% of POS/QR coverage to total Current A/cs	63%	94%	24%	68%
7	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	100%	100%	100%	73%

Date: 27.06.2023

Minutes of the 25th SLBC Sub-Committee meeting on improvement of Low CD Ratio dated 22.06.2023

The 25th SLBC Sub-committee meeting on improvement of Low CD Ratio was held on Thursday, 22nd June' 2023 from 3:30 PM at Conference Hall, Union Bank of India, 1st Floor, Union Bank Bhawan, Arera Hills, Bhopal. The meeting was chaired by Shri Bhaskar Lakshakar, IAS, Commissioner, Institutional Finance, Govt. of Madhya Pradesh, and convened by Shri Biraja Prasad Das, Zonal Head, Union Bank of India, Bhopal, in the presence of Joint Director DIF, representatives of RBI, NABARD, SLBC, major public as well as private sector Banks working in the state of MP and LDMs of 7 Low CD Ratio districts (connected through VC) .

At the outset, Shri Biraja Prasad Das, Zonal Head, Union Bank of India and Convenor, welcomed all the dignitaries and requested all the attendees to interact actively in the meeting, followed by the keynote address of the Chairman.

The proceedings were initiated with the permission of the Chair, as under-

1. Confirmation of the minutes of the last meeting

The minutes of the previous SLBC Sub-committee meeting on low CD ratio were circulated among all the members. ATR of previous meeting was submitted by all the LDMs and the member banks. We have not received any suggestion for correction.

- During last meeting, ICICI Bank, Canara bank, PNB, and IndusInd bank's representatives informed the house regarding wrong mapping of Newari district branches in Tikamgarh District, resulting to wrong/low reporting. It was advised to get the same corrected from their respective corporate office, however, the representatives of these Banks informed the house that the matter has been taken up with their appropriate authority, however, the same has not been done yet.

The chairman expressed his displeasure over Non-Compliance of the same and directed to complete the exercise before 30.06.2023, so that correct data may be uploaded on SLBC portal.

(Action: PNB, IndusInd, ICICI and Canara Bank)

- The Chairman advised all LDMs to review the branches of their respective district where the CD ratio is less than 40% benchmark. He further advised all member banks to review all branches of the State, where CD ratio is low.

यूनियन बैंक ऑफ इंडिया, क्षेत्र महाप्रबंधक कार्यालय, भोपाल, यूनियन बैंक भवन, 1513 /1/1, अरेरा हिल्स, भोपाल, म.प्र.-462011

Union Bank of India, Field General Manager Office, Bhopal, Union Bank Bhawan, 1513/1/1, Arera Hills, Bhopal, M.P.- 462011

दूरभाष :0755-2676777

ई-मेल :fgm.bhopal@unionbankofindia.bank

- The representative of Reserve Bank of India, Shri Naveen Singh has advised all districts where CD ratio is in between 40 % to 50% should improve their CD ratio, as they may also fall in Low CD ratio category. He further advised all Lead Banks to identify and review those branches where CD ratio is less than 40% to improve the same.

(Action: All Banks)

- **To include data of Apex/DCCB bank:** UBI and SLBC confirmed that data of District cooperative banks is incorporated in the data sheet for calculating CD ratio. As data pertain to DCCB is not submitted through online portal, therefore, the same is manually added by SLBC. The Chairman has advised to include Apex bank in the SLBC committee as they are holding considerably high credit portfolio.

(Action: UBI)

- The chairman advised LDMs of Rewa, and Shahdol district (where the CD ratio is at border to the benchmark) to work on their action plan with timelines to reach above the 40% benchmark. Both the Districts have registered Q-o-Q positive growth in CD ratio.

(Action: LDM Rewa and Shahdol)

2. Business Mix of Low CD Ratio districts

- Under total Deposits, Annuppur and Umaria districts have registered 70% and 73% Y-o-Y growth respectively, however, Singrauli district has registered Y-o-Y growth of -3% in total deposit. UBI has informed the house that, in Singrauli district, there is a reduction in deposit in Axis bank, ICICI bank and HDFC bank by Rs 407cr, Rs 214 cr and Rs 272 cr respectively.

(Action: LDM singrauli)

(Action: Axis Bank, ICICI Bank and HDFC Bank)

- All districts have reported growth in Total advances on Y-o-Y basis, whereas, CD ratio of Annuppur and Umaria districts have come down (Y-o-Y) to 27.05% from 27.49% and 29.43% from 33.03% respectively.

(Action: LDM Annuppur and Umaria)

- Canara Bank has reported only 4.98% CD ratio in Singrauli district. Representative of Canara Bank has informed the house that Low CD ratio is due to high institutional deposit. The Chairman has advised the convenor bank to get branch wise details of deposits and advances of Umaria, Annuppur and Singrauli Districts to know the factual position and initiate necessary corrective steps to improve CD ratio of Banks.

(Action: LDM Anuppur, Umaria, Singrauli)

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The chairman praised HDFC and ICICI bank for better CD ratio and advise other banks to chalk out their plan of action to maintain/improve their respective Bank's CD ratio.

(Action: All Banks)

3. Place of Sanction and Utilization

Shri Naveen Singh, Manager, RBI advised to get separate information of advances utilized in such low CD ratio districts but sanctioned from other places. Convenor SLBC informed the house that only SBI and UBI is reporting the same through manual data feeding. The chairman has advised all member bank to provide the same data to SLBC for information.

(Action: All Banks except SBI and UBI)

4. Achievement under ACP

The Chairman advised the convenor and SLBC to have a relook on ACP target, particularly under Agriculture advances and Non-Priority Sector advances. Targets under Agriculture was not achieved by all 7 districts, however, Rewa, Singrauli and Umaria districts has achieved targets under total Priority sector. ACP achievement under MSME and total non-priority sector is exponentially high in these districts. The chairman has advised the SLBC to allot targets as per the trend.

(Action: SLBC)

The meeting was concluded with the formal vote of thanks by Shri Ved Prakash Arora, Dy General Manager, Union Bank of India.

Encl: List of participants

**Minutes of SLBC Sub- Committee Meeting on Agriculture and Allied Activities –
Special Meeting on “Crop Season Determination and IRAC Norms for Agriculture
Advance in the State (M.P.)” dated 17.02.2023**

As per Agenda No. 3 of SLBC Meeting No. 184 dated 23.01.2023 chaired by **Chief Secretary, Govt. of Madhya Pradesh**, it has been directed that fixation of Crop Season for IRAC norms for Agriculture crop advances should be discussed in SLBC Sub- Committee Meeting on Agriculture and Allied activities to take decision to determine “all short duration crops to have a crop season of 12 months and all long duration crops to have a crop season of 18 months.”

Accordingly, a SLBC Sub- Committee Meeting was conducted on Agriculture and Allied Activities for Determination of Crop Season and IRAC Norms for agriculture advance in State” on 17.02.2023, chaired by **Shri Ashok Barnwal, Additional Chief Secretary, Govt. of Madhya Pradesh**. Directors and Joint Director of Agriculture departments (MP Govt.), Joint Director DIF (M.P. Govt.), CGM NABARD, AGM RBI, All member Banks, Apex Bank, RRBs and representative from agriculture collages of M.P. were also participated in the meeting.

During the meeting the agenda placed was discussed i.e. “Crop Season Determination and IRAC Norms for Agriculture advance in the state for all short duration crops to have a crop season of 12 months and all long duration crops to have a crop season of 18 months.”

In the light of RBI guidelines “**Master Circular no. DOR.STR.REC.4/ 21.04.048/2022-23 dated 01.04.2022, para 4.2.13 of aforesaid circular states as under:**

4.2.13 Agricultural advances: A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season. For the purpose of these guidelines, “long duration” crops would be crops with crop season longer than one year and crops, which are not “long duration” crops, would be treated as “short duration” crops. The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers’ Committee (SLBC) in each State.”

Major and neighboring states i.e. Uttar Pradesh, Gujrat and Rajasthan even Karnataka and Tamilnadu have reviewed and adopted 12 months for short duration crop and 18 months for long duration crop, which includes time period required for harvesting and marketing. This will also provide the farmers adequate and sufficient time to realize their sale proceeds which in turn facilitates repayment/ turn

over in their crop loan accounts and renewal of the limits. We incorporate herewith minutes of respective state adopted crop period.

1. **Uttar Pradesh:** Short Duration Crop 12 months and Long Duration crop 18 months. (Letter no./46/SLBC/Dec.'2019/213 dated 06.04.2020)
2. **Gujrat:** All short duration crops to have a crop season of 12 months and all long duration crops to have a crop season of 18 months which includes time period required for harvesting and marketing. (ref no. 164-SLBC/413/2020 dated 18.05.2020)
3. **Rajasthan:** Short duration crop – 12 months and Long duration crop – 18 months (JZ:SLBC:2020-21:253 dated 24.06.2020)
4. **Karnataka:** Short duration crops 12 months and Long duration crops 18 months which included post harvesting and marketing. (proceedings of the 157th SLBC Meeting held on 30.05.2022)
5. **Tamil Nadu:** Crop season of short duration crops is uniformly taken as 12 months and crop season of long duration crops is uniformly taken as 18 months. (SLBC/TN/143/2020-21 dated 05.12.2020)

Perspective of NABARD: As the harvesting and marketing period for short duration Kharif and Rabi season crops are different, there have to be two separate dates for repayment of Kharif portion of loan and Rabi portion of loan. Banks have to fix the repayment period as per the anticipated harvesting and marketing period for the crops for which the loan has been granted.

Perspective of SLBC and Major Banks: There are so many crops grown in the State. Each crop has different variety having varied duration and recommended date of sowing. There are different Agro-climatic conditions prevailing across the State. Moreover, crop sowing time depends on onset of monsoon (i.e. early, late, on time) and availability of irrigation facility with the farmers and accordingly the harvesting time may vary depending on sowing time.

Looking to the above, it is very difficult and not feasible to decide uniform crop season for a particular crop across the state. The implementation part becomes too complex for the banks having Pan India presence. Moreover, as per revised guidelines of KCC scheme, the short- term component of KCC limit in the nature of revolving cash credit facility and the limit is being fixed by considering single/ all crop/s grown by farmer as per crop pattern. Farmers are allowed to withdraw the limit either in part or full anytime during the year with no restriction in number of debit and credits. Since bank are maintaining single account for all the seasons/ crops grown by farmers during the year, different repayment period through single account cannot be maintained.

Perspective of RBI: RBI representative has expressed that the existing system to continue as repayment culture may go down.

Considering the above, the house come on the consensus and decided to adopt the as mentioned above for the State (M.P.) i.e. all short duration crops to have a crop season of 12 months and all long duration crops to have a crop season of 18 months, which includes time period required for harvesting and marketing of crops. This will bring uniformity for all short duration crop and there will not be any change for the purpose of due date determination as per RBI guidelines.

Both, Govt. of India and Govt. of MP is giving due focus to generate more income to the farmers with AIF Scheme to build warehouses to keep their produce and get better price. It provides the adequate and enough time to realize their sale proceeds which in turn facilitate repayment/ turn over in their crop Loan accounts and renewal of the limits.

In the light of RBI guidelines “**Master Circular no. DOR.STR.REC.4/ 21.04.048/2022-23 dated 01.04.2022, para 4.2.13 of aforesaid circular states as under:**

4.2.13 Agricultural advances: A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season. For the purpose of these guidelines, “long duration” crops would be crops with crop season longer than one year and crops, which are not “long duration” crops, would be treated as “short duration” crops. The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers’ Committee (SLBC) in each State.”

a) For Short duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons, i.e. account turns to NPA after 36 months from the date of sanction/disbursement (Crop period 12 months plus two crop seasons each of 12 months).

b) For Long duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop seasons, i.e. account turns to NPA after 36 months from the date of sanction/disbursement (Crop period 18 months plus one crop season of 18 months).

Major Crop being cultivated in the State	Crop season (Sowing)	Crop Season (Harvesting)	Crop Duration	Repayment Due date
Kharif crops: Paddy, Cotton, Maize, Bajra, Jwar, Guar, Til, Groundnut, Castor Bean, Pulses (Urad, Moth, Arhar, Moong, Chawla), Tomato, Chilli, Soyabean etc.	May-June	October-November	Short Duration	Short Duration- 12 months (Post harvesting and marketing)
Rabi Crops: Wheat, Barley, Mustard, Gram, Methi, Coriander, Alsi, Sauf, Tomato, Onion, Potato, Cucurbit (Creepers), Isabgol, Brinjal, water melon, Garlic, peas, etc.	October-November	April - May	Short Duration	Short Duration- 12 months (Post harvesting and marketing)
Sugarcane etc.	February-March	February-March (Next Year)	Long Duration	Long Duration- 18 months (Post harvesting and marketing)

Important Crop in the State of Madhya Pradesh:

Particulars	Short Duration Crop	Long Duration Crop
Crop	Paddy, Cotton, Maize, Bajra, Jwar, Guar, Til, Groundnut, Castor Bean, Pulses (Urad, Moth, Arhar, Moong, Chawla), Tomato, Chilli, Soyabean, Wheat, Barley, Mustard, Gram, Methi, Coriander, Alsi, Sauf, Tomato, Onion, Potato, Brinjal, water melon, Garlic, peas, etc.	Sugar Cane
Cropping Period	6 Months	12 Months
Marketing Period	6 Months	6 Months
Total Cropping Season	12 Months	18 Months
IRAC Norms for NPA Classification as per RBI Master Circular.	A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons,	A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons

IRAC Norms applicable for Agriculture Short Terms Loans as under:

Particulars	Short Duration Crops		Horticulture Crops	Long Duration Crops
	Kharif Season	Rabi Season		Perennial Crop (Sugarcane)
Year of Finance	2020	2020	2020	2020
Date of Finance	01.06.2020	01.10.2020	01.07.2020	01.07.2020
Season Starts	June, 2020	October, 2020	July, 2020	July, 2020
Harvesting Time	Oct- Nov 2020	March, 2021	April - May 2021	Dec, 2021
Repayment Due Date	31.05.2021	30.09.2021	30.06.2021	31.12.2021
First Crop season after Due Date				
Season Starts	June, 2021	October, 2021	July, 2021	January, 2022
Harvesting Time	Oct- Nov 2021	March, 2022	May- June 2022	June, 2023
Second Crop season after Due Date				
Season Starts	June, 2022	October, 2022	July, 2022	NA
Harvesting Time	Oct- Nov 2022	March, 2023	May- June 2023	NA
NPA Date	31.05.2023	30.09.2023	30.06.2023	30.06.2023
No. of months from the date of finance	36	36	36	36
No. of months from the date of first repayment due date	24	24	24	18

List of participants in meeting:

1. Shri Nirupam Mehrotra CGM NABARD
2. Dr. Shri R.K.Mehiya Director, Animal husbandry department, Govt. of M.P.
3. Shri Pawan Kumar Chauhan Joint Director, DIF, Govt of M.P.
4. Shri S.C. Singadia Addl. Director, Farmers Welfare, and Agri Development, Govt. of M.P.
5. Shri K.S.Mudliyar Addl. Director, Horticulture
6. Shri Dharasingh Naik DGM SLBC, Central Bank of India
7. Shri Rampal Singh DGM Bank of India
8. Shri Dr. Ajit Marathe DGM Union Bank of India
9. Shri Nitin Shrivastav AGM Reserve Bank of India
10. Shri K. T. Sajjan AGM Apex Bank
11. Shri Ravindra Patil DGM State Bank of India
12. Shri Naveen Rawat DGM State Bank of India
13. Shri Rajesh Kumar AGM, State Bank of India
14. Shri Satish Fulwani General Manager, Madhyanchal Gramin Bank
15. Shri Sanjeev Gadgil Chief Manager, Madhya Pradesh Gramin Bank
16. Shri Deepak Rathi Professor, JNKVV, Jabalpur
17. Shri Manish Bhan Assistant Professor, JNKVV, Jabalpur
18. Shri Dr. R.K Jaiswal Principal, RVSKVV, Entkhedi
19. Shri S.S. Kushwah Sr. Scientist, RVSKVV, Sehore
20. Shri Gunjan Kumar. Banti Chief Manager, SLBC, Central Bank of India
21. Shri Devendra Ku. Shukla Chief Manager, Bank of Baroda
22. Shri Deep Chandra Chief Manager, Punjab National Bank
23. Shri Alok Dubey Sr. Manager, Uco Bank
24. Shri Shalakram Kurmi Deputy Manager, Canara Bank
25. Shri Arvind Verma Manager, Apex Bank



Date: 07.03.2023

To All Member Banks and concerned MP state govt. Departments.

Minutes of 28th MSME SUB COMMITTEE & SLMC (KVIC) MEETING, BHOPAL Dated 28.02.2023

Placed below are minutes of the meeting of 28th MSME Sub Committee meeting dated 28.02.2023:

The 28th SLBC Sub Committee Meeting on Micro, Small & Medium Enterprises (MSME) along with state level monitoring committee, PMEGP was held on 28.02.2023 in the conference hall, 1st floor of PNB Zonal Office Bhopal in joint coordination with KVIC, Bhopal to review the progress under below mentioned schemes in the state of Madhya Pradesh:

- a. Mukhya Mantri Udyam Kranti Yojna
- b. Bhagwan Birsa Munda Swarojgar Yojna
- c. Sant Ravidas Swarojgar Yojna
- d. Tanya Mama Aarthik Kalyan Yojna
- e. Dr. Bhimrao Ambedkar Aarthik Kalyan Yojna
- f. Pradhan Mantri Mudra Yojna
- g. PM Svanidhi Scheme
- h. PMEGP

The meeting was presided over by Shri P Narhari, IAS, MSME Secretary, Bhopal, along with convenor Sh. Shailendra Singh Bora (GM), ZM, PNB, Zonal Office Bhopal and SLBC DGM Sh.D S Nayak. The meeting was attended by representatives from various banks and other members from RBI, KVIC Bhopal, NULM, MPKVIB, MPAVVN. At the outset of meeting, Shri Ajay Kumar, AGM, PNB Zonal Office Bhopal welcomed all the participants and discussed the importance of MSMEs in nation building. The list of participants is given in Annexure A.

Shri P. Narhari in his key note extended a warm welcome to the participants. He said that the key purpose of conducting the review meeting is to know the reasons for huge pendency in sanction & disbursement, resolve any interdepartmental issues and discussed the issues being faced by the Banks in sanction/disbursement of cases. He expressed his displeasure over the huge pendency reduction and directed the MSME deptt to write to top management of banks regarding persisting pendency despite regular meetings and commitments.

Review As per Agenda

1. Mukhya Mantri Udyam Kranti Yojna – Bank wise progress in Mukhya Mantri Udyam Kranti Yojna was discussed in detailed. Against the target of sanction of 100000 applications 68031 applications were received till 26.02.2023 out of which only 23642 applications have been sanctioned by banks which is 23.64% of the allocated target and 8689 applications are pending at bank level for sanction. Secretary MSME, advised all the banks to clear the pending applications at the earliest as only one month is remaining in the current FY.

During the discussion, it was observed that though the banks are sanctioning the loans but the same is not being updated in the concerned portal. As such all banks are requested to update the sanction & disbursement on the "SAMAST" portal as well so that true performance can be reflected.



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(Action: All Banks)

2. Bhagwan Birsa Munda Swarojgar Yojna - Bankwise progress in Bhagwan Birsa Munda Swarojgar Yojna was discussed. Against the total target of sanction of 722 applications, 8345 applications have been received out of which only 796 applications have been sanctioned. 3020 applications are pending at bank level. It was advised to clear the pending applications immediately. The schemes provide 5% interest subvention for a period of 7 years and full amount of guarantee fees.

(Action: All Banks)

3. Sant Ravidas Swarojgar Yojna – Bank wise progress in Sant Ravidas Swarojgar Yojna was discussed. Till 26.02.2023, 6519 applications have been received out of which 2139 applications are pending at Bank level. Till 26.02.2023, 849 applications have been sanctioned by banks. It was advised to clear the pending applications immediately. He also said that the beneficiary will get 5% interest subvention for a period of 7 years along with full guarantee fees.

(Action: All Banks)

4. Tanya Mama Aarthik Kalyan Yojna – Bank wise progress in Tanya Mama Aarthik Kalyan Yojna was discussed. Against the target of 10000, total applications received till 26.02.2023 is 8579, out of which 3268 cases are pending at Bank level. Till 26.02.2023 only 1054 applications have been sanctioned out of which only 478 applications were disbursed. The scheme provides 7% interest subvention for 5 years along with reimbursement of CGTMSE fees.

(Action: All Banks)

5. DR Bhimrao Ambedkar Aarthik Kalyan Yojna – Bank wise progress in Dr. Bhimrao Ambedkar Aarthik Kalyan yojna was discussed. Till 26.02.2023, 5101 applications have been received out of which 1637 applications are pending at Bank level. Till 26.02.2023, 836 applications have been sanctioned by banks out of which 423 applications are pending for disbursement. It was advised to clear the pending applications immediately. The scheme provides 7% interest subvention for 5 years along with reimbursement of CGTMSE fees.

