



# AGENDA

## 182nd SLBC Meeting



**Date: May 24, 2022**

*State Level Banker's Committee, Madhya Pradesh*

**ADOPTION OF THE MINUTES OF THE 181<sup>ST</sup> SLBC MEETING HELD ON  
MARCH 28, 2022**

The Minutes of 181<sup>st</sup> SLBC meeting of SLBC held on March 28, 2022 were circulated to all concerned and were uploaded on website of SLBC ([www.slbcmadhyapradesh.in](http://www.slbcmadhyapradesh.in)) and website of Directorate of Institutional Finance, Government of Madhya Pradesh ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)).

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

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## ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
APY	: Atal Pension Yojana
BC	: Business Correspondent
BRISC	: Bank Recovery Incentive Scheme
CASA	: Current Account Savings Account
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
ECLGS	: Emergency Credit Line Guarantee Scheme
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
PMAY	: Pradhan Mantri Awas Yojana
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMFBY	: Pradhan Mantri Fasal Bima Yojana
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 ON ACTION POINTS OF 181<sup>st</sup> SLBC MEETING  
HELD ON MARCH 28, 2022**

<b>Sr.</b>	<b>Major discussion points</b>	<b>Action Taken</b>
1	Annual Credit Plan for FY 2022-23 to be prepared on the basis of potential available in the districts and progress made over the previous year. The target assessed by the implementing agencies of the government department should also be incorporated in the credit plan.	Generally, the State Credit Plan is an aggregation of approved credit plan of the districts. However, the Annual Credit Plan (ACP) or FY 2022-23 has been prepared duly taking into consideration, the Potential linked credit plan of NABARD, approved District Credit Plans and credit needs identified for the various segments of the society by the various Government's departments.
2	Bank-wise targets under self-employment generation schemes should be prepared in consultation with the stake holders. If there is any concern with respect to the targets allotted to the banks, then the concerned bank should inform it to the DIF & the SLBC with in the stipulated timeline.	Bank-wise targets under self-employment generation schemes have been prepared in consultation with the stake holders. SLBC vide its letter no. ZO:SLBC:2022-23:19 dated sent the targets to all member banks and requested them to provide their comment (if any) on the allotted targets latest by 17/05/2022. Only Madhyanchal Gramin Bank has raised concern about the targets.
3	Arrangement should be made to provide loans by banks to the property card holders of SVAMIVA scheme.	In order to make aware of the scheme and to resolve the queries of the banks, a meeting was held on...under the chairmanship of Principal Secretary, Revenue department. Banks have been advised to come forward and provide loans to the eligible beneficiaries.
4	Banks should give priority to appoint women BC of SHG members who have qualified the IIBF examination. The Banks should ensure this work in coordination with the SRLM & SLBC.	SLRM shared a list of 1587 SHG members who have qualified the IIBF examination. SLBC vide its letter ZO:SLBC:2022-23:17 dated 10/05/2022 requested member banks to take suitable action to deploy these women SHG members as BC in the uncovered/leftover SSAs or wherever required.

5	Efforts to be made to increase CD ratio in line with the national average. District wise CD ratio to be reviewed in the next SLBC meeting.	Banks credit growth improved from Dec'21 quarter to Mar'22. District-wise CD ratio is given in the agenda.
6	Increasing NPA under Chief Minister Rural Housing Mission scheme is a cause of concern for the banks. The issues should be resolved at the earliest. A proposal to be sent by SLBC in consultation with the stake holders to the concerned department.	The issues were thoroughly discussed with the banks having exposure under the scheme on 02/04/2022 at LHO, SBI Bhopal. On the basis of discussions held in the meeting, a proposal has been sent to DIF by SLBC on 14/05/2022.
7	Instructions should be issued to the District Collectors to dispose of the cases filed under Section 14 of SARFAESI Act for physical possession of the property within the timeline defined in the Act.	Instructions have been issued.
8	NPA under Mukhya Mantri Path Vikreta Yojana is increasing day by day. Impact assessment should be done by the SRLM department for this purpose.	SRLM to comment.
9	Banks should make concerted efforts to achieve the allotted targets under the self-employment generation schemes.	Achievement under the self-employment generation schemes are given in agenda.
10	An awareness campaign should be run by the implementing agencies of the self-employment generation schemes so that the beneficiary can get the proper benefit of these schemes.	Concerned departments to comment.



## AGENDA NO-1

### RELEASE OF ANNUAL CREDIT PLAN FY 2022-23

#### HIGHLIGHTS

Amount in crore

Sr.	Sector	No. of A/cs	Amount	% Share to total credit plan outlay
1	Farm Credit	64,90,526	1,52,252	60.07
1a	-Out of Farm Credit KCC	57,13,662	1,19,816	47.27
1b	-Agriculture Term Loan	9,71,738	44,945	17.73
2	Agriculture Infrastructure	77,386	5,396	2.13
3	Ancillary Activities	1,17,488	7,113	2.81
4	Total Agriculture (1+2+3)	66,85,400	1,64,761	65.01
5	MSME (5a+5b+5c+5d+5e)	7,76,655	44,945	17.73
5a	-Micro Enterprises	6,54,059	27,493	10.85
5b	-Small Enterprises	97,126	15,426	6.09
5c	-Medium Enterprises	411	1,272	0.50
5d	-Khadi & Village Industries	3,741	295	0.12
5e	-Other under MSME	21,318	459	0.18
6	Export Credit	1,453	912	0.36
7	Education	30,480	1,518	0.60
9	Housing	1,61,740	9,649	3.81
10	Social Infrastructure	17,460	803	0.32
11	Renewable Energy	18,650	622	0.25
12	Other Priority	3,742	240	0.09
13	Total Priority Sector	76,95,580	2,23,449	88.16
14	Non-Priority Sector	1,96,158	30,000	11.84
15	Total Credit Plan (13+14)	78,91,738	2,53,449	100.00
16	Weaker Sections	12,17,184	33,183	13.09

- Generally, the State Credit Plan is an aggregation of approved credit plan of the districts. However, the Annual Credit Plan (ACP) or FY 2022-23 has been prepared duly taking into consideration, the Potential linked credit plan of NABARD, approved District Credit Plans and credit needs identified for the various segments of the society by the implementing agencies of the Government's departments.
- Annual Credit Plan 2021-22 for the state of Madhya Pradesh has been drawn with an outlay of Rs. 2, 53,449 crores with an increase of 19% from the previous year's credit plan.
- Priority Sector lending targets have been fixed at Rs. 2, 23,449 crores which is 12.24% more than the previous year's credit plan. Keeping in view of the achievement under the Non-priority sector over past few years, targets have been revised from Rs 15,213 crore to Rs 30,000 crore.
- Agriculture segment has a major share of Rs 1, 64,761 crores, comprising 60% of total credit plan outlay.

- A Special Drive has been undertaken by the Govt. of India for providing KCC to all eligible animal husbandry & fishery farmers. Further, the contribution of agri-allied sectors viz., livestock (including dairy, sheep, goat, poultry and piggery) and fisheries have been significant and growing over the years. Keeping in view of this, Rs 11,283 crore has been earmarked for the KCC Animal Husbandry sector. A provision of Rs 1.02 lakh crore has been made for KCC crop loans.
- An allocation of Rs 44,945 crore has been made of agriculture term loans which is 27% of the total plan of agriculture sector.
- Recognising the importance of SHG Bank linkage, a disbursement target of Rs 2,553 crore to 1.96 lakh SHGs has been fixed for FY 2022-23.
- The potential assessed for Micro, Small and Medium (MSME) enterprises is Rs. 44,945 crore (17.73% of total outlay), followed by housing sector with outlay of Rs. 9,649 crore under priority sector. (3.81% of total outlay)
- Sufficient provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made, keeping in view of the potentiality survey of NABARD.

### **Comparative Annual Credit Plan: An Overview**

Amount in crore

<b>Sr.</b>	<b>Sector</b>	<b>2020-21</b>	<b>2021-22</b>	<b>2022-23</b>	<b>Variation amt. over previous year</b>	<b>Variation % over previous year</b>
1	Farm Credit	1,24,412	1,40,222	1,52,252	12,030	8.58
1a	Out of Farm Credit KCC	96,864	1,00,991	1,19,816	18,825	18.64
2	Agriculture Infrastructure	3,905	5,105	5,396	291	5.70
3	Ancillary Activities	5,919	6,730	7,113	383	5.70
4	Total Agriculture	1,34,236	1,52,057	1,64,761	12,705	8.36
5	MSME	32,078	35,009	44,945	9,936	28.38
6	Export Credit	530	864	912	48	5.52
7	Education	1,037	1,345	1,518	173	12.85
8	Housing	7,131	8,270	9,649	1,379	16.67
9	Social Infrastructure	595	710	803	93	13.13
10	Renewable Energy	288	617	622	5	0.80
11	Other Priority	321	205	240	34	16.76
12	Total Priority Sector	1,76,217	1,99,077	2,23,449	24,372	12.24
13	Non-Priority Sector	13,033	13,744	30,000	16,256	118.28
14	Total Credit Plan	1,89,250	2,12,821	2,53,449	40,628	19.09

- As compared to last year's total plan, an additional allocation of Rs. 40,628 crore has been made in current year's credit plan with increase of 19.09%. Credit outlay for priority sector has been assessed with an increase of Rs 24,372 crore (12.24) over last year's plan of priority sector.

- Agriculture credit target is growing every year. It is kept at 1, 64,761 crore for the year 2022-23 with increase of 8.36% over previous year. Targets for Kisan Credit Cards has been fixed at Rs 1, 19,816 crore with an increase of Rs 18,825 crore (18.64%) over previous year's target.
- Allocation of fund for MSME sectors has been made with an increase of Rs 9,936 crore (28.38%) over previous year's target.
- Allocations under education, housing, export credit, social infrastructure and renewable energy sectors have been made keeping the view of achievement during previous year and growth pattern of previous few years

### **Potential Linked Plan (PLP) of NABARAD & ACP 2022-23**

Amount in crore

Sr.	Sector	PLP of NABARD	ACP	% of PLP
1	Farm Credit	1,63,233	1,52,252	93
1a	Out of Farm Credit KCC	1,18,288	1,19,816	101
1b	Agriculture Term loans	44,945	44,945	100
2	Agriculture Infrastructure	8,916	5,396	61
3	Ancillary Activities	8,833	7,113	81
4	Total Agriculture (1+2+3)	1,80,982	1,64,761	91
5	MSME	39,268	44,945	114
6	Export Credit	1,202	912	76
7	Education	2,818	1,518	54
8	Housing	11,000	9,649	88
9	Social Infrastructure	2,542	803	32
10	Renewable Energy	851	622	73
11	Other Priority	4,305	240	6
12	Total Priority Sector (4+5+6+7+8+9+10+11)	2,42,968	2,23,449	92

Potential Linked Plan of NABARD serve as a basis for the lead banks at the district level and the SLBC at the state level for preparing the Annual Credit Plans. Potential have been assessed by NABARD keeping in view the stage of infrastructural development, demand of credit, Policies and schemes of the Government etc., which is an important base for preparing the ACP.

Outlay of Annual Credit Plan for the year 2022-23 is 92% of the PLP. Outlay for KCC, Agriculture term loans and MSMEs is more than the PLP which is 101%, 100% and 114% respectively.

## AGENDA NO-2

### REVIEW OF CREDIT DISBURSEMENT BY BANKS

ACHIEVEMENT UNDER ACP OF THE STATE FY 2021-22

Number in lakh & Amount in crore

Sr. No	Sector	FY 2020-21					FY 2021-22				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No.	Amt.	No.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Agriculture	50.98	1,34,236	56.56	72,480	54	62.94	1,52,057	62.40	1,05,256	69
1a	Farm Credit	49.53	1,24,412	54.64	64,458	52	60.97	1,40,222	59.87	94,346	67
1b	Crop Loan	41.28	96,864	41.9	51,738	53	50.32	1,00,991	45.86	55,158	55
1c	Agri Infra	0.61	3,905	0.09	1,185	30	0.91	5,105	0.16	1,462	29
1d	Ancillary Activity	0.84	5,919	1.83	6,837	116	1.06	6,730	2.37	9,447	140
2	MSME	5.19	32,079	12.66	33,563	105	5.91	35,009	6.94	46,945	134
2a	Micro	3.65	17,135	12.07	16,572	97	4.68	20,085	6.53	21,692	108
2b	Small	1.26	12,965	0.38	10,730	83	0.97	12,908	0.29	15,982	124
2c	Medium	0.01	1,161	0.05	4,020	346	0.01	1,222	0.05	7,080	579
2d	KVIC	0.03	277	0.02	95	34	0.03	291	0.03	92	32
2e	Other Under MSME	0.24	541	0.15	2,146	397	0.23	502	0.03	2,099	418
3	Export Credit	0.01	530	0	216	41	0.01	864	0.00	173	20
4	Education	0.19	1,037	0.19	419	40	0.25	1,345	0.24	508	38
5	Housing	1.01	7,131	0.93	6,551	92	1.32	8,270	1.12	5,772	70
6	Social infra	0.14	595	0.03	263	44	0.19	710	0.18	287	40
7	Renewable	0.12	288	0	44	15	0.18	617	0.00	1	0
8	Others	0.07	321	4.38	2,221	692	0.03	205	8.57	5,178	2526
9	Total Priority	57.72	1,76,217	74.75	1,15,757	66	70.83	1,99,077	79.46	1,64,120	82
10	Total NPS	1.46	13,033	14.34	52,518	403	1.60	13,744	13.82	1,06,789	777
11	Total Credit Plan	59.18	1,89,250	89.09	1,68,276	89	72.43	2,12,821	93.28	2,70,909	127

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

#### HIGHLIGHTS

- i. As against the target of Rs 2,12,821 crore (priority & non-priority) under Annual Credit Plan for FY 2021-22, an amount of Rs 2,70,909 crore was disbursed at the end of March 31, 2022, recording an achievement of 127%, which is more than the achievement of previous financial year, that was 72%.
- ii. The potential credit outlay for FY 2021-22 under priority sector was estimated at Rs 1,99,077 crore, with an increase of 12.97% over the projections of the previous financial year. The Banks disbursed Rs 1,64,120 crore to the priority sector during FY 2021-22 and achievement index was 82%, which is above the achievement of 71% during the previous financial year.
- iii. During the year 2021-22, the Banks disbursed Rs 1,05,256 crore to the agriculture sector against the target of Rs 1,52,057 crore and achieved 69% of the target.

Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks was 82%, 37% and 46% respectively.

- iv. Crop loans target of Rs 1, 00,991 crores for FY 2021-22, constitutes a major share of 46% in the total credit plan. The credit flow to this sector was Rs 55,158 crore with achievement of 55%.
- v. Under the MSME sectors, banks disbursed Rs 46,945 crores during FY 2021-22 as against the target of Rs. 35,009 crores and achieved 134% of the target, which is higher than the achievement of 105% during the previous financial year.
- vi. Credit offtake under education loans, housing sector under priority sector was Rs 508 crore and Rs 5,772 crore and achievement index was 38% and 70% respectively.

#### **AGENCY WISE ACP PERFORMANCE FY 2021-22**

Amount in Crore

<b>Bank Type</b>	<b>Agriculture</b>			<b>MSME</b>			<b>Priority Sector</b>		
	<b>Target</b>	<b>Achi.</b>	<b>Achi. %</b>	<b>Target</b>	<b>Achi.</b>	<b>Achi. %</b>	<b>Target</b>	<b>Achi.</b>	<b>Achi. %</b>
CBs	97,131	79,617	82	32,146	41,313	129	1,40,117	1,30,793	93
RRBs	17,436	6,369	37	1,501	1,386	92	19,773	8,556	43
Co-Ope.	36,323	16,821	46	533	1,835	344	36,979	18,667	50
SFBs	1,168	2,448	210	829	2,412	291	2,207	6,104	277
<b>Total</b>	<b>1,52,057</b>	<b>1,05,256</b>	<b>69</b>	<b>35,009</b>	<b>46,945</b>	<b>134</b>	<b>1,99,077</b>	<b>1,64,120</b>	<b>82</b>

## AGENDA NO-3

# Review of Banking Development in Madhya Pradesh FY 2021-22

### KEY BANKING PARAMETERS OF M.P. AS ON 31.03.2022

Amount in crore

Sr.	Parameters	Outstanding amount in crore				% Y-o-Y variation		
		Mar-19	Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22
1	Total number of Branches	7,684	7,958	8,032	8,120	3.6	0.9	1.1
2	Total number of ATMs	9,316	9,320	9,453	9,200	0.0	1.4	-2.7
3	Total Deposits	3,93,177	4,23,556	4,88,688	5,45,918	7.7	15.4	11.7
4	Total Advances	3,07,354	3,32,321	3,58,785	3,96,652	8.1	8.0	10.6
4a	Credit as per place of utilization	10,718	9,421	11,194	8232	-12.1	18.8	-26.5
5	Credit Deposit Ratio	78.17	78.46	73.42	72.66	0.3	-5.0	-0.8
5a	CD Ratio including credit as per place of utilization	80.90	80.68	75.71	74.17	-0.2	-5.0	-1.5
6	Total Business [3+4]	7,00,531	7,55,877	8,47,473	9,42,570	7.9	12.1	11.2
7	Agriculture	1,02,143	1,09,952	1,17,797	1,28,430	7.6	7.1	9.0
8	Crop Loans out of total agriculture	75,290	83,295	85,372	92,767	10.6	2.5	8.7
9	% of Agriculture advances to Total advances [RBI Norm*: 18%]	33.23	33.09	32.83	32.38	-0.1	-0.3	-0.5
10	MSME	55,745	60,228	65,696	75,769	8.0	9.1	15.3
11	Education Loan	2,645	2,598	2,695	2,697	-1.78	3.73	0.07
12	Housing	33,322	38,116	40,237	45,882	14.4	5.6	14.0
13	Total Priority Sector Advances	1,84,868	2,02,922	2,19,029	2,39,887	9.8	7.9	9.5
14	% of Priority Sector advances to Total advances [RBI Norm*: 40%]	60.15	61.06	61.05	60.48	0.9	0.0	-0.6
15	Total Non-Priority Sector Advances	1,22,486	1,29,399	1,39,756	1,56,765	5.6	8.0	12.2
16	Total NPA	35,711	36,275	33,739	36,372	1.6	-7.0	7.8
17	% of NPA to total advances	11.62	10.92	9.40	9.17	-0.7	-1.5	-0.2
18	Advances to Weaker Sections	70,391	71,241	79,939	89,756	1.2	12.2	12.3
19	% of advances to Weaker Sections to total Advances [RBI Norm*: 10%]^	22.90	21.44	22.28	22.63	-1.5	0.8	0.3

\* For Domestic Commercial Banks in the Country (excluding RRBs & SFBS), ^ For FY 2021-22, -11% (excluding RRBs)

## KEY HIGHLIGHTS MADHYA PRADESH- FY 2021-22

Highlights of the performance of all the Banks during FY 2021-22 are given below:

1. Total Business of the Banks increased to Rs 9,42,570 crore in March 2022 from Rs. 8,47,473 crore in previous year. On year-on-year (y-o-y) basis, bank's business increased by 11.2% in March 2022 as compared with an increase of 12.1% in March 2021. In absolute term, total business increased by Rs 95,097 crore y-o-y in March'22.
2. Aggregate deposits increased by Rs 57,230 crore y-o-y and stood at Rs. 545918 crore in March 2022. The year-on-year (y-o-y) growth in aggregate deposits worked out to 11.7% in March 2022 as against an increase of 15.4% last year. Bank's deposits increased at a record pace in 2021 reflecting increased precautionary saving by households and businesses in response to the pandemic. Deposit growth likely slowing but abundance of low-cost funding could endure through 2022.
3. Out of total deposits, share of CASA (Savings Account & Current Account) was 43.1 per cent March 31, 2022 as compared to 44.3% 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'22.
4. The Credit-Deposit (C-D) Ratio of the state decreased to 72.66% at the end of March 2022 from 73.42% previous year in March 2021. However, actual CD ratio stood at 74.17% after including credit of Rs. 8,232 crore as per "place of utilisation Norm" of RBI.
5. Gross credit of the Banks increased to Rs.3,96,652 crore in March 2022 from Rs. 3,58,785 crore one year ago, registering y-o-y growth of 10.6% as compared to growth of 8.0% in previous year. Y-o-Y growth of credit was 8.1% in March 2020.

Reflecting the recovery in the economy after two years of the Covid-19 pandemic, banks have seen sharp growth in advances by the end of the fiscal year 2021-22. It is noted that the third wave of the pandemic did not have much of an impact on economic activities as compared to second wave. Credit demand from the retail segment, small and medium businesses has been strong, but with the economic recovery in full swing, there is demand coming from other segments as well. Expectations are that credit demand from corporates, which had been largely muted, will also see an improvement in the current fiscal.

6. Agriculture credit increased by 9.0% y-o-y to Rs.1, 28,430 crore in March 2022 from Rs. 1, 17,797 crore previous year. Agriculture credit is constituting 32.38% of the total credit portfolio as on March 2022.
7. Credit to MSME sectors stood at Rs. 75,769 crore in March 2022, showing y-o-y growth of 15.3% as compared to 9.1% a year ago.
8. Credit to housing sector stood at Rs 45,882 crore in March 2022 from Rs 40,237 crore last year showing an increase of 14.0% y-o-y. Year-on-year growth in Mar'21 was 5.6%.
9. Gross NPA increased from Rs 33,739 crore in March 2021 to Rs 36, 372 crore in March 2022. However, NPA percentage reduced to 9.17% of total credit in Mar'22 from 9.40% previous year.

10. 10 Banks namely State Bank of India, DCCB & Apex Bank, Punjab National Bank, Bank of India, Central Bank of India, HDFC Bank, Union Bank of India, ICICI Bank, Bank of Baroda & Canara Bank continued to be accounted for over two-thirds of total business as on March 2022. Of which, around 1/4th of total business is lying with SBI.

### TOP 10 BANKS IN TERMS OF BUSINESS IN M.P. AS ON 31.03.2022

In descending order		Amount in crore		
Sr. No.	Name of the Bank	Deposits	Advances	Business
1	State Bank of India	1,66,898	77,856	2,44,753
2	DCCB & Apex Bank	34,761	37,775	72,536
3	Punjab National Bank	39,032	25,987	65,018
4	Bank of India	37,015	27,696	64,711
5	Central Bank of India	37,576	17,923	55,499
6	HDFC Bank	24,278	30,001	54,279
7	Union Bank of India	36,616	16,512	53,128
8	ICICI Bank	19,180	24,487	43,667
9	Bank of Baroda	21,973	15,921	37,894
10	Canara Bank	16,777	17,266	34,043

### PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS

#### Banking Network

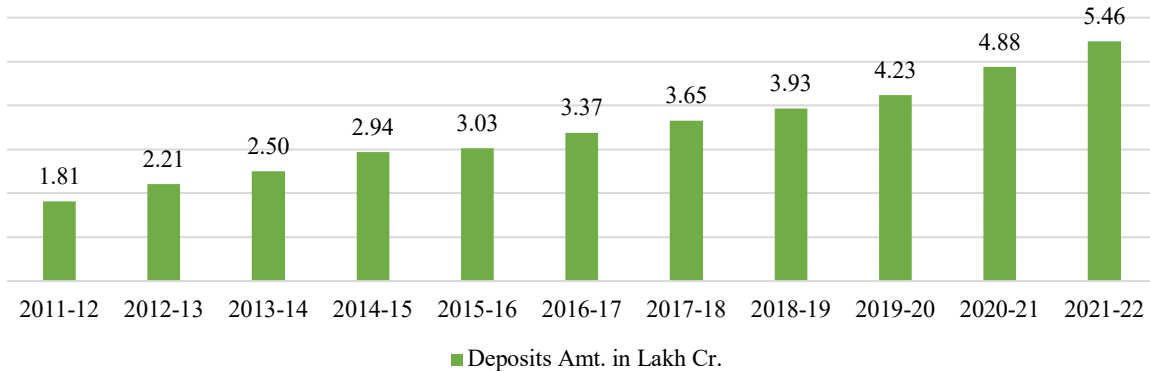
Banks in Madhya Pradesh have a network of 8,120 branches spanning 35%, 30% and 35% in rural, semi-urban and urban/metropolitan areas respectively with 9,200 ATMs as on March 31, 2022. 163 new bank branches were opened during FY 2021-22. Net increase in number of branches was 88 after considering closure/merger/reconciliation of total branches during FY 2021-22. 253 ATMs have been closed during the same period. Out of total ATMs, about 25% ATMs were in Indore & Bhopal city As on Mar'22.

#### Deposits

- Deposits in PMJDY accounts increased by Rs 992 crore in a year and reached to Rs 9,249 crore as on March 31, 2022.
- During FY12-22, deposits grew at a CAGR of 9.47%.

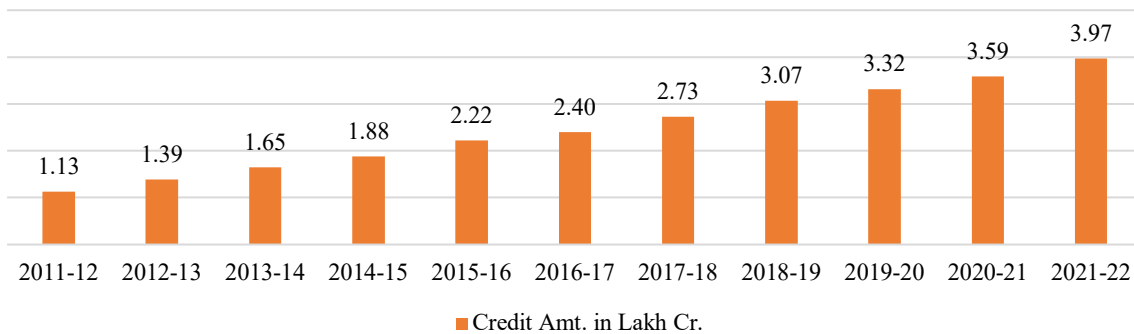


**Growth in deposits over the past 10 years**  
**CAGR 9.47%**



**Credit**

**Growth in credit over the past 10 years**  
**CAGR 11.07%**



- During FY12–22, credit off-take grew at a CAGR of 11.07%.
- Credit to priority sector and agriculture sectors were 60.48% and 32.38% of total credit respectively as on March 31, 2022.
- Year-on-year, Bank’s credit to Agriculture, MSME and Priority Sector grew at 9.0%, 15.3% & 9.5% respectively in March 2022 as compared to growth of 7.1%, 9.1% & 7.9% previous year respectively.
- Per capita credit was Rs 54,411 whereas average loan size was Rs 2.14 lakh as on March 31, 2022.

**Agriculture**

- Agriculture credit grew by 9.0% year-on-year as on March 2022 as compared to 7.1% previous year.
- Out of total agriculture credit share of crop loans and term loans was 72% and 28% respectively. There were 65.84 lakh Kisan Credit Cards with average loan size of Rs 1.41 lakh. Agriculture term loans increased by 10% y-o-y in Mar’22.
- Out of total credit, the share of small & marginal farmers was 11.25% in Mar’22.

### Agency wise credit growth under Agriculture

Amount in crore

Sr.	Agency	Outstanding amount				Y-o-Y growth %		
		Mar-19	Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22
1	Public Sector Bank	49,508	49,692	51,686	55,603	0.4	4.0	7.6
2	Private Sector Banks	16,268	19,105	24,358	27,893	17.4	27.5	14.5
3	Commercial Banks	65,777	68,798	76,044	83,497	4.6	10.5	9.8
4	Regional Rural Banks	6,986	7,926	8,182	8,831	13.5	3.2	7.9
5	Cooperative Banks	28,360	31,624	31,211	32,809	11.5	-1.3	5.1
6	Small Finance Banks	1,020	1,604	2,360	3,291	57.3	47.1	39.4
	<b>Total</b>	<b>1,67,919</b>	<b>1,78,749</b>	<b>1,93,841</b>	<b>2,11,924</b>	<b>6.4</b>	<b>8.4</b>	<b>9.3</b>

### Micro, Small & Medium Enterprises

Credit to MSMEs by all banks in the financial year 2021-22 stood at Rs 75,769 crore, showing an increase of Rs 10,073 crore y-o-y in Mar'22 as compared to an increase of Rs 5,468 in previous year. The timely policy interventions have helped alleviate the stress experienced by individuals, MSMEs, corporates and lenders, and by keeping access to finance open on easy terms. ECLGS was a big factor that improved the quality of SME loans and also improved the overall profile of the MSME sector. Moreover, the government had revised the definition of MSME in 2020 which brought many large businesses into the MSME category while Covid was also taken care of to a large extent last year. Its positive impact is now visible. However, asset quality concerns have continued to prevail in coming days.

Amount in crore

Sr.	Particulars	Outstanding amount			Y-o-Y growth %	
		Mar'20	Mar'21	Mar'22	Mar'21	Mar'22
1	MSE Advances (Micro & Small Enterprises)	53,127	54,907	63,400	3.35	15.47
2	% credit to Micro enterprises to MSE	58.85	61.85	61.65		
3	Micro Enterprises	31,263	33,958	39,085	8.62	15.10
4	% credit to Micro Enterprises to total credit	9.41	9.46	9.85		
5	Small Enterprises	21,864	20,949	24,315	-4.18	16.07
6	Medium Enterprises	6,060	7,687	9,864	26.85	28.32
7	Others	1,041	3,102	2,505	197.98	-19.26
8	Total credit to MSMEs	60,228	65,696	75,769	9.08	15.33
9	Total Bank's Credit	3,32,321	3,58,785	3,96,652	7.96	10.55
10	NPA amt. under MSMEs	5,892	6,191	6,818	5.07	10.13
11	% NPA under MSMEs	9.78	9.42	9.00		

Further, NCGTC vide letter no 1404/NGGTC/ECLGS dated 30.03.2022 has informed that the duration of Emergency Credit Line Guarantee Scheme (ECLGS) has been extended up to March 31, 2023 or till guarantees for an amount of 4, 50,000 crore are issued (taking into account all components of ECLGS), whichever is earlier. Certain changes have also been introduced to provide further relief to borrowers belonging to the Hospitality and related sectors and the Aviation sector.

### **Housing Loans**

- Year-on-year growth in housing sectors grew to 14.0% in Mar'22 as compared to growth of 5.6% previous year. Home loan demand is set to overtake pre-Covid level. Interest rates for home loans have been lowest in the last one year at about 6.5%, which was one of the factor for increasing the demand.

### **Education Loans**

- Education loan marginally grew by 0.07% y-o-y in Mar'22 as compared to 3.73% in previous year. Despite first wave of pandemic, demand for education loans rose in last year.
- The trends that led to the rise of education loans although the pandemic inter alia to be
  - The rising cost of education for parents to invest in their children's education, especially at a time when many parents have faced pay cuts in their jobs. The pandemic has added further pressure on parents' purses, creating further demand for finance options to manage education-related expenses.
  - Cost of overseas education continues to be high
  - The surge in aspirants pursuing multiple courses

### **Priority Sector**

- Priority sector advances increased by 9.5% in March 2022 as compared to an increase of 7.9% in March 2021.
- The outstanding credit to priority sector grew to Rs 2.40 lakh crore at the end of March 2022 from Rs 2.19 lakh crore in March 2021.

### **Non-Priority Sector**

Non-Priority sector covers all the remaining sectors which are other than priority sector lending. Non-priority sectors play significant role in the economy. Loans to corporate sector, personal loans and other big ticket size loans etc come under this sector. Credit to Non-priority sector was Rs 1,39,756 crore in March'21 which increased to Rs 1,56,765 crore in Mar'22 showing y-o-y increase of 12.2%.

## CREDIT GROWTH COMPARISON WITH COUNTRY- SCHEDULED COMMERCIAL BANKS (Excluding Cooperative Banks)

Outstanding amount in Crore

Sector	Y-o-Y growth %					
	All India*			Madhya Pradesh		
	Mar'20	Mar'21	Mar'22	Mar'20	Mar'21	Mar'22
Deposits	9.5	10.9	10.1	7.8	15.2	11.6
Advances	6.8	5.0	9.6	9.0	9.2	11.3
Agriculture & Allied	3.1	10.1	9.0	6.2	10.5	10.4
MSME	2.3	8.0	14.8	8.6	6.0	16.3
Housing^	15.4	9.1	6.4	14.6	5.7	14.2
Education^	-3.3	-4.4	0.0	-1.7	3.7	0.1
Priority Sector	3.3	7.4	10.5	9.8	8.7	11.6

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

^ Priority & Non-Priority Sectors

- ⇒ Total credit of Scheduled Commercial Banks (excluding Cooperative banks) in the state increased by 11.3% y-o-y in March 2022 as compared with an increase of 9.6% in the country during the same period.
- ⇒ Year on year basis deposits grew at the rate of 11.6% in Mar'22 in Madhya Pradesh as compared to 10.1% growth in the country.
- ⇒ On a year-on-year (y-o-y) basis, credit of Scheduled Commercial Banks (excluding Cooperative banks) in the state to agriculture and allied sectors increased by 10.4% in March 2022 as compared with an increase of 9.0% in the country.
- ⇒ Year-on year growth under MSME sectors in Madhya Pradesh was 16.3% in March, 2022, whereas it was 14.8% in the Country.
- ⇒ Loans to housing sectors grew by 14.2% y-o-y in March'22 as compared to 6.4% in the country.
- ⇒ Outstanding under education loans remained close to its March 2021 level in Mar'22 both in the country as well as in Madhya Pradesh. There was marginal y-o-y growth in Madhya Pradesh as compared to the country in Mar'22.
- ⇒ Y-o-y growth under priority sector in the state was 11.6% in March 2022 as compared to growth of 10.5% in the country.

## AGENDA NO-4

### CREDIT DEPOSIT RATIO

#### Agency wise CD Ratio

Amount in Crore

Sr.	Indicator	Mar-20	Mar-21	Mar-22	Y-o-Y variation		Y-o-Y variation %	
					Mar-21	Mar-22	Mar-21	Mar-22
1	All Banks							
2	Deposits	4,23,556	4,88,688	5,45,919	65,132	57,231	15.38	11.71
3	Credit	3,32,321	3,58,785	3,96,653	26,464	37,868	7.96	10.55
4	CD Ratio	78.46	73.42	72.66	-5.04	-0.76	-6.43	-1.04
5	Commercial Banks							
6	Deposits	3,72,394	4,29,751	4,80,707	57,357	50,956	15.40	11.86
7	Credit	2,76,054	2,99,683	3,31,318	23,629	31,635	8.56	10.56
8	CD Ratio	74.13	69.73	68.92	-4.40	-0.81	-5.93	-1.16
9	Regional Rural Banks							
10	Deposits	23,219	25,209	26,425	1,990	1,216	8.57	4.82
11	Credit	12,354	13,600	15,429	1,246	1,829	10.09	13.45
12	CD Ratio	53.21	53.95	58.39	0.74	4.44	1.40	8.23
13	Cooperative Banks							
14	Deposits	25,961	30,593	34,761	4,632	4,168	17.84	13.62
15	Credit	36,885	36,228	37,775	-657	1,547	-1.78	4.27
16	CD Ratio	142.08	118.42	108.67	-23.66	-9.75	-16.65	-8.23
	Small Finance Banks							
17	Deposits	1,943	3,038	4,026	1,095	988	56.36	32.52
18	Credit	7,028	9,274	12,131	2,246	2,857	31.96	30.81
19	CD Ratio	361.71	305.27	301.32	-56.44	-3.95	-15.60	-1.29

- On year-on-year (y-o-y) basis, credit grew by Rs 37,868 crore in Mar'22 as compared to an increase of Rs 26,464 previous year. However, CD Ratio declined to 72.66% in Mar'22 from 73.42% last year. Higher growth in deposits and fallen CD ratio of Cooperative banks are one of the reasons for decline in CD Ratio in Mar'22. Deposits grew by Rs 57,231 crore in Mar'22 as compared to an increase of Rs 65,132 previous year.

## **Centre wise growth in deposits and advances**

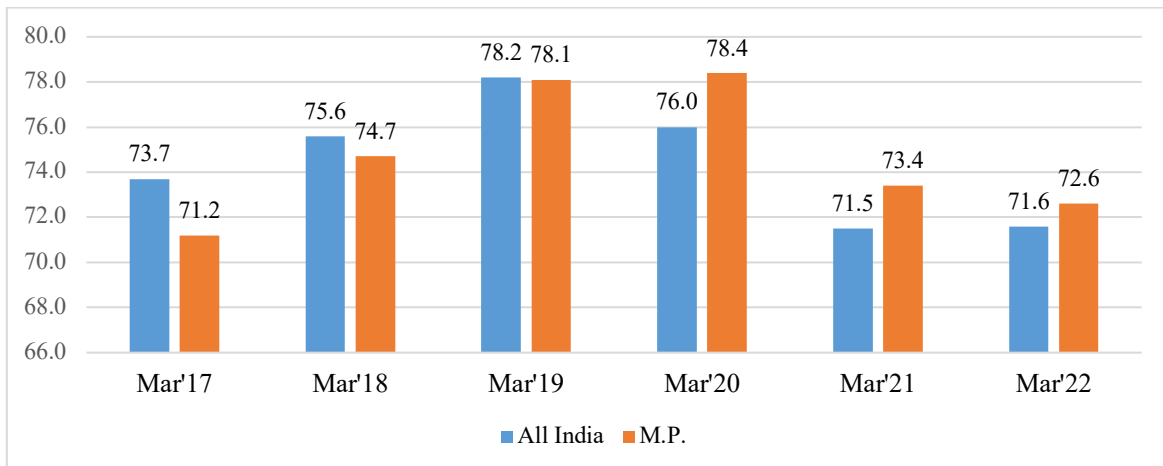
Amount in Crore

Sr.	Indicators	Amount in crore			Y-o-Y variation		Y-o-Y variation %	
		Mar-20	Mar-21	Mar-22	Mar-21	Mar-22	Mar-21	Mar-22
1	(i) Deposits Total	4,23,556	4,88,688	5,45,919	65,132	57,231	15.4	11.7
2	- Rural	63,208	70,683	74,584	7,475	3,901	11.8	5.5
3	- Semi Urban	1,00,472	1,11,479	1,14,811	11,007	3,332	11.0	3.0
4	- Urban	2,59,876	3,06,526	3,56,678	46,650	50,152	18.0	16.4
5	(ii) Credit Total	3,32,321	3,58,785	3,96,653	26,464	37,868	8.0	10.6
6	- Rural	56,758	61,201	63,993	4,443	2,792	7.8	4.6
7	- Semi Urban	77,137	87,030	89,615	9,893	2,585	12.8	3.0
8	- Urban	1,98,426	2,10,555	2,43,045	12,128	32,490	6.1	15.4
9	(iii) CD Ratio	78.46	73.42	72.66	-5.0	-0.8	-6.4	-1.0
10	- Rural	89.80	86.59	85.80	-3.2	-0.8	-3.6	-0.9
11	- Semi Urban	76.77	78.07	78.05	1.3	0.0	1.7	0.0
12	- Urban	76.35	68.69	68.14	-7.7	-0.5	-10.0	-0.8

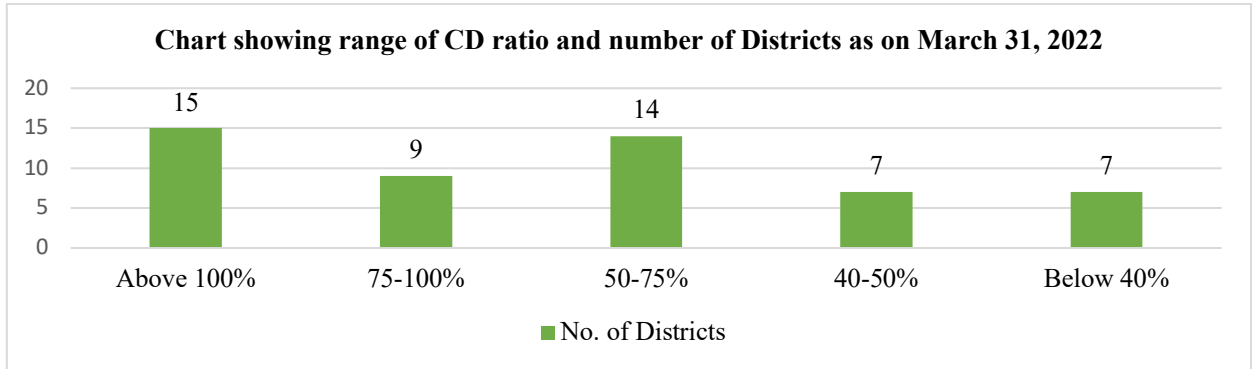
Bank wise deposits, advances & CD Ratio is shown in Table no. 3(i)

- Year-on-year growth in credit in urban centres was maximum followed by rural & semi-urban centres.
- Urban centres recorded highest growth in deposits y-o-y in March 2022 followed by rural and semi-urban centres.

### **CD Ratio Country via-a-vis Madhya Pradesh**



## District wise CD Ratio



District wise deposits, advances & CD Ratio is shown in Table no. 3(ii)

Name of the districts				
Above 100%	Between 75-100%	Between 50-75%	Between 40-50%	Below 40%
Mandsaur	Indore	Gwalior	Mandla	Singrauli
Narsimhapur	Burhanpur	Betul	Dindori	Anuppur
Ratlam	Neemuch	Balaghat	Satna	Umaria
Dewas	Sheopur	Sagar	Bhind	Niwari
Vidisha	Hoshangabad	Alirajpur	Panna	Sidhi
Barwani	Jhabua	Katni	Tikamgarh	Shahdol
Ashoknagar	Ujjain	Damoh	Chhatarpur	Rewa
Khargone	Dhar	Shivpuri		
East nimar	Guna	Seoni		
Sehore		Chhindwara		
Harda		Bhopal		
Rajgarh		Jabalpur		
Shajapur		Datia		
Raisen		Morena		
Agar-malwa				

### Districts having CD Ratio below 40%

Amount in crore

Sr.	Districts	Deposits			Advances			CD Ratio		
		Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22
1	Anuppur	3,512	3,938	4,390	801	916	1,066	22.80	23.27	24.28
2	Niwari	1,036	1,219	1,056	273	285	295	26.35	23.38	27.93
3	Rewa	11,463	12,640	13,519	3,756	4,117	4,711	32.76	32.57	34.84
4	Shahdol	4,721	5,248	5,195	1,377	1,594	1,755	29.16	30.38	33.78
5	Sidhi	3,633	4,143	4,055	1,360	1,464	1,297	37.42	35.33	31.98
6	Singrauli	8,418	10,553	14,157	1,835	2,076	1,887	21.80	19.68	13.33
7	Umaria	2,366	2,750	2,718	628	705	736	26.56	25.65	27.08

Chart showing district-wise comparison of CD Ratio

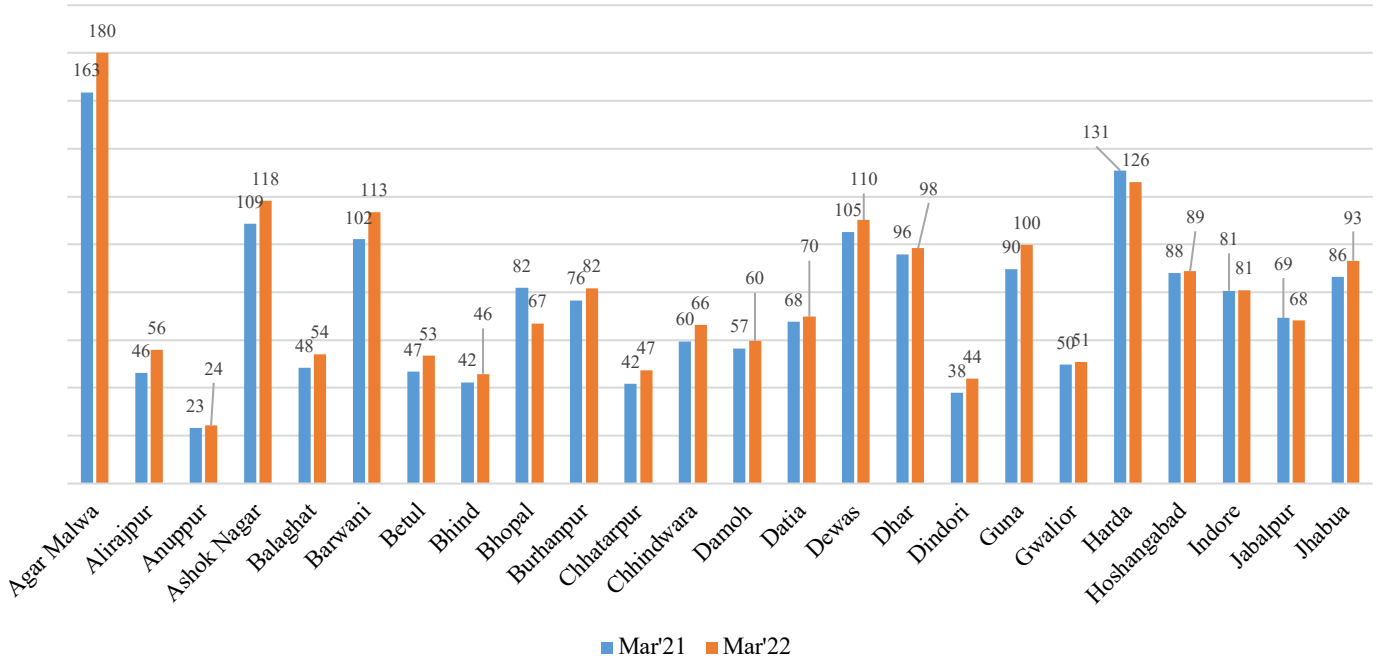
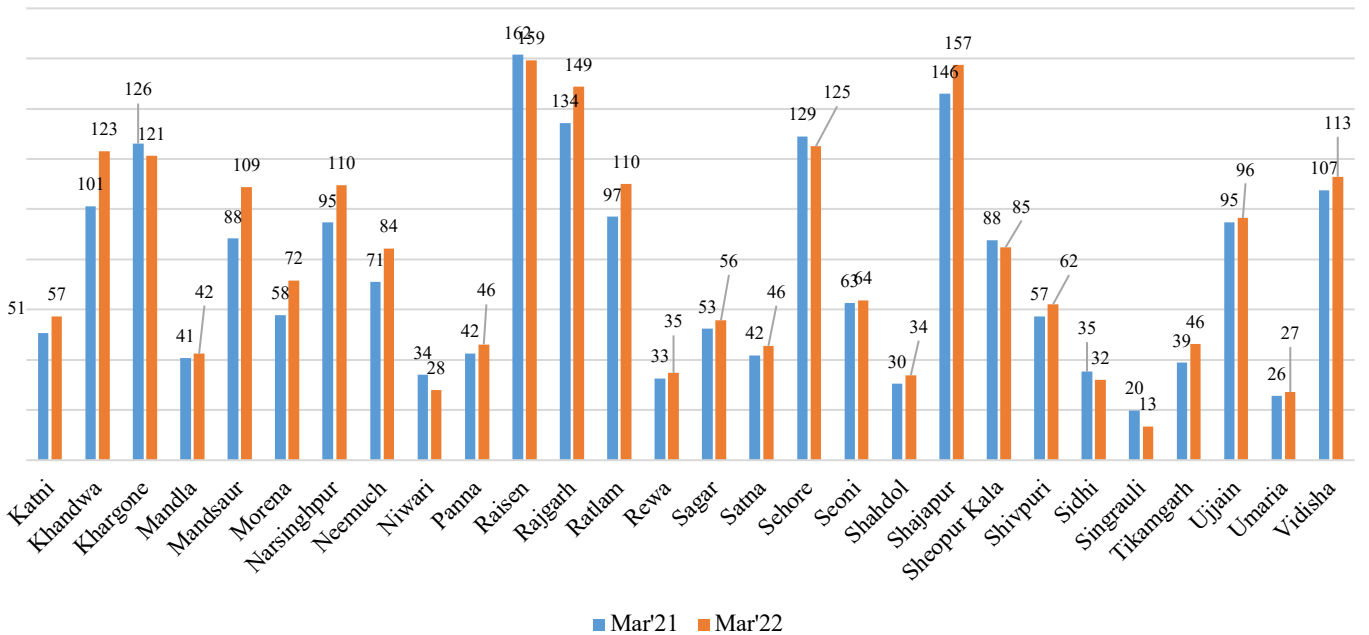


Chart showing district-wise comparison of CD Ratio





## AGENDA NO-5

### Progress under Government Sponsored Schemes

#### PM SVANidhi

##### First Tranche

Bank Name	Target 2020-22	02/07/2020 to 31/03/2022			Progress % of disbursed loan cases against target
		Sanctioned	Disbursed	Returned/ rejected	
PSBs	6,91,169	4,44,402	4,31,495	1,00,649	62.43%
RRBs	77,908	27,206	26,257	4,917	33.70%
Private Bank	3,07,178	20,387	8,792	6,699	2.86%
MFIs	73,105	791	708	189	0.97%
Total	11,49,360	4,92,786	4,67,252	1,12,454	40.65%

##### Second Tranche

Bank Name	Target 2021-22	Submitted	Sanctioned	Disbursed	Achievement %
PSBs	1,42,846	49,681	41,277	38,304	26.81%
RRBs	9,605	3,509	3,255	2,929	30.49%
Private Bank	2,511	422	339	248	9.88%
MFIs	216	45	37	29	13.43%
Total	1,55,177	53,657	44,908	41,510	26.75%

The Cabinet Committee on Economic Affairs has approved the continuation of lending under PM SVANidhi scheme beyond Mar'22 till December 2024, with focus on enhanced collateral free loan corpus, increased adoption of digital transactions and holistic socio-economic development of the Street Vendors and their families. Banks are requested to:-

- To improve the performance under digital onboarding.
- Mark closure of Tranche-I loan on portal promptly, wherever fully repaid.
- Tranche-II loans to be processed expeditiously and with minimum paper-work.

**PM SVANidhi Bank-wise**

S.no	Bank Name	Target 2020-22	02 July 2020 to 31 March 2022				Progress % of disbursed loan cases against target
			Submitted	Sanctioned	Disbursed	Returned/rejected	
1	2	3	4	5	6	7	7
1	Bank of India	46708	71506	68665	67335	10550	144.16%
2	State Bank of India	146721	156039	153309	148817	42903	101.43%
3	Central Bank of India	38747	43698	40612	39165	7989	101.08%
4	Bank of Baroda	73573	39818	38344	37570	10715	51.06%
5	Union Bank of India	82792	40528	38575	37326	10353	45.08%
6	Punjab National Bank	81874	37655	37122	35689	6189	43.59%
7	Indian Bank	48498	22512	21043	20036	2264	41.31%
8	Bank of Maharashtra	21134	7582	7462	7399	1609	35.01%
9	UCO Bank	39186	13194	12222	11594	2768	29.59%
11	Canara Bank	81623	21234	20702	20333	4398	24.91%
10	Punjab and Sind Bank	11500	2602	2538	2503	427	21.77%
12	Indian Overseas Bank	18813	4216	3808	3728	484	19.82%
	<b>Total PSB</b>	<b>691169</b>	<b>460584</b>	<b>444402</b>	<b>431495</b>	<b>100649</b>	<b>62.43%</b>
13	Madhyanchal Gramin Bank	23344	11963	10069	9732	1610	41.69%
14	RRB Madhya Pradesh GB	54564	18276	17137	16525	3307	30.29%
	<b>Total RRBs</b>	<b>77908</b>	<b>30239</b>	<b>27206</b>	<b>26257</b>	<b>4917</b>	<b>33.70%</b>
15	IDBI Bank	22486	2865	2540	2285	919	10.16%
16	HDFC Bank	41376	13216	12601	3098	4172	7.49%
17	Kotak Mahindra Bank	11938	1532	856	608	122	5.09%
18	Axis Bank	45148	2702	1624	1165	415	2.58%
19	Jammu & Kashmir Bank Ltd	861	31	22	19	0	2.21%
20	Karnataka Bank Ltd	3033	89	65	61	162	2.01%
21	Federal Bank	3609	156	79	65	49	1.80%
22	ICICI Bank	68970	2806	2200	1136	312	1.65%
23	Tamilnad Mercantile Bank	567	18	7	7	26	1.23%
24	Karur Vysya Bank Ltd	1754	25	16	14	11	0.80%
25	RBL Bank Limited	2144	22	12	12	9	0.56%
26	IDFC FIRST Bank Ltd.	11143	466	72	62	82	0.56%
27	South Indian Bank	1752	42	9	9	4	0.51%
28	Bandhan Bank Ltd.	53434	614	230	224	117	0.42%
29	IndusInd Bank	19735	113	53	26	211	0.13%
30	Yes Bank Ltd.	10317	5	1	1	76	0.01%
31	Catholic Syrian Bank	572	0	0	0	0	0.00%
32	Dhan Lakshami Bank	440	0	0	0	0	0.00%
33	Standard Chartered Bank	1320	5	0	0	0	0.00%
34	DCB Bank Ltd.	3433	25	0	0	0	0.00%
35	Lakshmi Vilas Bank	1386	10	0	0	5	0.00%
36	City Union Bank	1760	11	0	0	7	0.00%
	<b>Total Private Bank</b>	<b>307178</b>	<b>24753</b>	<b>20387</b>	<b>8792</b>	<b>6699</b>	<b>2.86%</b>
37	AU Small Finance bank	11951	714	537	470	123	3.93%
38	Utkarsh Small Finance Bank	8008	329	171	159	32	1.99%
39	Ujjivan Small Finance Bank	3277	78	12	9	3	0.27%
40	Jana Small Finance Bank	7655	14	1	1	1	0.01%
41	Annapurna Finance Pvt. Ltd.	0	70	70	69	24	0.00%
42	ESAF Small Finance Bank	6247	0	0	0	2	0.00%
43	Sarvoday Small Finance	9833	0	0	0	0	0.00%
44	Equitas Small Finance Bank	16256	0	0	0	0	0.00%
45	Fincare Small Finance Bank	9878	2	0	0	4	0.00%
	<b>Total MFIs</b>	<b>73105</b>	<b>1207</b>	<b>791</b>	<b>708</b>	<b>189</b>	<b>0.97%</b>
	<b>Grand Total</b>	<b>1149360</b>	<b>516783</b>	<b>492786</b>	<b>467252</b>	<b>112454</b>	<b>40.65%</b>

## Mukhya Mantri Gramin Path Vikreta Yojana- Bank-wise progress

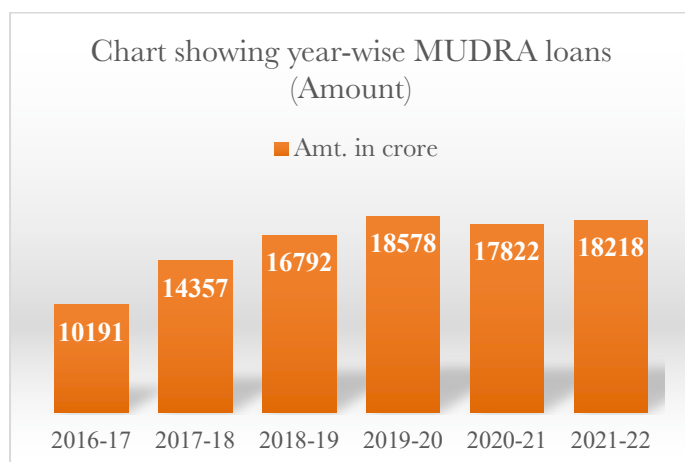
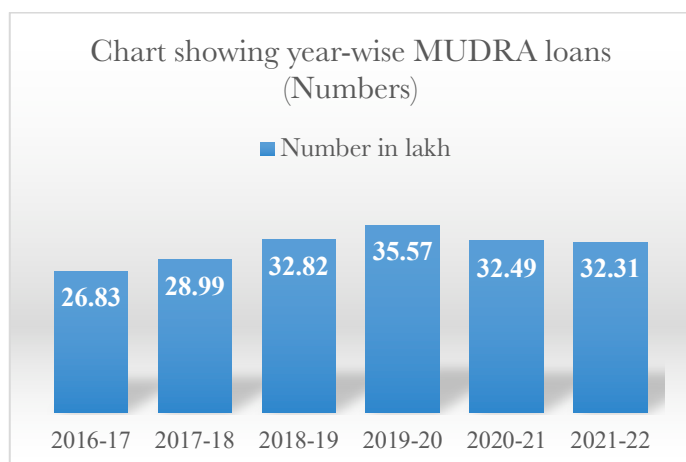
Numbers

(since inception)

Sr.	Bank Name	Target	Forwarded	Sanctioned	Rejected	Disbursed	Achievement %
1	Bank of Baroda	20034	33927	12840	16518	11890	59.3
2	Bank of India	35738	91276	33673	39095	31271	87.5
3	Bank of Maharashtra	11251	15074	4821	8382	3103	27.6
4	Canara Bank	21547	15210	5887	7720	4541	21.1
5	Central Bank of India	36292	91737	43884	26577	39887	109.9
6	Indian Bank	14891	36849	14092	8677	12763	85.7
7	Indian Overseas Bank	2206	1630	607	532	539	24.4
8	Punjab And Sind Bank	1765	1670	616	935	584	33.1
9	Punjab National Bank	22391	46312	18019	18361	16893	75.4
10	State Bank of India	76660	278439	100565	90725	92402	120.5
11	Uco Bank	9376	13578	5574	5298	5042	53.8
12	Union Bank of India	22391	45900	18220	13762	17020	76.0
	<b>PSBs SUB Total</b>	<b>274542</b>	<b>671602</b>	<b>258798</b>	<b>236582</b>	<b>235935</b>	<b>85.9</b>
13	Axis Bank	10258	2828	135	572	106	1.0
14	Bandhan Bank	0	507	17	34	16	0.0
15	City Union Bank Limited	0	1	0	0	0	0.0
16	DCB Bank Limited	0	55	0	0	0	0.0
17	Federal Bank	0	51	3	24	3	0.0
18	HDFC Bank	7831	2223	461	464	263	3.4
19	ICICI Bank	16545	3655	2156	238	2143	13.0
20	IDBI Bank	6177	2470	506	936	439	7.1
21	IDFC First Bank	4081	1754	521	398	515	12.6
22	Indusind Bank	5956	754	437	1	437	7.3
23	Karnataka Bank	0	12	0	3	0	0.0
24	Kotak Mahindra Bank	0	101	0	2	0	0.0
25	RBL Bank	0	27	0	4	0	0.0
26	South Indian Bank	0	5	0	1	0	0.0
27	Standard Chartered Bank	0	2	0	0	0	0.0
28	Laxmi Vilas Bank	0	14	0	0	0	0.0
29	Yes Bank	4743	284	25	157	14	0.3

30	Tamilnad Mercantile Bank Limited	0	20	0	0	0	0.0
	Private Bank Sub Total	55591	14763	4261	2834	3936	7.1
31	Madhya Pradesh Gramin Bank	84492	117133	55525	55418	46824	55.4
32	Madhyanchal Gramin Bank	44783	83238	27297	38113	24947	55.7
	RRBs Sub Total	129275	200371	82822	93531	71771	55.5
33	DCCB/Apex Bank	38276	5723	1411	7	1256	3.3
	Small Finance Banks Sub Total	2316	964	201	22	197	8.5
	Grand Total	500000	893423	347493	332976	313095	62.6

## Pradhan Mantri Mudra Yojana



During FY 2022-23 till 17<sup>th</sup> May'22, 1.49 lakh Mudra loans have been sanctioned of Rs 1263 crore.