(Action: All Banks)

6. Pradhanmantri Mudra Yojna – Bank wise progress in Pradhanmantri Mudra Yojna was discussed. Till 24.02.2023, 2725970 applications amounting to Rs. 18144 Cr has been disbursed by all the member banks/FIs in the state.

Shri Narhari, IAS PS MSME, appreciated the last year's performance of banks in Mudra as total 2725970 accounts for 18144 crores were disbursement by banks in the state. All the banks/FIs were requested to speed up the process of sanction & disbursement under the cases at the earliest. It was also suggested by the department that all those cases who are eligible under other schemes should be popularized amongst Mudra Customers to migrate into scheme with more benefits like MMUKY/BBMSY/TMAKY/SRSY/ DR Bhimrao Ambedkar AKY. **(Action: All Banks and All concerned Govt departments)**



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Margin Money requirement issue was raised by the member banks and there was not any consensus for threshold limit for taking margin . Hence it was suggested that state MSME deptt should write to competent authority to relax margin money requirements up to 2.00 lacs loan amount.
(Action: MSMED)

7. PM SVANIDHI Scheme - Bankwise progress in PM SVANIDHI scheme was discussed. Sh. Asim Khan, UADD discussed the performance of the scheme in the state as mentioned above. He emphasized that applications returned by banks in 1st Tranche is to be cleared immediately. He also requested banks to close the repaid accounts in tranche 1 to make them eligible in Tranche 2. He also advised member banks to disburse all the sanctioned cases and update the udyam- mitra portal as well immediately

(Action: All Banks)

11. PMEGP – Deputy Director, Sh. Vinit kumar verma KVIC discussed the performance in PMEGP scheme. DD, KVIC shared the targets and achievement for the FY 2022-23. Till 27.02.23, 53% of the allocated target has been achieved. He requested all the member banks to clear the pending applications at the earliest. Applications pending for Margin Money Claim are 4423 amounting to Rs 134.75 crores. He further emphasized that training can be done online by the beneficiary and banks should make them aware. There were 4072 applications pending with banks for credit decision. He also informed that if any member bank has already achieved its allocated target it can also sanction & disburse more applications and KVIC will provide all the eligible benefits to the member bank in normal course.

(Action: All Banks)

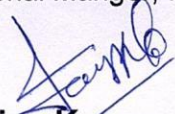
12. RBI representative suggested all the participants to come fully prepared for the meeting with all the relevant data and reasons for non achievement / disposal if any

(Action: All Participants)

13. The DGM SLBC MP state also advised to member banks to dispose- off the pendency in all govt. sponsored schemes on priority basis before the closure of financial year 2022-23.

(Action: All Participants)

The meetings ended with vote of thanks to all the members by Sh. Shailendra Singh Bora Zonal Manger, PNB, Bhopal.


Ajay Kumar
Asst. General manager

राज्य स्तरीय बैंकर्स समिति-मध्य प्रदेश
ZO: SLBC: 2022-23:67

State Level Bankers Committee-Madhya Pradesh

May 30, 2023

To,

STATE HEAD OF ALL BANKS IN M.P.

Sub- Progress under PM- SVANidhi Scheme

Sir/Madam,

The SLBC Sub-Committee meeting on Housing was held on May 25, 2023. The meeting was chaired by the Commissioner, Urban Administration and Development Department (UADD), Government of Madhya Pradesh and all the member banks participated in the meeting. During the meeting, the progress under PM SVANidhi was reviewed, and the following directions have been issued for immediate compliance by banks:-

1. Banks should not return/reject the loan applications of second and third tranche on the basis of low Cibil /CIC score unless the vendor is defaulter.
2. It has been observed that banks are rejecting/returning the applications on the PMS portal and providing unjustified reasons such as NULL, OK, dot (.) , (blank), nil, target achieved etc. Protocol for returning the applications to be reviewed by the banks and process these applications by picking up from return by banks / market place on PMS portal at the earliest.
3. Banks should instruct their bank branches to mark Closure of Loans on PMS Portal expeditiously so as to allow applications for second tranche of loan i.e. Rs 20,000/- and third tranche of loan Rs 50,000/- respectively.
4. For socio economic upliftment of Street Vendors, SVANidhi se Samridhhi campaign is already being running wherein all the street Vendors and their family members are to be enrolled under the PMJJBY and PMSBY. Banks to take suitable action accordingly.
5. Digital onboarding of the street Vendors is an essential component of the scheme. Banks to make concerted efforts to onboard the street Vendors into Digital Platform and doing transactions accordingly.
6. Banks to clear/ dispose all pendency in coordination with respective ULBs by 31.05.2023 and ensure disbursement of all approved cases under the scheme.

In view of the above you are requested to comply with aforementioned instructions and show good progress under the scheme.


Yours sincerely,

(Pramod Mishra)

Dy. General Manager-SLBC

Copy to-

1. Commissioner, Urban Administration & Development , Govt. of M.P., Bhopal
2. Commissioner, Institutional Finance, Govt. of M.P., Vindhyanchal Bhawan, Bhopal

एसएलबीसी उपसमिति - वीकर सेक्शन की बैठक के कार्यवृत्त

वीकर सेक्शन पर गठित एसएलबीसी उपसमिति की बैठक श्री गोपाल कृष्ण तिवारी, अपर आयुक्त जनजातीय कार्य, मध्यप्रदेश शासन की अध्यक्षता में दिनांक 10.07.2023 को बैंक ऑफ बड़ौदा, अंचल कार्यालय के कान्फ्रेंस हॉल में सम्पन्न हुई। उक्त बैठक में निम्न अधिकारी उपस्थित हुये:

- श्री नीलब चंद्र राय (उप अंचल प्रमुख, बैंक ऑफ बड़ौदा)
- श्री प्रमोद मिश्रा (SLBC संयोजक एवं उपमहाप्रबंधक सेंट्रल बैंक ऑफ इंडिया)
- श्री पवन चौहान (संयुक्त संचालक, डीआईएफ)
- श्री राम नागर (प्रबंधक भारतीय रिजर्व बैंक, भोपाल)
- श्री विपिन गर्ग (उपमहाप्रबंधक- म.प्र.नेटवर्क, बैंक ऑफ बड़ौदा)
- सभी सार्वजनिक क्षेत्र के बैंकों के राज्य प्रमुख/ नोडल अधिकारी
- AXIS & ICICI बैंकों के राज्य प्रमुख/ नोडल अधिकारी

1. श्री नीलब चंद्र राय उप अंचल प्रमुख बैंक ऑफ बड़ौदा द्वारा इस उपसमिति के अध्यक्ष श्री गोपाल कृष्ण तिवारी एवं अन्य सदस्यों का स्वागत करते हुये बैठक के गठन एवं उपयोगिता के बारे में विस्तार से बताया। वीकर सेक्शन के युवाओं को विकास की मुख्य धारा से जोड़ने के लिए ऋण प्रवाह बढ़ाने पर जोर दिया।

2. अपर आयुक्त महोदय एवं भारतीय रिजर्व बैंक के प्रबंधक द्वारा सुझाव दिया कि उपसमिति बैठक शुरू करने से पहले पिछली बैठक के ATR एवं उसके पालन पर विस्तृत रूप से संबंधित बैंकों से चर्चा की जानी चाहिए।

(कार्यवाही: संयोजक बैंक ऑफ बड़ौदा)

3. वीकर सेक्शन के इस वर्ष के डाटा में पिछले वर्ष के डाटा से बहुत अंतर देखा गया है जो कि संतोषजनक नहीं है, इस हेतु अपर आयुक्त महोदय ने सभी बैंकों को अपना डाटा दोबारा जाँच करने को कहा है एवं डाटा को SLBC पोर्टल पर अपलोड करने से पहले सही से जाँच करना चाहिए।

(कार्यवाही: समस्त बैंक)

4. इंडियन बैंक, HDFC & ICICI बैंक का वीकर सेक्शन का प्रतिशत सबसे कम होने पर अपर आयुक्त महोदय ने बैंकों से चर्चा की एवं अप्रसन्नता व्यक्त करते हुए, सुधार करने हेतु दिशानिर्देश दिये।

(कार्यवाही: इंडियन बैंक, HDFC & ICICI बैंक)

5. बैठक में HDFC बैंक की अनुपस्थिति पर श्री पवन चौहान (संयुक्त संचालक, डीआईएफ) एवं श्री प्रमोद मिश्रा (SLBC संयोजक) ने अप्रसन्नता व्यक्त की एवं SLBC के माध्यम से HDFC बैंक को पत्र जारी करने को कहा।

(कार्यवाही: SLBC & HDFC बैंक)

6. बैंक ऑफ महाराष्ट्र का कुल अग्रिम में वीकर सेक्शन को दिए गए ऋण 59.61% है, जो कि राज्य के स्तर से बहुत ज्यादा है। इस सम्बन्ध में अपर आयुक्त महोदय ने बैंक को एक बार अपने डाटा को दोबारा जाँच करने को कहा।

(कार्यवाही: बैंक ऑफ महाराष्ट्र)

7. उपरोक्त बैठक में चर्चा के दौरान यह पाया गया कि कुछ अधिकारियों को बैठक के विषय की जानकारी नहीं थी. अतः इस सम्बन्ध में सभी बैंकों से अनुरोध है कि बैठक में अपनी बैंक की पूर्ण जानकारी के साथ ही अधिकारी उपस्थित हो.

(कार्यवाही: समस्त बैंक)

8. अपर आयुक्त महोदय ने सुझाव दिया कि SC एवं ST के डाटा को अलग अलग कर विश्लेषण किया जाना चाहिए ।

(कार्यवाही: संयोजक बैंक ऑफ बड़ौदा)

9. अपर आयुक्त महोदय द्वारा PMEGP, Standup India एवं विभिन्न शासकीय योजनाओं में कितना प्रतिशत वीकर सेक्शन को दिया गया है उसको विश्लेषण किया जावे.

(कार्यवाही: संयोजक बैंक ऑफ बड़ौदा)

10. सभी वित्तीय संस्थानों से अनुरोध है कि अपनी शाखाओं को निर्देशित करे कि भारतीय रिज़र्व बैंक द्वारा जारी दिशा-निर्देशों का पालन करते हुए वीकर सेक्शन ऋण को अधिक से अधिक बढ़ाने हेतु प्रयास करे ।

(कार्यवाही: समस्त बैंक)

बैठक के अंत में श्री विपिन कुमार गर्ग, उपमहाप्रबंधक बैंक ऑफ बड़ौदा द्वारा धन्यवाद प्रस्ताव के साथ बैठक का समापन किया गया ।

(उप अंचल प्रमुख)

संयोजक, वीकर सेक्शन

बैंक ऑफ बड़ौदा, अंचल कार्यालय भोपाल

Bank wise Position of Branches/ATM as on 31.03.2023

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

Numbers

Sr.	BANKS	RURAL	SEMI URBAN	URBAN	TOTAL	ATM
1	Bank of Baroda	48	88	135	271	387
2	Bank of India	176	140	132	448	521
3	Bank of Maharashtra	78	34	61	173	161
4	Canara Bank	51	113	154	318	241
5	Central Bank of India	227	135	94	456	434
6	Indian Bank	79	51	99	229	115
7	Indian Overseas Bank	9	6	42	57	45
8	Punjab and Sind Bank	9	6	28	43	23
9	Punjab National Bank	89	102	197	388	511
10	State Bank of India	341	389	431	1161	4199
11	UCO Bank	41	44	82	167	127
12	Union Bank of India	100	93	161	354	466
	PSBs - SUB TOTAL	1248	1201	1616	4065	7230
13	Axis Bank	41	65	102	208	410
14	Bandhan Bank	28	147	115	290	21
15	Catholic Syrian Bank	0	0	6	6	5
16	City Union Bank	0	0	4	4	4
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	13
20	HDFC Bank	18	156	165	339	461
21	ICICI Bank	64	96	103	263	484
22	IDBI Bank	24	35	47	106	189
23	IDFC First Bank	18	24	50	92	44
24	Indusind Bank Limited	33	24	56	113	80
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	31	48	52
29	Lakshmi Vilas Bank	0	1	3	4	4
30	Ratnakar Bank Ltd. (RBL)	4	6	5	15	10
31	South Indian bank	0	0	4	4	5
32	Tamilnadu Mercantile Bank	0	1	2	3	3
33	Yes Bank	12	22	28	62	54
	PRIVATE BANK SUB TOTAL	261	602	754	1617	1882
	COMMERCIAL BANKS SUB TOTAL	1509	1803	2370	5682	9112
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	19
40	ESAF	2	45	21	68	41
41	Fincare Small Finance Bank	6	52	20	78	6
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	1	21	14	36	9
	SMALL FINANCE BANK SUB TOT	40	181	192	413	137
47	INDIA POST PAYMENT BANK	0	13	27	40	0
	PAYMENT BANK - SUB TOTAL	0	13	27	40	0
	TOTAL	2788	2569	2962	8319	9294

CENTRE WISE DEPOSITS, ADVANCES AND C.D.RATIO 31.03.2023

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	119536	441822	1961696	120047	437155	1281253	100.4	98.9	65.3
2	Bank of India	654370	879072	1926862	786387	715110	1529983	120.2	81.3	79.4
3	Bank of Maharashtra	255764	138185	598414	135843	71370	577191	53.1	51.6	96.5
4	Canara Bank	135564	284162	1371797	93984	321995	1391096	69.3	113.3	101.4
5	Central Bank of India	954401	964998	2126208	535555	571833	903910	56.1	59.3	42.5
6	Indian Bank	264840	305302	1205640	140461	114637	811427	53.0	37.5	67.3
7	Indian Overseas Bank	15164	9137	196065	11048	10503	132413	72.9	115.0	67.5
8	Punjab and Sind Bank	26478	16130	181684	9621	10627	84690	36.3	65.9	46.6
9	Punjab National Bank	259235	514695	2895449	221801	303761	2316270	85.6	59.0	80.0
10	State Bank of India	1507608	4600343	11377749	1016855	2410978	5321078	67.4	52.4	46.8
11	UCO Bank	100627	126847	752197	86132	88311	576537	85.6	69.6	76.6
12	Union Bank of India	505264	692405	2734962	285899	361707	1166519	56.6	52.2	42.7
	PSBs - SUB TOTAL	4798851	8973097	27328723	3443633	5417988	16092367	71.8	60.4	58.9
13	Axis Bank	69740	229868	1535927	102633	356520	1375350	147.2	155.1	89.5
14	Bandhan Bank	8997	37693	169034	30342	256535	505299	337.2	680.6	298.9
15	Catholic Syrian Bank	0	0	11092	0	0	1572	0.0	0.0	14.2
16	City Union Bank	0	0	7936	0	0	15126	0.0	0.0	190.6
17	Development Credit Bank	12630	25420	33063	45464	63664	50482	360.0	250.4	152.7
18	Dhan Lakshmi Bank	0	0	4503	0	0	691	0.0	0.0	15.3
19	Federal Bank Ltd.	2213	3248	99179	4625	6162	50394	209.0	189.7	50.8
20	HDFC Bank	15807	438071	2583273	20508	906911	2975222	129.7	207.0	115.2
21	ICICI Bank	28271	319931	1996554	119286	754066	2096904	421.9	235.7	105.0
22	IDBI Bank	18288	113051	810869	23302	71638	301176	127.4	63.4	37.1
23	IDFC First Bank	32704	65625	213914	67851	130172	386611	207.5	198.4	180.7
24	Indusind Bank Limited	23114	30418	555706	211440	118538	571725	914.8	389.7	102.9
25	Jammu and Kashmir Bank	0	0	4653	0	0	4437	0.0	0.0	95.4
26	Karnataka Bank Limited	0	0	26442	0	0	36592	0.0	0.0	138.4
27	Karur Vysya Bank Ltd.	0	0	26649	0	0	11619	0.0	0.0	43.6
28	Kotak Mahindra Bank	19212	28260	358191	62963	141943	688551	327.7	502.3	192.2
29	Lakshmi Vilas Bank	0	0	6773	0	0	4287	0.0	0.0	63.3
30	Ratnakar Bank Ltd. (RBL)	3558	12318	79731	24311	30409	32914	683.4	246.9	41.3
31	South Indian Bank	0	0	32101	0	0	23808	0.0	0.0	74.2
32	Standard Chartered Bank	0	0	0	0	0	0	0.0	0.0	0.0
33	Tamilnadu Mercantile Bank	0	464	2446	0	1023	5482	0.0	220.2	224.2
34	Yes Bank	8590	23227	274019	20747	55835	383875	241.5	240.4	140.1
	PRIVATE BANK SUB	243124	1327595	8832054	733473	2893415	9522117	301.7	217.9	107.8
	COMMERCIAL BANKS	5041976	10300692	36160777	4177107	8311402	25614484	82.8	80.7	70.8
35	MGB	560760	276746	204138	235867	106245	53145	42.1	38.4	26.0
36	MPGB	754268	654380	343725	742005	455783	192140	98.4	69.7	55.9
	RRBs - SUB TOTAL	1315028	931126	547863	977872	562028	245285	74.4	60.4	44.8
37	DCCB & Apex Bank	1485031	1272884	777873	1977378	1565424	576735	133.2	123.0	74.1
	CO-OPERATIVE BANK -	1485031	1272884	777873	1977378	1565424	576735	133.2	123.0	74.1
38	AU Small Finance Bank	813	48906	244213	7030	294838	660748	865.2	602.9	270.6
39	Equitas Small Finance Bank	5902	7322	89412	460	11725	62649	7.8	160.1	70.1
40	ESAF	309	9414	13010	1260	49176	62661	408.3	522.4	481.6
41	Fincare Small Finance Bank	199	2755	13968	4315	33413	17386	2164.0	1212.8	124.5
42	Jana Small Finance Bank	1006	3023	42878	40606	6964	93083	4037.1	230.4	217.1
43	Shivalik Small Finance Bank	0	8007	4923	0	4094	33652	0.0	51.1	683.5
44	Suryoday Small Finance Bank	145	175	5588	3522	6549	33668	2424.4	3745.4	602.5
45	Ujjivan Small Finance Bank	1057	4763	14295	840	9521	26397	79.5	199.9	184.7
46	Utkarsh Small Finance Bank	79	1108	30786	1582	23532	22180	1991.2	2123.9	72.0
	SMALL FINANCE BANK	9510	85473	459075	59615	439811	1012423	626.9	514.6	220.5
47	INDIA POST PAYMENT BANK	0	6382	17381	0	0	0	0.0	0.0	0.0
	PAYMENT BANK - SUB TOTAL	0	6382	17381	0	0	0	0.0	0.0	0.0
	TOTAL	7851545	12596557	37962969	7191971	10878666	27448927	91.6	86.4	72.3

BANKWISE TOTAL DEPOSITS, ADVANCES AND C.D.RATIO As on 31.03.2023
SLBC, Madhya Pradesh Convenor-Central Bank of India

[Amt. in lacs]

TABLE: 3(i)