### Prime Minister Employment Generation Programme FY 2021-22

Sr	Bank Name	Target			M.M. Disbursed			M.M. Achieved
		No.	M.M.	EMP.	No.	M.M.	EMP.	%
1	Madhyanchal Gramin Bank	64	1.91	509	214	4.56	1712	238
2	Madhya Pradesh Gramin Bank	384	11.55	3072	1181	25.56	9448	221
3	Canara Bank	346	10.39	2764	767	22.45	6136	216
4	IDBI Bank	70	2.11	560	97	3.67	776	174
5	Union Bank of India	599	18.02	4792	743	24.06	5944	134
6	Bank of Baroda	523	15.74	4186	564	19.58	4512	124
7	Punjab National Bank	591	17.79	4730	938	22.11	7504	124
8	Central Bank of India	705	21.22	5643	726	24.72	5808	116
9	Punjab And Sind Bank	61	1.83	488	46	2.12	368	115
10	Bank of India	672	20.23	5380	884	20.72	7072	102
11	Indian Overseas Bank	89	2.67	711	53	1.91	424	71
12	Indian Bank	373	11.22	2984	252	6.58	2016	59
13	State Bank of India	1676	50.41	13408	1354	25.52	10832	51
14	Bank of Maharashtra	224	6.73	1790	133	3.34	1064	50
15	UCO Bank	256	7.69	2045	111	1.44	888	19
16	HDFC Bank	125	3.76	1000	4	0.30	32	8
17	ICICI Bank	125	3.76	1000	4	0.25	32	7
18	Axis Bank	70	2.11	560	3	0.04	24	2
19	Yes Bank	69	2.08	554	0	0.00	0	0
TOTAL		7022	211.0	56176	8074	209	64592	99

## Mukhya Mantri Udyam Kranti Yoajan FY 2021-22

Amount in crore

Sr	Bank Name	Target (No.)	Submitted	Sanctioned		Disbursed	
				No.	Amt.	No.	Amt.
1	State Bank Of India	996	1067	444	22	216	13
2	Central Bank Of India	402	700	261	22	73	6
3	Bank Of India	367	533	232	12	130	6
4	Union Bank	363	539	189	11	108	7
5	Punjab National Bank	356	349	140	10	49	3
6	Canara Bank	314	248	136	9	81	4
7	Bank Of Baroda	283	318	130	9	75	5
8	Indian Bank	232	181	69	5	28	2
9	Bank Of Maharashtra	166	106	38	1	19	1
10	IDBI Bank Ltd	101	56	26	2	21	2
11	Uco Bank	173	34	26	2	18	1
12	Indian Overseas Bank	77	46	19	1	13	1
13	Punjab And Sind Bank	62	25	15	2	7	1
14	Other Bank	300	0	0	0	0	0
15	Axis Bank Ltd	183	22	0	0	0	0
16	Bandhan Bank Ltd	148	5	0	0	0	0
17	HDFC Bank Ltd	205	47	0	0	0	0
18	ICICI Bank	223	12	0	0	0	0
19	Yes Bank	49	5	0	0	0	0
Total		5000	4296	1725	108	838	51

## Mukhya Mantri Udyam Kranti Yoajan FY 2022-23 till 17/05/2022

Amount in crore

Sr.	Bank Name	Target (No.)	Submitted	Sanctioned		Disbursed	
				No.	Amt.	No.	Amt.
1	State Bank Of India	19920	1734	105	6	34	2
2	Bank Of India	7340	472	16	1	8	0
3	Central Bank Of India	8040	507	14	1	4	0
4	Union Bank	7260	446	11	1	6	0
5	Punjab National Bank	7120	454	9	1	8	1
6	Indian Bank	4640	163	7	1	2	0
7	Canara Bank	6280	324	5	1	14	1
8	Uco Bank	3460	106	3	0	3	0
9	Bank Of Baroda	5660	340	2	1	12	1
10	Indian Overseas Bank	1540	45	2	0		0
11	Bank Of Maharashtra	3320	128	1	0	6	0
12	Other Bank	6000	0	0	0	0	0
13	Axis Bank Ltd	3660	18		0		0

14	Bandhan Bank Ltd	2960	2		0		0
15	HDFC Bank Ltd	4100	30		0		0
16	ICICI Bank	4460	12		0		0
17	IDBI Bank Ltd	2020	41		0	3	0
18	Punjab And Sind Bank	1240	14		0		0
19	Yes Bank	980	1		0		0
Total		100000	4837	175	14	100	6

### National Rural Livelihood Mission FY 2021-22

Amount in crore

S.No	Bank Name	Target		Achievement		Achievement (%)	
		No. of SHG's	Amt.	No. of SHG's	Amt.	No. of SHG's	Amt.
1	Bank Of Baroda	3799	67	1589	23	41.83	35.06
2	Bank Of India	8691	153	5679	76	65.34	49.55
3	Bank Of Maharashtra	2878	51	2514	35	87.35	69.69
4	Canara Bank	5065	89	1225	12	24.19	13.57
5	Central Bank Of India	10475	184	9892	129	94.43	70.01
6	Indian Bank	3885	68	2329	27	59.95	39.92
7	Indian Overseas Bank	432	8	77	1	17.82	14.61
8	Punjab And Sind Bank	460	8	20	0	4.35	1.90
9	Punjab National Bank	5468	96	3232	79	59.11	81.70
10	State Bank Of India	20345	358	6715	86	33.01	24.09
11	Uco Bank	2446	43	851	9	34.79	20.20
12	Union Bank Of India	5957	105	1989	29	33.39	27.50
	Public Sector Bank	69901	1230	36112	507	51.66	41.18
13	Madhyanchal Gramin Bank	11683	206	11091	147	94.93	71.71
14	Madhya Pradesh Gramin Bank	22043	388	39805	460	180.58	118.52
	Regional Rural Bank	33726	594	50896	607	150.91	102.30
15	Axis Bank	2705	48	0	0	0.00	0.00
16	Bandhan Bank	5036	89	0		0.00	0.00
17	HDFC Bank Ltd	2302	41	11395	226	495.00	557.45
18	ICICI Bank Ltd	4317	76	1577	34	36.53	44.82
19	IDBI Bank Ltd	1612	28	778	18	48.26	61.81
20	IDFC First Bank	1094	19	0	0	0.00	0.00
21	Indusind Bank Limited	1583	28	0	0	0.00	0.00
	Private Sector Bank	18649	328	13750	277	73.73	84.54
Grand Total		122276	2152	100758	1391	82.40	64.65

## National Urban Livelihood Mission (NULM)

### Self-Employment Programme (SEP)

Target (SEP) No. of cases	No. of cases disbursed	% achievement
15751	10936	69.43

### SHG Bank Linkage Programme (SHG BL)

Target (SHG BL) No. of cases	No. of cases disbursed	% achievement
7623	4667	61.22

## National Livestock Mission

As on 31/03/2022

Sr.	Bank Name	Application Forwarded	Application Sanctioned	Application Pending
1	Central Bank of India	87	15	72
2	Punjab National Bank	59	7	52
3	State Bank of India	293	6	287
4	Bank of India	114	5	109
5	Bank of Maharashtra	12	4	8
6	Canara Bank	74	4	70
7	IDBI Bank	16	4	12
8	RRB Madhya Pradesh GB	27	3	24
9	Indian Overseas Bank	6	2	4
10	UCO Bank	13	1	12
11	Union Bank of India	48	1	47
12	AU Small Finance bank	2	0	2
13	Axis Bank	12	0	12
14	Bank of Baroda	90	0	90
15	HDFC Bank	10	0	10
16	ICICI Bank	7	0	7
17	IDFC FIRST Bank Ltd.	1	0	1
18	Indian Bank	15	0	15
19	IndusInd Bank	3	0	3
20	Karnataka Bank Ltd	1	0	1
21	Madhyanchal Gramin Bank	15	0	15
22	Punjab and Sind Bank	2	0	2
23	Yes Bank Ltd.	3	0	3
Grand Total		910	52	858



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

As on 17.05.2022

Sr.	Bank Name	Received	Sanctioned	Rejected	Under Process
1	State Bank of India	636	61	543	32
2	Bank of India	276	40	227	9
3	Central Bank of India	280	38	208	34
4	Union Bank of India	176	26	139	11
5	Canara Bank	109	24	79	6
7	Bank of Baroda	163	18	136	9
8	Punjab National Bank	126	18	89	19
9	Indian Bank	79	13	48	18
10	UCO Bank	42	10	29	3
11	Bank of Maharashtra	29	5	10	14
12	IDBI Bank	29	4	5	20
13	HDFC Bank	59	3	9	47
14	Indian overseas Bank	7	3	2	2
16	Madhyanchal Gramin Bank	78	3	2	73
17	Madhya Pradesh Gramin Bank	118	29	69	20
18	ICICI Bank Limited	25	1	5	19
20	Yes Bank	3	1	1	1
21	Au Small Finance Bank Limited	6		1	5
22	Bandhan Bank Limited	4			4
24	ESAF Small Finance Bank Limited	1			1
25	IDFC First Bank Ltd	9		1	8
26	Indusind Bank	2		1	1
28	Kotak Mahindra Bank Limited	1			1
29	Punjab And Sind Bank	7		6	1
31	Utkarsh Small Finance Bank	2			2
32	Cooperative Banks	71	0	18	53
Grand Total		2338	297	1628	413

### AHDF Campaign (Animal Husbandry) till 06.05.2022

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Pending	Pending %	No of Applications Pending for More than 15 Days
1	Bank of Baroda	7655	7496	2843	3705	948	12.65	414
2	Bank of India	50109	47094	26265	16328	4501	9.56	1046
3	Bank of Maharashtra	6291	5611	2155	1765	1691	30.14	1362
4	Canara Bank	5135	4853	1425	1906	1522	31.36	1279
5	Central Bank of India	29370	28541	12053	7701	8787	30.79	6772
6	Cooperative Bank	44046	41712	19012	19715	2985	7.16	1931
7	IDBI Bank Ltd.	606	601	120	325	156	25.96	135
8	Indian Bank	8693	8436	3270	1988	3178	37.67	2550
9	Indian Overseas Bank	712	684	117	75	492	71.93	468
10	Punjab & Sind Bank	720	628	146	99	383	60.99	277
11	Punjab National Bank	12493	11495	5955	3445	2095	18.23	896
12	State Bank of India	71861	69225	28468	26152	14605	21.10	10169
13	UCO Bank	5581	5519	1991	1735	1793	32.49	1487
14	Union Bank of India	14882	14411	4614	3285	6512	45.19	5742
Grand Total		258154	246306	108434	88224	49648	20.16	34528

### AHDF Campaign (Fisheries) till 06.05.2022

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Total Pending	Pending %	No of Applications Pending for More than 15 Days
1	Bank of Baroda	1018	1005	270	386	349	34.73	307
2	Bank of India	5057	4905	2087	2034	784	15.98	290
3	Bank of Maharashtra	1025	935	273	34	628	67.17	559
4	Canara Bank	326	325	101	66	158	48.62	150
5	Central Bank of India	4250	3985	2044	595	1346	33.78	1041
6	Cooperative Bank	16690	16383	9067	5032	2284	13.94	2036
7	IDBI Bank Ltd.	59	59	12	1	46	77.97	36
8	Indian Bank	1525	1457	263	199	995	68.29	931
9	Indian Overseas Bank	22	22	2	12	8	36.36	8
10	Punjab & Sind Bank	57	56	2	7	47	83.93	46
11	Punjab National Bank	1458	1457	484	541	432	29.65	349
12	State Bank of India	11512	11412	3224	3010	5178	45.37	4669
13	UCO Bank	280	280	63	71	146	52.14	135
14	Union Bank of India	1783	1770	335	461	974	55.03	905
Grand Total		45062	44051	18227	12449	13375	30.36	11462

## AGENDA NO-6

### NON- PERFORMING ASSETS (NPAs)

NPA status as on 31.03.2022

Amount in crore

BANKS	Total Advances		Total NPA		NPA %
	No. of A/cs	Amt.	No. of A/cs	Amt.	
Public Sector Banks	6949474	225091	1169395	23478	10.4
Private Sector Banks	4875579	106227	400905	3442	3.2
Regional Rural Banks	1307806	15429	300543	1961	12.7
Cooperative Banks	4033218	37775	NA	6944	18.4
Small Finance Banks	1396159	12131	157722	548	4.5
<b>Total</b>	<b>18562236</b>	<b>396653</b>	<b>2028565</b>	<b>36372</b>	<b>9.2</b>

Agency wise status

Amount in crore

Agency	Mar-19	Mar-20	Mar-21	Mar-22	Y--o-Y variation %		
					Mar-20	Mar-21	Mar-22
PSBs	22478	22210	21803	23478	-1.19	-1.83	7.68
PVTs	4482	4427	2412	3442	-1.22	-45.52	42.70
RRBs	2054	2744	2618	1961	33.59	-4.61	-25.10
Cooperative	6474	6767	6493	6944	4.52	-4.04	6.94
SFBs	222	126	413	548	-43.29	227.09	32.81
<b>Total</b>	<b>35711</b>	<b>36275</b>	<b>33739</b>	<b>36372</b>	<b>1.58</b>	<b>-6.99</b>	<b>7.81</b>

Sector wise NPA

Amount in Crore

Sector	Mar-19	Mar-20	Mar-21	Mar-22	Y-o-Y variation			NPA % of portfolio as on 31.03.22
					Mar-20	Mar-21	Mar-22	
Agriculture	14461	17893	18106	18944	23.73	1.19	4.63	14.75
MSME	5041	5892	6191	6818	16.89	5.06	10.14	9.00
Housing	1288	2223	2130	2120	72.62	-4.18	-0.51	7.30
Education	161	188	160	170	17.07	-15.29	6.61	7.80
Priority Sector	21888	27588	26990	29986	26.04	-2.17	11.10	12.50
Non-Priority Sector	13824	8686	6749	6386	-37.16	-22.31	-5.37	4.07

### **NPA under Government Sponsored Schemes**

Amount in crore

Name of the scheme	Mar-19	Mar-20	Mar-21	Mar-22	Y-o-Y variation			NPA % of the portfolio
					Mar-20	Mar-21	Mar-22	Mar-22
MMYUY/MMSY	380	524	506	513	37.95	-3.41	1.37	8.37
PMEGP	143	170	171	196	18.56	0.89	14.44	14.19
CMRHM	1087	1692	1609	1624	55.71	-4.93	0.97	46.32
SGSY & other	116	105	110	145	-8.96	4.45	31.70	6.42
MUDRA	589	968	1478	2191	64.27	52.71	48.20	14.39

- **NPA under PM SVANidhi Scheme was 26% as on Mar'22 NPA under Mukhya Mantri Path Vikreta Yojana was 20% as on Mar'22** (wrt number of accounts)

### **Resolving the issues of increasing Non-Performing Assets (NPAs) under the Chief Minister Rural Housing Mission Scheme (CMRHM)**

A meeting was held on 02/04/2022 at LHO, SBI, Bhopal with all the concerned banks having exposure under CMRHM scheme for resolving the issues of high NPA under the scheme. After thorough discussions, the banks come out with two options to resolve the issues which has sent to DIF to take up the matter with the appropriate authority for resolving the issue at the earliest.

## AGENDA NO-7

### FINANCIAL INCLUSION

#### PMJDY Status

There were 3.54 crore Jan-Dhan accounts in the state in Mar'21 which increased to 3.72 crore in 3.72 crore in Mar'22. Around 18 lakh new Jan-Dhan accounts were opened during the FY 2021-22. Female Jan-Dhan accounts also increased from 53% to 54% of total accounts. 60% Jan-Dhan account holders are in rural and semi-urban areas. 84% accounts were Aadhar seeded and total RuPay cards issued to them were 78% as on March 31, 2022. Total deposits held in these accounts increased to Rs 9249 crore in Mar'22 from Rs 8257 crore previous year. About 83% Jan-Dhan accounts have been opened by the PSBs followed by RRBs with 16%. Only 1% Jan-Dhan accounts are with private sector banks as on Mar'22 in the state.

Number & amount in crore

Jan Dhan Accounts	Particulars	Mar'21	Mar'22	Progress
	Of which no. of PMJDY A/cs	3.54	3.72	0.18
	Ratio of Rural & Urban A/cs	59:41	60:40	-
	Ratio of Male & Female A/cs	47:53	46:54	-
	Total Deposits	8,257	9,249	992
	No. of Zero Balance A/cs	0.28	0.3	0.02
	% of Zero Balance A/cs	7.91%	8.06%	0.15
	No. of Aadhar Seeded A/cs	2.94	3.14	0.2
	% of Aadhar Seeded A/cs	83%	84%	1.0
	No. of RuPay card issued	2.91	2.92	0.01
	% of RuPay card issuance	82%	78%	-4.0

#### Agency-wise status as on March 31, 2022

Number & amount in crore

Agency	Total A/c	Total Deposit (Amt.)	Aadhar Seeded	Rupay Card Issued	Zero Balance Account
PSB	3.08	7,894	2.60	2.49	0.18
PVT	0.06	108	0.04	0.05	0.03
RRB	0.58	1248	0.50	0.36	0.09
Grand Total	3.72	9,250	3.14	2.91	0.30

## Social Security Schemes i.e. PMJJBY, PMSBY & APY

Scheme	Age group (Yrs.)	Number in lakh						
		Cumulative enrolments				Y-o-Y progress		
		Mar-19	Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22
PMJJBY	18-50	22.37	29.71	40.71	62.16	7.34	11.00	21.45
PMSBY	18-70	87.86	109.76	135.05	183.33	21.90	25.29	48.28
APY	18-40	7.86	12.19	16.75	22.00	4.33	4.56	5.25

Pension Fund Regulatory & Development Authority (PFRDA) conferred 'Award of Excellence' Annual Awards (FY 2021-22) to SLBC, Madhya Pradesh for achieving 121% annual Target under Atal Pension Yojana.

### **Saturation drive for opening of bank account for every household and connecting every entitled person with Government's insurance and pension schemes**

Ref:- DFS, GoI letter F.No.M-18012/1/2020-Mission Jansurksha dated 20/04/2022

It is observed that pickup under the Schemes for this section of the society has been slow, in view of the fact that the marginal sections of the society normally take insurance cover only for the breadwinner in the household and since the schemes are based on consent of the subscriber and subject to payment of entire premium by the insured person with no contribution from the government.

Keeping in view of the above, Department of Financial Services (DFS), GoI has launched a saturation drive for enrolment of all Pradhan Mantri Jan Dhan Yojana (PMJDY) accountholders who have an average account balance of Rs. 1000 or more in Q2 FY 2021-22 and all regular Pradhan Mantri Mudra Yojana (PMMY) beneficiaries as on 30.09.2021 under Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). Focus of the two micro-insurance Schemes viz. PMSBY & PMJJBY is on providing access to low cost insurance cover to the poor and underprivileged people in the country, unlike the large sized insurance policies held by affluent households. The time-line to achieve the target is mentioned below:

Period	Target to achieve
Upto Sep'22	40% of total target
Upto Sep'23	70% of total target
Upto Sep'24	100% of total target

Based on data submitted by Public Sector Banks & Regional Rural Banks eligible PMJDY account holders for enrolments under the scheme are as under:

Number in lakh

Scheme	Eligible* PMJDY account holders based on age criteria	Eligible PMJDY account based on having QAB Rs 1000/- in Q-2 <sup>^</sup> of FY 2021-22	Out of Column C, enrolments till 10/05/2022	Target for Sep'22 (40% of column C)	Target for Sep'23 (70% of column C)	Target for Sep'24 (100% of column C)
A	B	C	D	E	F	G
PMJJBY	229.0	93.0	10.62	32.95	57.67	82.38
PMSBY	286.0	112.0	32.15	31.94	55.90	79.85

\*Approximately

<sup>^</sup> As on 01.10.2021

### Bank-wise enrolment targets for PSBs & RRBs under PMJJBY

Number in actual

Bank Name	PMJJBY - Number of Eligible PMJDY A/C Holders for PMJJBY	PMJJBY - already enrolled till 30-09-2021 Out of Column 'B'	PMJJBY- Total Enrolment during 01-10-2021 to till Date	Total enrolled (out of Column A) till 11.05.2022	Target for Sep'22	Target for Sep'23	Target for Sep'24
Bank of Baroda	4,43,389	38,049	14,228	52,277	1,77,356	3,10,372	4,43,389
Bank of India*	27,69,109	2,63,861	1,06,280	3,70,141	11,07,644	19,38,376	27,69,109
Bank of Maharashtra	1,84,243	19,182	2,060	21,242	73,697	1,28,970	1,84,243
Canara Bank	21,587	2,515	496	3,011	8,635	15,111	21,587
Central Bank of India	15,50,387	27,163	18,841	46,004	6,20,155	10,85,271	15,50,387
Indian Bank	1,65,231	14,235	9,633	23,868	66,092	1,15,662	1,65,231
Indian Overseas Bank	37,390	13,254	196	13,450	14,956	26,173	37,390
Punjab & Sind Bank	19,506	18,908	581	19,489	7,802	13,654	19,506
Punjab National Bank	12,61,681	21,425	6,168	27,593	5,04,672	8,83,177	12,61,681
State Bank of India*	24,94,319	2,69,198	1,96,656	4,65,854	9,97,728	17,46,023	24,94,319
UCO Bank	1,43,933	7,303	2,932	10,235	57,573	1,00,753	1,43,933
Union Bank of India	2,53,960	11,553	10,332	21,885	1,01,584	1,77,772	2,53,960
<b>Total</b>	<b>93,44,735</b>	<b>7,06,646</b>	<b>3,68,403</b>	<b>10,75,049</b>	<b>37,37,894</b>	<b>65,41,315</b>	<b>93,44,735</b>

\*Including RRBs of sponsored banks

### Bank-wise enrolment targets for PSBs & RRBs under PMSBY

Bank Name	PMSBY - Number of Eligible PMJDY A/C Holders for PMSBY	PMSBY - already enrolled till 30-09-2021 Out of Column 'B'	PMSBY- Total Enrolment during 01-10-2021 to till Date	Total enrolled (out of Column A) till 11.05.2022	Target for Sep'22	Target for Sep'23	Target for Sep'24
Bank of Baroda	5,42,088	1,53,264	24,970	1,78,234	2,16,835	3,79,462	5,42,088
Bank of India*	34,20,461	10,88,919	1,34,133	12,23,052	13,68,184	23,94,323	34,20,461
Bank of Maharashtra	3,68,776	45,513	3,286	48,799	1,47,510	2,58,143	3,68,776
Canara Bank	19,871	319	708	1,027	7,948	13,910	19,871
Central Bank of India	19,61,969	1,84,387	27,107	2,11,494	7,84,788	13,73,378	19,61,969
Indian Bank	1,62,536	42,032	22,369	64,401	65,014	1,13,775	1,62,536
Indian Overseas Bank	39,322	21,334	338	21,672	15,729	27,525	39,322
Punjab & Sind Bank	45,573	25,383	2,706	28,089	18,229	31,901	45,573
Punjab National Bank	15,70,863	1,51,322	12,171	1,63,493	6,28,345	10,99,604	15,70,863
State Bank of India*	25,88,011	8,07,362	3,35,890	11,43,252	10,35,204	18,11,608	25,88,011
UCO Bank	1,86,872	23,801	7,204	31,005	74,749	1,30,810	1,86,872
Union Bank of India	2,81,490	56,851	83,938	1,40,789	1,12,596	1,97,043	2,81,490
<b>Total</b>	<b>1,11,87,832</b>	<b>26,00,487</b>	<b>6,54,820</b>	<b>32,55,307</b>	<b>44,75,133</b>	<b>78,31,482</b>	<b>1,11,87,832</b>

\*Including RRBs of sponsored banks

Banks are requested to take suitable action to ensure that the targets fixed for enrolment of identified eligible PMJDY account holders are achieved well within the above timelines.

### **Status of claim settlement under PMJJBY & PMSBY**

Number of claim actuals

Year	PMJJBY	PMSBY
2015	2557	702
2016	3,582	1,292
2017	2,808	1,139
2018	3,032	1,101
2019	3,406	1,001
2020	4,087	829
2021	7,069	737
2022 upto 5 <sup>th</sup> May'22	517	26

### **Implementation of Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana extension of validity of relaxations in respect of claims**

DFS vide their letters of even number, dated 11.6.2021 and 23.6.2021 communicating the revised forms and claim procedure for PMJJBY and PMSBY. The said revision was pursuant to the agreement arrived at in the meeting chaired on 25.5.2021 by the Secretary, Department of Financial Services with chief executives representatives of all public sector banks/insurers, select private insurers, the Life and General Insurance Councils and BA, and attended by IRDA's Whole-time Members in charge of Life and Non-Life, that revised forms and claim procedure would be finalised for issuance to all implementing partners by a group comprising chief executives managing directors of a life insurer, a general insurer and two banks and the Joint Secretary concerned in this Department. It was also communicated that these revised forms and procedure would be valid up to 30.11.2021 or till further revision, whichever is earlier.

The matter regarding continued validity of the said forms and procedure beyond 30.11.2021 has since been considered by the said group. The group is of the view that the revised procedure has helped settle claims faster and has recommended that the same be made part of the claim settlement procedure on an ongoing basis.

The scheme implementing insurers and banks, LDMs and the Department of Posts may take note of the group's recommendation and give effect to the same.



## **90 days Antyodaya campaign for saturation of the 75 Districts identified by Ministry of Rural Development (MoRD)**

Hon"ble Minister Rural Development & Panchayati Raj, Ministry of Rural Development (MoRD), Govt. of India has launched the Antyodaya 90-days campaign on 28.04.2022 which will culminate on 27.07.2022. The campaign is in relation to the saturation of the identified 75 districts with beneficiary schemes from 09 Ministries/Departments. In Madhya Pradesh, four districts namely Alirajpur, Khanwa, Satna & Sagar have been identified for this campaign.

The Schemes/Key Performance Indicators (KPIs) identified by the Department of Financial Services (DFS) for the 90 days campaign are as under:

- a) Number of PMJDY accounts opened
- b) Number of PMJJBY enrolments
- c) Number of PMSBY enrolments

A target has been assigned by the DFS for this campaign which is attached as Annexure. The following steps are to be taken by the LDM of the respective districts in consultation with the district administration.

- i. To set Block Level Targets against KPIs and to monitor achievements;
- ii. To organize camps, meetings to review the progress;
- iii. Public representatives and business/market associations may be suitably taken on board to mobilise wide scale support for this Programme after adhering to strict Covid protocols;
- iv. Spreading awareness through foot soldiers like Self Help Group Members, Banking Correspondents (BC) and NGOs/Volunteers;
- v. Mobile sms to be sent by the banks to their potential customers informing them about the campaign and sensitizing them for enrolments under the identified Schemes; and
- vi. To ensure quick disposal of the applications received under the identified Schemes during the Campaign.

Further, Department of Financial services has requested MoRD to source applications through local Administration & Field Functionaries of the State Govt. & District Administration for making the campaign successful.

**Action based and time-bound specialized programme of NITI Ayog to achieve the State level average and National average under five KPIs in Morena District**

Hon'ble Prime Minister on 22<sup>nd</sup> January, 2022, launched a Saturation programme for selected districts under the aegis of NITI Aayog and line Ministries. Under this initiative, 10 Districts in the country been selected for DFS on the basis of identified KPIs, for a more intense and focused intervention to bring them at par with other Districts that are performing well on these parameters. Morena district has been selected in Madhya Pradesh for this specialized programme. The target is to reach State average within one-year time, and thereafter the national average in 3 years. KPI's selected for the proposed intervention are as follows:

- a) Current and Saving Accounts (CASA), per lakh population.
- b) Enrolments under PMJJBY, per lakh population.
- c) Enrolments under PMSBY, per lakh population.
- d) APY, per lakh population.
- e) MUDRA, per lakh population.

Under the programme following action have been taken:

- a) District Level Implementation Committee (DLIC) under the chairmanship of District Collector has been formed and its meeting is to be held fortnightly.
- b) Action plan has been prepared to achieve the State level average and National average under the five KPIs within the stipulated time-line.
- c) Block level monthly targets against KPIs have been allotted.
- d) Camps for opening of CASA accounts, enrolments under PMJJBY, PMSBY & APY and increasing the Mudra loans in coordination with the district authorities and member banks are conducted.
- e) Financial literacy camps are conducted to create awareness about the five KPIs in coordination with the FLC Counsellor.
- f) Progress is reported to Mission Office DFS on monthly basis by the LDM.

<b>Sr.</b>	<b>KPIs</b>	<b>Ach. (April'22)</b>	<b>State Target (Feb'23)</b>	<b>% Ach to state benchmark</b>	<b>National Target (Feb'25)</b>
1	Operative CASA accounts (per lakh population) as on 29.04.2022	81,263	1,01,942	80	1,19,714
2	PMJJBY enrolments (per lakh population) as on 27.04.2022	3,881	5,788	67	5,788
3	PMSBY enrolments (per lakh population) as on 27.04.2022	16,597	19,329	86	19,329
4	APY subscribers (per lakh population) as on 30.04.2022	2,027	2,386	85	2,386
5	MUDRA accounts (per lakh population) as on 25.03.2022	1,936	25,399	8	25,399

## **AGENDA NO-8**

### **Start-up Policy and Implementation Plan-2022**

The Government of Madhya Pradesh has launched its 'Start-up Policy and Implementation Plan-2022' with an aim to promote startups and encourage budding entrepreneurs in the State. The start-up policy has been specially developed to strengthen and bring to reality the entrepreneurial ideas of the youths of the state.