SR	BANKS	DEPOSITS		ADVANCES			C.D RATIO		
		Previous Quarter 31.12.2022	Current Quarter 31.03.2023	Previous Quarter 31.12.2022	Current Quarter 31.03.2023	Credit as per place of Utilization MAR-23	Previous Quarter 31.12.2022	Current Quarter 31.03.2023	Including Cr. as per place of utilization 31.03.2023
1	Bank of Baroda	2399434	2523053	1748285	1838455		72.86	72.87	72.87
2	Bank of India	3443951	3460305	2930479	3031480		85.09	87.61	87.61
3	Bank of Maharashtra	878935	992363	719608	784404		81.87	79.04	79.04
4	Canara Bank	1773487	1791523	1779800	1807076		100.36	100.87	100.87
5	Central Bank of India	3807836	4045607	1951635	2011297		51.25	49.72	49.72
6	Indian Bank	1623617	1775782	1062263	1066524		65.43	60.06	60.06
7	Indian Overseas Bank	219296	220365	147974	153963		67.48	69.87	69.87
8	Punjab and Sind Bank	214920	224292	106974	104938		49.77	46.79	46.79
9	Punjab National Bank	3501120	3669380	2704068	2841832		77.23	77.45	77.45
10	State Bank of India	16963807	17485700	8485188	8748911	3425468	50.02	50.03	69.62
11	UCO Bank	962173	979671	717009	750981		74.52	76.66	76.66
12	Union Bank of India	3777433	3932630	1774073	1814125	350694	46.97	46.13	55.05
	PSBs - SUB TOTAL	39566008	41100671	24127356	24953988	3776162	60.98	60.71	69.90
13	Axis Bank	1728009	1835535	1693445	1834503		98.00	99.94	99.94
14	Bandhan Bank	206949	215724	804503	792176		388.74	367.22	367.22
15	Catholic Syrian Bank	11542	11092	1419	1572		12.30	14.17	14.17
16	City Union Bank	6594	7936	14459	15126		219.29	190.61	190.61
17	Development Credit Bank	64508	71113	148685	159609		230.49	224.44	224.44
18	Dhan Lakshmi Bank	3903	4503	631	691		16.16	15.35	15.35
19	Federal Bank Ltd.	99234	104639	46698	61181		47.06	58.47	58.47
20	HDFC Bank	2817808	3037151	3527292	3902641		125.18	128.50	128.50
21	ICICI Bank	2124368	2344756	2794100	2970256		131.53	126.68	126.68
22	IDBI Bank	862945	942208	392333	396116		45.46	42.04	42.04
23	IDFC First Bank	275718	312243	524747	584635		190.32	187.24	187.24
24	Indusind Bank Limited	582004	609238	836205	901702		143.68	148.00	148.00
25	Jammu and Kashmir Bank	6123	4653	4167	4437		68.05	95.38	95.38
26	Karnataka Bank Limited	27771	26442	37156	36592		133.79	138.39	138.39
27	Karur Vysya Bank Ltd.	26533	26649	13472	11619		50.77	43.60	43.60
28	Kotak Mahindra Bank	376376	405663	826388	893457		219.56	220.25	220.25
29	Lakshmi Vilas Bank	6773	6773	4287	4287		63.29	63.29	63.29
30	Ratnakar Bank Ltd. (RBL)	92117	95607	79191	87635		85.97	91.66	91.66
31	South Indian Bank	30259	32101	43578	23808		144.02	74.17	74.17
32	Standard Chartered Bank		0		0		#DIV/0!	#DIV/0!	
33	Tamilnadu Mercantile Bank	2433	2910	6412	6505		263.53	223.54	223.54
34	Yes Bank	265850	305836	404720	460457		152.24	150.56	150.56
	PRIVATE BANK SUB TOTA	9617816	10402773	12203888	13149005	0	126.89	126.40	126.40
	COMMERCIAL BANKS SUB	49183823	51503444	36331244	38102993	3776162	73.87	73.98	81.31
35	MGB	995411	1041643	371268	395256		37.30	37.95	37.95
36	MPGB	1700652	1752374	1337006	1389928		78.62	79.32	79.32
	RRBs - SUB TOTAL	2696063	2794017	1708273	1785185	0	63.36	63.89	63.89
37	DCCB & Apex Bank	3338767	3535788	4372850	4119537		130.97	116.51	116.51
	CO-OPERATIVE BANK - SU	3338767	3535788	4372850	4119537	0	130.97	116.51	116.51
38	AU Small Finance Bank	277923	293932	921050	962616		331.40	327.50	327.50
39	Equitas Small Finance Bank	98968	102636	69192	74833		69.91	72.91	72.91
40	ESAF	16552	22733	106747	113096		644.92	497.50	497.50
41	Fincare Small Finance Bank	2455	16923	57374	55114		2336.74	325.68	325.68
42	Jana Small Finance Bank	44287	46907	130873	140653		295.51	299.86	299.86
43	Shivalik Small Finance Bank	0	12930	0	37746		0.00	291.92	
43	Suryoday Small Finance Bank	5314	5908	23692	43739		445.86	740.33	740.33
44	Ujjivan Small Finance Bank	17934	20116	19737	36759		110.05	182.73	182.73
45	Utkarsh Small Finance Bank	29958	31973	43125	47293		143.95	147.92	147.92
	SMALL FINANCE BANK SU	493391	554058	1371790	1511850	0	278.03	272.87	272.87
46	INDIA POST PAYMENT BANK	23763	23763		0		0.00	0.00	0.00
	PAYMENT BANK - SUB TOTAL	23763	23763	0	0	0	0	0	0
	TOTAL	55735808	58411070	43784157	45519565	3776162	78.56	77.93	84.39

CREDIT DEPOSIT RATIO (DISTRICT WISE) AS ON Mar 31, 2023

Amount in lakh

Sr.	District Name	Deposits	Advancs	CD Ratio
1	Agar-malwa	149801	306068	204.32
2	Alirajpur	161140	102555	63.64
3	Anuppur	472984	127589	26.98
4	Ashoknagar	245286	300074	122.34
5	Balaghat	622692	391873	62.93
6	Barwani	423384	496830	117.35
7	Betul	871950	512790	58.81
8	Bhind	500425	257775	51.51
9	Bhopal	12792039	8903793	69.60
10	Burhanpur	370004	314662	85.04
11	Chhatarpur	796203	407990	51.24
12	Chhindwara	1186748	872833	73.55
13	Damoh	448638	293768	65.48
14	Datia	303875	226028	74.38
15	Dewas	800811	963274	120.29
16	Dhar	1042672	1109013	106.36
17	Dindori	173296	81882	47.25
18	East nimar	575326	624630	108.57
19	Guna	482638	513986	106.50
20	Gwalior	3001009	1688442	56.26
21	Harda	300752	408546	135.84
22	Hoshangabad	983502	926988	94.25
23	Indore	9219924	8176762	88.69
24	Jabalpur	3965187	2738419	69.06
25	Jhabua	260891	283919	108.83
26	Katni	715996	451389	63.04
27	Khargone	875808	1086086	124.01
28	Mandla	432235	197997	45.81
29	Mandsaur	637326	753353	118.21
30	Morena	570101	446440	78.31
31	Narsimhapur	563534	559041	99.20
32	Neemuch	465617	452067	97.09
33	Niwari	123524	40768	33.00
34	Panna	334712	162194	48.46
35	Raisen	510256	806155	157.99
36	Rajgarh	420668	703020	167.12
37	Ratlam	807534	999046	123.72
38	Rewa	1458512	577604	39.60
39	Sagar	1408420	824889	58.57
40	Satna	1349189	661458	49.03
41	Sehore	612288	794071	129.69
42	Seoni	534147	385542	72.18
43	Shahdol	557907	219805	39.40
44	Shajapur	331346	606243	182.96
45	Sheopur	157577	149248	94.71
46	Shivpuri	554585	379777	68.48
47	Sidhi	441758	156895	35.52
48	Singrauli	1359062	248875	18.31
49	Tikamgarh	393874	187873	47.70
50	Ujjain	1693012	1784956	105.43
51	Umaria	302421	92360	30.54
52	Vidisha	648486	761922	117.49
Total		58411070	45519565	77.93

AGRICULTURE LOANS OUTSTANDING AS ON 31.03.2023

Amt. in Lakhs

No. in actual

TABLE: 4

Sr.	Banks	Outstanding at the end of quarter 31.03.2023										% 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	112683	230916	91406	184359	1004	38290	2846	122166	116533	391372	21.29
2	Bank of India	544778	1145413	393147	923695	827	49987	13351	68063	558956	1263463	41.68
3	Bank of Maharashtra	46974	89490	39258	74978	237	13868	9842	29451	57053	132808	16.93
4	Canara Bank	141290	333405	133666	285531	436	15295	1487	17666	143213	366366	20.27
5	Central Bank of India	319951	622627	272769	537941	782	53156	828	41941	321561	717724	35.68
6	Indian Bank	96054	202425	83752	178366	136	7321	192	16589	96382	226335	21.22
7	Indian Overseas Bank	3764	9526	2991	6094	185	1131	10058	29150	14007	39807	25.85
8	Punjab and Sind Bank	5302	10058	4928	9629	9	507	238	4906	5549	15471	14.74
9	Punjab National Bank	201665	373253	175138	334687	712	37244	2443	77119	204820	487617	17.16
10	State Bank of India	604970	1438999	588298	1336157	34	8209	9197	156313	614201	1603521	18.33
11	UCO Bank	54857	101593	8701	33143	157	3008	28533	30937	83547	135539	18.05
12	Union Bank of India	199844	515263	172244	447170	992	17876	6945	93562	207781	626702	34.55
	PSBs - SUB TOTAL	2332132	5072969	1966298	4351750	5511	245892	85960	687863	2423603	6006724	24.07
13	Axis Bank	110029	388461	50003	236225	87	12282	1150	182869	111266	583612	31.81
14	Bandhan Bank	21707	18106	1025	10429	433	411	24076	11007	46216	29524	3.73
15	Catholic Syrian Bank	23	30	419	547	73	95	2	20	98	146	9.28
16	City Union Bank	11	8	0	0	14	456	88	2156	113	2620	17.32
17	Development Credit Bank	21431	52497	49006	25446	22	336	1753	25902	23206	78735	49.33
18	Dhan Lakshmi Bank	0	0	11	31	0	0	3	8	3	8	1.17
19	Federal Bank Ltd.	8246	16977	8002	15160	6	2286	11	670	8263	19933	32.58
20	HDFC Bank	380562	734625	61276	368530	216	12081	1357	212849	382135	959555	24.59
21	ICICI Bank	167172	640501	102382	499671	20	62	193	23838	167385	664402	22.37
22	IDBI Bank	32038	65187	27988	60689	61	3316	1058	8991	33157	77494	19.56
23	IDFC First Bank	195273	144535	5133	50741	0	0	19	1611	195292	146146	25.00
24	Indusind Bank Limited	598648	373305	11942	96257	4	186	1	25	598653	373516	41.42
25	Jammu and Kashmir Bank	0	0	1	61	0	0	96	469	96	469	10.56
26	Karnataka Bank Limited	478	2801	177	368	50	4834	312	2703	840	10338	28.25
27	Karur Vysya Bank Ltd.	3	60	2	143	0	0	47	1244	50	1304	11.22
28	Kotak Mahindra Bank	253197	245644	1199	962	61	6025	632	103916	253890	355585	39.80
29	Lakshmi Vilas Bank	65	669	0	0	2	5	0	0	67	674	15.71
30	Ratnakar Bank Ltd. (RBL)	6260	29558	92901	33836	0	0	135	2456	6395	32014	36.53
31	South Indian Bank	872	1777	0	0	3	65	58	776	933	2618	11.00
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	422	677	3	15	0	0	157	1288	579	1964	30.20
34	Yes Bank	85929	55635	4404	23372	17	2516	182	45181	86128	103331	22.44
	PRIVATE BANK SUB TOTAL	1882366	2771053	415874	1422482	1069	44956	31330	627980	1914765	3443989	26.19
	COMMERCIAL BANKS	4214498	7844022	2382172	5774232	6580	290848	117290	1315843	4338368	9450713	24.80
35	MGB	192252	217782	182014	209507	133	6999	414	493	192799	225273	56.99
36	MPGB	440864	732536	355511	635407	223	14181	206	1700	441293	748417	53.85
	RRBs - SUB TOTAL	633116	950318	537525	844914	356	21180	620	2193	634092	973690	54.54
37	DCCB & Apex Bank	4024189	3649566	3958663	3599241	0	0	0	0	4024189	3649566	88.59
	CO-OPERATIVE BANK -	4024189	3649566	3958663	3599241	0	0	0	0	4024189	3649566	89
38	AU Small Finance Bank	37291	110744	3	6	150	6592	3557	46281	40998	163617	17.00
39	Equitas Small Finance Bank			0	0	0	0	4630	23220	4630	23220	31.03
40	ESAF	241	983	241	68564	0	0	126306	33797	126547	34780	30.75
41	Fincare Small Finance Bank	170427	33423	0	0	0	0	0	0	170427	33423	60.64
42	Jana Small Finance Bank	0	0	0	0	0	0	2392	18363	2392	18363	13.06
43	Shivalik Small Finance Bank	10652	5910	0	0	0	0	620	9196	11272	15106	40.02
44	Suryoday Small Finance Bank	0	0	0	0	2355	559	34	531	2389	1090	2.49
45	Ujjivan Small Finance Bank	0	0	0	0	0	0	402	4609	402	4609	12.54
46	Utkarsh Small Finance Bank	0	0	0	0	0	0	112	3086	112	3086	6.52
	SMALL FINANCE BANK	218611	151060	244	68570	2505	7151	138053	139083	359169	297294	19.66
	TOTAL	9090414	12594966	6878604	10286957	9441	319179	255963	1457119	9355818	14371264	31.57

MSME (PRIORITY SECTOR) OUTSTANDING AS ON 31.03.2023

Amt. in Lakh

No. in actual

TABLE:5

Sr.	Banks	Outstanding at the end of quarter 31.03.2023												% 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	96584	351282	1703	136834	125	61544	0	0	0	0	98412	549660	19.11
2	Bank of India	188972	321309	1364	125580	117	44719	0	0	0	0	190453	491607	10.60
3	Bank of Maharashtra	23952	117984	658	72908	73	34564	0	0	0	0	24683	225456	15.04
4	Canara Bank	72071	220856	3433	73763	170	15880	0	0	2586	3418	78260	313917	12.22
5	Central Bank of India	120235	278940	3069	150986	89	28263	0	0	5952	24180	129345	482369	13.87
6	Indian Bank	39836	116388	5037	63112	102	24207	0	0	0	0	44975	203708	10.91
7	Indian Overseas Bank	9415	23679	45	4939	15	5512	0	0	0	0	9475	34130	15.38
8	Punjab and Sind Bank	7908	25733	133	9269	15	17459	0	0	30	18	8086	52479	24.52
9	Punjab National Bank	80740	224460	6942	170633	503	88922	0	0	0	0	88185	484016	7.90
10	State Bank of India	42524	470712	5355	321629	540	149634	0	0	938	15834	49357	957809	5.38
11	UCO Bank	1879	86422	13	9959	142	94	0	0	0	0	2034	96475	11.51
12	Union Bank of India	112778	285581	2399	95281	229	53196	0	0	0	0	115406	434058	15.74
	PSBs - SUB TOTAL	796894	2523345	30151	1234895	2120	523994	0	0	9506	43450	838671	4325684	10.11
13	Axis Bank	7566	179474	2503	169490	591	110371	0	0	0	0	10660	459334	9.78
14	Bandhan Bank	3254	14293	35	1273	3	18	0	0	0	0	3292	15585	1.80
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
16	City Union Bank	67	7033	9	2431	0	0	0	0	0	0	76	9464	46.50
17	Development Credit Bank	58	2158	1	3	0	0	0	0	0	0	59	2160	1.35
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	205	1599	54	2466	6	1266	0	0	12	7	277	5337	2.61
20	HDFC Bank	19854	475939	9604	453345	2779	337338	0	0	0	0	32237	1266622	12.20
21	ICICI Bank	11526	352069	6280	391592	1164	108549	0	0	0	0	18970	852210	11.85
22	IDBI Bank	15094	52931	298	29953	16	5226	0	0	0	0	15408	88110	13.36
23	IDFC First Bank	6239	64894	697	38075	62	5109	0	0	0	0	6998	108078	11.10
24	Indusind Bank Limited	156751	104401	2620	50149	516	20864	0	0	0	0	159887	175414	11.58
25	Jammu and Kashmir Bank	35	327	0	0	0	0	0	0	0	0	35	327	7.37
26	Karnataka Bank Limited	59	5705	22	6514	0	0	0	0	0	0	81	12219	15.59
27	Karur Vysya Bank Ltd.	27	1420	13	1826	0	0	0	0	0	0	40	3246	12.22
28	Kotak Mahindra Bank	6087	119871	3140	121112	683	70795	0	0	0	0	9910	311778	13.42
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
30	Ratnakar Bank Ltd. (RBL)	41	893	1	480	0	0	0	0	0	0	42	1373	1.02
31	South Indian Bank	15	2392	2	703	0	0	0	0	0	0	17	3095	10.05
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	7	292	1	2	0	0	0	0	0	0	8	294	4.49
34	Yes Bank	3057	74402	1284	50813	278	17016	0	0	0	0	4619	142231	16.16
	PRIVATE BANK SUB TOTAL	229942	1460094	26564	1320224	6098	676552	0	0	12	7	262616	3456877	11.10
	COMMERCIAL BANKS SUB TOTAL	1026836	3983439	56715	2555119	8218	1200546	0	0	9518	43457	1101287	7782561	10.45
35	MGB	72064	52947	0	0	0	0	0	0	1004	3515	73068	56462	13.40
36	MPGB	239415	208577	27	3280	0	0	0	0	0	0	239442	211857	15.01
	RRBs - SUB TOTAL	311479	261524	27	3280	0	0	0	0	1004	3515	312510	268318	14.65
37	DCCB & Apex Bank	25725	105938	8	2753	7	6806			3	195017	25743	310514	2.57
	CO-OPERATIVE BANK - SUB TOTAL	25725	105938	8	2753	7	6806	0	0	3	195017	25743	310514	2.57
38	AU Small Finance Bank	49319	437175	721	30977	62	7624	0	0	0	0	50102	475776	45.42
39	Equitas Small Finance Bank	225	5119	26	884	0	0	0	0	0	0	251	6003	6.84
40	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0.00
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
42	Jana Small Finance Bank	16	1623	7	200	0	0	0	0	0	0	23	1823	1.15
43	Shivalik Small Finance Bank	29	1015	1	17	0	0	0	0	0	0	30	1032	2.69
44	Suryoday Small Finance Bank	3	102	0	0	0	0	0	0	0	0	3	102	0.23
45	Ujjivan Small Finance Bank	10	566	0	0	0	0	0	0	0	0	10	566	1.54
46	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
	SMALL FINANCE BANKS SUB TOTAL	49602	445600	755	32078	62	7624	0	0	0	0	50419	485302	29.47
	TOTAL	1413642	4796501	57505	2593230	8287	1214976	0	0	10525	241989	1489959	8846696	10.54

PRIORITY SECTOR OUTSTANDING AS ON 31.03.2023

Amt. in Lakhs

Number in Actual

TABLE:6

Sr.	Banks	Outstanding at the end of quarter 31.03.2023														% 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	3891	12805	37610	184420	18	166	25	3448	2	33	256491	1141904	62.11
2	Bank of India	3	0	6710	15067	62071	157821	0	0	0	0	59	230	818252	1928189	63.61
3	Bank of Maharashtra	0	0	1021	2734	18180	65124	0	0	0	0	0	0	100937	426123	54.32
4	Canara Bank	0	0	4281	16534	18018	134659	5	22	1	4	658	998	244436	832500	46.07
5	Central Bank of India	0	0	6648	20603	97445	161507	27	700	1	1	425	80	555452	1382984	68.76
6	Indian Bank	0	0	1870	7177	13127	36959	0	0	0	0	0	0	156354	474178	44.46
7	Indian Overseas Bank	0	0	310	1120	4829	29473	0	0	0	0	18	98	28639	104628	67.96
8	Punjab and Sind Bank	0	0	132	451	1200	9757	7	90	0	0	38	148	15012	78396	74.71
9	Punjab National Bank	1	500	6633	27493	52030	139172	1	0	0	0	1082	318	352752	1139116	40.08
10	State Bank of India	1	2975	20678	78644	192584	899866	0	0	5	179	0	0	876826	3542995	40.50
11	UCO Bank	4	3689	1348	3407	6667	56039	8	32923	0	0	9106	45370	102714	373442	49.73
12	Union Bank of India	0	0	3878	10966	39938	121821	5	4	1	0	2217	32	369226	1193583	65.79
	PSBs - SUB TOTAL	9	7164	57400	197002	543699	1996618	71	33905	33	3633	13605	47307	3877091	12618037	50.57
13	Axis Bank	7	7059	777	2198	6774	68592	0	0	0	0	94062	21281	223546	1142076	62.26
14	Bandhan Bank	0	0	0	0	42935	314446	0	0	0	0	459671	159738	552114	519293	65.55
15	Catholic Syrian Bank	0	0	0	0	5	19	0	0	0	0	10	5	113	170	10.79
16	City Union Bank	0	0	2	15	16	162	0	0	0	0	0	0	207	12261	81.05
17	Development Credit Bank	0	0	53	73	17199	14927	12	376	0	0	6399	1381	46928	97652	61.18
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	0	0	3	8	1.17
19	Federal Bank Ltd.	0	0	13	47	142	1404	0	0	0	0	286	102	8981	26823	43.84
20	HDFC Bank	0	0	1546	3011	14348	115584	5	201	0	0	145906	27037	576177	2372010	60.78
21	ICICI Bank	0	0	534	2824	7627	65771	0	0	1	103	1775	1354	196292	1586663	53.42
22	IDBI Bank	0	0	720	2543	5015	50748	37	360	0	0	0	0	54337	219254	55.35
23	IDFC First Bank	0	0	0	0	5692	22196	2230	512	0	0	0	0	210212	276932	47.37
24	Indusind Bank Limited	0	0	0	0	1229	10126	0	0	0	0	0	0	759769	559056	62.00
25	Jammu and Kashmir Bank	0	0	11	48	90	647	0	0	0	0	11	92	243	1583	35.67
26	Karnataka Bank Limited	0	0	12	59	264	2900	0	0	0	0	16	3	1213	25519	69.74
27	Karur Vysya Bank Ltd.	0	0	1	2	46	554	0	0	0	0	1	0	138	5105	43.94
28	Kotak Mahindra Bank	0	0	0	0	252	4208	0	0	0	0	74201	21530	338253	693100	77.58
29	Lakshmi Vilas Bank	0	0	1	2	3	12	0	0	0	0	0	0	71	687	16.03
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	220	2967	0	0	0	0	12274	2433	18931	38787	44.26
31	South Indian Bank	0	0	10	54	39	406	4	209	0	0	6	3	1009	6385	26.82
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	52	440	0	0	0	0	2	1	641	2699	41.49
34	Yes Bank	0	0	0	0	2544	27909	0	0	0	0	4730	1292	98021	274763	59.67
	PRIVATE BANK - SUB TG	7	7059	3680	10874	104492	704016	2288	1658	1	103	799350	236251	3087199	7860827	59.78
	COMMERCIAL BANKS S	16	14223	61080	207876	648191	2700633	2359	35563	34	3736	812955	283559	6964290	20478864	53.75
35	MGB	0	0	276	584	59354	50517	0	0	111	36	1543	285	327151	333156	84.29
36	MPGB	0	0	2623	5909	210325	138269	37	1057	41	9	67896	89658	961657	1195177	85.99
	RRBs - SUB TOTAL	0	0	2899	6493	269679	188786	37	1057	152	45	69439	89944	1288808	1528333	85.61
37	DCCB & Apex Bank	0	0	55	137	11083	22167	0	0	0	0	0	0	4061070	3982384	96.67
	CO-OPERATIVE BANK - S	0	0	55	137	11083	22167	0	0	0	0	0	0	4061070	3982384	96.67
38	AU Small Finance Bank	0	0	0	0	7073	56735	71	1328	0	0	247	16	98491	697472	72.46
39	Equitas Small Finance Bank	0	0	0	0	385	2728	0	0	0	0	32165	8182	37431	40132	53.63
40	ESAF	0	0	972	153	245	417	0	0	0	0	33359	6621	161123	41971	37.11
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	431	8802	170858	42225	76.61
42	Jana Small Finance Bank	0	0	0	0	2715	18727	0	0	0	0	116012	42291	121142	81204	57.73
43	Shivalik Small Finance Bank	0	0	1	14	152	1177	1	197	0	0	7108	2068	18564	19594	51.91
44	Suryoday Small Finance Bank	0	0	0	0	374	3199	0	0	0	0	27318	6687	30084	11079	25.33
45	Ujjivan Small Finance Bank	0	0	0	0	5963	6596	0	0	0	0	17371	5538	23746	17309	47.09
46	Utkarsh Small Finance Bank	0	0	0	0	13	175	68	24	0	0	67186	22706	67379	25991	54.96
	SMALL FINANCE BANK S	0	0	973	167	16920	89753	140	1549	0	0	301197	102911	728818	976977	64.62
	TOTAL	16	14223	65007	214673	945873	3001339	2536	38170	186	3781	1183591	476413	13042986	26966558	59.24