The State Government has made special efforts to inculcate the spirit of innovation and start-up among the students from the school/college level under the new policy. Integrated arrangements have been made for effective adoption of the provisions of the policy by various departments of the government for comprehensive implementation of the policy. The objective is to provide Institutional support, Ease of doing business, basic infrastructure, supporting procurement policy, marketing, and other promotional support to the Start-ups, not limited to just financial assistance. A notable aspect of the policy is inclusion of special fiscal and non-fiscal incentives to encourage product-based start-ups.

Under MP Startup Policy and Implementation scheme 2022, Startups and Incubators of the state will be eligible to take financial and non-financial benefits. Startups which are DPIIT, Govt. of India recognised and incorporated in Madhya Pradesh will be considered.

#### **FINANCIAL ASSISTANCE**

- a) Maximum of Rs.15 lakh will be given at the rate of 15% per investment. (On receipt of investment from SEBI or RBI recognized financial institution)
- b) This assistance will be payable at the rate of 15% separately for each of the investments received over a maximum of four stages during the life of the start-up.
- c) In the above context, additional 20 percent assistance to start-ups set up by women.
- d) Maximum assistance of Rs.5 lakh for patent (for start-ups established in the state)
- e) Lease rental reimbursement of 50%, maximum up to Rs 5000 per start-up per month, for a period of 3 year.

#### **Special financial assistance and support for product-based start-ups**

- a) Assistance of reimbursement of expenditure for skill development and training provided to a maximum of 25 employees per new employee Rs 13000/year for 3 years.
- b) Assistance of Rs.5000 per employee per month provided as employment generation assistance, for a period of 3 years, for 25 employees.
- c) Exemption of electricity duty for 3 years from the date of connection.
- d) For new electricity connection, rates will be fixed at Rs. 5/unit for 3 years.

### Financial under the State Innovation Challenge

- a) Grant up to Rs.1 crore per startup will be provided to startups solving socio-economic problem posed by selected State govt. departments

### Other benefits

- a) A unified robust startup portal where startup can apply for financial/non-financial assistance, and can interact with different stakeholders of startup eco-system.
- b) Startups especially Product based startups will receive technical and business mentoring support including Lab access facility through various prestigious institutes MSME technology centre, IISER, IIITDM, etc.
- c) Deemed Approval will also be given as per the provisions made in the Madhya Pradesh Public Service Guarantee Act, 2010 (as amended, 2020) for smoother operations of startups and Incubators.
- d) Madhya Pradesh Store Purchase and Service Procurement Rules, 2015 is being amended and also it will be amended from time to time in case any specific requirement arises to support the startup ecosystem.
- e) Exemption from the conditions/parameters related to experience and turnover will be given to the start-up enterprises participating in the government tender up to Rs.1 crore. For tenders >Rs. 1 cr the concerned department can make provision for procurement from startups if they deem fit.
- f) All the Tenders (NIT) / Request for Proposal (RFP) of the State Government will be exempted from Security/ Earnest Money Deposit (EMD).
- g) Linking of start-ups to TReDS Platform.

Banks are requested to promote the new startup policy and fund the eligible startups.

## AGENDA NO-9

### **SWIFT India Automated e-Stamping (AeS) Solution for Issuance of Bank Guarantee**

The Indian Banks' Association (IBA) had set up a Working Group on Digital Trade Finance (WGDTF) to carry out a detailed study on the challenges faced by banks in India. The primary nation-wide problem identified was with bank guarantees, which required attaching a Paper based stamp duty receipt to prove that the required stamp duty was paid. Though many state governments including Madhya Pradesh have adopted digital mode of payment of stamp duty, the stamp duty receipts are still in physical mode and they need to be attached to the Bank Guarantee. Even this modified process is manual starting with the physical receipt, its attachment to the physical Bank Guarantee, couriering to the beneficiary, storage and maintenance of the original/ copies at many levels etc. Also, there is stress on infrastructure only to generate & move these documents physically. Hence, there is a need for digitisation at the source itself whereby, the stamp duty receipt would be digitally delivered in a standard format, so that it can trigger issuance of Bank Guarantee as well in digital format.

To address this concern, an innovation called Automated e-Stamping (AeS) solution was developed, governed by IBA's procedural guidelines, which digitizes this Stamp Duty payment process by using the highly standardised & secured SWIFT India Messaging platform.

SWIFT India Automated e-Stamping (AeS) is a solution for digitising the stamp duty payment, required to speed up the Bank Guarantees (BG) issuance process. This is an innovation developed by the community & for the community, which follows a completely automated STP system for such stamp duty payment. It does not aim at replacing any of the existing systems but would be an additional mode of stamp duty processing.

In its circular dated 9<sup>th</sup> December 2019, the IBA has directed all State Level Banker Committees (SLBCs) to take up the discussions with the respective State governments on implementing SWIFT India Automated e-Stamping (AeS) solution.

Given its advantages to the Governments, Banks & End users, the Ministry of Finance, Government of India issued an advisory letter dated August 10, 2021, to Chief Secretaries of all States & Union Territories to introduce e-BGs through Automated e-Stamping. The banking community has expressed the need for the State to be enabled on the Automated e-Stamping initiative, driven by SWIFT India under the guidance of the Indian Banks' Association (IBA), the umbrella body of India's banking community.

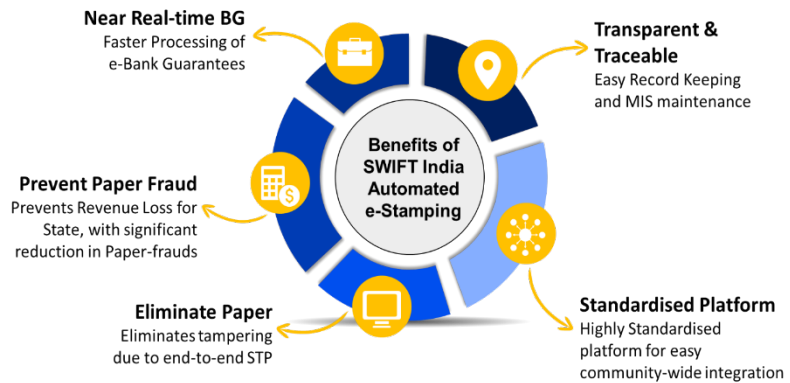
The state governments of Delhi & Uttar Pradesh have already implemented SWIFT India AeS since August 2019 & March 2021 respectively. An in-principle approval for implementation is received in Maharashtra & we are engaging more states for their respective notifications.

The AeS process also bagged the DX Award 2021 in the 'Most Innovative Practice – Finance Operations' category. This was a countrywide platform, organized by the Confederation of Indian Industries (CII), where SWIFT India AeS solution competed with over 450+ national entries.

## **BENEFITS OF SWIFT INDIA'S AES SOLUTION:**

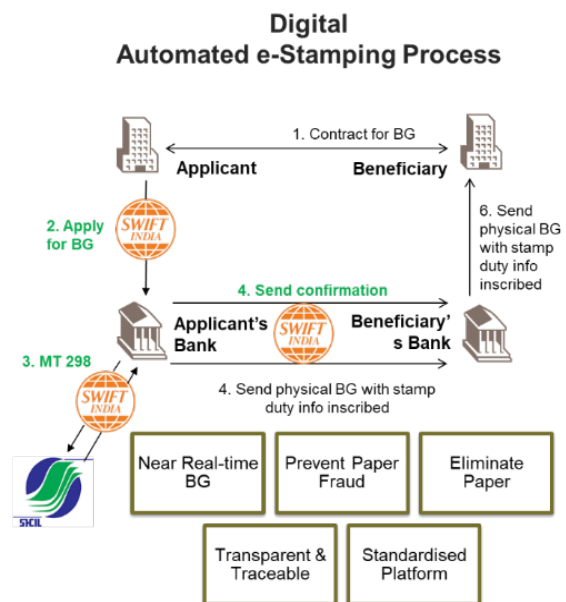
The solution is developed by the Community and for the Community.

1. This is a digital alternative of delivering the stamp duty receipt, required to complete the issuance of bank guarantee.
2. Faster processing of bank guarantee, thus improving the Ease of Doing Business in the state
3. Enables the State governments to get more efficient without compromising the revenue generating capacity
4. This will be the foundation for electronic Bank Guarantees (e-BGs), whereby the beneficiaries of BG would receive the e-BGs via a secured STP (Straight Through Process) system.
5. The solution functions in a highly standardised and secured environment and is regulator friendly as well, allowing a higher level of transparency
6. Due to its digital form, the banks can speed up the process for their customers from a couple of days to a couple of minutes, hence enhancing their customer delight.



## **New Digital Process using SWIFT India AeS:**

1. When a customer approaches a bank for issuance of a BG, the bank initiates a standard message on the secured network of SWIFT India to e-Stamping system (SAMPADA) of the state, which makes an entry in its data base and sends an acknowledgement to the bank.
2. The banks, in an automated manner, links the electronic receipt with the Bank Guarantee Issuance system and makes an entry of the receipt details on the first page of the paper-based BG or a field information on the e-BG message (MT 798).
3. The e-Stamping system collects the value of the stamp duty along with its charges from the participating banks.
4. The system then makes the payment to the respective state governments.



We request the State Govt. (IGR Office) to accord an in-principle approval for integrating the SWIFT India Automated Solution with the SAMPADA system in Madhya Pradesh. SWIFT India team will work with SAMPADA's technical team to develop the solution accordingly.

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

# DATA TABLE



## Bank wise Position of Branches/ATM as on 31.03.2022

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

Numbers

Sr.	BANKS	RURAL	SEMI URBAN	URBAN	TOTAL	ATMS
1	Bank of Baroda	45	87	138	270	386
2	Bank of India	166	136	140	442	711
3	Bank of Maharashtra	78	27	58	163	147
4	Canara Bank	48	118	159	325	243
5	Central Bank of India	229	135	95	459	432
6	Indian Bank	79	52	100	231	114
7	Indian Overseas Bank	9	6	42	57	46
8	Punjab and Sind Bank	10	6	24	40	21
9	Punjab National Bank	89	98	182	369	356
10	State Bank of India	341	367	403	1111	4212
11	UCO Bank	41	44	82	167	128
12	Union Bank of India	101	100	184	385	526
	<b>PSBs - SUB TOTAL</b>	<b>1236</b>	<b>1176</b>	<b>1607</b>	<b>4019</b>	<b>7322</b>
13	Axis Bank	38	63	98	199	468
14	Bandhan Bank	28	147	111	286	24
15	Catholic Syrian Bank	0	0	6	6	4
16	City Union Bank	0	2	2	4	5
17	Development Credit Bank	11	13	9	33	30
18	Dhan Lakshmi Bank	0	0	1	1	1
19	Federal Bank Ltd.	1	2	8	11	11
20	HDFC Bank	11	121	115	247	394
21	ICICI Bank	61	90	103	254	377
22	IDBI Bank	24	35	47	106	189
23	IDFC First Bank	18	22	39	79	26
24	Indusind Bank Limited	33	22	51	106	74
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	12	30	49	50
29	Lakshmi Vilas Bank	0	4	1	5	5
30	Ratnakar Bank Ltd. (RBL)	4	6	5	15	10
31	South Indian Bank	0	0	4	4	4
32	Standard Chartered Bank	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	1	2	3	3
34	Yes Bank	12	22	24	58	52
	<b>PRIVATE BANK SUB TOTAL</b>	<b>248</b>	<b>562</b>	<b>669</b>	<b>1479</b>	<b>1738</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>1484</b>	<b>1738</b>	<b>2276</b>	<b>5498</b>	<b>9060</b>
35	MGB	316	90	48	454	1
36	MPGB	538	228	100	866	0
	<b>RRBs - SUB TOTAL</b>	<b>854</b>	<b>318</b>	<b>148</b>	<b>1320</b>	<b>1</b>
37	DCCB & Apex Bank	380	250	221	851	27
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>380</b>	<b>250</b>	<b>221</b>	<b>851</b>	<b>27</b>
38	AU Small Finance Bank	10	31	43	84	43
39	Equitas Small Finance Bank	5	13	35	53	20
40	ESAF	1	25	16	42	19
41	Fincare Small Finance Bank	5	45	21	71	6
42	Jana Small Finance Bank	46	5	26	77	4
43	Suryoday Small Finance Bank	6	8	22	36	0
44	Ujjivan Small Finance Bank	1	4	6	11	11
45	Utkarsh Small Finance Bank	14	2	19	35	9
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>88</b>	<b>133</b>	<b>188</b>	<b>409</b>	<b>112</b>
46	INDIA POST PAYMENT BANK	0	0	42	42	0
	<b>PAYMENT BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>42</b>	<b>0</b>
	<b>TOTAL</b>	<b>2806</b>	<b>2439</b>	<b>2875</b>	<b>8120</b>	<b>9200</b>

## CENTRE WISE DEPOSITS, ADVANCES AND C.D.RATIO 31.03.2022

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	110449	403450	1683416	103962	372548	1115546	94.1	92.3	66.3
2	Bank of India	630496	848149	2222860	690274	614557	1464801	109.5	72.5	65.9
3	Bank of Maharashtra	237742	124905	503922	122018	55331	448695	51.3	44.3	89.0
4	Canara Bank	118209	264205	1295281	81010	276077	1369484	68.5	104.5	105.7
5	Central Bank of India	892806	908182	1956599	456554	489709	846052	51.1	53.9	43.2
6	Indian Bank	246762	287833	1119605	135731	110669	835760	55.0	38.4	74.6
7	Indian Overseas Bank	14120	8854	194652	9076	8852	110546	64.3	100.0	56.8
8	Punjab and Sind Bank	15822	14505	152508	7802	9399	82176	49.3	64.8	53.9
9	Punjab National Bank	234415	481815	3186946	210425	279517	2108712	89.8	58.0	66.2
10	State Bank of India	1387226	4294602	11007957	907902	2129928	4747727	65.4	49.6	43.1
11	UCO Bank	94484	117738	697631	79084	78186	499819	83.7	66.4	71.6
12	Union Bank of India	450224	628973	2582372	247755	304725	1098735	55.0	48.4	42.5
	<b>PSBs - SUB TOTAL</b>	<b>4432754</b>	<b>8383212</b>	<b>26603748</b>	<b>3051592</b>	<b>4729498</b>	<b>14728054</b>	<b>68.8</b>	<b>56.4</b>	<b>55.4</b>
13	Axis Bank	49089	183297	1401472	51100	184404	1243006	104.1	100.6	88.7
14	Bandhan Bank	7825	35812	120663	29607	277905	455860	378.4	776.0	377.8
15	Catholic Syrian Bank	0	0	7077	0	0	1328	0.0	0.0	18.8
16	City Union Bank	0	526	6800	0	933	13868	0.0	177.5	203.9
17	Development Credit Bank	9751	20193	16995	34420	53047	39703	353.0	262.7	233.6
18	Dhan Lakshmi Bank	0	0	3195	0	0	445	0.0	0.0	13.9
19	Federal Bank Ltd.	2428	3080	90855	5071	5872	58155	208.9	190.6	64.0
20	HDFC Bank	12549	315305	2099921	17565	693180	2289389	140.0	219.8	109.0
21	ICICI Bank	26921	285492	1605583	108748	644013	1695959	404.0	225.6	105.6
22	IDBI Bank	16715	106477	726252	21074	65502	262595	126.1	61.5	36.2
23	IDFC First Bank	21929	37205	143733	46482	87666	262115	212.0	235.6	182.4
24	Indusind Bank Limited	16377	25194	528223	145214	97824	582575	886.7	388.3	110.3
25	Jammu and Kashmir Bank	0	0	6338	0	0	4013	0.0	0.0	63.3
26	Karnataka Bank Limited	0	0	24913	0	0	41288	0.0	0.0	165.7
27	Karur Vysya Bank Ltd.	0	0	25727	0	0	8679	0.0	0.0	33.7
28	Kotak Mahindra Bank	14048	28947	306577	42337	95456	543113	301.4	329.8	177.2
29	Lakshmi Vilas Bank	0	158	6001	0	997	6273	0.0	631.0	104.5
30	Ratnakar Bank Ltd. (RBL)	4024	10245	44453	25837	29693	27523	642.1	289.8	61.9
31	South Indian Bank	0	0	30416	0	0	8450	0.0	0.0	27.8
32	Standard Chartered Bank	0	0	0	0	0	0	0.0	0.0	#DIV/0!
33	Tamilnadu Mercantile Bank	0	437	2611	0	888	4792	0.0	202.9	183.5
34	Yes Bank	6543	21478	191115	13735	43195	251774	209.9	201.1	131.7
	<b>PRIVATE BANK SUB TOTAL</b>	<b>188200</b>	<b>1073846</b>	<b>7388922</b>	<b>541192</b>	<b>2280573</b>	<b>7800902</b>	<b>287.6</b>	<b>212.4</b>	<b>105.6</b>
	<b>COMMERCIAL BANKS SUB</b>	<b>4620954</b>	<b>9457057</b>	<b>33992670</b>	<b>3592784</b>	<b>7010072</b>	<b>22528956</b>	<b>77.7</b>	<b>74.1</b>	<b>66.3</b>
35	MGB	515358	256585	194770	201793	84813	36390	39.2	33.1	18.7
36	MPGB	748452	595424	331910	664589	392220	163090	88.8	65.9	49.1
	<b>RRBs - SUB TOTAL</b>	<b>1263810</b>	<b>852009</b>	<b>526680</b>	<b>866382</b>	<b>477033</b>	<b>199480</b>	<b>68.6</b>	<b>56.0</b>	<b>37.9</b>
37	DCCB & Apex Bank	1564238	1112347	799500	1888734	1133241	755494	120.7	101.9	94.5
	<b>CO-OPERATIVE BANK - SUB</b>	<b>1564238</b>	<b>1112347</b>	<b>799500</b>	<b>1888734</b>	<b>1133241</b>	<b>755494</b>	<b>120.7</b>	<b>101.9</b>	<b>94.5</b>
38	AU Small Finance Bank	427	40286	175008	4363	235259	544273	1022.5	584.0	311.0
39	Equitas Small Finance Bank	6822	6704	66931	252	10426	51399	3.7	155.5	76.8
40	ESAF	88	4518	8231	1918	48785	58466	2173.3	1079.8	710.4
41	Fincare Small Finance Bank	145	2040	11271	3819	25483	17532	2631.7	1248.9	155.5
42	Jana Small Finance Bank	518	2413	34875	23035	6798	80206	4446.9	281.7	230.0
43	Suryoday Small Finance Bank	97	91	5010	3712	5941	24612	3842.8	6536.8	491.3
44	Ujjivan Small Finance Bank	686	3518	8457	678	6580	19633	98.8	187.0	232.1
45	Utkarsh Small Finance Bank	583	91	23823	13618	1889	24426	2337.0	2066.3	102.5
	<b>SMALL FINANCE BANK SUB T</b>	<b>9365</b>	<b>59662</b>	<b>333605</b>	<b>51394</b>	<b>341160</b>	<b>820547</b>	<b>548.8</b>	<b>571.8</b>	<b>246.0</b>
46	INDIA POST PAYMENT BANK	0	0	15335	0	0	0	0.0	0.0	0.0
	<b>PAYMENT BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>15335</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>TOTAL</b>	<b>7458367</b>	<b>11481075</b>	<b>35667790</b>	<b>6399294</b>	<b>8961506</b>	<b>24304476</b>	<b>85.8</b>	<b>78.1</b>	<b>68.1</b>

**BANKWISE TOTAL DEPOSITS, ADVANCES AND C.D.RATIO As on 31.03.2022**  
**SLBC, Madhya Pradesh Convenor-Central Bank of India**

[Amt. in lacs]

TABLE: 3(i)

SR	BANKS	DEPOSITS		ADVANCES			C.D RATIO		
		Previous Quarter 31.12.2021	Current Quarter 31.03.2022	Previous Quarter 31.12.2021	Current Quarter 31.03.2022	Credit as per place of Utilization March-22	Previous Quarter 31.12.2021	Current Quarter 31.03.2022	Including Cr. as per place of utilization 31.03.2022
1	Bank of Baroda	2061978	2197315	1498651	1592056		72.68	72.45	72.45
2	Bank of India	3562079	3701505	2751369	2769632		77.24	74.82	74.82
3	Bank of Maharashtra	791791	866569	607602	626044		76.74	72.24	72.24
4	Canara Bank	1608196	1677695	1603442	1726571		99.70	102.91	102.91
5	Central Bank of India	3635230	3757587	1488252	1792315		40.94	47.70	47.70
6	Indian Bank	1695916	1654200	1156458	1082160		68.19	65.42	65.42
7	Indian Overseas Bank	204260	217626	118570	128474		58.05	59.03	59.03
8	Punjab and Sind Bank	173134	182835	99226	99377		57.31	54.35	54.35
9	Punjab National Bank	3546811	3903176	2528479	2598653		71.29	66.58	66.58
10	State Bank of India	15738137	16689785	7519593	7785557	447588	47.78	46.65	49.33
11	UCO Bank	868376	909853	623648	657089	0	71.82	72.22	72.22
12	Union Bank of India	3524271	3661569	1628971	1651215	375686	46.22	45.10	55.36
	<b>PSBs - SUB TOTAL</b>	<b>37410179</b>	<b>39419714</b>	<b>21624261</b>	<b>22509144</b>	<b>823274</b>	<b>57.80</b>	<b>57.10</b>	<b>59.19</b>
13	Axis Bank	1546043	1633859	1291240	1478509		83.52	90.49	90.49
14	Bandhan Bank	153491	164300	709011	763372		461.93	464.62	464.62
15	Catholic Syrian Bank	5373	7077	1498	1328		27.88	18.77	18.77
16	City Union Bank	6476	7326	13602	14801		210.02	202.04	202.04
17	Development Credit Bank	41811	46939	114472	127170		273.78	270.92	270.92
18	Dhan Lakshmi Bank	3025	3195	452	445		14.94	13.93	13.93
19	Federal Bank Ltd.	89186	96363	64627	69098		72.46	71.71	71.71
20	HDFC Bank	2175324	2427775	2702435	3000134		124.23	123.58	123.58
21	ICICI Bank	1826593	1917996	2316217	2448720		126.81	127.67	127.67
22	IDBI Bank	807316	849444	335136	349171		41.51	41.11	41.11
23	IDFC First Bank	178000	202867	368979	396263		207.29	195.33	195.33
24	Indusind Bank Limited	440764	569794	637224	825613		144.57	144.90	144.90
25	Jammu and Kashmir Bank	5838	6338	4139	4013		70.90	63.32	63.32
26	Karnataka Bank Limited	23422	24913	41904	41288		178.91	165.73	165.73
27	Karur Vysya Bank Ltd.	20011	25727	7954	8679		39.75	33.73	33.73
28	Kotak Mahindra Bank	338071	349572	646552	680906		191.25	194.78	194.78
29	Lakshmi Vilas Bank	6036	6159	5246	7270		86.91	118.04	118.04
30	Ratnakar Bank Ltd. (RBL)	53019	58721	81274	83054		153.29	141.44	141.44
31	South Indian Bank	29184	30416	8047	8450		27.57	27.78	27.78
32	Standard Chartered Bank	0	0	0	0		#DIV/0!	#DIV/0!	#DIV/0!
33	Tamilnadu Mercantile Bank	2708	3048	5277	5679		194.90	186.31	186.31
34	Yes Bank	218578	219136	277421	308704		126.92	140.87	140.87
	<b>PRIVATE BANK SUB TOTA</b>	<b>7970268</b>	<b>8650967</b>	<b>9632708</b>	<b>10622668</b>	<b>0</b>	<b>120.86</b>	<b>122.79</b>	<b>122.79</b>
	<b>COMMERCIAL BANKS SUB</b>	<b>45380447</b>	<b>48070681</b>	<b>31256969</b>	<b>33131812</b>	<b>823274</b>	<b>68.88</b>	<b>68.92</b>	<b>70.64</b>
35	MGB	925887	966713	310611	322996		33.55	33.41	33.41
36	MPGB	1611234	1675786	1193387	1219898		74.07	72.80	72.80
	<b>RRBs - SUB TOTAL</b>	<b>2537121</b>	<b>2642499</b>	<b>1503998</b>	<b>1542894</b>	<b>0</b>	<b>59.28</b>	<b>58.39</b>	<b>58.39</b>
37	DCCB & Apex Bank	3056438	3476085	4061906	3777469		132.90	108.67	108.67
	<b>CO-OPERATIVE BANK - SU</b>	<b>3056438</b>	<b>3476085</b>	<b>4061906</b>	<b>3777469</b>	<b>0</b>	<b>132.90</b>	<b>108.67</b>	<b>108.67</b>
38	AU Small Finance Bank	185905	215720	684270	783895		368.08	363.39	363.39
39	Equitas Small Finance Bank	73640	80457	58663	62077		79.66	77.16	77.16
40	ESAF	9469	12837	81564	109168		861.42	850.42	850.42
41	Fincare Small Finance Bank	12128	13457	63230	46834		521.34	348.03	348.03
42	Jana Small Finance Bank	36969	37806	101428	110039		274.36	291.06	291.06
43	Suryoday Small Finance Bank	5489	5197	31744	34265		578.33	659.25	659.25
44	Ujjivan Small Finance Bank	10367	12661	25569	26890		246.63	212.38	212.38
45	Utkarsh Small Finance Bank	22171	24497	35118	39933		158.40	163.01	163.01
	<b>SMALL FINANCE BANK SU</b>	<b>356138</b>	<b>402633</b>	<b>1081586</b>	<b>1213101</b>	<b>0</b>	<b>303.70</b>	<b>301.29</b>	<b>301.29</b>
	<b>TOTAL</b>	<b>51330144</b>	<b>54591897</b>	<b>37904459</b>	<b>39665276</b>	<b>823274</b>	<b>73.84</b>	<b>72.66</b>	<b>74.17</b>

**CREDIT DEPOSIT RATIO (DISTRICT WISE) AS ON MARCH 31, 2022**

Amount in lakh

Sr.	District Name	Deposits	Advancs	CD Ratio
1	Agar-malwa	145151	261431	180.11
2	Alirajpur	150426	84198	55.97
3	Anuppur	439022	106599	24.28
4	Ashoknagar	217135	256771	118.25
5	Balaghat	579731	312648	53.93
6	Barwani	388140	440017	113.37
7	Betul	811072	432968	53.38
8	Bhind	458483	210294	45.87
9	Bhopal	12211344	8179672	66.98
10	Burhanpur	343354	280616	81.73
11	Chhatarpur	726628	344961	47.47
12	Chhindwara	1097999	727581	66.26
13	Damoh	420922	251269	59.69
14	Datia	295397	206096	69.77
15	Dewas	743456	818698	110.12
16	Dhar	977157	961467	98.39
17	Dindori	152453	66981	43.94
18	East nimar	441804	543810	123.09
19	Guna	443981	442922	99.76
20	Gwalior	2765086	1408730	50.95
21	Harda	273492	344935	126.12
22	Hoshangabad	893846	793463	88.77
23	Indore	8790324	7103583	80.81
24	Jabalpur	3678995	2505338	68.10
25	Jhabua	247150	230236	93.16
26	Katni	661926	378940	57.25
27	Khargone	815964	990575	121.40
28	Mandla	390594	165750	42.44
29	Mandsaur	572680	623152	108.81
30	Morena	514463	367909	71.51
31	Narsimhapur	442973	485596	109.62
32	Neemuch	471476	397784	84.37
33	Niwari	105596	29489	27.93
34	Panna	303566	139986	46.11
35	Raisen	442768	705402	159.32
36	Rajgarh	399434	594237	148.77
37	Ratlam	766235	843478	110.08
38	Rewa	1351915	471059	34.84
39	Sagar	1254234	699178	55.75
40	Satna	1218130	555255	45.58
41	Sehore	554774	693535	125.01
42	Seoni	501731	319189	63.62
43	Shahdol	519527	175510	33.78
44	Shajapur	332761	523996	157.47
45	Sheopur	133473	113244	84.84
46	Shivpuri	505991	314135	62.08
47	Sidhi	405493	129680	31.98
48	Singrauli	1415679	188667	13.33
49	Tikamgarh	365589	169571	46.38
50	Ujjain	1589721	1533901	96.49
51	Umaria	271755	73590	27.08
52	Vidisha	590905	667184	112.91
<b>Total</b>		<b>54591897</b>	<b>39665276</b>	<b>72.66</b>