ADVANCES TO WEAKER SECTION OUTSTANDING AS ON 31.03.2023

Amt. in Lakhs		Number in Actual																		
		TABLE:7																		
Sr.	Banks	Outstanding at the end of the quarter 31.03.2023																		% 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		Amt.		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt			
1	Bank of Baroda	81452	234402	41672	81871	2290	4928	8746	33554	4195	125	55	140	29002	7395	167357	362276	19.71		
2	Bank of India	336123	560551	72175	115747	8229	12410	25294	45160	2143	33	246	95	6672	11425	450636	745326	24.59		
3	Bank of Maharashtra	34232	58457	16853	25736	3217	3726	2578	6541	0	0	0	0	44862	336018	101742	430477	54.88		
4	Canara Bank	125839	266541	26519	49855	1637	1973	27899	95394	38171	59	1486	125	5490	41840	225555	455663	25.22		
5	Central Bank of India	246287	411550	39664	55784	11527	18287	794	496	0	0	0	0	5346	10065	303618	496183	24.67		
6	Indian Bank	196	277	11016	20036	24	17	9586	20990	27	0	1	0	78	413	20927	41733	3.91		
7	Indian Overseas Bank	4246	9432	247	365	124	143	415	747	0	0	14	1	9942	11541	14974	22228	14.44		
8	Punjab and Sind Bank	4703	8216	1184	2563	192	156	998	6094	69	2	0	0	0	0	7146	17031	16.23		
9	Punjab National Bank	182442	252769	4889	8557	45	137	1085	3559	5	0	0	0	48910	132473	237376	397494	13.99		
10	State Bank of India	311200	532253	107868	245824	6788	10881	19250	84007	492	3	1	0	5148	8799	450746	881767	10.08		
11	UCO Bank	23850	41944	12660	19485	720	437	4583	9877	1	0	141	16	33426	67763	75240	139506	18.58		
12	Union Bank of India	175484	369585	54584	90146	6009	6364	7158	11608	11995	36	144	45	1018	3768	256248	481506	26.54		
PSBs - SUB TOTAL		1526054	2745978	708914	1531869	6629	11444	206543	673557	57098	257	2088	422	189894	631500	2311565	4471188	17.92		
13	Axis Bank	42922	141701	42714	27736	0	0	5193	28594	24	0	0	0	2817	5444	93670	203475	11.09		
14	Bandhan Bank	13955	4067	66396	31822	0	0	0	0	0	0	0	0	0	0	80351	35889	4.53		
15	Catholic Syrian Bank	30	23	9	25	0	0	17	35	0	0	0	0	0	0	56	82	5.24		
16	City Union Bank	11	8	0	0	0	0	0	0	0	0	0	0	0	0	11	8	0.05		
17	Development Credit Bank	12766	31630	2335	949	541	227	1403	6343	0	0	0	0	3460	329	20505	39477	24.73		
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00		
19	Federal Bank Ltd.	6811	11098			1	1	555	1324	0	0	0	0	214	288	7581	12711	20.78		
20	HDFC Bank	20538	41967	2522	9730	177727	37283	7150	70136	1	0	0	0	161	102	208099	159217	4.08		
21	ICICI Bank	78335	131746	3911	7943	977	1801	4083	24121	0	0	0	0	2110	3039	89416	168651	5.68		
22	IDBI Bank	23165	35076	1896	6033	20	10	3892	10619	0	0	0	0	3639	2808	32612	54546	13.77		
23	IDFC First Bank	37925	9527	34756	12436	0	0	8498	2135	0	0	0	0	0	0	81179	24098	4.12		
24	Indusind Bank Limited	142747	56976	407329	105777	0	0	0	0	0	0	0	0	722985	257479	1273061	420233	46.60		
25	Jammu and Kashmir Bank	0	0	1	0	0	0	55	349	2	0	33	3	0	0	91	353	7.95		
26	Karnataka Bank Limited	268	3026	5	28	0	0	0	0	0	0	0	0	4	25	277	3080	8.42		
27	Karur Vysya Bank Ltd.	0	0	10	112	0	0	46	92	0	0	0	0	0	0	56	204	1.76		
28	Kotak Mahindra Bank	232810	178677	157525	79405	0	0	0	0	0	0	0	0	37665	40957	428000	299039	33.47		
29	Lakshmi Vilas Bank	63	165	0	0	0	0	0	0	0	0	0	0	0	0	63	165	3.84		
30	Ratnakar Bank Ltd. (RB)	3513	5066	37087	13204	0	0	8752	3231	0	0	0	0	0	0	49352	21501	24.53		
31	South Indian Bank	872	1777	0	0	0	0	3	34	0	0	1	0	0	0	876	1812	7.61		
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	162	168	18	32	0	0	31	236	0	0	1	0	1	0	213	437	6.71		
34	Yes Bank	77795	23396	3003	5336	0	0	661	13694	0	0	0	0	0	0	81459	42426	9.21		
PRIVATE BANK - SUB TOTAL		694688	676093	759517	300568	179266	39321	40339	160943	27	1	35	3	773056	310473	2446928	1487403	11.31		
COMMERCIAL BANK - SUB TOTAL		2220742	3422071	1468431	1832438	185895	50765	246882	834500	57125	258	2123	425	962950	941973	4758493	5958591	15.64		
35	MGB	119662	72094	35001	45178	22815	31841	41960	47436	456	52	0	0	0	0	219894	196600	49.74		
36	MPGB	301093	362094	208627	199419	67896	96552	40440	57684	8454	17	0	0	0	0	626510	715765	51.50		
RRBs - SUB TOTAL		420755	434188	243628	244596	90711	128393	82400	105120	8910	69	0	0	0	0	846404	912366	51.11		
37	DCCB & Apex Bank	1967091	1200972	852072	441806	12064	3381	102644	51323	0	0	0	0	0	0	2933871	1697482	41.21		
CO-OPERATIVE BANK - SUB TOTAL		1967091	1200972	852072	441806	12064	3381	102644	51323	0	0	0	0	0	0	2933871	1697482	41.21		
38	AU Small Finance Bank	23253	62863	912	3805	0	0	0	0	0	0	0	0	0	0	24165	66667	6.93		
39	Equitas Small Finance Bank	717	5336	11901	4210	0	0	4937	3680	0	0	0	0	55343	14655	72898	27882	37.26		
40	ESAF	37218	9527	79398	19627	0	0	16648	4740	0	0	0	0	33359	6621	166623	40516	35.82		
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	113727	21140	113727	21140	38.36		
42	Jana Small Finance Bank	0	0	10683	5237	0	0	6297	3908	0	0	0	0	17600	4179	34580	13324	9.47		
43	Shivalik Small Finance Bank	10454	4707	7	44	495	175	144	991	0	0	0	0	0	0	11100	5917	15.68		
44	Suryoday Small Finance Bank	0	0	25525	7142	0	0	6712	2100	0	0	0	0	0	0	32237	9242	21.13		
45	Ujjivan Small Finance Bank	0	0	33100	12996	0	0	6599	2374	0	0	0	0	0	0	39699	15371	41.81		
46	Utkarsh Small Finance Bank	0	0			0	0	3395	1737	0	0	0	0	0	0	3395	1737	3.67		
SMALL FINANCE BANK - SUB TOTAL		71642	82433	346103	117721	0	0	108762	126405	0	0	0	0	220029	46596	498424	201796	13.35		
TOTAL		4680230	5139664	2910234	2636561	288670	182539	540688	117347	66035	327	2123	425	1182979	988569	9037192	8770234	19.27		

NON-PRIORITY SECTOR OUTSTANDING AS ON 31.03.2023 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	560	9204	627	13849	5959	140001	47336	73535	37788	459963	92270	696551
2	Bank of India	0	0	204	2673	3653	105928	28497	64546	76945	930145	109299	1103292
3	Bank of Maharashtra	0	0	145	2935	1303	52909	1625	5979	24164	296457	27237	358281
4	Canara Bank	74	3094	163	2916	4791	68039	10147	25622	24621	874905	39796	974576
5	Central Bank of India	0	0	212	3738	742	14188	47868	258058	30976	352329	79798	628313
6	Indian Bank	1	403	82	1556	6001	78129	20512	66791	686	445467	27282	592346
7	Indian Overseas Bank	25	156	0	0	759	16623	864	2175	8517	30382	10165	49336
8	Punjab and Sind Bank	0	0	15	289	117	3787	361	372	4240	22094	4733	26542
9	Punjab National Bank	27	81063	217	4262	7756	162265	14066	40802	35690	1414325	57756	1702717
10	State Bank of India	3196	6582	0	13331	99991	1022566	114774	166107	792484	3997329	1010445	5205916
11	UCO Bank	0	0	31	587	1299	41397	1174	1122	9599	334435	12103	377541
12	Union Bank of India	12	16795	474	7482	2691	78277	41218	174785	9132	343204	53527	620543
	PSBs - SUB TOTAL	3895	117297	2170	53619	135062	1784110	328442	879894	1054842	9501034	1524411	12335953
13	Axis Bank	44	3920	491	8300	3642	124338	137803	76720	139388	479149	281368	692427
14	Bandhan Bank	0	0	0	0	0	131447	9632	4	105033	141432	114665	272883
15	Catholic Syrian Bank	0	0	0	0	0	0	455	727	42	676	497	1402
16	City Union Bank	0	0	3	53	10	307	310	1024	61	1483	384	2866
17	Development Credit Bank	2601	1275	4	17	497	11210	5	5	9089	49450	12196	61958
18	Dhan Lakshmi Bank	0	0	0	0	2	23	6	8	160	653	168	683
19	Federal Bank Ltd.	0	0	5	57	112	2795	532	775	3436	30731	4085	34358
20	HDFC Bank	645	8922	15	195	6313	95233	59029	230242	799323	1196039	865325	1530631
21	ICICI Bank	0	0	211	5169	11446	293271	51266	206887	344228	878266	407151	1383593
22	IDBI Bank	0	0	78	1867	3674	68035	1018	9927	42316	97032	47086	176861
23	IDFC First Bank	535	3349	150	3689	1866	37994	14962	15529	345119	247140	362632	307702
24	Indusind Bank Limited	0	0	0	0	324	2680	0	0	247631	339965	247955	342645
25	Jammu and Kashmir Bank	0	0	0	0	33	587	253	1021	256	1247	542	2855
26	Karnataka Bank Limited	0	0	3	27	94	2649	160	3670	408	4727	665	11074
27	Karur Vysya Bank Ltd.	69	289	0	0	57	1337	484	1476	155	3412	765	6513
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	45114	200357	45114	200357
29	Lakshmi Vilas Bank	0	0	0	0	8	62	118	254	29	3284	155	3600
30	Ratnakar Bank Ltd. (RBL)	45	471	0	0	147	4428	80	73	2143	43876	2415	48848
31	South Indian Bank	0	0	0	0	15	502	353	1086	45	15835	413	17423
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	12	346	146	329	11	3131	169	3806
34	Yes Bank	0	0	2	43	1516	52808	5953	21948	48879	110895	56350	185694
	PRIVATE BANK - SUB TOTAL	3939	18226	962	19417	29768	830052	282565	571704	2132866	3848778	2450100	5288178
	COMMERCIAL BANKS SUB TOTAL	7834	135522	3132	73036	164830	2614161	611007	1451598	3187708	13349812	3974511	17624131
35	MGB	0	0	0	0	75	2095	3604	12542	18837	47463	22516	62100
36	MPGB	0	0	13	324	204	6338	7578	10600	59049	177491	66844	194752
	RRBs - SUB TOTAL	0	0	13	324	279	8433	11182	23142	77886	224954	89360	256852
37	DCCB & Apex Bank	0	0	0	0	0	0	6515	7761	0	129392	6515	137153
	CO-OPERATIVE BANK -	0	0	0	0	0	0	6515	7761	0	129392	6515	137153
38	AU Small Finance Bank	0	0	0	0	2655	36787	1710	1478	79600	226880	83965	265144
39	Equitas Small Finance Bank	0	0	0	0	54	938	0	0	10669	33763	10723	34701
40	ESAF	0	0	0	0	0	0	0	0	2736	71126	2736	71126
41	Fincare Small Finance Bank	0	0	0	0	652	504	0	0	57	12386	709	12889
42	Jana Small Finance Bank	0	0	0	0	161	3243	0	0	5645	56205	5806	59449
43	Shivalik Small Finance Bank	0	0	1	20	56	829	221	1638	3948	15664	4226	18152
44	Suryoday Small Finance Bank	0	0	0	0	138	2420	495	793	1332	29447	1965	32660
45	Ujjivan Small Finance Bank	0	0	0	0	134	1684	166	262	2842	17503	3142	19449
46	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	433	21302	433	21302
	SMALL FINANCE BANK	0	0	1	20	3850	46404	2592	4171	107262	484276	113705	534872
	TOTAL	7834	135522	3146	73380	168959	2668999	631296	1486672	3372856	14188434	4184091	18553008

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.03.2023

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	203831	424371	75220	181008	42.7	152937	274089	61968	151642	55.3
2	Bank of India	509476	1024121	460607	719143	70.2	398059	734652	365261	560357	76.3
3	Bank of Maharashtra	102813	257866	23730	58216	22.6	73156	158847	22294	51300	32.3
4	Canara Bank	131936	270276	110958	284464	105.2	97957	172482	56493	148669	86.2
5	Central Bank of India	510956	1256980	431623	489218	38.9	371917	760839	205838	225914	29.7
6	Indian Bank	148709	302303	67824	90394	29.9	109177	182893	65362	86868	47.5
7	Indian Overseas Bank	18503	37678	3774	8813	23.4	13174	22263	3128	6883	30.9
8	Punjab and Sind Bank	18203	35699	719	1319	3.7	14212	22530	377	659	2.9
9	Punjab National Bank	291814	625281	81177	238731	38.2	225514	423411	75987	231107	54.6
10	State Bank of India	1420709	3175706	343160	890660	28.0	1110890	2120347	338094	850176	40.1
11	UCO Bank	112745	300104	29692	66985	22.3	78222	151242	27483	61904	40.9
12	Union Bank of India	267967	529005	129354	298622	56.4	212260	349667	117719	265005	75.8
	PSBs - SUB TOTAL	3737662	8239390	1757838	3327573	40.4	2857475	5373262	1340004	2640484	49.1
13	Axis Bank	89502	408431	19744	62933	15.4	68705	247970	3864	16713	6.7
14	Bandhan Bank	38097	78105	14519	11974	15.3	32725	64288	371	4236	6.6
15	Catholic Syrian Bank	122	230	434	554	240.9	105	189	23	30	15.6
16	City Union Bank	497	969	3	6	0.6	348	642	3	6	1.0
17	Development Credit Bank	11571	23966	17705	39235	163.7	7643	14402	15060	21530	149.5
18	Dhan Lakshmi Bank	41	93	24	123	132.2	0	0	24	123	#DIV/0!
19	Federal Bank Ltd.	3136	6222	8785	15736	252.9	1860	3264	8699	15357	470.5
20	HDFC Bank	153010	604506	249903	704171	116.5	110215	499113	46484	206201	41.3
21	ICICI Bank	152391	526912	154429	383184	72.7	108316	310085	101360	256094	82.6
22	IDBI Bank	41446	178797	26484	47315	26.5	29368	50334	24314	44370	88.2
23	IDFC First Bank	12036	23338	135860	127380	545.8	6145	11342	5067	37333	329.2
24	Indusind Bank Limited	18282	32864	538477	334802	1018.7	11534	17719	28302	86225	486.6
25	Jammu and Kashmir Bank	36	79	0	0	0.0	0	0	0	0	#DIV/0!
26	Karnataka Bank Limited	741	1689	51	168	9.9	281	632	51	168	26.5
27	Karur Vysya Bank Ltd.	71	189	0	0	0.0	26	60	0	0	0.0
28	Kotak Mahindra Bank	26000	49982	184544	169038	338.2	71168	19007	6	215	1.1
29	Lakshmi Vilas Bank	785	1617	58	170	10.5	645	1192	58	170	14.2
30	Ratnakar Bank Ltd. (RBL)	9293	18800	64619	47682	253.6	6477	11908	10614	11599	97.4
31	South Indian Bank	539	1056	1344	2024	191.7	368	635	1344	2024	318.8
32	Standard Chartered Bank	200	813	0	0	0.0	185	592	0	0	0.0
33	Tamilnadu Mercantile Bank	716	1655	552	852	51.5	559	1228	550	846	68.9
34	Yes Bank	10882	22990	39631	39091	170.0	6969	13411	8327	15730	117.3
	PRIVATE BANK - SUB TOTAL	569394	1983303	1457166	1986438	100.2	463642	1268013	254521	718969	56.7
	COMMERCIAL BANKS	4307056	10222693	3215004	5314011	52.0	3321117	6641275	1594525	3359453	50.6
35	MGB	499233	1007957	114321	148467	14.7	421125	745634	113553	147455	19.8
36	MPGB	346732	665998	329273	502086	75.4	282516	512692	278745	440455	85.9
	RRBs - SUB TOTAL	845965	1673955	443594	650553	38.9	703641	1258326	392298	587910	46.7
37	DCCB & Apex Bank	1865396	3211272	2363611	1857812	57.9	1642842	2755289	2306652	1840791	66.8
	CO-OPERATIVE BANK	1865396	3211272	2363611	1857812	57.9	1642842	2755289	2306652	1840791	66.8
38	AU Small Finance Bank	17662	31908	12810	54995	172.4	8960	13939	0	0	0.0
39	Equitas Small Finance Bank	7799	12579	7242	4910	39.0	4483	6625	0	0	0.0
40	ESAF	3361	3976	138060	69769	1754.8	1881	1886	225	1273	67.5
41	Fincare Small Finance Bank	23616	46225	94124	34657	75.0	21118	39760	0	0	0.0
42	Jana Small Finance Bank	4092	8036	94511	44392	552.4	2168	4572	0	0	0.0
43	Shivalik Small Finance Bank	0	0	10636	6020	#DIV/0!	0	0	10636	6020	#DIV/0!
44	Suryoday Small Finance Bank	2058	4150	38032	17862	430.4	1229	2242	0	0	0.0
45	Ujjivan Small Finance Bank	1607	2975	24484	13424	451.2	685	1829	0	0	0.0
46	Utkarsh Small Finance Bank	6788	7430	42745	18575	250.0	5538	4957	0	0	0.0
	SMALL FINANCE BANK	66983	117279	462644	264604	225.6	46062	75810	10861	7293	9.6
	TOTAL	7085400	15225199	6484853	8086979	53.1	5713662	10730700	4304336	5795447	54.0

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.03.2023

Amt. in Lakhs

No. in actual

TABLE: 9(ii)

Sr.	Banks	AGRI INFRASTRUCTURE					ANCILLARY ACTIVITIES					TOTAL AGRICULTURE (Farm Credit+Agri Infr+Anci Acti)				
		TARGET		ACHIVEMENT		Achievement % (Amt.)	TARGET		ACHIVEMENT		Achievement % (Amt.)	TARGET		ACHIVEMENT		Achievement % (Amt.)
		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.	
1	Bank of Baroda	3995	26739	389	9821	36.7	5607	34856	923	91169	261.6	213433	485966	76532	281998	58.0
2	Bank of India	5708	35250	378	19601	55.6	5976	36419	10290	53446	146.8	521160	1095790	471275	792191	72.3
3	Bank of Maharashtra	1479	10915	1064	39147	358.7	2304	14102	6274	22232	157.6	106596	282883	31068	119594	42.3
4	Canara Bank	2588	17299	259	4161	24.1	3682	20975	603	7960	37.9	138206	308550	111820	296585	96.1
5	Central Bank of India	5547	42897	423	21865	51.0	10235	61442	462	34398	56.0	526738	1361319	432508	545481	40.1
6	Indian Bank	2968	21587	112	2520	11.7	3957	23323	1432	35651	152.9	155634	347213	69368	128565	37.0
7	Indian Overseas Bank	834	6457	7	69	1.1	587	3372	90	579	17.2	19924	47507	3871	9461	19.9
8	Punjab and Sind Bank	290	2208	3	195	8.8	515	2992	26	422	14.1	19008	40899	748	1936	4.7
9	Punjab National Bank	5535	38263	289	13129	34.3	6931	42180	645	35960	85.3	304280	705724	82111	287820	40.8
10	State Bank of India	17336	125959	18	4122	3.3	27666	168323	5323	137181	81.5	1465711	3469988	348501	1031964	29.7
11	UCO Bank	2060	15504	6	11	0.1	2592	15624	82	1959	12.5	117397	331232	29780	68956	20.8
12	Union Bank of India	4730	31902	404	6904	21.6	6479	38338	5982	75986	198.2	279176	599245	135740	381512	63.7
	PSBs - SUB TOTAL	53070	374980	3352	121545	32.4	76531	461946	32132	496945	107.6	3867263	9076316	1793322	3946062	43.5
13	Axis Bank	1733	11797	42	7285	61.8	3285	20250	542	81911	404.5	94520	440478	20328	152128	34.5
14	Bandhan Bank	799	5697	196	171	3.0	530	3137	10984	5871	187.2	39426	86939	25699	18016	20.7
15	Catholic Syrian Bank	0	0	2	1	#DIV/0!	0	0	73	93	0.0	122	230	509	648	281.6
16	City Union Bank	10	48	0	0	0.0	83	492	0	0	0.0	590	1509	3	6	0.4
17	Development Credit Bank	441	2707	0	0	0.0	444	2558	0	0	0.0	12456	29231	17705	39235	134.2
18	Dhan Lakshmi Bank	14	72	0	0	0.0	74	370	0	0	0.0	129	535	24	123	23.0
19	Federal Bank Ltd.	100	517	4	2533	490.0	101	754	5	891	118.2	3337	7493	8794	19160	255.7
20	HDFC Bank	3060	20354	203	5199	25.5	5447	32807	3224	289110	881.2	161517	657667	253330	998480	151.8
21	ICICI Bank	2466	16372	1	500	3.1	4803	28842	294	25639	88.9	159660	572126	154724	409324	71.5
22	IDBI Bank	1216	8173	17	647	7.9	1808	11466	616	7130	62.2	44470	198436	27117	55092	27.8
23	IDFC First Bank	767	5273	0	0	0.0	465	2554	13	1663	65.1	13268	31165	135873	129043	414.1
24	Indusind Bank Limited	713	6353	0	0	0.0	621	3885	2	65	1.7	19616	43102	538479	334867	776.9
25	Jammu and Kashmir Bank	7	36	0	0	0.0	75	542	0	0	0.0	118	657	0	0	0.0
26	Karnataka Bank Limited	15	82	1	62	75.2	180	1067	6	994	93.2	936	2838	58	1223	43.1
27	Karur Vysya Bank Ltd.	14	74	0	0	0.0	111	723	0	0	0.0	196	986	0	0	0.0
28	Kotak Mahindra Bank	847	7047	20	2779	39.4	1292	8513	539	131129	1540.3	28139	65542	185103	302946	462.2
29	Lakshmi Vilas Bank	30	152	0	0	0.0	121	766	1	2	0.2	936	2535	59	171	6.7
30	Ratnakar Bank Ltd. (RBL)	225	1602	0	0	0.0	340	2498	2	45	1.8	9858	22900	64621	47727	208.4
31	South Indian Bank	14	72	1344	2024	2811.7	162	986	0	0	0.0	715	2114	2688	4049	191.5
32	Standard Chartered Bank	2	21	0	0	0.0	8	51	0	0	0.0	210	885	0	0	0.0
33	Tamilnadu Mercantile Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	716	1655	552	852	51.5
34	Yes Bank	482	3810	38	3667	96.2	637	4688	367	99908	2131.1	12001	31488	40036	142666	453.1
	PRIVATE BANK - SUB TOTAL	12955	90259	1868	24867	27.6	20587	126949	16668	644450	507.6	602936	2200511	1475702	2655756	120.7
	COMMERCIAL BANKS SUB TOTAL	66025	465239	5220	146412	31.5	97118	588895	48800	1141395	193.8	4470199	11276827	3269024	6601818	58.5
35	MGB	3104	25926	79	5248	20.2	6710	39346	51	171	0.4	509047	1073229	114451	153885	14.3
36	MPGB	4078	23661	56	5678	24.0	4643	28137	59	436	1.6	355453	717796	329388	508201	70.8
	RRBs - SUB TOTAL	7182	49587	135	10926	22.0	11353	67483	110	607	0.9	864500	1791025	443839	662085	37.0
37	DCCB & Apex Bank	1523	6948	0	0	0.0	5562	32426	0	0	0.0	1872481	3250646	2363611	1857812	57.2
	CO-OPERATIVE BANK - SUB TOTAL	1523	6948	0	0	0	5562	32426	0	0	0	1872481	3250646	2363611	1857812	57
38	AU Small Finance Bank	927	5854	39	2712	46.3	1214	7461	1079	22466	301.1	19803	45223	13928	80173	177.3
39	Equitas Small Finance Bank	535	3737	0	0	0.0	646	4031	0	0	0.0	8980	20347	7242	4910	24.1
40	ESAF	144	831	0	0	0.0	121	545	0	0	0.0	3626	5352	138060	69769	1303.6
41	Fincare Small Finance Bank	303	1592	0	0	0.0	172	1018	0	0	0.0	24091	48835	94124	34657	71.0
42	Jana Small Finance Bank	317	1947	0	0	0.0	384	2630	0	0	0.0	4793	12613	94511	44392	352.0
43	Shivalik Small Finance Bank	0	0	442	7002	#DIV/0!	0	0	17	458	#DIV/0!	0	0	11095	13480	#DIV/0!
44	Suryoday Small Finance Bank	156	1282	46	23	1.8	319	2226	891	405	18.2	2533	7658	38969	18290	238.8
45	Ujjivan Small Finance Bank	140	1150	0	0	0.0	245	2009	0	0	0.0	1993	6134	24484	13424	218.8
46	Utkarsh Small Finance Bank	134	1433	0	0	0.0	354	2576	0	0	0.0	2095	6984	24484	18575	266.0
	SMALL FINANCE BANK SUB TOTAL	2656	17826	527	9737	54.6	3455	22496	1987	23329	103.7	73094	157601	465158	297670	188.9
	TOTAL	77386	539600	5882	167075	31.0	117488	711300	50897	1165331	163.8	7280274	16476099	6541632	9419385	57.2

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC) AS ON 31.03.2023

Amt. in Lakhs

No. in actual

TABLE:10

Sr.	Banks	TARGET		Disbursement upto the end of current quarter 31.03.2023												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	43370	240180	28250	179339	682	87136	45	32692	212	1874	0	0	29189	301040	125.3
2	Bank of India	61354	251963	72580	233478	777	94748	69	36090	0	0	0	0	73426	364316	144.6
3	Bank of Maharashtra	18316	85569	10885	87260	783	49082	109	29247	2	1	0	0	11779	165590	193.5
4	Canara Bank	26325	139563	25140	150874	1200	56089	66	9388	0	0	1070	1884	27476	218235	156.4
5	Central Bank of India	59377	291495	48882	183771	1630	117801	51	18519	2064	4495	170	12964	52797	337550	115.8
6	Indian Bank	34791	187608	34577	213027	3386	105132	152	32571	0	0	0	0	38115	350729	186.9
7	Indian Overseas Bank	6015	31601	3376	13064	10	1670	10	2682	0	0	0	0	3396	17416	55.1
8	Punjab and Sind Bank	5978	33655	1261	6755	34	3847	4	2225	0	0	0	0	1299	12826	38.1
9	Punjab National Bank	72670	414754	23429	139742	1677	110951	191	63750	0	0	0	0	25297	314443	75.8
10	State Bank of India	194845	990046	21603	437595	3552	298515	322	152181	0	0	92	12501	25569	900793	91.0
11	UCO Bank	26376	126155	9507	20770	1284	72131	4	755	0	0	0	0	10795	93656	74.2
12	Union Bank of India	52411	273527	33306	200585	1143	92635	347	48326	0	0	0	0	34796	341545	124.9
	PSBs - SUB TOTAL	601828	3066116	312796	1866259	16158	1089734	1370	428427	2278	6370	1332	27350	333934	3418139	111.5
13	Axis Bank	20122	122338	2799	70545	698	49234	132	26119	1	147	0	0	3630	146045	119.4
14	Bandhan Bank	6266	27111	2202	11741	14	799	1	3	0	0	0	0	2217	12543	46.3
15	Catholic Syrian Bank	337	1924	0	0	0	0	0	0	0	0	0	0	0	0	0.0
16	City Union Bank	1005	4426	2	10	3	239	0	0	0	0	0	0	5	249	5.6
17	Development Credit Bank	3460	15066	666	18597	13	526	1	16	0	0	0	0	680	19139	127.0
18	Dhan Lakshmi Bank	184	1836	0	0	0	0	0	0	0	0	0	0	0	0	0.0
19	Federal Bank Ltd.	1084	5324	127	1496	34	2362	6	1541	3	0	0	0	170	5399	101.4
20	HDFC Bank	57506	469204	45672	344640	6448	508271	3339	436646	0	0	0	0	55459	1289557	274.8
21	ICICI Bank	31086	172922	8407	405024	4229	480078	571	137927	0	0	0	0	13207	1023029	591.6
22	IDBI Bank	13624	70125	4643	30686	210	16912	11	3455	11	684	0	0	4875	51737	73.8
23	IDFC First Bank	4628	18904	4461	49053	311	32125	20	3638	0	0	0	0	4792	84816	448.7
24	Indusind Bank Limited	9485	47820	89656	97440	948	144649	430	29341	0	0	0	0	91034	271430	567.6
25	Jammu and Kashmir Bank	747	6386	15	41	2	55	0	0	0	0	0	0	17	96	1.5
26	Karnataka Bank Limited	1158	7181	64	505	10	1134	5	879	0	0	0	0	79	2519	35.1
27	Karur Vysya Bank Ltd.	494	4205	8	253	10	1118	10	889	0	0	0	0	28	2260	53.8
28	Kotak Mahindra Bank	13321	59778	3339	116365	1496	140257	391	70025	0	0	0	0	5226	326647	546.4
29	Lakshmi Vilas Bank	372	3322	0	0	0	0	0	0	0	0	0	0	0	0	0.0
30	Ratnakar Bank Ltd. (RBL)	2994	12227	56	981	35	1462	5	588	0	0	0	0	96	3031	24.8
31	South Indian Bank	783	5030	58	62	58	62	17	1	0	0	0	0	133	125	2.5
32	Standard Chartered Bank	14	90	0	0	0	0	0	0	0	0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	280	528	124	908	9	585	0	0	0	0	0	0	133	1493	282.7
34	Yes Bank	5722	28131	3505	92263	1352	123958	186	30759	0	0	0	0	5043	246980	878.0
	PRIVATE BANK - SUB	174672	1083878	162175	1147439	14519	1379286	4939	711068	15	831	0	0	181648	3238624	298.8
	COMMERCIAL BANKS	776500	4149994	474971	3013698	30677	2469020	6309	1139494	2293	7201	1332	27350	515582	6656764	160.4
35	MGB	35106	120145	40085	49642	0	0	0	0	649	2665	0	0	40734	52307	43.5
36	MPGB	18791	59738	95037	125470	16	1607	0	0	0	0	0	0	95053	127077	212.7
	RRBs - SUB TOTAL	53897	179883	135122	175112	16	1607	0	0	649	2665	0	0	135787	179384	99.7
37	DCCB & Apex Bank	16110	54179	16301	128823	2	230	0	0	0	0	4	220149	16307	349202	644.5
	CO-OPERATIVE BANK	16110	54179	16301	128823	2	230	0	0	0	0	4	220149	16307	349202	644.5
38	AU Small Finance Bank	12770	52252	22186	224495	437	18873	56	6460	0	0	0	0	22679	249828	478.1
39	Equitas Small Finance Bank	5841	16597	1343	8864	70	1166	5	142	0	0	0	0	1418	10172	61.3
40	ESAF	1529	4653	49840	20928	0	0	0	0	0	0	0	0	49840	20928	449.8
41	Fincare Small Finance Bank	3307	11823	0	0	0	0	0	0	0	0	0	0	0	0	0.0
42	Jana Small Finance Bank	1882	6813	698	9263	17	771	11	105	0	0	0	0	726	10139	148.8
43	Shivalik Small Finance Bank	0	0	1	17	0	0	0	0	16	154	0	0	17	170	0.0
44	Suryoday Small Finance Bank	1910	7528	2	32	0	0	0	0	0	0	0	0	2	32	0.4
45	Ujjivan Small Finance Bank	1793	6178	157	2228	3	196	0	0	0	0	0	0	160	2424	39.2
46	Utkarsh Small Finance Bank	1116	4557	529	2320	0	0	0	0	0	0	0	0	529	2320	50.9
	SMALL FINANCE BANKS	30148	110401	74756	268146	527	21006	72	6707	16	154	0	0	75371	296013	268.1
	TOTAL	876655	4494457	701150	3585780	31222	2491863	6381	1146202	2958	10019	1336	247499	743047	7481363	166.5

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 31.03.2023

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	141	8935	0	0	0.0	1483	6869	1708	4575	66.6	8659	52536	3620	38814	73.9
2	Bank of India	218	13484	0	0	0.0	1864	7337	1839	2715	37.0	10139	57232	2827	25573	44.7
3	Bank of Maharashtra	4	268	9	663	247.3	697	3528	816	906	25.7	3126	19902	3617	14220	71.4
4	Canara Bank	72	4084	0	0	0.0	1382	6508	1749	3274	50.3	5910	35783	3119	28335	79.2
5	Central Bank of India	40	2040	0	0	0.0	2057	11919	1399	2190	18.4	9509	63886	9620	26145	40.9
6	Indian Bank	12	827	0	0	0.0	1182	6261	443	735	11.7	6791	39336	1050	7660	19.5
7	Indian Overseas Bank	0	0	0	0	#DIV/0!	292	1444	156	179	12.4	1340	8118	1106	8971	110.5
8	Punjab and Sind Bank	1	61	0	0	0.0	312	1666	23	55	3.3	1558	9760	49	710	7.3
9	Punjab National Bank	133	9455	7	2055	21.7	2641	12995	1809	3849	29.6	13490	83596	2397	19309	23.1
10	State Bank of India	385	19164	1	3000	15.7	7194	37025	6776	14638	39.5	42890	268903	11734	113347	42.2
11	UCO Bank	6	344	0	0	0.0	960	5014	345	554	11.1	4716	27537	1522	13858	50.3
12	Union Bank of India	44	2723	0	0	0.0	2005	10982	1240	2371	21.6	10930	60349	1402	12855	21.3
	PSBs - SUB TOTAL	1056	61385	17	5718	9.3	22069	111548	18303	36041	32.3	119058	726938	42063	309796	42.6
13	Axis Bank	64	4311	2	2409	55.9	553	2298	220	918	40.0	2279	13316	1159	11044	82.9
14	Bandhan Bank	0	0	0	0	#DIV/0!	268	990	0	0	0.0	1523	8829	4528	48508	549.4
15	Catholic Syrian Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	63	300	0	0	0.0
16	City Union Bank	0	0	0	0	#DIV/0!	67	323	0	0	0.0	254	1559	0	0	0.0
17	Development Credit Ban	0	0	0	0	#DIV/0!	144	633	30	30	4.7	744	4717	9101	13174	279.3
18	Dhan Lakshmi Bank	0	0	0	0	#DIV/0!	25	125	2	4	3.6	104	728	9	141	19.4
19	Federal Bank Ltd.	0	0	0	0	#DIV/0!	113	449	3	24	5.2	502	3014	20	173	5.7
20	HDFC Bank	126	9031	0	0	0.0	841	3447	499	579	16.8	4489	27484	1503	1235	4.5
21	ICICI Bank	105	8564	0	0	0.0	859	4223	234	1648	39.0	5224	32551	1128	14358	44.1
22	IDBI Bank	76	6618	0	0	0.0	444	1838	313	572	31.1	1968	11093	193	918	8.3
23	IDFC First Bank	0	0	0	0	#DIV/0!	145	564	0	0	0.0	724	4264	2329	9611	225.4
24	Indusind Bank Limited	1	28	3	3	9.8	225	1005	0	0	0.0	1082	6360	352	1334	21.0
25	Jammu and Kashmir Ban	0	0	0	0	#DIV/0!	174	838	5	6	0.7	374	2406	14	131	5.4
26	Karnataka Bank Limited	0	0	0	0	#DIV/0!	138	667	7	35	5.3	417	2547	34	417	16.4
27	Karur Vysya Bank Ltd.	0	0	0	0	#DIV/0!	127	626	0	0	0.0	330	2094	4	49	2.3
28	Kotak Mahindra Bank	2	176	0	0	0.0	168	820	0	0	0.0	978	5765	106	1468	25.5
29	Lakshmi Vilas Bank	0	0	0	0	#DIV/0!	66	320	1	1	0.2	221	1405	0	0	0.0
30	Ratnakar Bank Ltd. (RB)	0	0	0	0	#DIV/0!	78	372	0	0	0.0	535	3305	204	1898	57.4
31	South Indian Bank	0	0	0	0	#DIV/0!	106	508	0	0	0.0	316	1930	0	0	0.0
32	Standard Chartered Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	5	18	0	0	0.0
33	Tamilnadu Mercantile Ba	0	0	0	0	#DIV/0!	6	20	0	0	0.0	0	0	15	119	#DIV/0!
34	Yes Bank	0	0	0	0	#DIV/0!	145	629	0	0	0.0	770	4640	677	10273	221.4
	PRIVATE BANK - SUB	374	28728	5	2412	8.4	4692	20695	1314	3817	18.4	22902	138325	21376	114851	83.0
	COMMERCIAL BANKS	1430	90113	22	8129	9.0	26761	132243	19617	39858	30.1	141960	865263	63439	424647	49.1
35	MGB	23	1076	0	0	0.0	2117	12919	31	135	1.0	10539	46545	980	11644	25.0
36	MPGB	0	0	0	0	#DIV/0!	796	2837	190	281	9.9	3293	19115	2110	18396	96.2
	RRBs - SUB TOTAL	23	1076	0	0	0.0	2913	15756	221	416	2.6	13832	65660	3090	30040	45.8
37	DCCB & Apex Bank	0	0	0	0	#DIV/0!	171	470	2	1	0.2	1982	11750	145	2168	18.5
	CO-OPERATIVE BANK	0	0	0	0	#DIV/0!	171	470	2	1	0.2	1982	11750	145	2168	18.5
38	AU Small Finance Bank	0	0	0	0	#DIV/0!	195	893	0	0	0.0	1331	7799	2582	26324	337.5
39	Equitas Small Finance Ban	0	0	0	0	#DIV/0!	119	567			0.0	630	3334	37	254	7.6
40	ESAF	0	0	0	0	#DIV/0!	62	330			0.0	273	1373	50	232	16.9
41	Fincare Small Finance Ban	0	0	0	0	#DIV/0!	29	235			0.0	315	1806			0.0
42	Jana Small Finance Bank	0	0	0	0	#DIV/0!	63	316			0.0	341	2059			0.0
43	Shivalik Small Finance Ban	0	0	0	0	#DIV/0!	0	0			#DIV/0!	0	0			#DIV/0!
44	Suryoday Small Finance Ba	0	0	0	0	#DIV/0!	58	263			0.0	339	1952	33	194	10.0
45	Ujjivan Small Finance Ban	0	0	0	0	#DIV/0!	30	140			0.0	264	1548	4045	5965	385.3
46	Utkarsh Small Finance Ban	0	0	0	0	#DIV/0!	79	568			0.0	473	2339			0.0
	SMALL FINANCE BAN	0	0	0	0	#DIV/0!	635	3312	0	0	0.0	3966	22210	6747	32970	148.4
	TOTAL	1453	91189	22	8129	8.9	30480	151781	19840	40275	26.5	161740	964883	73421	489825	50.8