**AGRICULTURE LOANS OUTSTANDING AS ON 31.03.2022**

Amt. in Lakhs

No. in actual

TABLE: 4

Sr.	Banks	Outstanding at the end of quarter 31.03.2022										% 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	104258	216387	88385	173183	1748	35776	2714	136371	108720	388534	24.40
2	Bank of India	502938	1016175	386859	867289	760	38305	10746	54343	514444	1108823	40.04
3	Bank of Maharashtra	45352	82657	38147	71232	224	7761	8269	30673	53845	121091	19.34
4	Canara Bank	115739	285264	72881	148051	358	2608	3184	19652	119281	307524	17.81
5	Central Bank of India	307235	553141	260648	482095	652	36742	716	33188	308603	623071	34.76
6	Indian Bank	104084	229430	83079	170459	12741	33401	8264	25570	125089	288401	26.65
7	Indian Overseas Bank	5662	13220	3580	8788	11	591	313	1629	5986	15440	12.02
8	Punjab and Sind Bank	5335	9817	4575	9033	126	4158	464	1350	5925	15325	15.42
9	Punjab National Bank	205970	369473	179388	329596	871	29585	2506	81803	209347	480861	18.50
10	State Bank of India	611388	1369553	582030	1277257	69	4440	2554	132051	614011	1506044	19.34
11	UCO Bank	63547	140893	50889	95397	308	3316	120	2131	63975	146340	22.27
12	Union Bank of India	183485	453036	160572	395654	807	13240	2899	92655	187191	558931	33.85
	<b>PSBs - SUB TOTAL</b>	<b>2254993</b>	<b>4739046</b>	<b>1911033</b>	<b>4028033</b>	<b>18675</b>	<b>209923</b>	<b>42749</b>	<b>611416</b>	<b>2316417</b>	<b>5560385</b>	<b>24.70</b>
13	Axis Bank	100987	320707	43829	196871	60	6529	438	102561	101485	429797	29.07
14	Bandhan Bank	47443	24225	705	6435	868	599	76587	37947	124898	62771	8.22
15	Catholic Syrian Bank	0	0	0	0	0	0	388	367	388	367	27.64
16	City Union Bank	26	19	0	0	1	147	5	92	32	258	1.74
17	Development Credit Bank	71876	63612	12118	44210	1	36	32	660	71909	64308	50.57
18	Dhan Lakshmi Bank	0	0	0	0	0	0	8	41	8	41	9.21
19	Federal Bank Ltd.	8808	15209	8616	14502	5	2817	7	16	8820	18042	26.11
20	HDFC Bank	320146	597826	54227	311875	145	7189	1441	126786	321732	731802	24.39
21	ICICI Bank	170195	571704	105112	460268	25	72	332	45555	170552	617331	25.21
22	IDBI Bank	27667	61774	24986	57255	62	2904	647	6948	28376	71625	20.51
23	IDFC First Bank	150538	80982	2947	27967	1	99	96	4408	150635	85489	21.57
24	Indusind Bank Limited	503010	298561	6839	65380	6	215	6	251	503022	299027	36.22
25	Jammu and Kashmir Bank	0	0	1	61	0	0	302	1057	302	1057	26.34
26	Karnataka Bank Limited	625	3679	240	549	51	495	358	415	1034	4590	11.12
27	Karur Vysya Bank Ltd.	15	100	1	79	0	0	46	1032	61	1133	13.05
28	Kotak Mahindra Bank	147396	174883	1606	1558	91	8463	536	82102	148023	265448	38.98
29	Lakshmi Vilas Bank	0	0	0	0	0	0	46	643	46	643	8.84
30	Ratnakar Bank Ltd. (RBL)	140540	52878	4900	15272	1	84	6	1956	140547	54918	66.12
31	South Indian Bank	0	0	0	0	0	0	532	1166	532	1166	13.80
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bank	369	593	367	582	0	0	0	0	369	593	10.44
34	Yes Bank	110154	40187	1893	9203	12	1525	131	37239	110297	78951	25.57
	<b>PRIVATE BANK SUB TO</b>	<b>1799795</b>	<b>2306940</b>	<b>268387</b>	<b>1212067</b>	<b>1329</b>	<b>31174</b>	<b>81944</b>	<b>451242</b>	<b>1883068</b>	<b>2789356</b>	<b>26.26</b>
	<b>COMMERCIAL BANKS</b>	<b>4054788</b>	<b>7045985</b>	<b>2179420</b>	<b>5240100</b>	<b>20004</b>	<b>241097</b>	<b>124693</b>	<b>1062658</b>	<b>4199485</b>	<b>8349741</b>	<b>25.20</b>
35	MGB	186773	193883	174757	184100	122	4694	475	522	187370	199099	61.64
36	MPGB	389231	673485	325390	609384	178	9159	156	1421	389565	684064	56.08
	<b>RRBs - SUB TOTAL</b>	<b>576004</b>	<b>867368</b>	<b>500147</b>	<b>793484</b>	<b>300</b>	<b>13853</b>	<b>631</b>	<b>1943</b>	<b>576935</b>	<b>883163</b>	<b>57.24</b>
37	DCCB & Apex Bank	4013228	3280920	3904148	3243120	0	0	0	0	4013228	3280920	86.85
	<b>CO-OPERATIVE BANK -</b>	<b>4013228</b>	<b>3280920</b>	<b>3904148</b>	<b>3243120</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4013228</b>	<b>3280920</b>	<b>86.85</b>
38	AU Small Finance Bank	42763	132811	4	7	115	5381	2924	32230	45802	170422	21.74
39	Equitas Small Finance Bank	23105	8989	0	0	0	0	0	0	23105	8989	14.48
40	ESAF	7	6	7	6	354	66	170633	54050	170994	54122	49.58
41	Fincare Small Finance Bank	150609	32775	0	0	0	0	0	0	150609	32775	69.98
42	Jana Small Finance Bank	102881	32898	0	0	0	0	0	0	102881	32898	29.90
43	Suryoday Small Finance Bank	54077	13119	0	0	113	26	4442	997	58632	14141	41.27
44	Ujjivan Small Finance Bank	36767	10953	0	0	0	0	0	0	36767	10953	40.73
45	Utkarsh Small Finance Bank	21119	4887	0	0	0	0	0	0	21119	4887	12.24
	<b>SMALL FINANCE BANK</b>	<b>431328</b>	<b>236437</b>	<b>11</b>	<b>13</b>	<b>582</b>	<b>5472</b>	<b>177999</b>	<b>87277</b>	<b>609909</b>	<b>329187</b>	<b>27.14</b>
	<b>TOTAL</b>	<b>9075348</b>	<b>11430711</b>	<b>6583726</b>	<b>9276717</b>	<b>20886</b>	<b>260422</b>	<b>303323</b>	<b>1151878</b>	<b>9399557</b>	<b>12843011</b>	<b>32.38</b>

**MSME (PRIORITY SECTOR) OUTSTANDING AS ON 31.03.2022**

Amt. in Lakh

No. in actual

TABLE:5

Sr.	Banks	Outstanding at the end of quarter 31.03.2022												% 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	92777	315658	1593	121118	111	46222	945	9341	2331	10631	97757	502970	19.83
2	Bank of India	198210	291172	1407	107036	80	34588	0	0	0	0	199697	432796	10.51
3	Bank of Maharashtra	24231	81344	1083	64858	44	13838	3	10	0	0	25361	160050	12.99
4	Canara Bank	73741	184650	4204	80293	203	14077	0	0	2687	4234	80835	283254	10.69
5	Central Bank of India	134598	207242	3524	128034	93	19227	6624	10678	7545	16491	152384	381672	11.56
6	Indian Bank	18312	64546	2745	37761	68	15463	0	0	0	0	21125	117770	5.96
7	Indian Overseas Bank	9415	23679	45	4939	15	5512	0	0	0	0	9475	34130	18.43
8	Punjab and Sind Bank	8756	19614	442	10358	30	15652	43	40	0	0	9271	45664	19.74
9	Punjab National Bank	88933	211889	8562	162832	507	85765	5	5	0	0	98007	460491	8.15
10	State Bank of India	116521	432095	8299	319265	572	139701	0	0	1146	20517	126538	911578	5.55
11	UCO Bank	29529	29053	2062	75564	18	10737	158	103	9649	7828	41416	123285	4.42
12	Union Bank of India	108132	246408	3178	105256	579	33682	105	344	0	0	111994	385690	14.92
	<b>PSBs - SUB TOTAL</b>	<b>903155</b>	<b>2107350</b>	<b>37144</b>	<b>1217315</b>	<b>2320</b>	<b>434464</b>	<b>7883</b>	<b>20521</b>	<b>23358</b>	<b>59701</b>	<b>973860</b>	<b>3839350</b>	<b>9.36</b>
13	Axis Bank	5937	106047	2781	170093	655	98146	0	0	0	0	9373	374286	7.17
14	Bandhan Bank	404	3108	21	1123	0	0	0	0	0	0	425	4231	0.41
15	Catholic Syrian Bank	15	38	0	0	0	0	0	0	0	0	15	38	2.86
16	City Union Bank	90	2547	67	5612	9	3177	0	0	0	0	166	11336	17.21
17	Development Credit Bank	1618	18287	74	1756	1	13	0	0	0	0	1693	20056	14.38
18	Dhan Lakshmi Bank	0	0	5	33	0	0	0	0	0	0	5	33	0.00
19	Federal Bank Ltd.	80	1036	32	809	4	837	0	0	57	13	173	2695	1.50
20	HDFC Bank	113129	294847	14214	386736	2586	241140	0	0	0	0	129929	922723	9.83
21	ICICI Bank	15903	302919	7632	325966	1284	101885	0	0	0	0	24819	730770	12.37
22	IDBI Bank	19063	61381	303	27253	12	3259	19	1209	0	0	19397	93103	17.58
23	IDFC First Bank	13276	45702	870	29184	79	5713	162	83	0	0	14387	80682	11.53
24	Indusind Bank Limited	178917	96719	4949	65981	393	20746	0	0	0	0	184259	183446	11.71
25	Jammu and Kashmir Bank	25	94	5	80	0	0	0	0	0	0	30	174	2.34
26	Karnataka Bank Limited	192	6470	118	6791	0	0	0	0	0	0	310	13261	15.67
27	Karur Vysya Bank Ltd.	19	1026	6	689	0	0	0	0	0	0	25	1715	11.82
28	Kotak Mahindra Bank	4337	74255	2738	104688	796	57379	0	0	0	0	7871	236322	10.91
29	Lakshmi Vilas Bank	13	222	0	0	5	89	0	0	1	28	19	339	3.05
30	Ratnakar Bank Ltd. (RBL)	3363	6761	105	2575	3	15	0	0	0	0	3471	9351	8.14
31	South Indian Bank	52	707	18	2719	0	0	0	0	0	0	70	3426	8.37
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
33	Tamilnadu Mercantile Bank	114	1306	11	330	1	2	0	0	0	0	126	1639	23.00
34	Yes Bank	2541	51908	1195	40218	356	12393	0	0	0	0	4092	104519	16.81
	<b>PRIVATE BANK SUB TOTAL</b>	<b>359088</b>	<b>1075380</b>	<b>35144</b>	<b>1172637</b>	<b>6184</b>	<b>544794</b>	<b>181</b>	<b>1292</b>	<b>58</b>	<b>41</b>	<b>400655</b>	<b>2794144</b>	<b>10.12</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>1262243</b>	<b>3182729</b>	<b>72288</b>	<b>2389952</b>	<b>8504</b>	<b>979258</b>	<b>8064</b>	<b>21813</b>	<b>23416</b>	<b>59742</b>	<b>1374515</b>	<b>6633494</b>	<b>9.61</b>
35	MGB	72028	35039	0	0	0	0	597	2023	0	0	72625	37062	10.85
36	MPGB	247069	178987	14	1994	0	0	0	0	0	0	247083	180981	14.67
	<b>RRBs - SUB TOTAL</b>	<b>319097</b>	<b>214026</b>	<b>14</b>	<b>1994</b>	<b>0</b>	<b>0</b>	<b>597</b>	<b>2023</b>	<b>0</b>	<b>0</b>	<b>319708</b>	<b>218043</b>	<b>13.87</b>
37	DCCB & Apex Bank	6426	6425	4	816	8	3349	0	0	4	166943	6442	177533	0.17
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>6426</b>	<b>6425</b>	<b>4</b>	<b>816</b>	<b>8</b>	<b>3349</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>166943</b>	<b>6442</b>	<b>177533</b>	<b>0.17</b>
38	AU Small Finance Bank	64057	425473	2831	31183	31	3521	0	0	0	0	66919	460177	54.28
39	Equitas Small Finance Bank	7015	22779	511	4804	11	287	0	0	0	0	7537	27870	36.69
40	ESAF	136850	42749	0	0	0	0	0	0	0	0	136850	42749	39.16
41	Fincare Small Finance Bank	3	0	0	0	0	0	0	0	0	0	3	0	0.00
42	Jana Small Finance Bank	2621	9820	15	1719	0	0	0	0	0	0	2636	11539	8.92
43	Suryoday Small Finance Bank	33	472	3	115	0	0	0	0	0	0	36	587	1.38
44	Ujjivan Small Finance Bank	4738	3319	27	909	0	0	0	0	0	0	4765	4227	12.34
45	Utkarsh Small Finance Bank	46	735	0	0	0	0	0	0	0	0	46	735	1.84
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>215363</b>	<b>505347</b>	<b>3387</b>	<b>38730</b>	<b>42</b>	<b>3808</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>218792</b>	<b>547885</b>	<b>41.66</b>
	<b>TOTAL</b>	<b>1803129</b>	<b>3908527</b>	<b>75693</b>	<b>2431491</b>	<b>8554</b>	<b>986414</b>	<b>8661</b>	<b>23836</b>	<b>23420</b>	<b>226685</b>	<b>1919457</b>	<b>7576954</b>	<b>9.85</b>

**PRIORITY SECTOR OUTSTANDING AS ON 31.03.2022**

Amt. in Lakhs

Number in Actual

TABLE:6

Sr.	Banks	Outstanding at the end of quarter 31.03.2022														% 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	22	16742	3503	9823	37670	195774	35	563	7	2412	39	72	247753	1116890	70.15
2	Bank of India	0	0	7075	15169	65284	156219	0	0	0	0	81	1098	786581	1714105	61.89
3	Bank of Maharashtra	0	0	836	2136	17907	47428	0	0	0	0	8637	7252	106586	337957	53.98
4	Canara Bank	0	0	3947	13303	17828	125440	6	28	0	0	834	1297	222731	730846	42.33
5	Central Bank of India	0	0	7081	21484	99004	159554	33	912	3	6	520	110	567628	1186809	66.22
6	Indian Bank	0	0	2107	9263	17504	62687	9	18	2	15	0	0	165836	478154	44.19
7	Indian Overseas Bank	0	0	303	783	4525	25257	0	0	3	3	942	170	21234	75783	58.99
8	Punjab and Sind Bank	0	0	133	456	1307	10418	7	113	0	0	232	670	16875	72646	73.10
9	Punjab National Bank	2	0	6959	28022	53152	140766	4	0	1	1	1325	385	368797	1110527	42.73
10	State Bank of India	3	3537	20321	75599	1925836	854289	1	10	6	87	0	0	2686716	3351144	43.04
11	UCO Bank	0	0	1596	4508	6655	62418	0	0	0	0	0	0	113642	336551	51.22
12	Union Bank of India	0	0	3683	10048	40848	126597	18	37	1	1	2650	40	346385	1081344	65.49
	<b>PSBs - SUB TOTAL</b>	<b>27</b>	<b>20279</b>	<b>57544</b>	<b>190595</b>	<b>2287520</b>	<b>1966847</b>	<b>113</b>	<b>1681</b>	<b>23</b>	<b>2525</b>	<b>15260</b>	<b>11094</b>	<b>5650764</b>	<b>11592755</b>	<b>51.50</b>
13	Axis Bank	13	10868	955	12112	7255	73225	0	0	0	0	101803	15048	220884	915336	61.91
14	Bandhan Bank	0	0	0	0	44796	301734	0	0	0	0	440812	167402	610931	536138	70.23
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	403	405	806	810	60.99
16	City Union Bank	0	0	2	40	18	176	0	0	0	0	3	14	221	11824	79.89
17	Development Credit Bank	0	0	63	121	1044	7310	10	105	0	0	5388	447	80107	92347	72.62
18	Dhan Lakshmi Bank	0	0	0	0	16	119	0	0	0	0	0	0	29	193	43.37
19	Federal Bank Ltd.	0	0	13	40	142	1445	0	0	0	0	57	13	9205	22235	32.18
20	HDFC Bank	0	0	1645	3293	14066	111287	6	241	0	0	39660	8955	507038	1778301	59.27
21	ICICI Bank	0	0	409	1803	7581	62856	0	0	2	255	2165	1953	205528	1414968	57.78
22	IDBI Bank	0	0	675	2354	5015	48837	26	533	0	0	3	0	53492	216453	61.99
23	IDFC First Bank	0	0	0	0	5930	18244	3118	646	0	0	0	0	174070	185061	46.70
24	Indusind Bank Limited	1	1	0	0	1322	11397	3487	568	0	0	4363	398	696454	494837	59.94
25	Jammu and Kashmir Bank	0	0	10	48	94	541	0	0	0	0	8	1	444	1821	45.38
26	Karnataka Bank Limited	0	0	13	52	282	3006	0	0	0	0	24	3	1663	20912	50.65
27	Karur Vysya Bank Ltd.	0	0	2	4	55	696	0	0	0	0	14	1	157	3549	40.89
28	Kotak Mahindra Bank	0	0	0	0	136	2677	0	0	0	0	45534	10059	201564	514505	75.56
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	65	982	13.51
30	Ratnakar Bank Ltd. (RBL)	0	0	251	34	236	1567	1	3	0	0	47647	7197	192153	73068	87.98
31	South Indian Bank	0	0	12	47	44	449	4	437	0	0	10	15	672	5540	65.56
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	46	369	0	0	0	0	5	1	546	2601	45.79
34	Yes Bank	0	0	0	0	2189	23467	0	0	0	0	7295	1957	123873	208894	67.67
	<b>PRIVATE BANK - SUB TG</b>	<b>14</b>	<b>10869</b>	<b>4050</b>	<b>19948</b>	<b>90267</b>	<b>669402</b>	<b>6652</b>	<b>2533</b>	<b>2</b>	<b>255</b>	<b>695194</b>	<b>213868</b>	<b>3079902</b>	<b>6500374</b>	<b>61.19</b>
	<b>COMMERCIAL BANKS S</b>	<b>41</b>	<b>31148</b>	<b>61594</b>	<b>210542</b>	<b>2377787</b>	<b>2636248</b>	<b>6765</b>	<b>4214</b>	<b>25</b>	<b>2780</b>	<b>710454</b>	<b>224962</b>	<b>8730666</b>	<b>18093130</b>	<b>54.61</b>
35	MGB	0	0	310	641	59542	47095	0	0	134	40	399	237	320380	284174	87.98
36	MPGB	0	0	2940	6514	215042	134578	31	897	57	16	57246	61420	911964	1068470	87.59
	<b>RRBs - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>3250</b>	<b>7155</b>	<b>274584</b>	<b>181673</b>	<b>31</b>	<b>897</b>	<b>191</b>	<b>56</b>	<b>57645</b>	<b>61657</b>	<b>1232344</b>	<b>1352644</b>	<b>87.67</b>
37	DCCB & Apex Bank	0	0	52	155	19227	22471	0	0	0	0	0	0	4038949	3481079	92.15
	<b>CO-OPERATIVE BANK - S</b>	<b>0</b>	<b>0</b>	<b>52</b>	<b>155</b>	<b>19227</b>	<b>22471</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4038949</b>	<b>3481079</b>	<b>92.15</b>
38	AU Small Finance Bank	0	0	0	0	5111	39897	86	1969	0	0	351	19	118269	672483	85.79
39	Equitas Small Finance Bank	0	0	0	0	444	3291	0	0	0	0	40547	7891	71633	48041	77.39
40	ESAF	0	0	1206	274	1063	302	0	0	0	0	46507	10064	356620	107512	98.48
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	105165	13506	255777	46281	98.82
42	Jana Small Finance Bank	0	0	0	0	6944	14209	0	0	128651	39347	0	0	241112	97993	89.05
43	Suryoday Small Finance Bank	0	0	0	0	223	2034	0	0	0	0	48443	10356	107334	27119	79.14
44	Ujjivan Small Finance Bank	0	0	0	0	3804	3506	0	0	0	0	15673	4503	61009	23190	86.24
45	Utkarsh Small Finance Bank	0	0	0	0	46	655	0	0	0	0	88454	33012	109665	39289	98.39
	<b>SMALL FINANCE BANK S</b>	<b>0</b>	<b>0</b>	<b>1206</b>	<b>274</b>	<b>17635</b>	<b>63895</b>	<b>86</b>	<b>1969</b>	<b>128651</b>	<b>39347</b>	<b>345140</b>	<b>79351</b>	<b>1321419</b>	<b>1061907</b>	<b>87.54</b>
	<b>TOTAL</b>	<b>41</b>	<b>31148</b>	<b>66102</b>	<b>218126</b>	<b>2689233</b>	<b>2904288</b>	<b>6882</b>	<b>7080</b>	<b>128867</b>	<b>42183</b>	<b>1113239</b>	<b>365971</b>	<b>15323378</b>	<b>23988760</b>	<b>60.48</b>

**ADVANCES TO WEAKER SECTION OUTSTANDING AS ON 31.03.2022**

Amt. in Lakhs		Number in Actual																TABLE:7		
Sr.	Banks	Outstanding at the end of the quarter 31.03.2022																		% of loans to weaker sections to total advances
		Loans to small & marginal farmers		Loans to SC/ST		Loans to SHGs		Loans to Minority Communities		OD under PMJDY		Beneficiaries of DRI scheme		Other loans to weaker sections		Total advances to weaker sections				
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	Bank of Baroda	105285	187506	67012	70499	3598	3582	33220	141908	3181	72	102	146	0	0	212398	403713	25.36		
2	Bank of India	296432	480095	87129	135267	6711	8667	30238	56765	2191	32	251	92	5327	7846	428279	688764	24.87		
3	Bank of Maharashtra	33249	54716	18774	32021	3116	4809	7250	30651	2716	28	0	0	0	0	65105	122225	19.52		
4	Canara Bank	94052	188464	28528	56326	1580	1480	19616	66488	60068	6734	1650	128	3164	15882	208658	335502	19.43		
5	Central Bank of India	196218	302492	117120	149558	20849	38259	9761	33962	17868	3775	2335	2467	4145	5190	368296	535703	29.89		
6	Indian Bank	71655	136657	27487	46350	3898	4222	9452	24123	0	0	7	1	0	0	112499	211353	19.53		
7	Indian Overseas Bank	3792	8337	3830	9020	89	171	703	1852	0	0	20	2	9536	10647	17970	30030	23.37		
8	Punjab and Sind Bank	1953	2829	1186	2576	105	214	1021	5529	4982	107	0	0	188	1288	9435	12543	12.62		
9	Punjab National Bank	191612	244720	38485	56853	6496	8130	13837	36829	2800	995	0	0	50694	131844	303924	479371	18.45		
10	State Bank of India	255195	404035	267811	659815	7637	9419	58436	177683	115	0	152	279	4348	4604	593694	1255835	16.13		
11	UCO Bank	5461	1358	14401	24122	879	966	6530	16082	10118	2283	162	18	37002	93926	74553	138755	21.12		
12	Union Bank of India	141822	290956	56319	94489	2157	20411	19598	74275	13252	41	144	41	1173	3490	234465	483703	29.29		
<b>PSBs - SUB TOTAL</b>		<b>1396726</b>	<b>2302165</b>	<b>728082</b>	<b>1336896</b>	<b>57115</b>	<b>100329</b>	<b>209662</b>	<b>666148</b>	<b>117291</b>	<b>14067</b>	<b>4823</b>	<b>3174</b>	<b>115577</b>	<b>274718</b>	<b>2629276</b>	<b>4697497</b>	<b>20.87</b>		
13	Axis Bank	46763	123153	56755	46942	0	0	12552	51579	2	0	0	0	89613	22591	205685	244265	16.52		
14	Bandhan Bank	123545	48936	81623	38159	0	0	121351	62630	0	0	0	0	0	0	326519	149725	19.61		
15	Catholic Syrian Bank	0	0	55	49	0	0	150	145	0	0	0	0	0	0	205	194	14.61		
16	City Union Bank	0	0	0	0	0	0	5	22	0	0	0	0	0	0	5	22	0.15		
17	Development Credit Bank	63642	23467	225	397	0	0	6960	3399	6000	4822	0	0	5435	458	82262	32542	25.59		
18	Dhan Lakshmi Bank	0	0	0	0	0	0	25	30	0	0	0	0	0	0	25	30	6.74		
19	Federal Bank Ltd.	0	0	190	360	0	0	363	1147	0	0	0	0	7365	11295	7918	12802	18.53		
20	HDFC Bank	13950	28227	2188	7709	11450	22756	6388	40429	0	0	0	0	232200	42248	266176	141369	4.71		
21	ICICI Bank	84681	114932	91256	63205	1694	3867	17070	91127	0	0	0	0	2991	2653	197692	275784	11.26		
22	IDBI Bank	20324	33443	8980	13206	879	1866	6498	19158	1	0	0	0	5149	3584	41831	71258	20.41		
23	IDFC First Bank	0	0	36508	8874	0	0	4072	842	0	0	0	0	0	0	40580	9716	2.45		
24	Indusind Bank Limited	344192	109052	357771	89969	0	0	83471	30712	0	0	0	0	12903	102052	798337	331785	40.19		
25	Jammu and Kashmir Bank	0	0	8	79	0	0	239	1431	0	0	43	4	22	9	312	1523	37.95		
26	Karnataka Bank Limited	0	0	27	21	0	0	86	698	0	0	0	0	353	331	466	1050	2.54		
27	Karur Vysya Bank Ltd.	2	3	97	901	0	0	0	0	0	0	0	0	8	1	107	905	10.42		
28	Kotak Mahindra Bank	128875	141294	77641	35889	0	0	3797	29640	0	0	0	0	0	0	210313	206822	30.37		
29	Lakshmi Vilas Bank	0	0	0	0	0	0	5	5	0	0	0	0	0	0	5	5	0.07		
30	Ratnakar Bank Ltd. (RB)	135823	29135	36788	8546	0	0	8921	2311	0	0	0	0	0	0	181532	39992	48.15		
31	South Indian Bank	0	0	9	23	0	0	59	191	0	0	0	0	0	0	68	214	2.53		
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!		
33	Tamilnadu Mercantile Bank	144	59	22	30	0	0	58	354	0	0	0	0	0	0	224	443	7.80		
34	Yes Bank	10529	25757	47691	12815	0	0	7470	10986	0	0	0	0	1149	39812	66839	89370	28.95		
<b>PRIVATE BANK - SUB TOTAL</b>		<b>972470</b>	<b>677457</b>	<b>797834</b>	<b>327173</b>	<b>14023</b>	<b>28489</b>	<b>279540</b>	<b>346837</b>	<b>6003</b>	<b>4822</b>	<b>43</b>	<b>4</b>	<b>357188</b>	<b>225033</b>	<b>2427101</b>	<b>1609815</b>	<b>15.15</b>		
<b>COMMERCIAL BANK - SUB TOTAL</b>		<b>2369196</b>	<b>2979621</b>	<b>1525916</b>	<b>1664069</b>	<b>71138</b>	<b>128819</b>	<b>489202</b>	<b>1012985</b>	<b>123294</b>	<b>18889</b>	<b>4866</b>	<b>3178</b>	<b>472765</b>	<b>499751</b>	<b>5056377</b>	<b>6307313</b>	<b>19.04</b>		
35	MGB	107206	54759	33348	36918	45969	31976	40544	38763	0	0	0	0	0	0	227067	162416	50.28		
36	MPGB	196945	272589	191802	161156	56477	61600	37409	49190	1693	7	0	0	0	0	484326	544542	44.64		
<b>RRBs - SUB TOTAL</b>		<b>304151</b>	<b>327348</b>	<b>225150</b>	<b>198074</b>	<b>102446</b>	<b>93576</b>	<b>77953</b>	<b>87953</b>	<b>1693</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>711393</b>	<b>706958</b>	<b>45.82</b>		
37	DCCB & Apex Bank	1636065	968850	1309390	539735	12064	3381	122081	53299	0	0	0	0	0	0	3079600	1565265	41.44		
<b>CO-OPERATIVE BANK - SUB TOTAL</b>		<b>1636065</b>	<b>968850</b>	<b>1309390</b>	<b>539735</b>	<b>12064</b>	<b>3381</b>	<b>122081</b>	<b>53299</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3079600</b>	<b>1565265</b>	<b>41.44</b>		
38	AU Small Finance Bank	27131	78918	3278	10404	0	0	14592	79719	0	0	0	0	444	1373	45445	170415	21.74		
39	Equitas Small Finance Bank	13292	4398	12597	2575	0	0	3728	769	0	0	0	0	0	0	29617	7742	12.47		
40	ESAF	170994	54122	15551	5023	0	0	3559	1402	0	0	0	0	0	0	190104	60547	55.46		
41	Fincare Small Finance Bank	0	0	4270	1871	0	0	3313	788	0	0	0	0	0	0	7583	2659	5.68		
42	Jana Small Finance Bank	76442	22343	87596	29012	0	0	40268	16796	0	0	0	0	28958	13804	233264	81955	74.48		
43	Suryoday Small Finance Bank	55638	12563	38671	7681	0	0	7634	1595	0	0	0	0	0	0	101943	21839	63.74		
44	Ujjivan Small Finance Bank	30394	10886	22407	9321	0	0	6821	1901	0	0	0	0	0	0	59622	22108	82.21		
45	Utkarsh Small Finance Bank	21119	4887	62387	17092	0	0	2295	1584	0	0	0	0	2864	5314	88665	28877	72.31		
<b>SMALL FINANCE BANK - SUB TOTAL</b>		<b>395010</b>	<b>188117</b>	<b>246757</b>	<b>82979</b>	<b>0</b>	<b>0</b>	<b>82210</b>	<b>104554</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>32266</b>	<b>20491</b>	<b>756243</b>	<b>396142</b>	<b>32.66</b>		
<b>TOTAL</b>		<b>4704422</b>	<b>4463937</b>	<b>3307213</b>	<b>2484857</b>	<b>185648</b>	<b>225776</b>	<b>771446</b>	<b>1258791</b>	<b>124987</b>	<b>18896</b>	<b>4866</b>	<b>3178</b>	<b>505031</b>	<b>520242</b>	<b>9603613</b>	<b>8975678</b>	<b>22.63</b>		