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 31.03.2023

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	1409	5279	7	50	1.0	1093	3704	7	89	2.4	86	631	1	8	269674	804100	111064	626574	77.9
2	Bank of India	2064	7604	0	0	0.0	1409	4386	0	0	0.0	28	476	15	449	598236	1438272	549382	1185244	82.4
3	Bank of Maharashtra	341	1808	19	886	49.0	503	1601	0	0	0.0	130	1260	0	0	129713	396819	47308	301859	76.1
4	Canara Bank	819	3929	2	5	0.1	924	3519	1	4	0.1	135	1032	134	786	173773	502968	144301	547225	108.8
5	Central Bank of India	839	3796	14	547	14.4	968	2787	0	0	0.0	162	1734	0	0	599690	1738976	496338	911913	52.4
6	Indian Bank	587	2712	2	0	0.0	688	2153	4	37	1.7	264	1023	0	0	199949	587133	108982	487726	83.1
7	Indian Overseas Bank	206	1110	0	0	0.0	103	456	1	1	0.2	20	110	142	37	27900	90346	8672	36065	39.9
8	Punjab and Sind Bank	45	257	0	0	0.0	153	714	0	0	0.0	45	458	7	56	27100	87470	2126	15583	17.8
9	Punjab National Bank	1383	6866	0	0	0.0	1279	4472	0	0	0.0	230	1269	105	78	396106	1239131	111726	627554	50.6
10	State Bank of India	2601	15508	0	0	0.0	3724	10729	0	0	0.0	519	6678	0	0	1717869	4818041	392581	2063741	42.8
11	UCO Bank	333	1864	5	12992	697.0	433	1291	0	0	0.0	123	1396	5180	35242	150344	494833	47627	225258	45.5
12	Union Bank of India	1127	4787	2	4	0.1	1350	4756	0	0	0.0	646	2609	0	0	347689	958978	173180	738286	77.0
	PSBs - SUB TOTAL	11754	55520	51	14485	26.1	12627	40568	13	132	0.3	2388	18676	5584	36655	4638043	13157067	2193287	7767028	59.0
13	Axis Bank	430	2047	0	0	0.0	627	2589	0	0	0.0	53	148	119	1662	118648	587525	25458	314207	53.5
14	Bandhan Bank	289	1397	0	0	0.0	159	754	0	0	0.0	0	0	415214	211599	47931	126020	447658	290666	230.7
15	Catholic Syrian Bank	0	0	0	0	0.0	10	24	0	0	0.0	0	0	0	0	532	2478	509	648	26.1
16	City Union Bank	0	0	0	0	0.0	80	400	0	0	0.0	0	0	0	0	1996	8217	8	256	3.1
17	Development Credit Bank	156	804	3	400	49.8	169	686	0	0	0.0	0	0	2570	1131	17129	51137	30089	73109	143.0
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	442	3224	35	269	8.3
19	Federal Bank Ltd.	63	205	0	0	0.0	94	454	0	0	0.0	0	0	273	109	5193	16939	9260	24866	146.8
20	HDFC Bank	1182	3936	3	108	2.7	844	3024	0	0	0.0	68	105	29110	9459	226573	1173898	339904	2299419	195.9
21	ICICI Bank	718	3368	0	0	0.0	796	2917	0	0	0.0	57	161	875	1473	198505	796832	170168	1449833	181.9
22	IDBI Bank	548	1757	77	534	30.4	372	1099	0	0	0.0	43	119	2	46	61545	291085	32577	108898	37.4
23	IDFC First Bank	102	562	1113	431	76.7	136	572	0	0	0.0	0	0	0	0	19003	56031	144107	223900	399.6
24	Indusind Bank Limited	128	492	0	0	0.0	68	290	0	0	0.0	20	131	1	1	30625	99228	629869	607635	612.4
25	Jammu and Kashmir Bank	0	0	0	0	#DIV/0!	80	400	0	0	0.0	0	0	1	3	1493	10687	37	236	2.2
26	Karnataka Bank Limited	0	0	0	0	#DIV/0!	90	424	0	0	0.0	0	0	11	3	2739	13657	189	4197	30.7
27	Karur Vysya Bank Ltd.	0	0	0	0	#DIV/0!	80	400	0	0	0.0	1	10	0	0	1228	8321	32	2309	27.8
28	Kotak Mahindra Bank	226	1169	0	0	0.0	193	683	0	0	0.0	8	85	62454	24928	43035	134018	252889	655990	489.5
29	Lakshmi Vilas Bank	4	21	0	0	0.0	80	400	0	0	0.0	0	0	0	0	1679	8003	60	172	2.1
30	Ratnakar Bank Ltd. (RB)	12	35	0	0	0.0	90	424	0	0	0.0	0	0	4819	2089	13567	39263	69740	54745	139.4
31	South Indian Bank	0	0	11	10	#DIV/0!	130	624	43	0	0.0	0	0	4	0	2050	10206	2879	4183	41.0
32	Standard Chartered Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	229	993	0	0	0.0
33	Tamilnadu Mercantile Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	2	1	1002	2203	702	2464	111.9
34	Yes Bank	82	318	0	0	0.0	131	568	0	0	0.0	1	41	808	317	18852	65815	46564	400235	608.1
	PRIVATE BANK - SUB TOTAL	3940	16111	1207	1482	9.2	4229	16732	43	0	0.0	251	800	516263	252821	813996	3505780	2202734	6518236	185.9
	COMMERCIAL BANKS	15694	71631	1258	15967	22.3	16856	57300	56	132	0.2	2639	19476	521847	289476	5452039	16662847	4390845	14036791	84.2
35	MGB	369	3149	0	0	0.0	553	1602	1	1	0.0	1024	4047	615	1220	558778	1262712	156812	219192	17.4
36	MPGB	764	2832	8	103	3.6	775	1297	0	0	0.0	0	0	53771	90542	379872	803615	480520	744600	92.7
	RRBs - SUB TOTAL	1133	5981	8	103	1.7	1328	2899	1	1	0.0	1024	4047	54386	91762	938650	2066327	637332	963792	46.6
37	DCCB & Apex Bank	262	865	0	0	0.0	59	190	0	0	0.0	30	30	0	0	1891095	3318130	2380065	2209183	66.6
	CO-OPERATIVE BANK	262	865	0	0	0.0	59	190	0	0	0.0	30	30	0	0	1891095	3318130	2380065	2209183	66.6
38	AU Small Finance Bank	243	1218	1	20	1.6	164	747	0	0	0.0	8	53	71	10	34514	108185	39261	356355	329.4
39	Equitas Small Finance Bank	56	265	0	0	0.0	106	501	0	0	0.0	9	90	11622	4890	15741	41701	20319	20227	48.5
40	ESAF	36	180	0	0	0.0	0	0	0	0	0.0	7	80	12588	3227	5533	11968	200538	94157	786.7
41	Fincare Small Finance Bank	36	180	38600	13868	0.0	15	43	38600	13868	32251.2	0	0	97	33	27793	62922	171421	62427	99.2
42	Jana Small Finance Bank	0	0	0	0	0.0	92	430	0	0	0.0	0	0	59949	33885	7171	22231	155186	88415	397.7
43	Shivalik Small Finance Bank	0	0	0	0	0.0	0	0	1	20	#DIV/0!	0	0	12	113	0	0	11125	13785	#DIV/0!
44	Suryoday Small Finance Bank	0	0	0	0	0.0	10	24	0	0	0.0	1	37	12544	5604	4851	17462	51548	24120	138.1
45	Ujjivan Small Finance Bank	0	0	0	0	0.0	10	24	0	0	0.0	0	0	9744	5022	4090	14024	38433	26835	191.4
46	Utkarsh Small Finance Bank	0	0	66	29	0.0	10	35	0	0	0.0	24	165	51322	22404	3797	14648	76401	43328	295.8
	SMALL FINANCE BANK	371	1843	38667	13917	755.1	407	1804	38601	13888	769.9	49	425	157949	75189	108670	297596	782493	729648	245.2
	TOTAL	17460	80320	39933	29987	37.3	18650	62193	38658	14021	22.5	3742	23978	734182	456428	8390454	22344900	8190735	17939413	80.3

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AS ON 31.03.2023

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	7566	124619	10	3498	319	4480	2113	43655	28843	62378	11895	245733	43180	359744	289
2	Bank of India	8158	141075	0	0	75	943	1086	36383	8808	41869	23403	804601	33372	883797	626
3	Bank of Maharashtra	4272	72645	0	0	138	1286	1236	18132	805	4360	11501	235543	13680	259322	357
4	Canara Bank	5758	89679	51	731	113	1588	788	17944	4183	14729	6906	547443	12041	582436	649
5	Central Bank of India	16127	230751	0	0	26	174	37	22	25206	145895	20419	168382	45688	314474	136
6	Indian Bank	8979	112847	2239	4375	72	771	1037	14654	18173	63102	628	103950	22149	186851	166
7	Indian Overseas Bank	1211	17028	0	0	5	35	327	5405	358	1400	4620	22406	5310	29246	172
8	Punjab and Sind Bank	1042	16452	0	0	1	8	19	809	133	329	1315	9307	1468	10452	64
9	Punjab National Bank	10732	161253	41	858207	165	2834	1511	41334	8560	28416	10750	1318166	21027	2248957	1395
10	State Bank of India	53334	887581	2443	4652	0	0	18919	236515	39271	78828	266705	4033610	327338	4353604	491
11	UCO Bank	3945	70773	0	0	11	83	556	14981	266	552	4323	239533	5156	255149	361
12	Union Bank of India	15959	153377	12	17679	263	2551	1465	28780	16769	106801	3589	218024	22098	373835	244
	PSBs - SUB TOTAL	137083	2078080	4796	889142	1188	14752	29094	458615	151375	548660	366054	7946698	552507	9857868	474
13	Axis Bank	4565	57172	9	398	126	3581	571	27236	1280	7677	41531	204508	43517	243400	426
14	Bandhan Bank	636	7230	0	0	0	0	2	11	1	2	76092	130868	76095	130882	1810
15	Catholic Syrian Bank	55	746	0	0	0	0	0	0	440	674	28	50	468	724	97
16	City Union Bank	59	833	0	0	0	0	0	0	18	25	1	0	19	25	3
17	Development Credit Bank	721	13601	5935	2537	1	2	207	6322	0	0	16622	14121	22765	22982	169
18	Dhan Lakshmi Bank	55	746	0	0	0	0	0	0	6	7	237	602	243	609	82
19	Federal Bank Ltd.	176	2746	0	0	4	36	18	708	200	474	6984	63409	7206	64628	2354
20	HDFC Bank	9829	257656	629	19142	15	160	0	0	29954	158753	160583	1583983	191181	1762038	684
21	ICICI Bank	9413	135501	0	0	132	3709	4153	113262	23546	144950	387727	992600	415558	1254522	926
22	IDBI Bank	2921	36835	0	0	66	754	2055	34098	988	9802	10599	81709	13708	126363	343
23	IDFC First Bank	540	9469	111	2643	145	3485	780	18582	9702	13856	320457	243700	331195	282267	2981
24	Indusind Bank Limited	1097	15378	0	0	0	0	162	887	0	0	122881	285938	123043	286824	1865
25	Jammu and Kashmir Bank	80	1055	0	0	0	0	4	65	76	311	27	276	107	653	62
26	Karnataka Bank Limited	99	1272	0	0	3	26	15	298	47	904	223	1310	288	2537	199
27	Karur Vysya Bank Ltd.	130	2240	66	291	0	26	11	340	347	1088	72	1532	496	3277	146
28	Kotak Mahindra Bank	634	10296	0	0	0	0	0	0	0	0	25332	139120	25332	139120	1351
29	Lakshmi Vilas Bank	83	1305	0	0	0	0	0	0	79	202	11	2860	90	3062	235
30	Ratnakar Bank Ltd. (RBL)	391	6431	44	753	0	0	102	3958	0	0	318	15165	464	19875	309
31	South Indian Bank	98	1255	17	96	0	0	14	3	62	514	51	235	144	848	68
32	Standard Chartered Bank	11	294	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	42	995	0	0	0	0	3	27	102	324	26	3193	131	3544	356
34	Yes Bank	498	8313	0	0	2	42	1235	46835	3683	16177	95057	237433	99977	300487	3615
	PRIVATE BANK - SUB TOTAL	32133	571369	6811	25861	494	11821	9332	252632	70531	355740	1264859	4002610	1352027	4648664	814
	COMMERCIAL BANKS - SUB TOTAL	169216	2649449	11607	915003	1682	26574	38426	711247	221906	904400	1630913	11949308	1904534	14506532	548
35	MGB	20132	247749	0	0	0	0	57	2078	1384	7957	19474	46977	20915	57013	23
36	MPGB	1671	31509	0	0	4	55	74	2286	1500	4636	35850	116587	37428	123564	392
	RRBs - SUB TOTAL	21803	279258	0	0	4	55	131	4364	2884	12594	55324	163564	58343	180576	65
37	DCCB & Apex Bank	1847	26589	0	0	0	0	0	0	3694	5438	0	0	3694	5438	20
	CO-OPERATIVE BANK - SUB TOTAL	1847	26589	0	0	0	0	0	0	3694	5438	0	0	3694	5438	20
38	AU Small Finance Bank	925	19126	0	0	0	0	1861	26118	681	906	39158	154170	41700	181194	947
39	Equitas Small Finance Bank	762	10680	0	0	0	0	7	59	0	0	2023	5093	2030	5152	48
40	ESAF	378	2999	0	0	0	0	0	0	0	0	3562	3701	3562	3701	123
41	Fincare Small Finance Bank	261	3129	0	0	0	0	567	498	0	0	54	48	621	546	17
42	Jana Small Finance Bank	322	3768	0	0	0	0	122	2318	0	0	11247	8569	11369	10887	289
43	Shivalik Small Finance Bank	0	0	3847	15237	0	0	0	0	0	0	0	0	3847	15237	#DIV/0!
44	Suryoday Small Finance Bank	152	2582	0	0	0	0	16	260	28	144	31	932	75	1337	52
45	Ujjivan Small Finance Bank	0	0	0	0	0	0	103	1448	20	22	1907	1987	2030	3456	0
46	Utkarsh Small Finance Bank	492	2420	0	0	0	0	0	0	0	0	318	3245	318	3245	134
	SMALL FINANCE BANK - SUB TOTAL	3292	44704	3847	15237	0	0	2676	30701	729	1071	58300	177744	65552	224753	503
	TOTAL	196158	3000000	15454	930240	1686	26628	41233	746313	229213	923503	1744537	12290616	2032123	14917299	497

POSITION OF NPA AS ON 31.03.2023

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	72456	190153	348761	1838455	10.3
2	Bank of India	182540	297358	927551	3031480	9.8
3	Bank of Maharashtra	34907	27837	128174	784404	3.5
4	Canara Bank	50525	121566	284232	1807076	6.7
5	Central Bank of India	125095	178392	635250	2011298	8.9
6	Indian Bank	55811	99149	183636	1066524	9.3
7	Indian Overseas Bank	4154	15586	38804	153964	10.1
8	Punjab and Sind Bank	5701	7592	19745	104938	7.2
9	Punjab National Bank	171248	483784	410508	2841833	17.0
10	State Bank of India	328393	472555	1887271	8748911	5.4
11	UCO Bank	24817	69068	114817	750982	9.2
12	Union Bank of India	106757	215984	422753	1814126	11.9
	PSBs - SUB TOTAL	1162404	2179024	5401502	24953990	8.7
13	Axis Bank	30356	69737	504914	1834503	3.8
14	Bandhan Bank	7337	18484	666779	792176	2.3
15	Catholic Syrian Bank	3	1	610	1572	0.1
16	City Union Bank	24	376	591	15126	2.5
17	Development Credit Bank	4206	5413	59124	159609	3.4
18	Dhan Lakshmi Bank	0	0	171	691	0.0
19	Federal Bank Ltd.	308	899	13066	61181	1.5
20	HDFC Bank	60917	71066	1441502	3902641	1.8
21	ICICI Bank	23954	78160	603443	2970256	2.6
22	IDBI Bank	12684	30366	101423	396115	7.7
23	IDFC First Bank	15326	10223	572844	584635	1.7
24	Indusind Bank Limited	44363	15901	1007724	901702	1.8
25	Jammu and Kashmir Bank	233	722	785	4438	16.3
26	Karnataka Bank Limited	459	6432	1878	36592	17.6
27	Karur Vysya Bank Ltd.	40	152	903	11619	1.3
28	Kotak Mahindra Bank	13970	31572	383367	893457	3.5
29	Lakshmi Vilas Bank	0	0	226	4287	0.0
30	Ratnakar Bank Ltd. (RBL)	5315	5149	21346	87634	5.9
31	South Indian Bank	15	85	1422	23808	0.4
32	Standard Chartered Bank	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	12	348	810	6505	5.3
34	Yes Bank	1322	4190	154371	460457	0.9
	PRIVATE BANK - SUB TOTAL	205437	840740	5537299	13149004	6.4
	COMMERCIAL BANKS SUB	1367841	3019764	10938801	38102994	7.9
35	MGB	77041	48179	349667	395257	12.2
36	MPGB	182768	98890	1028501	1389929	7.1
	RRBs - SUB TOTAL	259809	147069	1378168	1785185	8.2
37	DCCB & Apex Bank	826342	729051	4067585	4119537	17.7
	CO-OPERATIVE BANK - SUB TOTAL	826342	729051	4067585	4119537	17.7
38	AU Small Finance Bank	11622	29136	182456	962616	3.0
39	Equitas Small Finance Bank	1856	5405	48154	74834	7.2
40	ESAF	17607	5249	163859	113097	4.6
41	Fincare Small Finance Bank	37998	6800	171567	55114	12.3
42	Jana Small Finance Bank	13539	4803	126948	140653	3.4
43	Shivalik Small Finance Bank	252	259	22790	37746	0.7
44	Suryoday Small Finance Bank	5386	770	32049	43739	1.8
45	Ujjivan Small Finance Bank	935	129	26888	36758	0.4
46	Utkarsh Small Finance Bank	3674	1238	67812	47293	2.6
	SMALL FINANCE BANK SUB TOTAL	132789	75313	842523	1511849	5.0
	TOTAL	1760439	3260402	17227077	45519566	7.2