**NON-PRIORITY SECTOR OUTSTANDING AS ON 31.03.2022 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	0	0	522	10816	4327	89697	38776	37085	28461	337568	72086	475166
2	Bank of India	0	0	127	1928	3310	86260	27873	42343	72822	924996	104132	1055527
3	Bank of Maharashtra	0	0	148	2189	1706	49500	1255	3456	14932	232942	18041	288087
4	Canara Bank	55	139	386	3692	4340	58465	11113	22922	23294	910507	39188	995725
5	Central Bank of India	0	0	264	4908	818	16030	35154	156182	43129	428386	79365	605506
6	Indian Bank	1	399	0	0	2227	56627	17254	55257	5622	491723	25104	604006
7	Indian Overseas Bank	15	20	16	333	549	11431	714	1456	6661	39452	7955	52691
8	Punjab and Sind Bank	1	6	16	297	64	1921	190	285	2884	24222	3155	26731
9	Punjab National Bank	46	13806	115	1773	6962	136674	13379	23615	31310	1312258	51812	1488126
10	State Bank of India	0	0	0	16569	25263	489014	383164	1389592	433137	2539238	841564	4434413
11	UCO Bank	0	0	0	0	724	18443	1387	1306	9038	300789	11149	320538
12	Union Bank of India	0	0	304	5498	1863	61591	32812	131211	10180	371571	45159	569871
	<b>PSBs - SUB TOTAL</b>	<b>118</b>	<b>14370</b>	<b>1898</b>	<b>48003</b>	<b>52153</b>	<b>1075653</b>	<b>563071</b>	<b>1864711</b>	<b>681470</b>	<b>7913652</b>	<b>1298710</b>	<b>10916389</b>
13	Axis Bank	74	6131	1	83	3402	111857	14293	69714	85442	375388	103212	563173
14	Bandhan Bank	0	0	0	0	12198	89391	8338	41719	71577	96124	92113	227234
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	650	518	650	518
16	City Union Bank	0	0	2	40	10	367	273	666	65	1903	350	2977
17	Development Credit Bank	4295	1918	4	16	274	5540	6	10	13927	27340	18506	34823
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	120	252	120	252
19	Federal Bank Ltd.	0	0	3	25	174	3701	657	794	7832	42343	8666	46863
20	HDFC Bank	0	0	9	46	4774	63033	53871	183110	666161	975645	724815	1221834
21	ICICI Bank	0	0	101	2196	8297	225299	44528	152794	261648	653463	314574	1033752
22	IDBI Bank	0	0	36	1224	3041	52946	3410	21295	35719	57254	42206	132719
23	IDFC First Bank	0	0	0	0	0	0	0	0	268424	211202	268424	211202
24	Indusind Bank Limited	0	0	0	0	327	2773	0	0	152115	328003	152442	330776
25	Jammu and Kashmir Bank	1	61	0	0	32	258	249	905	77	968	359	2192
26	Karnataka Bank Limited	3	215	1	3	98	2875	171	3340	377	13943	650	20376
27	Karur Vysya Bank Ltd.	96	349	0	0	49	1126	462	1317	158	2338	765	5130
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	31839	166401	31839	166401
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	172	6288	172	6288
30	Ratnakar Bank Ltd. (RBL)	32	359	0	0	62	1340	2147	8212	8	74	2249	9985
31	South Indian Bank	0	0	0	0	0	0	0	0	240	2910	240	2910
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	11	322	171	258	12	2499	194	3079
34	Yes Bank	0	0	0	0	907	23431	3236	11330	28988	65049	33131	99810
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>4501</b>	<b>9033</b>	<b>157</b>	<b>3633</b>	<b>33656</b>	<b>584259</b>	<b>131812</b>	<b>495463</b>	<b>1625551</b>	<b>3029905</b>	<b>1795677</b>	<b>4122294</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>4619</b>	<b>23404</b>	<b>2055</b>	<b>51636</b>	<b>85809</b>	<b>1659912</b>	<b>694883</b>	<b>2360174</b>	<b>2307021</b>	<b>10943557</b>	<b>3094387</b>	<b>15038683</b>
35	MGB	0	0	0	0	23	616	3260	9562	14205	28644	17488	38822
36	MPGB	0	0	0	0	146	4277	8360	10274	49468	136877	57974	151428
	<b>RRBs - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>169</b>	<b>4893</b>	<b>11620</b>	<b>19836</b>	<b>63673</b>	<b>165521</b>	<b>75462</b>	<b>190250</b>
37	DCCB & Apex Bank	0	0	0	0	0	0	4269	5014	0	291376	4269	296390
	<b>CO-OPERATIVE BANK -</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4269</b>	<b>5014</b>	<b>0</b>	<b>291376</b>	<b>4269</b>	<b>296390</b>
38	AU Small Finance Bank	0	0	0	0	881	13684	2380	2063	42792	95665	46053	111411
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	3968	14036	3968	14036
40	ESAF	0	0	0	0	0	0	0	0	1678	1657	1678	1657
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	511	553	511	553
42	Jana Small Finance Bank	0	0	0	0	183	3132	0	0	9995	8914	10178	12046
43	Suryoday Small Finance Bank	53	687	0	0	116	1799	374	882	9674	3777	10217	7146
44	Ujjivan Small Finance Bank	0	0	0	0	76	520	182	276	1806	2904	2064	3700
45	Utkarsh Small Finance Bank	0	0	0	0	2	23	0	0	69	621	71	644
	<b>SMALL FINANCE BANK</b>	<b>53</b>	<b>687</b>	<b>0</b>	<b>0</b>	<b>1258</b>	<b>19158</b>	<b>2936</b>	<b>3221</b>	<b>70493</b>	<b>128128</b>	<b>74740</b>	<b>151193</b>
	<b>TOTAL</b>	<b>4672</b>	<b>24090</b>	<b>2055</b>	<b>51636</b>	<b>87236</b>	<b>1683963</b>	<b>713708</b>	<b>2388246</b>	<b>2441187</b>	<b>11528582</b>	<b>3248858</b>	<b>15676516</b>

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.03.2022**

Amt. in Lakhs

Table: 9(i)

Sr.	Banks	FARM CREDIT				Achievement % (Amt.)	CROP LOANS (Out of Farm Credit)				Achievement % (Amt.)
		TARGET		ACHIVEMENT			TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	180089	402078	71711	172873	43.0	139553	263736	63898	153895	58.4
2	Bank of India	444082	957921	388250	672526	70.2	365094	709064	329795	582241	82.1
3	Bank of Maharashtra	86543	229791	20948	35568	15.5	62892	143689	20229	33620	23.4
4	Canara Bank	117951	254348	83281	218406	85.9	89887	166250	51681	130175	78.3
5	Central Bank of India	434339	1120530	470640	531039	47.4	324246	694565	227752	253584	36.5
6	Indian Bank	128831	276167	104084	229430	83.1	95560	167368	83079	170459	101.8
7	Indian Overseas Bank	15864	34342	4172	7044	20.5	11028	20317	2248	3701	18.2
8	Punjab and Sind Bank	15924	32947	313	547	1.7	12061	20621	210	403	2.0
9	Punjab National Bank	257142	584350	61180	174123	29.8	201379	400399	58703	168747	42.1
10	State Bank of India	1254258	2956644	446848	885083	29.9	999455	2054564	434452	849083	41.3
11	UCO Bank	99291	274004	20171	47839	17.5	72175	145339	19142	45308	31.2
12	Union Bank of India	237295	499952	108032	254227	50.9	190850	337329	102396	235967	70.0
	<b>PSBs - SUB TOTAL</b>	<b>3271609</b>	<b>7623074</b>	<b>1779630</b>	<b>3228705</b>	<b>42.4</b>	<b>2564180</b>	<b>5123241</b>	<b>1393585</b>	<b>2627182</b>	<b>51.3</b>
13	Axis Bank	73445	187586	36019	140991	75.2	58359	133406	16467	76956	57.7
14	Bandhan Bank	28939	66631	40889	20932	31.4	25418	54986	734	4928	9.0
15	Catholic Syrian Bank	158	215	0	0	0.0	114	186	0	0	0.0
16	City Union Bank	448	948	34	24	2.5	254	633	0	0	0.0
17	Development Credit Bank	10083	22940	13560	28902	126.0	6917	13875	8679	20042	144.4
18	Dhan Lakshmi Bank	38	80	0	0	0.0	0	0	0	0	0.0
19	Federal Bank Ltd.	2800	5843	8808	15209	260.3	1594	3124	8616	14502	464.2
20	HDFC Bank	133957	289699	164919	341423	117.9	100490	190287	47519	192638	101.2
21	ICICI Bank	129814	302120	124319	2800633	927.0	98581	200165	69375	183607	91.7
22	IDBI Bank	37510	77137	28376	71625	92.9	27060	48288	24986	57255	118.6
23	IDFC First Bank	8962	18952	81319	61741	325.8	6149	11930	2894	17279	144.8
24	Indusind Bank Limited	11836	25643	156978	72830	284.0	8284	15464	4579	13284	85.9
25	Jammu and Kashmir Bank	36	76	0	0	0.0	0	0	0	0	0.0
26	Karnataka Bank Limited	656	1551	73	264	17.0	162	425	2	12	2.9
27	Karur Vysya Bank Ltd.	139	329	0	0	0.0	23	57	0	0	0.0
28	Kotak Mahindra Bank	20775	46559	89916	93287	200.4	9256	17087	22	1426	8.3
29	Lakshmi Vilas Bank	720	1594	0	0	0.0	602	1174	0	0	0.0
30	Ratnakar Bank Ltd. (RBL)	7951	17250	48947	48905	283.5	5738	11019	6692	17723	160.8
31	South Indian Bank	465	978	0	0	0.0	230	618	0	0	0.0
32	Standard Chartered Bank	155	698	0	0	0.0	145	493	0	0	0.0
33	Tamilnadu Mercantile Bank	656	1640	369	593	36.1	496	1166	367	582	49.9
34	Yes Bank	8120	18962	54947	33182	175.0	5653	12158	4205	10383	85.4
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>477663</b>	<b>1087431</b>	<b>849473</b>	<b>3730541</b>	<b>343.1</b>	<b>355525</b>	<b>716541</b>	<b>195137</b>	<b>610617</b>	<b>85.2</b>
	<b>COMMERCIAL BANKS</b>	<b>3749272</b>	<b>8710505</b>	<b>2629103</b>	<b>6959246</b>	<b>79.9</b>	<b>2919705</b>	<b>5839782</b>	<b>1588722</b>	<b>3237799</b>	<b>55.4</b>
35	MGB	452896	979710	144379	167717	17.1	387888	724340	143395	166676	23.0
36	MPGB	309016	654669	335110	460414	70.3	262256	507887	310119	430592	84.8
	<b>RRBs - SUB TOTAL</b>	<b>761912</b>	<b>1634379</b>	<b>479489</b>	<b>628131</b>	<b>38.4</b>	<b>650144</b>	<b>1232227</b>	<b>453514</b>	<b>597268</b>	<b>48.5</b>
37	DCCB & Apex Bank	1540272	3586527	2544449	1682113	46.9	1426481	2963077	2544153	1680703	56.7
	<b>CO-OPERATIVE BANK</b>	<b>1540272</b>	<b>3586527</b>	<b>2544449</b>	<b>1682113</b>	<b>46.9</b>	<b>1426481</b>	<b>2963077</b>	<b>2544153</b>	<b>1680703</b>	<b>56.7</b>
38	AU Small Finance Bank	12107	24121	15670	60946	252.7	8176	13277	0	0	0.0
39	Equitas Small Finance Bank	5667	10788	10740	5297	49.1	3767	6092	0	0	0.0
40	ESAF	1416	2658	7	6	0.2	621	990	7	6	0.6
41	Fincare Small Finance Bank	15714	35780	150609	32775	91.6	15252	31808	0	0	0.0
42	Jana Small Finance Bank	2615	6414	68238	29125	454.1	1861	4089	0	0	0.0
43	Suryoday Small Finance Bank	1286	2896	27240	9142	315.7	882	1879	0	0	0.0
44	Ujjivan Small Finance Bank	570	1828	20840	10174	556.6	490	1523	0	0	0.0
45	Utkarsh Small Finance Bank	5721	6301	40672	17682	280.6	4839	4307	0	0	0.0
	<b>SMALL FINANCE BANK</b>	<b>45096</b>	<b>90786</b>	<b>334016</b>	<b>165147</b>	<b>181.9</b>	<b>35888</b>	<b>63965</b>	<b>7</b>	<b>6</b>	<b>0.0</b>
	<b>TOTAL</b>	<b>6096552</b>	<b>14022197</b>	<b>5987057</b>	<b>9434637</b>	<b>67.3</b>	<b>5032218</b>	<b>10099051</b>	<b>4586396</b>	<b>5515776</b>	<b>54.6</b>

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.03.2022**

Amt. in Lakhs

No. in actual

TABLE: 9(ii)

Sr.	Banks	AGRI INFRASTRUCTURE					ANCILLARY ACTIVITIES					TOTAL AGRICULTURE (Farm Credit+Agri Infr+Anci Acti)				
		TARGET		ACHIVEMENT		Achievement %	TARGET		ACHIVEMENT		Achievement % (Amt.)	TARGET		ACHIVEMENT		Achievement % (Amt.)
		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.	
1	Bank of Baroda	5042	25653	441	16403	63.9	5217	33312	867	96060	288.4	190348	461043	73019	285336	61.9
2	Bank of India	7064	34947	463	18262	52.3	6219	37258	7820	38874	104.3	457365	1030126	396533	729662	70.8
3	Bank of Maharashtra	1652	10259	131	4734	46.1	2048	12974	3293	8423	64.9	90243	253024	24372	48725	19.3
4	Canara Bank	3108	17904	167	828	4.6	3344	20282	2469	6853	33.8	124403	292534	85917	226087	77.3
5	Central Bank of India	7596	40068	451	19469	48.6	9284	56237	7491	47525	84.5	451219	1216835	478582	598033	49.1
6	Indian Bank	2801	20649	12741	33401	161.8	3577	21144	8264	25570	120.9	135209	317960	125089	288401	90.7
7	Indian Overseas Bank	849	6367	4	186	2.9	433	3131	149	1531	48.9	17146	43840	4325	8760	20.0
8	Punjab and Sind Bank	476	2091	31	700	33.5	390	2696	169	666	24.7	16790	37734	513	1913	5.1
9	Punjab National Bank	6772	37950	361	12940	34.1	6382	41114	1074	29195	71.0	270296	663414	62615	216258	32.6
10	State Bank of India	21423	120343	58	1290	1.1	26580	162078	2028	118471	73.1	1302261	3239065	448934	1004844	31.0
11	UCO Bank	3114	16065	7	75	0.5	2372	15159	42	1054	7.0	104777	305228	20220	48968	16.0
12	Union Bank of India	4613	30377	150	5782	19.0	5743	35577	1176	70834	199.1	247651	565906	109358	330843	58.5
	<b>PSBs - SUB TOTAL</b>	<b>64510</b>	<b>362673</b>	<b>15005</b>	<b>114069</b>	<b>31.5</b>	<b>71589</b>	<b>440962</b>	<b>34842</b>	<b>445056</b>	<b>100.9</b>	<b>3407708</b>	<b>8426709</b>	<b>1829477</b>	<b>3787830</b>	<b>45.0</b>
13	Axis Bank	2231	11265	76	3682	32.7	2645	17550	387	59835	340.9	78321	216401	36482	204507	94.5
14	Bandhan Bank	533	5376	309	289	5.4	346	2523	58994	38250	1516.0	29818	74530	100192	59471	79.8
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	388	367	0.0	158	215	388	367	170.7
16	City Union Bank	8	40	0	0	0.0	80	484	2	28	5.8	536	1472	36	52	3.5
17	Development Credit Bank	367	2454	0	0	0.0	410	2391	0	0	0.0	10860	27785	13560	28902	104.0
18	Dhan Lakshmi Bank	12	60	0	0	0.0	70	360	8	41	11.4	120	500	8	41	8.2
19	Federal Bank Ltd.	96	466	5	2817	604.5	95	678	10	773	114.0	2991	6987	8823	18799	269.1
20	HDFC Bank	3765	18561	118	3560	19.2	4610	29639	2028	137736	464.7	142332	337899	167065	482719	142.9
21	ICICI Bank	3104	15840	2	500	3.2	4160	25725	405	49028	190.6	137078	343685	124726	2850161	829.3
22	IDBI Bank	1407	8044	62	2904	36.1	1620	10823	647	6948	64.2	40537	96004	29085	81477	84.9
23	IDFC First Bank	931	5053	0	0	0.0	373	2082	63	5516	264.9	10266	26087	81382	67257	257.8
24	Indusind Bank Limited	795	6071	0	0	0.0	477	2959	4	169	5.7	13108	34673	156982	72999	210.5
25	Jammu and Kashmir Bank	6	30	0	0	0.0	74	540	0	0	0.0	116	646	0	0	0.0
26	Karnataka Bank Limited	13	69	1	23	32.6	173	1048	14	132	12.6	842	2668	88	419	15.7
27	Karur Vysya Bank Ltd.	13	62	0	0	0.0	109	715	0	0	0.0	261	1106	0	0	0.0
28	Kotak Mahindra Bank	1763	6703	110	5296	79.0	1047	7338	629	56548	770.6	23585	60600	90655	155131	256.0
29	Lakshmi Vilas Bank	28	140	0	0	0.0	118	758	26	49	6.5	866	2492	26	49	2.0
30	Ratnakar Bank Ltd. (RBL)	184	1383	1	210	15.2	288	2088	24	2216	106.1	8423	20721	48972	51331	247.7
31	South Indian Bank	12	60	0	0	0.0	156	972	532	1166	120.0	633	2010	532	1166	58.0
32	Standard Chartered Bank	27	143	0	0	0.0	82	429	0	0	0.0	264	1270	0	0	0.0
33	Tamilnadu Mercantile Bank	0	0	0	0	0.0	0	0	0	0	0.0	656	1640	369	593	36.1
34	Yes Bank	737	3578	15	1867	52.2	601	4447	170	63391	1425.5	9458	26987	55132	98440	364.8
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>16032</b>	<b>85398</b>	<b>699</b>	<b>21146</b>	<b>24.8</b>	<b>17534</b>	<b>113549</b>	<b>64331</b>	<b>422193</b>	<b>371.8</b>	<b>511229</b>	<b>1286378</b>	<b>914503</b>	<b>4173880</b>	<b>324.5</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>80542</b>	<b>448071</b>	<b>15704</b>	<b>135215</b>	<b>30.2</b>	<b>89123</b>	<b>554511</b>	<b>99173</b>	<b>867249</b>	<b>156.4</b>	<b>3918937</b>	<b>9713087</b>	<b>2743980</b>	<b>7961710</b>	<b>82.0</b>
35	MGB	2673	23074	94	6283	27.2	5562	34563	20	54	0.2	461131	1037347	144493	174054	16.8
36	MPGB	4445	23279	68	2011	8.6	4591	28265	44	458	1.6	318052	706213	335222	462883	65.5
	<b>RRBs - SUB TOTAL</b>	<b>7118</b>	<b>46353</b>	<b>162</b>	<b>8294</b>	<b>17.9</b>	<b>10153</b>	<b>62828</b>	<b>64</b>	<b>512</b>	<b>0.8</b>	<b>779183</b>	<b>1743560</b>	<b>479715</b>	<b>636937</b>	<b>36.5</b>
37	DCCB & Apex Bank	1603	7613	0	0	0.0	4498	38140	0	0	0.0	1546373	3632280	2544449	1682113	46.3
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>1603</b>	<b>7613</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>4498</b>	<b>38140</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>1546373</b>	<b>3632280</b>	<b>2544449</b>	<b>1682113</b>	<b>46.3</b>
38	AU Small Finance Bank	641	3795	41	2615	68.9	860	5613	1310	20085	357.8	13608	33529	17021	83646	249.5
39	Equitas Small Finance Bank	346	2084	0	0	0.0	434	3089	0	0	0.0	6447	15961	10740	5297	33.2
40	ESAF	94	389	67	31	8.0	62	278	134082	56192	20212.8	1572	3325	134156	56229	1691.1
41	Fincare Small Finance Bank	94	410	0	0	0.0	13	85	0	0	0.0	15821	36275	150609	32775	90.4
42	Jana Small Finance Bank	179	1188	0	0	0.0	272	1995	0	0	0.0	3066	9597	68238	29125	303.5
43	Suryoday Small Finance Bank	37	187	68	23	12.6	294	2161	2092	702	32.5	1617	5244	29400	9868	188.2
44	Ujjivan Small Finance Bank	1	4	0	0	0.0	208	1708	0	0	0.0	779	3540	20840	10174	287.4
45	Utkarsh Small Finance Bank	37	431	0	0	0.0	348	2548	0	0	0.0	6106	9280	40672	17682	190.5
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>1429</b>	<b>8488</b>	<b>176</b>	<b>2669</b>	<b>31.4</b>	<b>2491</b>	<b>17477</b>	<b>137484</b>	<b>76979</b>	<b>440.5</b>	<b>49016</b>	<b>116751</b>	<b>471676</b>	<b>244796</b>	<b>209.7</b>
	<b>TOTAL</b>	<b>90692</b>	<b>510525</b>	<b>16042</b>	<b>146178</b>	<b>28.6</b>	<b>106265</b>	<b>672956</b>	<b>236721</b>	<b>944741</b>	<b>140.4</b>	<b>6293509</b>	<b>15205678</b>	<b>6239820</b>	<b>10525556</b>	<b>69.2</b>

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC) AS ON 31.03.2022**

Amt. in Lakhs

No. in actual

TABLE:10

Sr.	Banks	TARGET		Disbursement upto the end of current quarter 31.12.2021												Achievement % (Amt.)
				Micro		Small		Medium		KVIC		Other MSME		Total MSME		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	30432	201433	29754	163846	657	67957	49	31589	170	1173	36	312	30666	264877	131.5
2	Bank of India	36156	213589	79798	188445	830	118958	55	31527	0	0	0	0	80683	338930	158.7
3	Bank of Maharashtra	12483	68756	5532	15330	231	15884	19	3345	1	1	0	0	5783	34560	50.3
4	Canara Bank	19171	115135	23277	58326	735	22998	165	6392	0	0	1893	2140	26070	89857	78.0
5	Central Bank of India	43573	234565	49645	110793	3160	95452	48	15821	2544	4586	249	13244	55646	239896	102.3
6	Indian Bank	27336	162175	18312	64546	2745	37761	68	15463	0	0	0	0	21125	117770	72.6
7	Indian Overseas Bank	4418	25056	3831	9047	7	734	5	565	0	0	0	0	3843	10346	41.3
8	Punjab and Sind Bank	4373	26328	1853	4310	78	1682	6	646	1	5	0	0	1938	6643	25.2
9	Punjab National Bank	58133	343334	21129	36900	1895	30013	202	24007	1	1	0	0	23227	90921	26.5
10	State Bank of India	141871	820417	82114	346679	5895	282121	411	143999	0	0	1069	14912	89489	787711	96.0
11	UCO Bank	19117	103408	9937	16280	1178	56622	0	0	0	0	0	0	11115	72902	70.5
12	Union Bank of India	38602	231544	31232	153048	1154	86505	314	24377	0	0	0	0	32700	263930	114.0
	<b>PSBs - SUB TOTAL</b>	<b>435665</b>	<b>2545740</b>	<b>356414</b>	<b>1167551</b>	<b>18565</b>	<b>816688</b>	<b>1342</b>	<b>297731</b>	<b>2717</b>	<b>5766</b>	<b>3247</b>	<b>30608</b>	<b>382285</b>	<b>2318344</b>	<b>91.1</b>
13	Axis Bank	12827	95100	1434	41136	821	69042	211	42046	0	0	0	0	2466	152223	160.1
14	Bandhan Bank	3193	23306	323	3004	12	465	0	0	0	0	0	0	335	3469	14.9
15	Catholic Syrian Bank	127	1569	15	38	0	0	0	0	0	0	0	0	15	38	2.4
16	City Union Bank	518	3842	24	379	34	3061	2	168	0	0	0	0	60	3607	93.9
17	Development Credit Bank	1988	12994	472	7056	30	364	0	0	0	0	0	0	502	7420	57.1
18	Dhan Lakshmi Bank	198	1568	0	0	5	33	0	0	0	0	0	0	5	33	2.1
19	Federal Bank Ltd.	691	4540	48	610	28	1053	4	1049	0	0	31	6	111	2718	59.9
20	HDFC Bank	23308	165306	13476	108263	2903	151997	2130	170850	0	0	0	0	18509	431110	260.8
21	ICICI Bank	21026	146051	5752	272988	3201	338339	501	113971	0	0	0	0	9454	725298	496.6
22	IDBI Bank	8131	55103	11397	52545	520	12519	15	1450	14	1564	0	0	11946	68078	123.5
23	IDFC First Bank	2262	16525	1707	28742	272	22020	19	3332	1	1	0	0	1999	54095	327.4
24	Indusind Bank Limited	5747	38020	36533	28034	278	28645	41	5452	0	0	0	0	36852	62131	163.4
25	Jammu and Kashmir Bank	706	5334	25	94	5	80	0	0	0	0	0	0	30	174	3.3
26	Karnataka Bank Limited	845	5901	88	703	15	1196	11	549	0	0	0	0	114	2448	41.5
27	Karur Vysya Bank Ltd.	417	3498	0	0	0	0	0	0	0	0	0	0	0	0	0.0
28	Kotak Mahindra Bank	7861	46941	1353	30514	1037	59537	674	47199	0	0	0	0	3064	137250	292.4
29	Lakshmi Vilas Bank	312	2799	19	339	0	0	0	0	0	0	0	0	19	339	12.1
30	Ratnakar Bank Ltd. (RBL)	1682	10415	3656	7770	26	5513	2	53	0	0	0	0	3684	13335	128.0
31	South Indian Bank	568	4212	52	707	18	2719	0	0	0	0	0	0	70	3426	81.3
32	Standard Chartered Bank	119	1444	0	0	0	0	0	0	0	0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	87	500	91	923	11	513	0	0	0	0	0	0	102	1436	287.1
34	Yes Bank	3992	23903	1955	59803	806	67737	195	16747	0	0	0	0	2956	144287	603.6
	<b>PRIVATE BANK - SUB</b>	<b>96605</b>	<b>668871</b>	<b>78420</b>	<b>643648</b>	<b>10022</b>	<b>764832</b>	<b>3805</b>	<b>402864</b>	<b>15</b>	<b>1565</b>	<b>31</b>	<b>6</b>	<b>92293</b>	<b>1812914</b>	<b>271.0</b>
	<b>COMMERCIAL BANKS</b>	<b>532270</b>	<b>3214611</b>	<b>434834</b>	<b>1811199</b>	<b>28587</b>	<b>1581520</b>	<b>5147</b>	<b>700595</b>	<b>2732</b>	<b>7331</b>	<b>3278</b>	<b>30614</b>	<b>474578</b>	<b>4131258</b>	<b>128.5</b>
35	MGB	26524	95796	39487	31808	0	0	0	0	422	1866	0	0	39909	33674	35.2
36	MPGB	11238	54292	50580	104640	2	259	0	0	0	0	0	0	50582	104898	193.2
	<b>RRBs - SUB TOTAL</b>	<b>37762</b>	<b>150088</b>	<b>90067</b>	<b>136448</b>	<b>2</b>	<b>259</b>	<b>0</b>	<b>422</b>	<b>1866</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>90491</b>	<b>138572</b>	<b>92.3</b>
37	DCCB & Apex Bank	7397	53328	134	1130	164	231	1	2849	0	0	4	179324	303	183534	344.2
	<b>CO-OPERATIVE BANK</b>	<b>7397</b>	<b>53328</b>	<b>134</b>	<b>1130</b>	<b>164</b>	<b>231</b>	<b>1</b>	<b>2849</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>179324</b>	<b>303</b>	<b>183534</b>	<b>344.2</b>
38	AU Small Finance Bank	5879	37883	21455	160027	548	11808	23	4402	0	0	0	0	22026	176237	465.2
39	Equitas Small Finance Bank	2176	13342	1532	9142	64	2222	7	127	0	0	0	0	1603	11491	86.1
40	ESAF	369	2561	103720	43167	0	0	0	0	0	0	0	0	103720	43167	1685.6
41	Fincare Small Finance Bank	1359	8186	0	0	0	0	0	0	0	0	0	0	0	0	0.0
42	Jana Small Finance Bank	981	5952	1425	6553	12	1558	0	0	0	0	0	0	1437	8111	136.3
43	Suryoday Small Finance Bank	837	5868	0	0	0	0	0	0	0	0	0	0	0	0	0.0
44	Ujjivan Small Finance Bank	861	5317	78	1123	17	585	0	0	0	0	0	0	95	1707	32.1
45	Utkarsh Small Finance Bank	901	3780	26	439	0	0	0	0	0	0	0	0	26	439	11.6
	<b>SMALL FINANCE BANKS</b>	<b>13363</b>	<b>82889</b>	<b>128236</b>	<b>220451</b>	<b>641</b>	<b>16172</b>	<b>30</b>	<b>4529</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>128907</b>	<b>241152</b>	<b>290.9</b>
	<b>TOTAL</b>	<b>590792</b>	<b>3500916</b>	<b>653271</b>	<b>2169228</b>	<b>29394</b>	<b>1598182</b>	<b>5178</b>	<b>707973</b>	<b>3154</b>	<b>9197</b>	<b>3282</b>	<b>209938</b>	<b>694279</b>	<b>4694517</b>	<b>134.1</b>