POSITION OF SECTOR WISE NPA (PRIORITY SECTOR) As on 31.03.2023
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	14039	40945	10.5	36124	70431	12.8	427	819	6.4	16791	13804	7.5	67398	129349	11.3
2	Bank of India	132235	217562	17.2	187	25600	5.2	1419	1927	12.8	27042	16504	10.5	160912	261596	13.6
3	Bank of Maharashtra	11310	15898	12.0	8736	7564	3.4	51	80	2.9	5567	3531	5.4	25664	27073	6.4
4	Canara Bank	15042	39218	10.7	25883	58553	18.7	439	1044	6.3	2806	4674	3.5	44252	103569	12.4
5	Central Bank of India	83333	88889	12.4	2622	19968	4.1	1543	3384	16.4	33575	21867	13.5	121495	134186	9.7
6	Indian Bank	42909	72241	31.9	2683	15100	7.4	595	894	12.5	7089	5978	16.2	53276	94213	19.9
7	Indian Overseas Bank	2911	5651	14.2	1728	5617	16.5	14	20	1.8	853	832	2.8	3787	9164	8.8
8	Punjab and Sind Bank	1439	3595	23.2	3703	3334	6.4	19	29	6.5	123	396	4.1	5288	7359	9.4
9	Punjab National Bank	99535	178878	36.7	40027	128460	26.5	1328	3492	12.7	23006	24630	17.7	164660	335665	29.5
10	State Bank of India	157091	323331	20.2	4395	29105	3.0	425	1049	1.3	46141	35855	4.0	208053	389377	11.0
11	UCO Bank	21793	29186	21.5	233	12534	13.0	291	622	18.3	112	683	1.2	24095	44377	11.9
12	Union Bank of India	36474	91498	14.6	47449	70723	16.3	721	1561	14.2	16359	12372	10.2	102453	176178	14.8
	PSBs - SUB TOTAL	618111	1106893	18.4	172048	443976	10.3	7272	14922	7.6	179464	141127	7.1	981333	1712106	13.6
13	Axis Bank	13217	47921	8.2	199	7055	1.5	23	70	3.2	107	1204	1.8	24609	57551	5.0
14	Bandhan Bank	328	940	3.2	3	216	1.4	1015	6432	0.0	0	0	0.0	5399	8985	1.7
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	16	323	12.3	0	0	0.0	0	0	0.0	2	22	13.8	18	345	2.8
17	Development Credit Bank	445	3237	4.1	5	138	6.4	0	0	0.0	52	253	1.7	3951	3933	4.0
18	Dhan Lakshmi Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
19	Federal Bank Ltd.	126	530	2.7	11	6	0.1	0	0	0.0	4	39	2.8	141	575	2.1
20	HDFC Bank	7310	40336	4.2	78	3358	0.3	14	26	0.9	144	1113	1.0	48227	51963	2.2
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	4838	9034	11.7	8	1009	1.1	9	21	0.8	33	289	0.6	4888	10353	4.7
23	IDFC First Bank	2778	864	0.6	145	2829	2.6	0	0	0.0	108	364	1.6	3084	4063	1.5
24	Indusind Bank Limited	8313	3742	1.0	23439	3473	2.0	0	0	0.0	25	0	0.0	31777	7215	1.3
25	Jammu and Kashmir Bank	10	25	5.4	0	0	0.0	1	1	2.7	28	72	11.1	42	99	6.3
26	Karnataka Bank Limited	427	3825	37.0	6	1176	9.6	0	0	0.0	6	85	2.9	439	5086	19.9
27	Karur Vysya Bank Ltd.	2	41	3.2	0	0	0.0	0	0	0.0	1	7	1.3	4	48	0.9
28	Kotak Mahindra Bank	4669	9677	2.7	346	3352	1.1	0	0	0.0	0	0	0.0	5021	13030	1.9
29	Lakshmi Vilas Bank			0.0			0.0			0.0			0.0			0.0
30	Ratnakar Bank Ltd. (RBL)	1538	4192	13.1	4	26	1.9	0	0	0.0	0	0	0.0	4668	4425	11.4
31	South Indian Bank	6	73	2.8	0	0	0.0	1	0	0.0	0	0	0.0	8	73	1.1
32	Standard Chartered Bank			0.0			0.0			0.0			0.0			0.0
33	Tamilnadu Mercantile Bank	10	301	15.3	0	0	0.0	0	0	0.0	0	0	0.0	10	301	11.2
34	Yes Bank	66	410	0.4	68	1712	1.2	0	0	0.0	39	456	1.6	592	2604	0.9
	PRIVATE BANK - SUB TOTAL	56602	166297	4.8	1370	523014	15.1	1064	6550	60.2	883	5976	0.8	131155	716753	9.1
	COMMERCIAL BANK	674713	1273191	13.5	173418	966990	12.4	8336	21472	10.3	180347	147103	5.4	1112488	2428859	11.9
35	MGB	37839	29885	13.3	16410	5097	9.0	92	146	25.0	21649	12371	24.5	76156	47533	14.3
36	MPGB	36429	53246	7.1	46169	11442	5.4	214	486	8.2	96662	32344	23.4	179829	97797	8.2
	RRBs - SUB TOTAL	74268	83131	8.5	62579	16539	6.2	306	632	9.7	118311	44715	23.7	255985	145330	9.5
37	DCCB & Apex Bank	813386	569370	15.6	1413	5650	1.8	0	0	0.0	0	0	0.0	826342	710795	17.8
	CO-OPERATIVE BANK	813386	569370	15.6			0.0			0.0			0.0	826342	710795	17.8
38	AU Small Finance Bank	2730	5674	3.5	1715	11245	2.4	0	0	0.0	27	216	0.4	4659	17235	2.5
39	Equitas Small Finance Bank	408	1295	5.6	35	59	1.0	0	0	0.0	19	147	5.4	462	1500	3.7
40	ESAF	12072	3878	11.2	0	0	0.0	88	18	12.1	34	5	1.1	17535	5190	12.4
41	Fincare Small Finance Bank	19435	2947	8.8	0	0	0.0	0	0	0.0	0	0	0.0	37377	6247	14.8
42	Jana Small Finance Bank	595	415	2.3	0	0	0.0	0	0	0.0	3	42	0.2	12421	4351	5.4
43	Shivalik Small Finance Bank	0	0	0.0	0	0	0.0	0	0	0.0	4	43	3.6	221	127	0.6
44	Suryoday Small Finance Bank	413	51	4.7	0	0	0.0	0	0	0.0	10	98	3.1	4912	581	5.2
45	Ujjivan Small Finance Bank	8	1	0.0	0	0	0.0	0	0	0.0	129	39	0.6	850	111	0.6
46	Utkarsh Small Finance Bank	0	0	0.0	2	9	0.0	0	0	0.0	0	0	0.0	3567	836	3.2
	SMALL FINANCE BANK	35661	14261	4.8	1752	11312	2.3	88	18	11.0	226	590	0.7	121924	57700	5.9
	TOTAL	1598028	1939952	13.5	237749	994841	11.2	8730	22122	10.3	298884	192408	6.4	1490397	2631889	9.8

POSITION OF SECTOR WISE NPA (NON PRIORITY SECTOR) As on 31.03.2023

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.	Amt.
1	Bank of Baroda	5	92	133	2345	4920	58367	5058	60804	8.73
2	Bank of India	21	85	114	818	21493	34859	21628	35762	3.24
3	Bank of Maharashtra	0	0	5	143	9238	620	9243	763	0.21
4	Canara Bank	3	16	1076	2477	5194	15504	6273	17997	1.85
5	Central Bank of India	1	0	45	579	3554	43627	3600	44206	7.04
6	Indian Bank	1	0	1313	3290	1221	1645	2535	4936	0.83
7	Indian Overseas Bank	0	0	6	154	361	6268	367	6422	13.02
8	Punjab and Sind Bank	0	0	0	0	413	234	413	234	0.88
9	Punjab National Bank	0	0	159	3226	6429	144894	6588	148119	8.70
10	State Bank of India	0	28	397	2369	119943	80781	120340	83178	1.60
11	UCO Bank	0	0	18	423	704	24268	722	24691	6.54
12	Union Bank of India	4	36	18	462	4282	39309	4304	39806	6.41
	PSBs - SUB TOTAL	35	257	3284	16285	177752	450376	181071	466918	3.79
13	Axis Bank	0	0	40	1495	5707	10692	5747	12187	1.76
14	Bandhan Bank	238	2340	618	4083	1082	3076	1938	9499	3.48
15	Catholic Syrian Bank	0	0	0	0	3	1	3	1	0.08
16	City Union Bank	0	0	0	0	6	31	6	31	1.08
17	Development Credit Bank	0	0	5	99	250	1381	255	1480	2.39
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	0	0	2	30	165	293	167	323	0.94
20	HDFC Bank	0	0	44	486	12646	18617	12690	19103	1.25
21	ICICI Bank	0	0	122	2497	10148	21024	10270	23521	1.70
22	IDBI Bank	0	0	19	116	7777	19897	7796	20013	11.32
23	IDFC First Bank	0	0	21	640	12221	5520	12242	6160	2.00
24	Indusind Bank Limited	0	0	25	1	12561	8686	12586	8686	2.53
25	Jammu and Kashmir Bank	0	0	3	68	188	555	191	623	21.82
26	Karnataka Bank Limited	0	0	5	245	15	1102	20	1346	12.16
27	Karur Vysya Bank Ltd.	0	0	2	0	34	104	36	104	1.59
28	Kotak Mahindra Bank	0	0	0	0	8949	18542	8949	18542	9.25
29	Lakshmi Vilas Bank					0	0			0.00
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	647	723	647	723	1.48
31	South Indian Bank	0	0	0	0	7	12	7	12	0.07
32	Standard Chartered Bank					0	0			0.00
33	Tamilnadu Mercantile Bank	0	0	0	0	2	47	2	47	1.23
34	Yes Bank	0	0	5	99	725	1488	730	1586	0.85
	PRIVATE BANK - SUB TOTAL	238	2340	911	9858	73133	111790	74282	123987	2.34
	COMMERCIAL BANKS SUB	273	2597	4195	26143	250885	562166	255353	590905	3.35
35	MGB	0	0	1	30	884	616	885	646	1.04
36	MPGB	0	0	0	0	2939	1093	2939	1093	0.56
	RRBs - SUB TOTAL	0	0	1	30	3823	1709	3824	1739	0.68
37	DCCB & Apex Bank	0	0	0	0	0	18256		18256	13.31
	CO-OPERATIVE BANK - SUB TOTAL	0	0	0	0	0	18256	0	18256	13.31
38	AU Small Finance Bank	0	0	1	35	6962	11867	6963	11901	4.49
39	Equitas Small Finance Bank	0	0	1	11	1393	3894	1394	3905	11.25
40	ESAF	0	0	0	0	72	59	72	59	0.08
41	Fincare Small Finance Bank	0	0	0	0	54	47	621	553	4.29
42	Jana Small Finance Bank	0	0	1	9	1117	443	1118	452	0.76
43	Shivalik Small Finance Bank	0	0	1	25	30	106	31	132	0.73
44	Suryoday Small Finance Bank	0	0	2	24	472	166	474	190	0.58
44	Ujjivan Small Finance Bank	0	0	2	1	83	17	85	18	0.10
45	Utkarsh Small Finance Bank	0	0	0	0	107	403	107	403	1.89
	SMALL FINANCE BANK SUB TOTAL	0	0	8	106	10290	17002	10865	17613	3.29
	TOTAL	273	2597	4204	26279	264998	599133	270042	628513	3.39

POSITION OF NPA UNDER GOVT. SPONSORED SCHEME As on 31.03.2023

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	3612	4929	15880	260987	1.9	1212	4979	5648	48522	10.3	15992	9911	19644	11247	88.1	246	282	2290	4928	5.7	10012	18037	36642	77562	23.3
2	Bank of India	2790	5530	5976	15501	35.7	595	2464	3521	15654	15.7	24968	14313	42327	22284	64.2	1130	837	10952	16078	5.2	53510	28508	240240	173941	16.4
3	Bank of Maharashtra	117	218	1920	3982	5.5	59	113	261	2253	5.0	6576	3412	12679	6783	50.3	1	3	2116	2355	0.1	5268	4641	14520	21237	21.9
4	Canara Bank	389	785	3269	9179	8.6	383	928	2088	10198	9.1	1345	884	4041	2405	36.8	288	265	1637	1973	13.4	63	400	198	1825	21.9
5	Central Bank of India	6856	12585	18427	43486	28.9	484	1453	7058	38214	3.8	32707	18884	83971	50028	37.7	3026	1988	16978	27710	7.2	35143	21768	162145	220920	9.9
6	Indian Bank	1554	3454	6824	22054	15.7	452	1264	2012	6548	19.3	5870	5708	10048	7525	75.9	958	952	4150	7521	12.7	14277	12742	37121	41012	31.1
7	Indian Overseas Bank	198	537	1401	5198	10.3	45	168	280	1708	9.8	739	537	1863	1030	52.1	4	4	124	143	2.8	611	873	5491	8358	10.4
8	Punjab and Sind Bank	97	288	302	1209	23.8	41	156	284	1120	13.9	0	0	0	0	0.0	31	22	140	150	14.8	575	969	1808	4242	22.8
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	2491	2946	2834	3584	82.2	846	2423	5211	21209	11.4	45093	32312	109575	72720	44.4	395	333	4531	8681	3.8	129536	35954	238443	162354	22.1
11	UCO Bank	1431	1035	3126	1952	53.0	133	237	728	1962	12.1	0	0	0	0	0.0	347	154	1200	729	21.1	7294	3044	20782	21796	14.0
12	Union Bank of India	1189	1372	6485	28117	4.9	407	695	842	2361	29.4	14588	7359	24987	12086	60.9	3110	2317	12439	13188	17.6	32974	30647	100403	130077	23.6
	PSBs - SUB TOTAL	23449	40984	78302	441932	9.3	5021	16353	29456	157380	10.4	167501	110430	342017	212455	52.0	10673	8722	62062	89606	9.7	327003	206063	944815	989869	20.8
13	Axis Bank	154	95	471	282	33.8	5	12	11	25	47.9	0	0	0	0	0.0	0	0	0	0	0.0	11760	1235	128776	42689	2.9
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	28	0.0	0	0	0	0	0.0	496	142	27286	37314	0.4	40818	8323	160176	66305	12.6
21	ICICI Bank	0	0	0	0	0.0	0	0	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	Inusind 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	154	95	471	282	33.8	47	127	281	1762	7.2	0	0	0	0	0.0	1145	334	33042	45238	0.7	61548	12988	593240	318705	4.1
	COMMERCIAL BANKS	23603	41079	78773	442213	9.3	5068	16481	29737	159142	10.4	167501	110430	342017	212455	52.0	11818	9057	95104	134844	6.7	388551	219051	1538055	1308574	16.7
35	MGB	3367	1622	10818	5985	27.1	35	31	1004	3515	0.9	21466	12221	57441	36264	33.7	876	465	22815	31841	1.5	9085	3174	43597	23882	13.3
36	MPGB	1578	602	7758	5866	10.3	240	158	4742	17637	0.9	96273	30661	192598	62359	49.2	2609	963	67896	96552	1.0	30963	7383	152659	168925	4.4
	RRBs - SUB TOTAL	4945	2224	18576	11851	18.8	275	189	5746	21152	0.9	117739	42882	250039	98623	43.5	3485	1428	90711	128393	1.1	40048	10557	196256	192807	5.5
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	276	21449		

PROGRESS UNDER KISAN CREDIT CARD (as on 31.03.2023)

[Amt. in lacs]

TABLE:17

SR	BANKS	No. of KCC issued from 01.04.22 to 31.03.2023 (Including renewal)		Total no. of KCC as on 31.03.2023	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	61968	151642	91406	184359
2	Bank of India	365261	560357	393147	923695
3	Bank of Maharashtra	22294	51300	39258	74978
4	Canara Bank	56493	148669	133666	285531
5	Central Bank of India	205838	225914	272769	537941
6	Indian Bank	65362	86868	83752	178366
7	Indian Overseas Bank	547	1883	2991	6094
8	Punjab and Sind Bank	377	659	4928	9629
9	Punjab National Bank	75987	231107	175138	334687
10	State Bank of India	338094	850176	588298	1336157
11	UCO Bank	4483	21904	8701	33143
12	Union Bank of India	117719	265005	172244	447170
	PSBs - SUB TOTAL	1340004	2640484	1966298	4351750
13	Axis Bank	3864	16713	50003	236225
14	Bandhan Bank	371	4236	1025	10429
15	Catholic Syrian Bank	23	30	419	547
16	City Union Bank	3	6	0	0
17	Development Credit Bank	15060	21530	49006	25446
18	Dhanlaxmi Bank	8	21	11	31
19	Federal Bank Ltd.	6699	14620	8002	15160
20	HDFC Bank	46484	206201	61276	368530
21	ICICI Bank	101360	256094	102382	499671
22	IDBI Bank	24314	44370	27988	60689
23	IDFC	5067	37333	5133	50741
24	Indusind Bank Limited	11305	86225	11942	96257
25	Jammu and Kashmir Bank	0	0	1	61
26	Karnataka Bank Limited	51	168	177	368
27	Karur Vysya Bank Ltd.	0	0	2	143
28	Kotak Mahindra Bank	6	215	1199	962
29	Lakshmi Vilas Bank	58	170	0	0
30	Ratnakar Bank Ltd. (RBL)	10614	11599	92901	33836
31	South Indian Bank	1344	2024	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	3	14	3	15
34	Yes Bank	3327	15730	4404	23372
	PRIVATE BANK - SUB T	254521	718969	415874	1422482
	COMMERCIAL BANKS	1594525	3359453	2382172	5774232
35	MGB	113553	147455	182014	209507
36	MPGB	278745	440455	355511	635407
	RRBs - SUB TOTAL	392298	587910	537525	844914
37	DCCB & Apex Bank	2306652	1840791	3958663	3599241
	CO-OPERATIVE BANK	2306652	1840791	3958663	3599241
38	AU Small Finance Bank	0	0	3	6
39	Equitas Small Finance Bank	0	0	0	0
40	ESAF	225	1273	241	68564
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	10861	1273	244	68570
	TOTAL	4304336	5789427	6878604	10286957

PROGRESS UNDER HIGHER EDUCATION LOANS AS ON 31.03.2023

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	1022	12171	403	5227	0	0	4518	26654	1764	10278
2	Bank of India	891	5548	383	2567	0	0	6914	17740	2535	6786
3	Bank of Maharashtra	1152	5670	483	2222	0	0	1166	5670	483	2222
4	Canara Bank	943	3245	365	1225	0	0	4444	19450	1782	7876
5	Central Bank of India	545	3113	193	1039	0	0	6860	24341	2503	8139
6	Indian Bank	196	2279	79	1106	0	0	1952	8733	642	3120
7	Indian Overseas Bank	36	233	17	90	0	0	310	1120	121	400
8	Punjab and Sind Bank	24	149	16	69	0	0	147	740	59	247
9	Punjab National Bank	852	9255	332	3987	0	0	6850	31755	2507	12744
10	State Bank of India	3246	8633	1195	3158	0	0	20678	91976	7531	32580
11	UCO Bank	41	195	16	75	0	0	1379	3994	542	1753
12	Union Bank of India	790	8729	303	3451	0	0	4352	18447	1673	6898
	PSBs - SUB TOTAL	9738	59220	3785	24215	0	0	59570	250621	22142	93043
13	Axis Bank	328	4762	100	1347	0	0	1268	10498	0	0
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	3	23
16	City Union Bank	1	22	0	0			5	67	0	0
17	Development Credit Bank	27	123	8	30	0	0	57	90	0	0
18	Dhanlaxmi Bank	2	7	0	0	0	0	0	0	9	51
19	Federal Bank Ltd.	4	88	1	7	0	0	18	104	0	0
20	HDFC Bank	0	0	0	0	0	0	1561	3206	300	1673
21	ICICI Bank	234	3369	130	1835	0	0	745	7993	295	1086
22	IDBI Bank	171	2553	71	1040	0	0	798	4410	0	0
23	IDFC	0	0	0	0	0	0	150	3689	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0	3	4
25	Jammu and Kashmir Bank	1	1	1	1	0	0	11	48	6	35
26	Karnataka Bank Limited	3	29	2	5	0	0	15	85	1	2
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	1	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	10	54	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	0
34	Yes Bank	2	56	0	0	0	0	2	43	0	0
	PRIVATE BANK - SUB TOTAL	773	11011	313	4266	0	0	4642	30291	623	2897
	COMMERCIAL BANKS - SUB TOTAL	10511	70231	4098	28481	0	0	64212	280912	22765	95940
35	MGB	8	30	4	16	0	0	276	584	83	175
36	MPGB	0	884	0	354	0	0	2636	6233	0	2214
	RRBs - SUB TOTAL	8	914	4	370	0	0	2912	6816	83	2389
37	DCCB & Apex Bank	1	1	0	0	0	0	55	137	0	0
	CO-OPERATIVE BANK - SUB TOTAL	1	1	0	0	0	0	55	137	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	810	199	810	199	0	0	972	153	972	153
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										
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	810	199	810	199	0	0	972	153	972	153
	TOTAL	11330	71346	4912	29050	0	0	68153	288053	23820	98482

POSITION SHG BANK LINKAGE PROGRAMME AS ON 31.03.2023

[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	10900	2833	2232	4074	717	185	261	386
2	Bank of India	793	99	1325	2257	0	0	0	0
3	Bank of Maharashtra	764	24	604	731	2058	1010	2394	2357
4	Canara Bank	243	6	66	90	767	14	294	290
5	Central Bank of India	2218	93	1355	1590	8439	1401	4149	5252
6	Indian Bank	762	9	508	837	10860	3807	4753	7051
7	Indian Overseas Bank	11	10	11	10	37	29	37	29
8	Punjab and Sind Bank	0	0	7	11	0	0	52	147
9	Punjab National Bank	576	5	125	152	2179	374	769	805
10	State Bank of India	27929	6927	0	0	30453	10631	4925	11304
11	UCO Bank	104	16	78	387	453	89	243	1226
12	Union Bank of India	2	1	318	1306	70	110	1067	4211
	PSBs - SUB TOTAL	44302	10022	6629	11444	56033	17650	18944	33058
13	Axis Bank	0	0	1	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	46	13	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	9	1	1	4
20	HDFC Bank	1976	625	4055	8840	14934	2660	16833	39594
21	ICICI Bank	91	235	393	691	388	958	2045	4770
22	IDBI Bank	125	170	307	817	567	4234	980	2080
23	IDFC	2	0	0	0	4	15	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	0	0	0	0	0	0
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (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	4756	10348	15948	7881	19859	46449
	COMMERCIAL BANK	46496	11053	11385	21791	71981	25530	38803	79506
35	MGB	2358	139	4606	8039	12723	2982	16590	29394
36	MPGB	8568	330	4971	1398	31695	5859	16629	87197
	RRBs - SUB TOTAL	10926	469	9577	9437	44418	8841	33219	116591
37	DCCB & Apex Bank	28983	4585	12064	3381	225	30	105	26
	CO-OPERATIVE BAN	28983	4585	12064	3381	225	30	105	26
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	86405	16107	33026	34609	116624	34402	72127	196124

LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 31.03.2023

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	262	1784	5677	14330	315	1024	579	3355	4	33	1906	13024	8743	33550
2	Bank of India	621	2054	26240	45736	31	50	843	3872	5	15	1214	5812	28954	57539
3	Bank of Maharashtra	172	2089	4689	17043	115	431	1609	6848	3	5	1000	10334	7588	36750
4	Canara Bank	2218	8904	14941	38614	3495	10240	3592	14858	31	74	3622	22703	27899	95394
5	Central Bank of India	3079	3936	644	2824	1206	1863	1134	6994	25	32	3370	23793	9458	39442
6	Indian Bank	851	3597	11823	28593	61	143	568	6890	5	8	1396	6581	14704	45812
7	Indian Overseas Bank	111	635	501	987	9	37	73	378	0	0	24	87	718	2123
8	Punjab and Sind Bank	36	213	389	1208	0	0	405	3493	0	0	165	1179	995	6093
9	Punjab National Bank	543	2850	10525	22949	59	235	988	6199	4	10	1481	10077	13600	42319
10	State Bank of India	3365	17604	52933	140613	761	2005	3254	15573	13	16	5060	41083	65386	216895
11	UCO Bank	199	1058	5309	10231	16	39	571	2353	2	3	416	3132	6513	16816
12	Union Bank of India	845	4141	16438	30998	224	378	1091	18382	21	204	3366	26723	21985	80825
	PSBs - SUB TOTAL	12302	48866	150109	354126	6292	16444	14707	89194	113	399	23020	164528	206543	673557
13	Axis Bank	365	1908	12788	32963	21	128	1328	8764	18	2841	1074	14817	15594	61422
14	Bandhan Bank	350	506	114883	57460	19	44	228	360	2	0	150	323	115632	58694
15	Catholic Syrian Bank	26	42	105	114	0	0	11	53	0	0	3	7	145	216
16	City Union Bank	0	0	27	132	0	0	1	14	0	0	1	18	29	164
17	Development Credit Bank	9	109	7111	3368	0	0	31	164	0	0	101	1701	7252	5342
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	1	11	1	11
19	Federal Bank Ltd.	338	1239	537	1121	0	0	80	405	0	0	11	61	966	2827
20	HDFC Bank	479	312	25600	45766	9	24	1295	12061	0	0	757	17233	28140	75396
21	ICICI Bank	498	3130	15286	64952	91	581	1465	18803	128	256	973	16292	18441	104015
22	IDBI Bank	179	1252	5525	9282	18	120	349	2003	0	0	1213	13726	7284	26383
23	IDFC First Bank	57	15	8399	2086	8	2	188	53	12	3	29	11	8693	2170
24	Indusind Bank Limited	604	214	96755	30212	12	39	172	1132	8	25	209	1191	97760	32813
25	Jammu and Kashmir Bank	1	1	213	1173	10	76	11	100	0	0	0	0	235	1350
26	Karnataka Bank Limited	1	3	57	360	0	0	2	23	0	0	11	148	71	534
27	Karur Vysya Bank Ltd.	0	0	37	47	0	0	3	24	0	0	6	22	46	92
28	Kotak Mahindra Bank	54	318	3107	15260	9	15	1028	10345	2	7	673	16136	4873	42081
29	Lakshmi Vilas Bank	0	0	1	4	0	0	0	0	0	0	2	7	3	11
30	Ratnakar Bank Ltd. (RBL)	79	50	8517	2999	17	10	69	39	69	138	2	1	8753	3236
31	South Indian Bank	60	214	15	34	0	0	0	0	0	0	2	2	77	250
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	8	74	47	299	0	0	0	0	0	0	3	19	58	391
34	Yes Bank	26	131	4784	7280	2	5	185	1686	0	0	194	8982	5191	18084
	PRIVATE BANK - SUB TO	3134	9519	303794	274913	216	1042	6446	56029	239	3269	5415	90709	319244	435480
	COMMERCIAL BANKS SI	15436	58385	453903	629039	6508	17485	21153	145222	352	3669	28435	255237	525787	1109037
35	MGB	130	256	12219	16237	0	0	940	1997	0	0	28671	28945	41960	47436
36	MPGB	898	1188	34171	45679	282	233	2212	2775	2	8	2518	7682	40083	57565
	RRBs - SUB TOTAL	1028	1444	46390	61917	282	233	3152	4772	2	8	31189	36627	82043	105001
37	DCCB & Apex Bank	2120	488	85438	41865	7343	2129	4501	2746	0	0	12671	8809	112073	56037
	CO-OPERATIVE BANK - S	2120	488	85438	41865	7343	2129	4501	2746	0	0	12671	8809	112073	56037
38	AU Small Finance Bank	72	557	11970	63051	2	7	253	2257	0	0	2259	21898	14556	87770
39	Equitas Small Finance Bank	69	58	4737	3588	43	12	48	13	5	2	35	8	4937	3680
40	ESAF	358	126	15918	4376	66	27	213	77	0	0	93	135	16648	4740
41	Fincare Small Finance Bank	190	47	4540	992	0	0	7	6	0	0	0	0	4737	1044
42	Jana Small Finance Bank	2171	997	17016	6990	30978	13934	105	115	12	6	554	363	50836	22406
43	Shivalik Small Finance Bank	0	0	87	342	0	0	9	29	0	0	36	446		
44	Suryoday Small Finance Bank	91	29	6644	2394	5	2	30	11	22	9	19	65	6811	2510
45	Ujjivan Small Finance Bank	26	8	6687	2464	49	16	69	26	4	1	7	2	6842	2517
46	Utkarsh Small Finance Bank	110	60	3166	1619	14	6	45	14	3	1	57	38	3395	1737
	SMALL FINANCE BANK S	3087	1882	70765	85816	31157	14003	779	2547	46	19	3060	22955	108762	126405
	TOTAL	21671	62199	656496	818637	45290	33851	29585	155288	400	3696	75355	323628	828665	1396480

LOANS DISBURSED TO MINORITY COMMUNITIES 01.04.2022 TO 31.03.2023

SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in laacs]

TABLE-21

SR	BANKS	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	NO.	AMT.
1	Bank of Baroda	69	840	1905	5019	120	366	207	921	4	34	650	4177	2955	11358
2	Bank of India	243	566	14486	21276	23	30	438	1498	0	0	526	2224	15716	25594
3	Bank of Maharashtra	98	891	2276	9915	63	118	1433	3850	2	4	553	4250	4425	19027
4	Canara Bank	206	464	5537	8798	1836	2884	1617	5488	22	37	2069	5341	11287	23012
5	Central Bank of India	1437	1540	303	1504	810	1148	705	4058	18	25	2058	16154	5331	24430
6	Indian Bank	412	1582	4542	11775	18	39	279	4185	1	1	720	2961	5972	20544
7	Indian Overseas Bank	35	240	170	475	2	2	28	106	0	0	5	38	240	861
8	Punjab and Sind Bank	3	13	72	508	0	0	76	949	0	0	35	570	186	2039
9	Punjab National Bank	157	914	3490	10151	19	49	334	2343	3	10	516	3710	4519	17177
10	State Bank of India	3365	6446	52933	71253	761	566	3254	8821	13	12	5060	22351	65386	109449
11	UCO Bank	68	307	1235	2548	2	4	143	587	0	0	114	643	1562	4089
12	Union Bank of India	287	2624	5657	13820	90	154	444	4726	15	117	1605	15770	8098	37212
	PSBs - SUB TOTAL	6380	16426	92606	157044	3744	5360	8958	37531	78	241	13911	78191	125677	294794
13	Axis Bank	75	426	2414	8904	8	59	359	2298	2	15	304	4916	3162	16619
14	Bandhan Bank	254	164	94457	57929	15	9	177	187	2	1	125	388	95030	58677
15	Catholic Syrian Bank	20	25	100	107	0	0	11	53	0	0	3	7	134	192
16	City Union Bank	0	0	28	19	0	0	3	27	0	0	1	18	32	64
17	Development Credit Bank	0	0	910	398	0	0	0	0	0	0	2	2	912	400
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	1	11	1	11
19	Federal Bank Ltd.	325	676	777	1213	0	0	82	242	0	0	11	38	1195	2168
20	HDFC Bank	285	161	9906	25433	4	10	1045	8411	2	14	426	7384	11668	41412
21	ICICI Bank	282	2011	11808	37038	53	338	869	7059	111	82	360	6053	13483	52581
22	IDBI Bank	50	644	2440	4427	12	83	221	887	1	1	369	2848	3093	8889
23	IDFC First Bank	48	18	5879	2104	5	2	144	56	6	2	19	7	6101	2188
24	Indusind Bank Limited	535	210	83505	31045	24	30	77	732	5	21	34	389	84180	32428
25	Jammu and Kashmir Bank	0	0	36	204	5	10	3	16	0	0	0	0	44	231
26	Karnataka Bank Limited	0	0	3	9	0	0	1	20	0	0	2	43	6	72
27	Karur Vysya Bank Ltd.	0	0	24	25	0	0	1	20	0	0	4	10	29	55
28	Kotak Mahindra Bank	13	66	1247	12068	2	8	183	7538	1	5	226	15957	1672	35643
29	Lakshmi Vilas Bank	0	0	1	4	0	0	0	0	0	0	2	7	3	11
30	Ratnakar Bank Ltd. (RBL)	212	235	51	14	0	0	1	0	0	0	5	1	269	250
31	South Indian Bank	4	53	31	67	0	0	0	0	0	0	3	24	38	144
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	4	53	28	62	0	0	0	0	0	0	3	24	35	139
34	Yes Bank	19	227	1873	6963	1	5	80	1458	0	0	390	20078	2363	28730
	PRIVATE BANK - SUB TOTAL	2126	4969	215518	188031	129	554	3257	29003	130	141	2290	58205	223450	280903
	COMMERCIAL BANKS	8506	21395	308124	345075	3873	5914	12215	66534	208	382	16201	136396	349127	575697
35	MGB	453	179	2568	3241	0	0	536	2097	0	0	17827	27659	21384	33176
36	MPGB	5	6	57	144	1	0	3	1	0	0	13	38	79	189
	RRBs - SUB TOTAL	458	185	2625	3386	1	0	539	2097	0	0	17840	27697	21463	33365
37	DCCB & Apex Bank	1464	377	44171	30054	2693	757	2920	1899	0	0	21931	4966	73179	38053
	CO-OPERATIVE BANK - SUB TOTAL	1464	377	44171	30054	2693	757	2920	1899	0	0	21931	4966	73179	38053
38	AU Small Finance Bank	17	206	4254	29328	1	6	94	862	0	0	641	8297	5007	38699
39	Equitas Small Finance Bank	28	12	2452	1411	27	13	32	12	4	2	17	7	2560	1456
40	ESAF	154	97	6355	3110	27	26	96	55	0	0	93	197	6725	3484
41	Fincare Small Finance Bank	139	50	2641	942	0	0	7	6	0	0	0	0	2787	998
42	Jana Small Finance Bank	1488	919	8667	4431	20636	13347	57	109	9	6	351	246	31208	19058
43	Shivalik Small Finance Bank	0	0	70	207	0	0	5	2	0	0	18	143		
44	Suryoday Small Finance Bank	53	27	4213	1832	3	2	18	11	18	9	7	4	4312	1884
45	Ujjivan Small Finance Bank	15	8	3978	2266	25	14	36	23	2	1	5	2	4061	2315
46	Utkarsh Small Finance Bank	102	44	2970	1111	8	4	41	16	2	1	54	25	3177	1200
	SMALL FINANCE BANK - SUB TOTAL	1996	1363	35600	44639	20727	13411	386	1094	35	19	1186	8919	59837	69094
	TOTAL	12424	23320	390520	423153	27294	20082	16060	71625	243	401	57158	177978	503606	716209

LOANS OUTSTANDING TO SC/ST AS ON 31.03.2023

[Amt. in lacs]

Table: 22

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	16206	34931	25466	46940
2	Bank of India	34043	56951	53078	88871
3	Bank of Maharashtra	8914	15642	12193	20001
4	Canara Bank	13649	30525	16232	32613
5	Central Bank of India	49708	72529	61008	96960
6	Indian Bank	15743	28025	10534	20301
7	Indian Overseas Bank	318	1103	107	569
8	Punjab and Sind Bank	847	1823	337	739
9	Punjab National Bank	22833	40418	15565	26407
10	State Bank of India	167211	439467	120291	355241
11	UCO Bank	3094	6577	1508	3370
12	Union Bank of India	33533	55158	26496	56709
	PSBs - SUB TOTAL	366099	783149	342815	748721
13	Axis Bank	31829	26112	30958	25355
14	Bandhan Bank	38191	20091	28205	11731
15	Catholic Syrian Bank	47	51	7	4
16	City Union Bank	0	0	0	0
17	Development Credit Bank	1955	822	380	126
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	200	363	80	128
20	HDFC Bank	1410	5444	1112	4286
21	ICICI Bank	13858	42358	8978	38584
22	IDBI Bank	5328	8572	3645	6010
23	IDFC First Bank	36266	15984	32967	12220
24	Indusind Bank Limited	256906	61444	150423	44333
25	Jammu and Kashmir Bank	9	75	2	28
26	Karnataka Bank Limited	28	237	2	0
27	Karur Vysya Bank Ltd.	85	801	0	0
28	Kotak Mahindra Bank	96164	40766	62227	39726
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	23597	7799	13490	5404
31	South Indian Bank	13	30	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	7	17	12	15
34	Yes Bank	21693	8566	14466	4230
	PRIVATE BANK - SUB TOTAL	527586	239533	346954	192181
	COMMERCIAL BANKS - SUB TOTAL	893685	1022681	689769	940902
35	MGB	24966	32767	10035	12411
36	MPGB	71513	65015	136716	136094
	RRBs - SUB TOTAL	96479	97782	146751	148505
37	DCCB & Apex Bank	403625	280210	742201	462385
	CO-OPERATIVE BANK - SUB TOTAL	403625	280210	742201	462385
38	AU Small Finance Bank	2164	7422	1659	6027
39	Equitas Small Finance Bank	7766	2812	4135	1398
40	ESAF	40916	10126	38482	9501
41	Fincare Small Finance Bank	16234	2856	15378	2642
42	Jana Small Finance Bank	64351	22508	52419	16990
43	Shivalik Small Finance Bank	336	465	0	0
44	Suryoday Small Finance Bank	15225	4155	10595	3019
45	Ujjivan Small Finance Bank	21241	8610	12768	4943
46	Utkarsh Small Finance Bank	28036	9219	14398	5029
	SMALL FINANCE BANK - SUB TOTAL	196269	68173	149834	49548
	TOTAL	1590058	1468846	1728555	1601340

LOANS DISBURSED TO SC/ST 01.04.2022 TO 31.03.2023

[Amt. in lacs]

Table: 23

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	3634	9723	3249	11965
2	Bank of India	10087	5022	21679	7148
3	Bank of Maharashtra	3953	7763	6590	13268
4	Canara Bank	4599	9850	3985	9008
5	Central Bank of India	22385	26787	29316	30965
6	Indian Bank	1685	2682	1496	1701
7	Indian Overseas Bank	18	55	6	21
8	Punjab and Sind Bank	33	39	7	8
9	Punjab National Bank	2186	4300	1343	2698
10	State Bank of India	56109	188596	39894	149367
11	UCO Bank	323	656	180	381
12	Union Bank of India	3981	7046	4319	6828
	PSBs - SUB TOTAL	108993	262519	112064	233358
13	Axis Bank	1805	5914	1146	4137
14	Bandhan Bank	30664	19530	24409	12971
15	Catholic Syrian Bank	95	96	14	9
16	City Union Bank	0	0	0	0
17	Development Credit Bank	1279	471	265	92
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	45	45	18	20
20	HDFC Bank	221	822	124	558
21	ICICI Bank	2095	5777	1006	5098
22	IDBI Bank	500	778	268	469
23	IDFC First Bank	6896	4186	5857	3050
24	Indusind Bank Limited	225808	72442	132999	47828
25	Jammu and Kashmir Bank	5	10	1	21
26	Karnataka Bank Limited	4	19	0	0
27	Karur Vysya Bank Ltd.	13	59	0	0
28	Kotak Mahindra Bank	81496	40904	52324	35393
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	8800	4503	5146	3550
31	South Indian Bank	7	7	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	8	18	17	24
34	Yes Bank	278	945	207	376
	PRIVATE BANK - SUB TO	360019	156526	223801	113597
	COMMERCIAL BANKS S	469012	419045	335865	346955
35	MGB	20915	9179	1176	3428
36	MPGB	26981	30121	54441	60336
	RRBs - SUB TOTAL	47896	39300	55617	63764
37	DCCB & Apex Bank	268315	160843	493625	290075
	CO-OPERATIVE BANK -	268315	160843	493625	290075
38	AU Small Finance Bank	891	4299	823	4157
39	Equitas Small Finance Bank	4016	1920	2255	1006
40	ESAF	12079	4847	11009	4572
41	Fincare Small Finance Bank	4589	2015	4114	1785
42	Jana Small Finance Bank	10526	5677	9881	5007
43	Shivalik Small Finance Bank	33	70	0	0
44	Suryoday Small Finance Bar	2237	1095	1838	902
45	Ujjivan Small Finance Bank	3854	2423	2331	1374
46	Utkarsh Small Finance Bank	8824	3436	3418	1560
	SMALL FINANCE BANK	47049	25782	35669	20363
	TOTAL	832272	644970	920776	721157

ADVANCES TO WOMEN AS ON 31.03.2023

[Amt. in lacs]

Table:

SR	BANKS	Outstanding loans to Women		Individual woman beneficiary upto Rs. 1 Lakh (out of total loans o/s to women)		Loans disbursed to women 01.04.2022 to 31.03.2023	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	63997	189551	29265	7324	19792	62724
2	Bank of India	161971	314233	46091	14253	98090	170616
3	Bank of Maharashtra	39440	60216	23465	3435	14851	27706
4	Canara Bank	51353	159520	18240	7687	36192	100635
5	Central Bank of India	107552	274939	0	0	57420	132158
6	Indian Bank	34099	83044	4500	11450	12678	29088
7	Indian Overseas Bank	6469	22573	2137	1914	2719	9457
8	Punjab and Sind Bank	3586	10711	2637	5631	838	3419
9	Punjab National Bank	79263	258127	37981	17180	22846	112713
10	State Bank of India	297028	1072390	27644	16201	105790	409150
11	UCO Bank	20221	57741	6328	2124	5960	20434
12	Union Bank of India	69537	185195	25752	7820	30335	89775
	PSBs - SUB TOTAL	934516	2688240	224040	95019	407511	1167876
13	Axis Bank	155633	132546	58037	11742	8002	35631
14	Bandhan Bank	578652	226102	0	0	499747	88819
15	Catholic Syrian Bank	243	469	0	0	0	0
16	City Union Bank	84	508	0	0	32	142
17	Development Credit Bank	22024	13413	0	0	14376	8406
18	Dhan Lakshmi Bank	102	366	0	0	88	226
19	Federal Bank Ltd.	2338	5101	0	0		
20	HDFC Bank	417212	159049	220468	40500	217668	119867
21	ICICI Bank	103039	719320	1325	576	78510	351565
22	IDBI Bank	26253	53209	1437	269	12057	26752
23	IDFC First Bank	184604	73040	0	0	134778	66195
24	Indusind Bank Limited	11152	21687	0	0	1405	3519
25	Jammu and Kashmir Bank	170	806	146	631	26	99
26	Karnataka Bank Limited	322	2516	0	0	92	572
27	Karur Vysya Bank Ltd.	170	1062	0	0	0	596
28	Kotak Mahindra Bank	268559	103092	0	0	229008	54702
29	Lakshmi Vilas Bank	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	2867	28998	1110	8213		
31	South Indian Bank	579	1208	0	0		
32	Standard Chartered Bank	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	74	353	0	0	61	140
34	Yes Bank	81422	15776	0	0	30199	11633
	PRIVATE BANK - SUB TOTAL	1855499	1558619	282523	61930	1226049	768864
	COMMERCIAL BANKS SUB	2790015	4246859	506563	156949	1633560	1936740
35	MGB	34477	24308	5931	5083	3420	13961
36	MPGB	203118	266870	127573	46642	40045	141288
	RRBs - SUB TOTAL	237595	291178	133504	51725	43465	155249
37	DCCB & Apex Bank	194324	53130	43498	19575	123322	49328
	CO-OPERATIVE BANK - SU	194324	53130	43498	19575	123322	49328
38	AU Small Finance Bank	7077	27312	42	8	3477	16494
39	Equitas Small Finance Bank	7080	18245				
40	ESAF	94187	103007				
41	Fincare Small Finance Bank	82525	53649				
42	Jana Small Finance Bank	41966	83977				
43	Shivalik Small Finance Bank	8315	13890				
44	Suryoday Small Finance Bank	6766	23716				
45	Ujjivan Small Finance Bank	6419	26905				
46	Utkarsh Small Finance Bank	60254	47293				
	SMALL FINANCE BANK SU	314589	397993	42	8	3477	16494
	TOTAL	3536523	4989160	683607	228257	1803824	2157811