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 31.03.2022**

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	139	8606	10	3641	42.3	1236	6246	1326	3005	48.1	7397	46091	3097	29858	64.8
2	Bank of India	216	13273	0	0	0.0	1502	6369	1524	2106	33.1	7778	50865	3230	26311	51.7
3	Bank of Maharashtra	4	228	0	0	0.0	569	3017	321	579	19.2	2502	16387	1659	10883	66.4
4	Canara Bank	72	4007	0	0	0.0	1046	5752	1440	3493	60.7	4842	31141	3019	26471	85.0
5	Central Bank of India	39	1766	0	0	0.0	1755	10552	1324	1744	16.5	8024	55088	8749	23149	42.0
6	Indian Bank	12	717	0	0	0.0	960	5827	2107	9263	159.0	5613	33731	17504	62687	185.8
7	Indian Overseas Bank	0	0	0	0	0.0	238	1265	89	127	10.0	1097	6850	687	7527	109.9
8	Punjab and Sind Bank	1	55	0	0	0.0	236	1433	18	38	2.7	1184	8075	83	902	11.2
9	Punjab National Bank	137	9322	1	563	6.0	2208	11520	1611	3446	29.9	10910	73161	2825	18020	24.6
10	State Bank of India	355	17504	3	3229	18.4	5786	32899	10360	17457	53.1	35421	231808	36293	149408	64.5
11	UCO Bank	6	267	0	0	0.0	770	4396	282	406	9.2	4089	24138	1131	10288	42.6
12	Union Bank of India	41	2634	0	0	0.0	1613	10312	952	1690	16.4	9322	54220	3286	15604	28.8
	<b>PSBs - SUB TOTAL</b>	<b>1022</b>	<b>58379</b>	<b>14</b>	<b>7433</b>	<b>12.7</b>	<b>17919</b>	<b>99588</b>	<b>21354</b>	<b>43354</b>	<b>43.5</b>	<b>98179</b>	<b>631555</b>	<b>81563</b>	<b>381107</b>	<b>60.3</b>
13	Axis Bank	64	4284	14	9786	228.4	407	2044	372	4727	231.2	1645	10440	1525	15689	150.3
14	Bandhan Bank	0	0	0	0		188	793	0	0	0.0	702	4173	9096	62042	1486.8
15	Catholic Syrian Bank	0	0	0	0		0	0	0	0	#DIV/0!	28	206	0	0	0.0
16	City Union Bank	0	0	0	0		52	264	1	1	0.2	272	1366	1	14	1.0
17	Development Credit Bank	0	0	0	0		111	514	15	49	9.5	585	3509	1034	2448	69.8
18	Dhan Lakshmi Bank	0	0	0	0		12	92	0	0	0.0	64	560	16	119	21.3
19	Federal Bank Ltd.	0	0	0	0		54	330	13	40	12.1	357	2392	142	1445	60.4
20	HDFC Bank	123	8389	0	0	0.0	669	3081	500	456	14.8	3716	24812	1860	1617	6.5
21	ICICI Bank	98	7775	2	1	0.0	725	3853	115	856	22.2	4089	28363	1371	17822	62.8
22	IDBI Bank	76	6618	0	0	0.0	347	1641	277	596	36.3	1582	9420	1326	11052	117.3
23	IDFC First Bank	0	0	0	0		122	486	0	0	0.0	541	2961	2121	7384	249.4
24	Indusind Bank Limited	1	24	1	54	225.0	162	808	0	0	0.0	808	4953	0	0	0.0
25	Jammu and Kashmir Bank	0	0	0	0		136	724	4	10	1.4	274	1898	17	142	7.5
26	Karnataka Bank Limited	0	0	0	0		117	608	4	19	3.1	360	2107	41	384	18.2
27	Karur Vysya Bank Ltd.	0	0	0	0		111	526	0	0	0.0	276	1831	0	0	0.0
28	Kotak Mahindra Bank	0	0	0	0		123	584	0	0	0.0	702	4031	62	789	19.6
29	Lakshmi Vilas Bank	0	0	0	0		49	256	0	0	0.0	181	1219	8	79	6.5
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0		58	294	112	31	10.6	465	2759	188	1759	63.8
31	South Indian Bank	0	0	0	0		86	472	12	47	10.0	214	1490	44	449	30.1
32	Standard Chartered Bank	0	0	0	0		0	0	0	0	#DIV/0!	22	166	0	0	0.0
33	Tamilnadu Mercantile Ban	0	0	0	0		4	10	0	0	0.0	0	0	15	117	#DIV/0!
34	Yes Bank	0	0	0	0		92	445	0	0	0.0	628	3601	846	11639	323.2
	<b>PRIVATE BANK - SUB</b>	<b>362</b>	<b>27090</b>	<b>17</b>	<b>9841</b>	<b>36.3</b>	<b>3625</b>	<b>17825</b>	<b>1425</b>	<b>6831</b>	<b>38.3</b>	<b>17511</b>	<b>112257</b>	<b>19713</b>	<b>134988</b>	<b>120.2</b>
	<b>COMMERCIAL BANKS</b>	<b>1384</b>	<b>85469</b>	<b>31</b>	<b>17274</b>	<b>20.2</b>	<b>21544</b>	<b>117413</b>	<b>22779</b>	<b>50185</b>	<b>42.7</b>	<b>115690</b>	<b>743812</b>	<b>101276</b>	<b>516096</b>	<b>69.4</b>
35	MGB	21	947	0	0	0.0	1628	11471	35	130	1.1	8739	39701	749	4713	11.9
36	MPGB	0	0	0	0		695	2674	156	202	7.5	2932	17782	2104	17115	96.2
	<b>RRBs - SUB TOTAL</b>	<b>21</b>	<b>947</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>2323</b>	<b>14145</b>	<b>191</b>	<b>332</b>	<b>2.3</b>	<b>11671</b>	<b>57483</b>	<b>2853</b>	<b>21828</b>	<b>38.0</b>
37	DCCB & Apex Bank	0	0	0	0		119	373	3	7	1.9	1633	10516	73	1068	10.2
	<b>CO-OPERATIVE BANK</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>119</b>	<b>373</b>	<b>3</b>	<b>7</b>	<b>1.9</b>	<b>1633</b>	<b>10516</b>	<b>73</b>	<b>1068</b>	<b>10.2</b>
38	AU Small Finance Bank	0	0	0	0		125	652	0	0	0.0	825	4406	2958	26066	591.6
39	Equitas Small Finance Ban	0	0	0	0		84	452	0	0	0.0	541	2569	58	477	18.6
40	ESAF	0	0	0	0		14	222	1189	310	139.7	216	1058	32	158	14.9
41	Fincare Small Finance Ban	0	0	0	0		18	164	0	0	0.0	192	972	0	0	0.0
42	Jana Small Finance Bank	0	0	0	0		33	255	0	0	0.0	230	1516	3207	8867	584.9
43	Suryoday Small Finance Ba	0	0	0	0		35	220	0	0	0.0	341	1594	3	1	0.1
44	Ujjivan Small Finance Ban	0	0	0	0		16	114	0	0	0.0	202	1148	1951	2421	210.9
45	Utkarsh Small Finance Ban	0	0	0	0		241	519	0	0	0.0	437	1956	21	192	9.8
	<b>SMALL FINANCE BAN</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>566</b>	<b>2598</b>	<b>1189</b>	<b>310</b>	<b>11.9</b>	<b>2984</b>	<b>15219</b>	<b>8230</b>	<b>38182</b>	<b>250.9</b>
	<b>TOTAL</b>	<b>1405</b>	<b>86416</b>	<b>31</b>	<b>17274</b>	<b>20.0</b>	<b>24552</b>	<b>134529</b>	<b>24162</b>	<b>50834</b>	<b>37.8</b>	<b>131978</b>	<b>827030</b>	<b>112432</b>	<b>577174</b>	<b>69.8</b>

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 31.03.2022**

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	Number	Amount	
1	Bank of Baroda	1574	5068	8	188	3.7	1300	3652	2	51	1.4	37	483	39	75	232463	732622	108167	587031	80.1
2	Bank of India	2451	7311	0	0	0.0	1696	4339	0	0	0.0	24	377	24	853	507188	1326249	481994	1097862	82.8
3	Bank of Maharashtra	361	1581	0	0	0.0	447	1525	0	0	0.0	74	1034	31273	89124	106683	345552	63408	183871	53.2
4	Canara Bank	934	3339	3	6775	202.9	815	3352	0	0	0.0	92	873	877	1499	151375	456133	117326	354183	77.6
5	Central Bank of India	848	3477	32	919	26.4	913	2491	0	0	0.0	121	1456	38	372	506492	1526230	544371	864113	56.6
6	Indian Bank	683	2518	9	18	0.7	668	2071	2	15	0.7	183	949	0	0	170664	525948	165836	478154	90.9
7	Indian Overseas Bank	239	917	0	0	0.0	123	431	2	2	0.5	18	98	0	0	23279	78457	8946	26762	34.1
8	Punjab and Sind Bank	83	284	0	0	0.0	97	841	0	0	0.0	36	362	0	0	22800	75112	2552	9496	12.6
9	Punjab National Bank	1866	6476	0	0	0.0	1268	4887	2	2	0.0	139	1043	178	133	344957	1113157	90459	329342	29.6
10	State Bank of India	2938	14190	1	11	0.1	3868	10124	3	31	0.3	458	5508	0	0	1492958	4371515	585083	1962691	44.9
11	UCO Bank	333	1536	0	0	0.0	496	1272	0	0	0.0	76	1089	3641	14846	129664	441334	36389	147410	33.4
12	Union Bank of India	1224	4527	5	24	0.5	1217	4799	0	0	0.0	498	2380	0	0	300168	876322	146301	612091	69.8
	<b>PSBs - SUB TOTAL</b>	<b>13534</b>	<b>51224</b>	<b>58</b>	<b>7935</b>	<b>15.5</b>	<b>12908</b>	<b>39784</b>	<b>11</b>	<b>101</b>	<b>0.3</b>	<b>1756</b>	<b>15652</b>	<b>36070</b>	<b>106903</b>	<b>3988691</b>	<b>11868631</b>	<b>2350832</b>	<b>6653006</b>	<b>56.1</b>
13	Axis Bank	476	1632	0	0	0.0	535	2470	0	0	0.0	21	115	5138	3243	94296	332486	45997	390174	117.4
14	Bandhan Bank	319	1219	0	0	0.0	185	744	0	0	0.0	0	0	368601	193778	34405	104765	478224	318760	304.3
15	Catholic Syrian Bank	0	0	0	0	0.0	16	44	0	0	0.0	0	0	403	405	329	2034	806	810	39.8
16	City Union Bank	0	0	0	0	0.0	58	428	0	0	0.0	0	0	0	0	1436	7372	98	3674	49.8
17	Development Credit Bank	196	606	1	2	0.4	155	748	0	0	0.0	0	0	435	137	13895	46156	15547	38958	84.4
18	Dhan Lakshmi Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	394	2720	29	193	7.1
19	Federal Bank Ltd.	68	205	0	0	0.0	78	496	0	0	0.0	0	0	212	1498	4239	14950	9301	24500	163.9
20	HDFC Bank	1171	3621	3	62	1.7	751	2918	0	0	0.0	91	118	47853	13125	172161	546144	235790	929089	170.1
21	ICICI Bank	716	2657	0	0	0.0	777	2859	1	14	0.5	126	196	1019	1864	164635	535439	136688	3596016	671.6
22	IDBI Bank	505	1426	25	100	7.0	424	1064	0	0	0.0	16	90	24740	36345	51618	171366	67399	197647	115.3
23	IDFC First Bank	98	364	17520	19892	5464.8	97	636	0	0	0.0	0	0	0	0	13386	47059	103022	148628	315.8
24	Indusind Bank Limited	141	440	786	209	47.5	61	305	0	0	0.0	21	43	7	3	20049	79266	194628	135396	170.8
25	Jammu and Kashmir Bank	0	0	0	0	0.0	57	428	0	0	0.0	0	0	0	0	1289	9030	51	326	3.6
26	Karnataka Bank Limited	0	0	0	0	0.0	71	472	0	0	0.0	0	0	11	0	2235	11756	258	3269	27.8
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	57	428	0	0	0.0	1	8	0	0	1123	7397	0	0	0.0
28	Kotak Mahindra Bank	219	707	0	0	0.0	135	631	0	0	0.0	0	0	30976	10273	32625	113494	124757	303442	267.4
29	Lakshmi Vilas Bank	10	21	0	0	0.0	57	428	0	0	0.0	0	0	37	2121	1475	7215	90	2588	35.9
30	Ratnakar Bank Ltd. (RBL)	18	35	1	3	8.7	48	544	0	0	0.0	0	0	9191	2711	10694	34768	62148	69170	198.9
31	South Indian Bank	0	0	4	437	0.0	36	738	0	0	0.0	0	0	10	15	1537	8922	672	5540	62.1
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	405	2880	0	0	0.0
33	Tamilnadu Mercantile Ban	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	747	2150	486	2145	99.8
34	Yes Bank	52	138	0	0	0.0	95	630	0	0	0.0	1	31	3107	1595	14318	55735	62041	255961	459.2
	<b>PRIVATE BANK - SUB</b>	<b>3989</b>	<b>13071</b>	<b>18340</b>	<b>20706</b>	<b>158.4</b>	<b>3693</b>	<b>17011</b>	<b>1</b>	<b>14</b>	<b>0.1</b>	<b>277</b>	<b>601</b>	<b>491740</b>	<b>267112</b>	<b>637291</b>	<b>2143104</b>	<b>1538032</b>	<b>6426286</b>	<b>299.9</b>
	<b>COMMERCIAL BANKS</b>	<b>17523</b>	<b>64295</b>	<b>18398</b>	<b>28641</b>	<b>44.5</b>	<b>16601</b>	<b>56795</b>	<b>12</b>	<b>115</b>	<b>0.2</b>	<b>2033</b>	<b>16253</b>	<b>527810</b>	<b>374015</b>	<b>4625982</b>	<b>14011735</b>	<b>3888864</b>	<b>13079293</b>	<b>93.3</b>
35	MGB	303	2039	0	0	0.0	602	1263	1	1	0.1	578	3766	897	3463	499526	1192330	186084	216035	18.1
36	MPGB	937	2729	7	8	0.3	802	1307	0	0	0.0	0	0	40669	54430	334656	784997	428740	639536	81.5
	<b>RRBs - SUB TOTAL</b>	<b>1240</b>	<b>4768</b>	<b>7</b>	<b>8</b>	<b>0.2</b>	<b>1404</b>	<b>2570</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>578</b>	<b>3766</b>	<b>41566</b>	<b>57893</b>	<b>834182</b>	<b>1977327</b>	<b>614824</b>	<b>855571</b>	<b>43.3</b>
37	DCCB & Apex Bank	300	994	0	0	0.0	114	299	0	0	0.0	202	147	0	0	1556138	3697937	2544828	1866722	50.5
	<b>CO-OPERATIVE BANK</b>	<b>300</b>	<b>994</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>114</b>	<b>299</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>202</b>	<b>147</b>	<b>0</b>	<b>0</b>	<b>1556138</b>	<b>3697937</b>	<b>2544828</b>	<b>1866722</b>	<b>50.5</b>
38	AU Small Finance Bank	254	809	5	34	4.2	122	759	0	0	0.0	8	53	219	22	20821	78091	42229	286004	366.2
39	Equitas Small Finance Ban	20	85	0	0	0.0	55	580	0	0	0.0	9	85	18233	6167	9332	33074	30634	23432	70.8
40	ESAF	0	0	0	0	0.0	0	0	0	0	0.0	0	0	40881	11487	2171	7166	279978	111351	1553.9
41	Fincare Small Finance Ban	0	0	0	0	0.0	12	33	0	0	0.0	0	0	105165	13506	17402	45630	255774	46280	101.4
42	Jana Small Finance Bank	0	0	0	0	0.0	54	549	0	0	0.0	0	0	57366	27983	4364	17869	130248	74086	414.6
43	Suryoday Small Finance Ba	0	0	0	0	0.0	14	44	0	0	0.0	1	31	22221	7239	2845	13001	51624	17109	131.6
44	Ujjivan Small Finance Ban	0	0	0	0	0.0	14	46	0	0	0.0	0	0	8973	3982	1872	10165	31859	18284	179.9
45	Utkarsh Small Finance Ban	0	0	0	0	0.0	10	30	0	0	0.0	24	166	34463	15536	7719	15731	75182	33849	215.2
	<b>SMALL FINANCE BANK</b>	<b>274</b>	<b>894</b>	<b>5</b>	<b>34</b>	<b>3.8</b>	<b>281</b>	<b>2041</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>42</b>	<b>335</b>	<b>287521</b>	<b>85921</b>	<b>66526</b>	<b>220727</b>	<b>897528</b>	<b>610395</b>	<b>276.5</b>
	<b>TOTAL</b>	<b>19337</b>	<b>70951</b>	<b>18410</b>	<b>28682</b>	<b>40.4</b>	<b>18400</b>	<b>61705</b>	<b>13</b>	<b>116</b>	<b>0.2</b>	<b>2855</b>	<b>20501</b>	<b>856897</b>	<b>517829</b>	<b>7082828</b>	<b>19907726</b>	<b>7946044</b>	<b>16411981</b>	<b>82.4</b>

**ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AS ON 31.03.2022**

Amt. in Lakhs

TABLE:12

Sr	Bank	Target		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS		Achievement %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	6073	58911	0	0	254	3513	1331	28144	30136	32168	9272	198034	40993	261859	444
2	Bank of India	7642	74230	0	0	34	425	962	30226	11049	35266	18001	767673	30046	833589	1123
3	Bank of Maharashtra	3561	33669	0	0	59	691	806	21477	326	1655	1746	203747	2937	227570	676
4	Canara Bank	4659	42430	24	102	155	2079	2408	35614	4901	12808	11172	984724	18660	1035327	2440
5	Central Bank of India	14502	151218	0	0	53	246	66	224	14396	66304	31285	401907	45800	468681	310
6	Indian Bank	6982	51407	1	399	0	0	2227	56267	17254	55257	5622	492083	25104	604006	1175
7	Indian Overseas Bank	916	7966	1	0	4	38	151	3164	195	765	2654	16725	3005	20692	260
8	Punjab and Sind Bank	847	7477	0	0	4	92	10	284	44	143	1045	14599	1103	15118	202
9	Punjab National Bank	8873	81999	56	4221	87	1328	1011	20928	2300	8985	7051	2343070	10505	2378532	2901
10	State Bank of India	40510	408753	0	0	0	0	6685	49104	13218	46778	266308	834305	286211	930187	228
11	UCO Bank	3535	34916	0	0	18	181	332	9838	221	415	3449	168211	4020	178645	512
12	Union Bank of India	18033	78672	0	0	156	1715	814	20483	8639	62491	4075	222719	13684	307408	391
	<b>PSBs - SUB TOTAL</b>	<b>116133</b>	<b>1031648</b>	<b>82</b>	<b>4722</b>	<b>824</b>	<b>10308</b>	<b>16803</b>	<b>275752</b>	<b>102679</b>	<b>323035</b>	<b>361680</b>	<b>6647797</b>	<b>482068</b>	<b>7261614</b>	<b>704</b>
13	Axis Bank	2780	25826	85	7499	0	0	765	34756	3928	29713	34440	246935	39218	318904	1235
14	Bandhan Bank	243	2671	0	0	0	0	3157	28869	777	1344	47518	74655	51452	104867	3926
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	1205	923	1205	923	0
16	City Union Bank	18	177	0	0	1	20	1	71	338	704	14	583	354	1378	778
17	Development Credit Bank	493	5176	3994	1850	0	0	106	2658	0	0	12032	11003	16132	15511	300
18	Dhan Lakshmi Bank	28	283	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	120	1114	0	0	3	24	174	3701	657	794	6832	32176	7666	36695	3294
20	HDFC Bank	7761	70752	0	0	36	53	0	0	25295	121868	101324	1053508	126655	1175430	1661
21	ICICI Bank	6877	62290	0	0	72	1866	3148	98332	18291	96556	303207	735626	324718	932380	1497
22	IDBI Bank	2133	17073	0	0	55	398	866	16025	1822	10456	2230	60902	4973	87781	514
23	IDFC First Bank	432	3644	0	0	0	0	0	0	0	0	195617	158914	195617	158914	4361
24	Indusind Bank Limited	569	6109	0	0	0	0	0	0	0	0	31148	51250	31148	51250	839
25	Jammu and Kashmir Bank	25	230	0	0	0	0	10	219	102	448	12	39	124	706	307
26	Karnataka Bank Limited	43	443	0	0	1	12	11	305	32	371	217	1539	261	2226	503
27	Karur Vysya Bank Ltd.	86	765	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	424	4334	0	0	0	0	0	0	0	0	15253	151110	15253	151110	3487
29	Lakshmi Vilas Bank	41	367	0	0	0	0	12	43	0	0	50	850	62	893	243
30	Ratnakar Bank Ltd. (RBL)	248	2306	40	2067	0	0	53	914	496	22994	3	155	592	26130	1133
31	South Indian Bank	33	327	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Standard Chartered Bank	10	126	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	40	400	0	0	0	0	4	71	179	301	26	3233	209	3605	901
34	Yes Bank	331	3117	0	0	0	638	20810	1745	7779	28488	165151	30871	193740	6216	
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>22735</b>	<b>207530</b>	<b>4119</b>	<b>11416</b>	<b>168</b>	<b>2374</b>	<b>8945</b>	<b>206773</b>	<b>53662</b>	<b>293328</b>	<b>779616</b>	<b>2748552</b>	<b>846510</b>	<b>3262443</b>	<b>1572</b>
	<b>COMMERCIAL BANKS</b>	<b>138868</b>	<b>1239178</b>	<b>4201</b>	<b>16138</b>	<b>992</b>	<b>12682</b>	<b>25748</b>	<b>482525</b>	<b>156341</b>	<b>616363</b>	<b>1141296</b>	<b>9396349</b>	<b>1328578</b>	<b>10524056</b>	<b>849</b>
35	MGB	18084	111540	0	0	0	0	102	4128	1322	6832	16055	30014	17479	40974	37
36	MPGB	1140	12513	0	0	0	0	32	944	1585	4665	17641	69946	19258	75554	604
	<b>RRBs - SUB TOTAL</b>	<b>19224</b>	<b>124053</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>134</b>	<b>5072</b>	<b>2907</b>	<b>11497</b>	<b>33696</b>	<b>99960</b>	<b>36737</b>	<b>116528</b>	<b>94</b>
37	DCCB & Apex Bank	154	1765	0	0	0	0	0	0	1846	2590	0	0	1846	2590	147
	<b>CO-OPERATIVE BANK -</b>	<b>154</b>	<b>1765</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1846</b>	<b>2590</b>	<b>0</b>	<b>0</b>	<b>1846</b>	<b>2590</b>	<b>147</b>
38	AU Small Finance Bank	403	2727	0	0	0	0	614	9940	0	0	571	7044	1185	16984	623
39	Equitas Small Finance Bank	463	3317	0	0	0	0	0	0	0	0	1096	4974	1096	4974	150
40	ESAF	156	915	0	0	0	0	0	0	0	0	2147	2957	2147	2957	323
41	Fincare Small Finance Bank	96	957	0	0	0	0	0	0	0	0	511	553	511	553	58
42	Jana Small Finance Bank	9	82	0	0	0	0	123	1949	0	0	8531	6055	8654	8004	9761
43	Suryoday Small Finance Bank	54	661	0	0	0	0	3	1	0	0	0	0	3	1	0
44	Ujjivan Small Finance Bank	0	0	0	0	0	0	34	306	104	197	996	1781	1134	2284	0
45	Utkarsh Small Finance Bank	414	742	0	0	0	0	0	0	0	0	94	65	94	65	9
	<b>SMALL FINANCE BANK</b>	<b>1595</b>	<b>9401</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>774</b>	<b>12196</b>	<b>104</b>	<b>197</b>	<b>13946</b>	<b>23430</b>	<b>14824</b>	<b>35822</b>	<b>381</b>
	<b>TOTAL</b>	<b>159841</b>	<b>1374397</b>	<b>4201</b>	<b>16138</b>	<b>992</b>	<b>12682</b>	<b>26656</b>	<b>499792</b>	<b>161198</b>	<b>630646</b>	<b>1188938</b>	<b>9519738</b>	<b>1381985</b>	<b>10678997</b>	<b>777</b>

**POSITION OF NPA AS ON 31.03.2022**

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	61779	193552	319839	1592056	12.2
2	Bank of India	192068	328782	890713	2769632	11.9
3	Bank of Maharashtra	50918	47886	124627	626044	7.6
4	Canara Bank	45370	114860	261919	1726571	6.7
5	Central Bank of India	130163	185990	646993	1792315	10.4
6	Indian Bank	92142	137182	190940	1082160	12.7
7	Indian Overseas Bank	3261	13916	29189	128474	10.8
8	Punjab and Sind Bank	6003	9868	20030	99377	9.9
9	Punjab National Bank	152625	490219	420609	2598653	18.9
10	State Bank of India	309918	512933	3528280	7785557	6.6
11	UCO Bank	27178	100103	124791	657089	15.2
12	Union Bank of India	97970	212500	391544	1651215	12.9
	<b>PSBs - SUB TOTAL</b>	<b>1169395</b>	<b>2347790</b>	<b>6949474</b>	<b>22509144</b>	<b>10.4</b>
13	Axis Bank	17803	53513	324096	1478509	3.6
14	Bandhan Bank	50510	31630	703044	763372	4.1
15	Catholic Syrian Bank	40	15	1456	1328	1.1
16	City Union Bank	22	428	571	14801	2.9
17	Development Credit Bank	54445	9482	98613	127170	7.5
18	Dhan Lakshmi Bank	0	0	149	445	0.0
19	Federal Bank Ltd.	268	879	17871	69098	1.3
20	HDFC Bank	93567	73012	1231853	3000134	2.4
21	ICICI Bank	22217	67289	520102	2448720	2.7
22	IDBI Bank	14114	33813	95698	349171	9.7
23	IDFC First Bank	23511	13479	442494	396263	3.4
24	Indusind Bank Limited	62650	11200	848896	825613	1.4
25	Jammu and Kashmir Bank	334	1197	803	4013	29.8
26	Karnataka Bank Limited	839	7595	2313	41288	18.4
27	Karur Vysya Bank Ltd.	35	329	922	8679	3.8
28	Kotak Mahindra Bank	5767	23222	233403	680906	3.4
29	Lakshmi Vilas Bank	8	1378	237	7270	19.0
30	Ratnakar Bank Ltd. (RBL)	40218	9747	194402	83054	11.7
31	South Indian Bank	11	258	912	8450	3.1
32	Standard Chartered Bank	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	5	40	740	5679	0.7
34	Yes Bank	14541	5661	157004	308704	1.8
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>400905</b>	<b>344166</b>	<b>4875579</b>	<b>10622668</b>	<b>3.2</b>
	<b>COMMERCIAL BANKS SUB</b>	<b>1570300</b>	<b>2691956</b>	<b>11825053</b>	<b>33131812</b>	<b>8.1</b>
35	MGB	79930	54668	337868	322996	16.9
36	MPGB	220613	141399	969938	1219898	11.6
	<b>RRBs - SUB TOTAL</b>	<b>300543</b>	<b>196067</b>	<b>1307806</b>	<b>1542894</b>	<b>12.7</b>
37	DCCB & Apex Bank	0	694397	4043218	3777469	18.4
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>0</b>	<b>694397</b>	<b>4043218</b>	<b>3777469</b>	<b>18.4</b>
38	AU Small Finance Bank	10163	24132	164322	783895	3.1
39	Equitas Small Finance Bank	9730	3455	75601	62077	5.6
40	ESAF	34745	7219	358298	109168	6.6
41	Fincare Small Finance Bank	37390	6250	256288	46834	13.3
42	Jana Small Finance Bank	19366	5908	251290	110039	5.4
43	Suryoday Small Finance Bank	28707	3951	117551	34265	11.5
44	Ujjivan Small Finance Bank	8005	879	63073	26890	3.3
45	Utkarsh Small Finance Bank	9616	3015	109736	39933	7.6
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>157722</b>	<b>54809</b>	<b>1396159</b>	<b>1213101</b>	<b>4.5</b>
	<b>TOTAL</b>	<b>2028565</b>	<b>3637230</b>	<b>18572236</b>	<b>39665277</b>	<b>9.2</b>



**POSITION OF SECTOR WISE NPA (PRIORITY SECTOR) As on 31.03.2022**  
SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs]

**TABLE-14**

SR	BANKS	AGRICULTURE		NPA %	HOUSING		EDUCATION		MSME		NPA %	OTHERS PS		TOTAL PS NPA		NPA %
		No.	Amt.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Bank of Baroda	14738	51501	13.3	15245	13822	439	793	28671	79044	15.7	34	24	59127	145184	13.0
2	Bank of India	97059	199381	18.0	25182	16738	1515	2046	52793	76729	17.7	32	4	176581	294897	17.2
3	Bank of Maharashtra	10493	19145	15.8	5594	3813	44	89	7495	10116	6.3	22472	14168	46098	47331	14.0
4	Canara Bank	14082	35249	11.5	2966	5429	455	1146	22183	52640	18.6	44	44	39730	94508	12.9
5	Central Bank of India	44883	72559	11.6	31630	22120	1470	2904	48413	38542	10.1	504	97	126900	136222	11.5
6	Indian Bank	31794	71511	24.8	7184	7677	565	1375	17619	39378	33.4	3272	6226	60434	126167	26.4
7	Indian Overseas Bank	614	1885	12.2	676	583	14	27	1728	5617	16.5	0	0	3032	8113	10.7
8	Punjab and Sind Bank	1466	3755	24.5	150	564	25	39	3856	4974	10.9	71	21	5568	9353	12.9
9	Punjab National Bank	85958	159558	33.2	18771	22224	1526	4001	39920	133392	29.0	836	219	147011	319393	28.8
10	State Bank of India	154910	307138	20.4	42340	33273	635	1470	48485	73068	8.0	0	0	246370	414949	12.4
11	UCO Bank	17705	52032	35.6	127	685	346	764	4831	11075	9.0	1759	564	24768	65120	19.3
12	Union Bank of India	36174	87824	15.7	14868	12227	698	1424	40723	67535	17.5	1426	23	93889	169033	15.6
	<b>PSBs - SUB TOTAL</b>	<b>509876</b>	<b>1061538</b>	<b>19.1</b>	<b>164733</b>	<b>139154</b>	<b>7732</b>	<b>16078</b>	<b>316717</b>	<b>592110</b>	<b>15.4</b>	<b>30450</b>	<b>21390</b>	<b>1029508</b>	<b>1830270</b>	<b>15.8</b>
13	Axis Bank	7710	29157	6.8	213	2260	25	106	332	9940	2.7	6992	738	15272	42201	4.6
14	Bandhan Bank	31198	14731	23.5	592	3636	0	0	3	12	0.3	14777	5605	46570	23984	4.5
15	Catholic Syrian Bank	0	0	0.0	0	0	0	0	0	0	0.0	0	0	0	0	0.0
16	City Union Bank	4	88	34.1	2	25	0	0	11	209	1.8	0	0	17	322	2.7
17	Development Credit Bank	49124	5904	9.2	53	243	1	0	111	1108	5.5	4878	311	54167	7567	8.2
18	Dhan Lakshmi Bank	0	0	0.0	0	0	0	0	0	0	0.0	0	0	0	0	0.0
19	Federal Bank Ltd.	70	260	1.4	3	32	1	9	2	155	5.8	24	48	100	504	2.3
20	HDFC Bank	63045	45252	6.2	161	1432	33	65	13578	11585	1.3	7733	1113	84550	59447	3.3
21	ICICI Bank	11148	38229	6.2	330	2590	1	3	851	8986	1.2	561	122	12891	49930	3.5
22	IDBI Bank	2396	5411	7.6	37	361	7	14	1458	5018	5.4	2479	2920	6377	13724	6.3
23	IDFC First Bank	8161	1824	2.1	536	494	0	0	2794	3003	3.7	191	39	11682	5360	2.9
24	Indusind Bank Limited	21803	3613	1.2	0	0	0	0	23439	3473	1.9	0	0	45242	7086	1.4
25	Jammu and Kashmir Bank	141	473	44.7	33	73	1	1	2	56	32.2	105	343	282	946	51.9
26	Karnataka Bank Limited	459	2751	59.9	11	87	0	0	16	1730	13.0	325	2440	811	7008	33.5
27	Karur Vysya Bank Ltd.	0	0	0.0	3	35	0	0	0	0	0.0	2	0	5	35	1.0
28	Kotak Mahindra Bank	4132	8595	3.2	0	0	0	0	257	4826	2.0	0	0	4389	13421	2.6
29	Lakshmi Vilas Bank	0	0	0.0	0	0	0	0	8	13	3.8	0	0	8	13	1.3
30	Ratnakar Bank Ltd. (RBL)	31119	7846	14.3	15	0	37	2	741	359	3.8	7990	1236	39902	9444	12.9
31	South Indian Bank	0	0	0.0	0	0	1	2	0	0	0.0	6	3	7	5	0.1
32	Standard Chartered Bank	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	4	39	2.4	0	0	4	39	1.5
34	Yes Bank	13199	2586	3.3	24	257	0	0	66	1259	1.2	1006	90	14295	4192	2.0
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>243709</b>	<b>166720</b>	<b>6.0</b>	<b>2013</b>	<b>11525</b>	<b>107</b>	<b>202</b>	<b>43673</b>	<b>51772</b>	<b>1.9</b>	<b>47069</b>	<b>15009</b>	<b>336571</b>	<b>245227</b>	<b>3.8</b>
	<b>COMMERCIAL BANK</b>	<b>753585</b>	<b>1228258</b>	<b>14.7</b>	<b>166746</b>	<b>150679</b>	<b>7839</b>	<b>16280</b>	<b>360390</b>	<b>643882</b>	<b>9.7</b>	<b>77519</b>	<b>36399</b>	<b>1366079</b>	<b>2075498</b>	<b>11.5</b>
35	MGB	43830	33833	17.0	23557	15147	84	133	11680	5093	13.7	2	1	79153	54207	19.1
36	MPGB	65879	86497	12.6	103054	38742	292	600	43518	11475	6.3	3458	1451	216201	138765	13.0
	<b>RRBs - SUB TOTAL</b>	<b>109709</b>	<b>120330</b>	<b>13.6</b>	<b>126611</b>	<b>53889</b>	<b>376</b>	<b>733</b>	<b>55198</b>	<b>16568</b>	<b>7.6</b>	<b>3460</b>	<b>1452</b>	<b>295354</b>	<b>192972</b>	<b>14.3</b>
37	DCCB & Apex Bank	0	530893	16.2	0	6873	0	0	0	0	0.0	0	142045	0	679811	19.5
	<b>CO-OPERATIVE BANK</b>	<b>0</b>	<b>530893</b>	<b>16.2</b>	<b>0</b>	<b>6873</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>142045</b>	<b>0</b>	<b>679811</b>	<b>19.5</b>
38	AU Small Finance Bank	2347	4329	2.5	14	171	0	0	4918	16707	3.6	134	8	7413	21214	3.2
39	Equitas Small Finance Bank	3325	704	7.8	4	29	0	0	496	1234	4.4	5709	695	9534	2662	5.5
40	ESAF	12595	2479	4.6	80	13	37	9	13082	2849	6.7	8940	1857	34734	7207	6.7
41	Fincare Small Finance Bank	19435	2947	9.0	0	0	0	0	1	0	20.0	17941	3299	37377	6247	13.5
42	Jana Small Finance Bank	5351	1600	4.9	283	178	0	0	388	276	2.4	12459	3616	18481	5670	5.8
43	Suryoday Small Finance Bank	11181	1760	12.4	1	20	0	0	2	27	4.6	10965	1673	22149	3480	12.8
44	Ujjivan Small Finance Bank	4013	398	3.6	418	110	0	0	2811	270	6.4	657	74	7899	853	3.7
45	Utkarsh Small Finance Bank	3612	728	14.9	0	0	0	0	0	0	0.0	5998	2263	9610	2991	7.6
	<b>SMALL FINANCE BANK</b>	<b>61859</b>	<b>14945</b>	<b>4.5</b>	<b>800</b>	<b>521</b>	<b>37</b>	<b>9</b>	<b>21698</b>	<b>21363</b>	<b>3.9</b>	<b>62803</b>	<b>13486</b>	<b>147197</b>	<b>50323</b>	<b>4.7</b>
	<b>TOTAL</b>	<b>925153</b>	<b>1894425</b>	<b>14.8</b>	<b>294157</b>	<b>211962</b>	<b>8252</b>	<b>17022</b>	<b>437286</b>	<b>681813</b>	<b>9.0</b>	<b>143782</b>	<b>193382</b>	<b>1808630</b>	<b>2998604</b>	<b>12.5</b>

**POSITION OF SECTOR WISE NPA (NON PRIORITY SECTOR) As on 31.03.2022**

SLBC Madhya Pradesh. Convenor Central Bank of India

[Amt. in lacs]

TABLE: 15

SR	BANKS	HOUSING		EDUCATION		OTHERS		TOTAL NPS		NPA %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Bank of Baroda	100	2798	5	72	2547	45498	2652	48368	10.18
2	Bank of India	114	1043	8	97	15365	32745	15487	33885	3.21
3	Bank of Maharashtra	9	227	0	0	4811	328	4820	555	0.19
4	Canara Bank	828	2460	6	30	4806	17862	5640	20352	2.04
5	Central Bank of India	0	0	0	0	3263	49768	3263	49768	8.22
6	Indian Bank	148	1480	0	0	31560	9535	31708	11015	1.82
7	Indian Overseas Bank	2	255	0	0	227	5547	229	5802	11.01
8	Punjab and Sind Bank	3	98	0	0	432	417	435	515	1.93
9	Punjab National Bank	290	6134	0	0	5324	164691	5614	170825	11.48
10	State Bank of India	183	1655	0	22	63365	96307	63548	97984	2.21
11	UCO Bank	17	616	0	0	2393	34367	2410	34983	10.91
12	Union Bank of India	19	427	1	1	4061	43039	4081	43467	7.63
	<b>PSBs - SUB TOTAL</b>	<b>1713</b>	<b>17193</b>	<b>20</b>	<b>222</b>	<b>138154</b>	<b>500104</b>	<b>139887</b>	<b>517519</b>	<b>4.74</b>
13	Axis Bank	62	1786	0	0	2469	9526	2531	11312	2.01
14	Bandhan Bank	320	2994	0	0	3620	4652	3940	7646	3.36
15	Catholic Syrian Bank	0	0	0	0	40	15	40	15	2.90
16	City Union Bank	2	52	0	0	3	54	5	106	3.56
17	Development Credit Bank	4	84	0	0	274	1831	278	1915	5.50
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	2	31	0	0	166	344	168	375	0.80
20	HDFC Bank	33	522	0	0	8984	13043	9017	13565	1.11
21	ICICI Bank	136	2834	0	0	9190	14525	9326	17359	1.68
22	IDBI Bank	14	154	0	0	7723	19935	7737	20089	15.14
23	IDFC First Bank	0	0	0	0	11829	8119	11829	8119	3.84
24	Indusind Bank Limited	0	0	0	0	17408	4114	17408	4114	1.24
25	Jammu and Kashmir Bank	4	96	0	0	48	155	52	251	11.45
26	Karnataka Bank Limited	4	62	0	0	24	525	28	587	2.88
27	Karur Vysya Bank Ltd.	4	26	0	0	26	268	30	294	5.73
28	Kotak Mahindra Bank	0	0	0	0	1378	9801	1378	9801	5.89
29	Lakshmi Vilas Bank	0	0	0	0	0	1365	0	1365	21.71
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	316	304	316	304	3.04
31	South Indian Bank	0	0	0	0	4	253	4	253	8.69
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	0	0	0	0	1	1	1	1	0.05
34	Yes Bank	3	8	0	0	243	1461	246	1469	1.47
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>588</b>	<b>8648</b>	<b>0</b>	<b>0</b>	<b>63746</b>	<b>90291</b>	<b>64334</b>	<b>98940</b>	<b>2.40</b>
	<b>COMMERCIAL BANKS SUB</b>	<b>2301</b>	<b>25842</b>	<b>20</b>	<b>222</b>	<b>201900</b>	<b>590395</b>	<b>204221</b>	<b>616459</b>	<b>4.10</b>
35	MGB	1	30	0	0	776	431	777	461	1.19
36	MPGB	19	11	0	0	4393	2623	4412	2634	1.74
	<b>RRBs - SUB TOTAL</b>	<b>20</b>	<b>41</b>	<b>0</b>	<b>0</b>	<b>5169</b>	<b>3054</b>	<b>5189</b>	<b>3095</b>	<b>1.63</b>
37	DCCB & Apex Bank	0	0	0	0	0	14586	0	14586	4.92
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14586</b>	<b>0</b>	<b>14586</b>	<b>4.92</b>
38	AU Small Finance Bank	2	64	0	0	2748	2853	2750	2918	2.62
39	Equitas Small Finance Bank	0	0	0	0	196	793	196	793	5.65
40	ESAF	0	0	0	0	11	12	11	12	0.75
41	Fincare Small Finance Bank	0	0	0	0	13	4	13	4	0.65
42	Jana Small Finance Bank	1	1	0	0	884	237	885	238	1.98
43	Suryoday Small Finance Bank	2	38	0	0	6556	433	6558	471	6.60
44	Ujjivan Small Finance Bank	6	2	0	0	100	24	106	26	0.71
45	Utkarsh Small Finance Bank	0	0	0	0	6	24	6	24	3.73
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>11</b>	<b>106</b>	<b>0</b>	<b>0</b>	<b>10514</b>	<b>4381</b>	<b>10525</b>	<b>4486</b>	<b>2.97</b>
	<b>TOTAL</b>	<b>2332</b>	<b>25988</b>	<b>20</b>	<b>222</b>	<b>217583</b>	<b>612416</b>	<b>219935</b>	<b>638626</b>	<b>4.07</b>

**POSITION OF NPA UNDER GOVT. SPONSORED SCHEME As on 31.03.2022**

SLBC Madhya Pradesh. Convenor-Central Bank of India

TABLE-16

SR.	[Amt. in lacs] BANKS	MMYUY/MMSY					PMEGP					CMRHM					SHG LOANS (All SHGs loans)					MUDRA LOANS					
		NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA %	NPA		OUTSTANDING		NPA %	
		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.
1	Bank of Baroda	3997	5563	17875	400781	1.4	1283	5249	7311	51987	10.1	14410	9251	19740	12106	76.4	263	130	3598	3582	3.6	7786	10584	52147	83471	12.7	
2	Bank of India	2524	5024	5847	12732	39.5	553	2179	2510	11189	19.5	29631	17713	57547	32120	55.1	1163	881	6711	8667	10.2	36767	24960	261631	161067	15.5	
3	Bank of Maharashtra	128	240	2660	5713	4.2	59	113	184	463	24.4	6341	3547	13402	7729	45.9	220	174	3116	4809	3.6	491	157	4740	6194	2.5	
4	Canara Bank	389	785	3269	9179	8.6	383	928	2088	10198	9.1	0	0	0	0	0.0	231	210	1580	1480	14.2	14849	18911	56161	103400	18.3	
5	Central Bank of India	2476	4942	19883	51390	9.6	432	1165	3179	17758	6.6	30690	18975	85359	53822	35.3	1997	1458	20849	38259	3.8	22298	13398	122654	94673	14.2	
6	Indian Bank	1554	3454	6824	22054	15.7	337	1359	1213	5670	24.0	5104	4318	10048	7999	54.0	918	1021	3898	4222	24.2	1550	2221	8547	16814	13.2	
7	Indian Overseas Bank	193	532	1405	5225	10.2	37	150	205	1051	14.3	612	464	1895	1141	40.7	1	1	89	171	0.5	374	510	4772	7116	7.2	
8	Punjab and Sind Bank	86	340	310	1284	26.5	49	187	274	1002	18.7	0	0	0	0	0.0	23	9	105	214	4.2	537	948	1903	3950	24.0	
9	Punjab National Bank	2698	7213	11885	46775	15.4	319	1393	1206	5618	24.8	15149	12997	33577	24630	52.8	900	1312	6496	8130	16.1	37468	47320	93340	114889	41.2	
10	State Bank of India	6538	7821	7472	9382	83.4	664	1651	4026	15852	10.4	41048	29310	111566	75526	38.8	1018	685	7637	9419	7.3	93164	33899	207440	138230	24.5	
11	UCO Bank	1485	1083	3235	2152	50.3	134	249	419	841	29.6	0	0	0	0	0.0	316	151	879	966	15.6	5717	2338	19138	16276	14.4	
12	Union Bank of India	1177	1347	6499	28098	4.8	620	958	1513	4519	21.2	11947	6801	26147	14177	48.0	3648	3086	2157	20411	15.1	26142	23210	94306	102246	22.7	
	<b>PSBs - SUB TOTAL</b>	<b>23245</b>	<b>38344</b>	<b>87164</b>	<b>594765</b>	<b>6.4</b>	<b>4870</b>	<b>15581</b>	<b>24128</b>	<b>126148</b>	<b>12.4</b>	<b>154932</b>	<b>103376</b>	<b>359281</b>	<b>229250</b>	<b>45.1</b>	<b>10698</b>	<b>9118</b>	<b>57115</b>	<b>100329</b>	<b>9.1</b>	<b>247143</b>	<b>178456</b>	<b>926779</b>	<b>848326</b>	<b>21.0</b>	
13	Axis Bank	132	170	427	374	0.0	7	13	14	28	46.4	0	0	0	0	0.0	0	0	0	0	0.0	7241	680	74174	19233	3.5	
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	15296	6924	282216	112424	6.2	
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	216	7	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	26	26	118	153	17.0	
20	HDFC Bank	0	0	0	0	0.0	0	2	6	0.0	0	0	0	0	0.0	41	49	11450	22756	0.2	20160	3308	144926	48503	6.8		
21	ICICI Bank	76	116	543	3123	0.0	0	0	0	0	0.0	0	0	0	0	0.0	543	25	1694	3867	0.6	799	2131	23762	58440	0.0	
22	IDBI Bank	0	0	0	0	0.0	38	107	222	1369	7.8	0	0	0	0	0.0	315	180	879	1866	9.6	175	406	4073	11202	3.6	
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	0	0	0	0	0.0	
24	Indusind Bank Limited	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	
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	50	124	635	570	21.8	
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	13117	1960	23594	4631	42.3	
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	1	2	6	44	4.6	
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	14197	1155	112690	23270	0.0	
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>208</b>	<b>286</b>	<b>970</b>	<b>3497</b>	<b>8.2</b>	<b>45</b>	<b>120</b>	<b>238</b>	<b>1403</b>	<b>8.5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>899</b>	<b>254</b>	<b>14023</b>	<b>28489</b>	<b>0.9</b>	<b>71062</b>	<b>16716</b>	<b>666410</b>	<b>278476</b>	<b>6.0</b>	
	<b>COMMERCIAL BANKS - SUB TOTAL</b>	<b>55</b>	<b>84</b>	<b>88134</b>	<b>598262</b>	<b>0.0</b>	<b>4915</b>	<b>15701</b>	<b>24366</b>	<b>127551</b>	<b>12.3</b>	<b>154932</b>	<b>103376</b>	<b>359281</b>	<b>229250</b>	<b>45.1</b>	<b>11597</b>	<b>9372</b>	<b>71138</b>	<b>128819</b>	<b>7.3</b>	<b>318205</b>	<b>195172</b>	<b>1593189</b>	<b>1126802</b>	<b>17.3</b>	
35	MGB	3781	1692	11005	5707	29.6	27	18	615	2028	0.9	23372	14990	58176	38596	38.8	913	454	45969	31976	1.4	7157	2964	33273	15570	19.0	
36	MPGB	1135	394	8622	9252	4.3	991	3898	2624	8691	44.9	104500	37423	197508	72038	51.9	3382	1394	56477	61600	2.3	24783	7048	157994	140943	5.0	
	<b>RRBs - SUB TOTAL</b>	<b>12061</b>	<b>5294</b>	<b>19627</b>	<b>14959</b>	<b>35.4</b>	<b>1018</b>	<b>3916</b>	<b>3239</b>	<b>10719</b>	<b>36.5</b>	<b>127872</b>	<b>52413</b>	<b>255684</b>	<b>110634</b>	<b>47.4</b>	<b>4295</b>	<b>1848</b>	<b>102446</b>	<b>93576</b>	<b>2.0</b>	<b>31940</b>	<b>10012</b>	<b>191267</b>	<b>156513</b>	<b>6.4</b>	
37	DCCB & Apex Bank	0	0	0	0	0.0	0	0	0	0	0.0	12250	6628	16944	10780	61.5	11872	3272	12064	3381	96.8	0	0	0	0	0.0	
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>12250</b>	<b>6628</b>	<b>16944</b>	<b>10780</b>	<b>61.5</b>	<b>11872</b>	<b>3272</b>	<b>12064</b>	<b>3381</b>	<b>96.8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	
38	AU Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	3436	5805	43842	106910	5.4	
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	8783	1070	60917	12236	0.0	
40	ESAF	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	22093	4681	232767	71889	6.5	
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	0	0	0	0	0.0	
43	Suryoday Small Finance Bank	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	0	0	0	0	0.0	1280	102	23045	7058	1.4	
44	Ujjivan 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	8000	1216	61849	19285	0.0	
45	Utkarsh 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	4335	1043	68202	21970	4.7	
	<b>SMALL FINANCE BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>47927</b>	<b>13917</b>	<b>490622</b>	<b>239348</b>	<b>5.8</b>	
	<b>TOTAL</b>	<b>36610</b>	<b>51317</b>	<b>107761</b>	<b>613222</b>	<b>8.4</b>	<b>5933</b>	<b>19617</b>	<b>27605</b>	<b>138270</b>	<b>14.2</b>	<b>295054</b>	<b>162417</b>	<b>631909</b>	<b>3</b>												

**PROGRESS UNDER KISAN CREDIT CARD (as on 31.03.2022)**

[Amt. in lacs]

TABLE:17

SR	BANKS	No. of KCC issued from 01.04.21 to 31.03.2022 (Including renewal)		Total no. of KCC as on 31.03.2022	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	63898	153895	88385	173183
2	Bank of India	321230	128778	386859	867289
3	Bank of Maharashtra	8033	17657	38147	71232
4	Canara Bank	12529	24608	72881	148051
5	Central Bank of India	78426	49602	260648	482095
6	Indian Bank	3327	4858	83079	170459
7	Indian Overseas Bank	1431	2442	3580	8788
8	Punjab and Sind Bank	210	436	4575	9033
9	Punjab National Bank	50605	51008	179388	329596
10	State Bank of India	318031	966454	582030	1277257
11	UCO Bank	4661	7369	50889	95397
12	Union Bank of India	102396	235967	160572	395654
	<b>PSBs - SUB TOTAL</b>	<b>964777</b>	<b>1643073</b>	<b>1911033</b>	<b>4028033</b>
13	Axis Bank	17207	90366	43829	196871
14	Bandhan Bank	409	2893	705	6435
15	Catholic Syrian Bank	0	0	0	0
16	City Union Bank	0	0	0	0
17	Development Credit Bank	0	627	12118	44210
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	0	1876	8616	14502
20	HDFC Bank	14777	234307	54227	311875
21	ICICI Bank	38058	75952	105112	460268
22	IDBI Bank	10589	27425	24986	57255
23	IDFC First Bank	0	17279	2947	27967
24	Indusind Bank Limited	4211	7846	6839	65380
25	Jammu and Kashmir Bank	0	0	1	61
26	Karnataka Bank Limited	20	100	240	549
27	Karur Vysya Bank Ltd.	0	0	1	79
28	Kotak Mahindra Bank	0	0	1606	1558
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	3013	1988	4900	15272
31	South Indian Bank	0	0	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	1	1	367	582
34	Yes Bank	1803	6505	1893	9203
	<b>PRIVATE BANK - SUB T</b>	<b>90088</b>	<b>467165</b>	<b>268387</b>	<b>1212067</b>
	<b>COMMERCIAL BANKS</b>	<b>1054865</b>	<b>2110239</b>	<b>2179420</b>	<b>5240100</b>
35	MGB	105174	166676	174757	184100
36	MPGB	310119	430592	325390	609384
	<b>RRBs - SUB TOTAL</b>	<b>415293</b>	<b>597268</b>	<b>500147</b>	<b>793484</b>
37	DCCB & Apex Bank	2544153	1680703	3904148	3243120
	<b>CO-OPERATIVE BANK</b>	<b>2544153</b>	<b>1680703</b>	<b>3904148</b>	<b>3243120</b>
38	AU Small Finance Bank	0	0	4	7
39	Equitas Small Finance Bank	0	0	0	0
40	ESAF	7	6	7	6
41	Fincare Small Finance Bank	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0
	<b>SMALL FINANCE BANK</b>	<b>7</b>	<b>6</b>	<b>11</b>	<b>13</b>
	<b>TOTAL</b>	<b>4014318</b>	<b>4388215</b>	<b>6583726</b>	<b>9276717</b>

**PROGRESS UNDER HIGHER EDUCATION LOANS AS ON 31.03.2022**

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	823	9394	295	3530	0	0	4025	20639	1558	7747
2	Bank of India	686	3578	269	1397	0	0	7202	17097	2518	6206
3	Bank of Maharashtra	186	650	73	247	0	0	984	4325	408	1802
4	Canara Bank	583	2130	235	961	0	0	4333	16995	1593	6847
5	Central Bank of India	320	1757	114	548	0	0	7345	26392	2660	8770
6	Indian Bank	109	1618	38	440	0	0	2107	9263	689	3104
7	Indian Overseas Bank	36	217	18	100	0	0	319	1116	120	427
8	Punjab and Sind Bank	22	313	8	121	0	0	149	753	52	247
9	Punjab National Bank	651	3650	130	75	0	0	7074	29795	0	0
10	State Bank of India	2283	6060	816	2271	0	0	20321	92168	7307	32591
11	UCO Bank	33	170	12	50	0	0	1596	4508	558	1629
12	Union Bank of India	404	4175	156	1379	0	0	3987	15546	1536	5880
	<b>PSBs - SUB TOTAL</b>	<b>6136</b>	<b>33712</b>	<b>2164</b>	<b>11118</b>	<b>0</b>	<b>0</b>	<b>59442</b>	<b>238598</b>	<b>18999</b>	<b>75250</b>
13	Axis Bank	384	3138	107	1180	0	0	956	12195	324	4449
14	Bandhan Bank	0	0	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0	0	0	4	80	0	0
17	Development Credit Bank	15	49	0	0	0	0	67	137	0	0
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	3	56	1	12	0	0	16	65	3	12
20	HDFC Bank	536	510	168	175	0	0	1654	3340	544	1061
21	ICICI Bank	115	1987	63	775	0	0	510	3999	225	1077
22	IDBI Bank	144	1700	50	671	0	0	711	3578	262	1020
23	IDFC First Bank	0	0	0	0	0	0	0	0	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0	0	0
25	Jammu and Kashmir Bank	2	6	2	6	0	0	10	48	0	0
26	Karnataka Bank Limited	0	0	0	0	0	0	14	55	7	24
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	2	4	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	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	112	31	112	31	0	0	251	34	251	34
31	South Indian Bank	0	0	0	0	0	0	12	47	0	0
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0	0	0
34	Yes Bank	0	0	0	0	0	0	0	0	0	0
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>1311</b>	<b>7476</b>	<b>503</b>	<b>2850</b>	<b>0</b>	<b>0</b>	<b>4207</b>	<b>23581</b>	<b>1616</b>	<b>7678</b>
	<b>COMMERCIAL BANKS - SUB TOTAL</b>	<b>7447</b>	<b>41189</b>	<b>2667</b>	<b>13968</b>	<b>0</b>	<b>0</b>	<b>63649</b>	<b>262179</b>	<b>20615</b>	<b>82928</b>
35	MGB	17	94	4	45	0	0	310	641	93	192
36	MPGB	163	825	45	225	0	0	2940	6514	991	2329
	<b>RRBs - SUB TOTAL</b>	<b>180</b>	<b>919</b>	<b>49</b>	<b>270</b>	<b>0</b>	<b>0</b>	<b>3250</b>	<b>7155</b>	<b>1084</b>	<b>2521</b>
37	DCCB & Apex Bank	0	0	0	0	0	0	52	155	0	0
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>52</b>	<b>155</b>	<b>0</b>	<b>0</b>
38	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0
40	ESAF	1189	210	1189	210	0	0	1206	274	1206	274
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0
42	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	<b>SMALL FINANCE BANK - SUB TOTAL</b>	<b>1189</b>	<b>210</b>	<b>1189</b>	<b>210</b>	<b>0</b>	<b>0</b>	<b>1206</b>	<b>274</b>	<b>1206</b>	<b>274</b>
	<b>TOTAL</b>	<b>8816</b>	<b>42317</b>	<b>3905</b>	<b>14448</b>	<b>0</b>	<b>0</b>	<b>68157</b>	<b>269762</b>	<b>22905</b>	<b>85723</b>

**POSITION SHG BANK LINKAGE PROGRAMME AS ON 31.03.2022**

[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	8547	512	3598	3582	514	21	1589	2343
2	Bank of India	1585	285	6711	8667	325	43	5679	7579
3	Bank of Maharashtra	1114	0	3116	4809	180	0	2514	3529
4	Canara Bank	487	43	1580	1480	94	2	1225	1209
5	Central Bank of India	21011	7631	20849	38259	59	61	9892	12907
6	Indian Bank	8213	2131	3898	4222	732	17	2329	2729
7	Indian Overseas Bank	112	87	89	171	42	49	77	111
8	Punjab and Sind Bank	735	145	105	214	107	74	20	15
9	Punjab National Bank	21913	7011	6496	8130	654	29	3232	7862
10	State Bank of India	26277	6438	7637	9419	26277	6438	6715	8624
11	UCO Bank	342	49	879	966	137	17	851	869
12	Union Bank of India	13	9	2157	20411	2	1	1989	2882
	<b>PSBs - SUB TOTAL</b>	<b>90349</b>	<b>24340</b>	<b>57115</b>	<b>100329</b>	<b>29123</b>	<b>6753</b>	<b>36112</b>	<b>50659</b>
13	Axis Bank	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0	0	0	0	0
17	Development Credit Bank	0	0	0	0	0	0	0	0
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	0	0	0	0	0	0	0	0
20	HDFC Bank	10434	1914	11450	22756	3158	1276	11395	22587
21	ICICI Bank	3616	3294	1694	3867	1214	2809	1577	3405
22	IDBI Bank	625	12318	879	1866	111	2520	778	1752
23	IDFC First Bank	0	0	0	0	0	0	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0
25	Jammu and Kashmir 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
	<b>PRIVATE BANK - SUB</b>	<b>14675</b>	<b>17526</b>	<b>14023</b>	<b>28489</b>	<b>4483</b>	<b>6604</b>	<b>13750</b>	<b>27744</b>
	<b>COMMERCIAL BANK</b>	<b>105024</b>	<b>41866</b>	<b>71138</b>	<b>128819</b>	<b>33606</b>	<b>13357</b>	<b>49862</b>	<b>78403</b>
35	MGB	55335	7274	45969	31976	2876	228	11091	14746
36	MPGB	170612	43093	56477	61600	10383	311	39805	45979
	<b>RRBs - SUB TOTAL</b>	<b>225947</b>	<b>50367</b>	<b>102446</b>	<b>93576</b>	<b>13259</b>	<b>539</b>	<b>50896</b>	<b>60725</b>
37	DCCB & Apex Bank	28967	4579	12064	3381	219	28	105	26
	<b>CO-OPERATIVE BAN</b>	<b>28967</b>	<b>4579</b>	<b>12064</b>	<b>3381</b>	<b>219</b>	<b>28</b>	<b>105</b>	<b>26</b>
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	Suryoday Small Finance I	0	0	0	0	0	0	0	0
44	Ujjivan Small Finance Ba	0	0	0	0	0	0	0	0
45	Utkarsh Small Finance Ba	0	0	0	0	0	0	0	0
	<b>SMALL FINANCE BAN</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>TOTAL</b>	<b>359938</b>	<b>96812</b>	<b>185648</b>	<b>225776</b>	<b>47084</b>	<b>13924</b>	<b>100863</b>	<b>139154</b>

**LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 31.03.2022**

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	1110	3015	11541	24054	330	1032	2214	37451	14	35	18011	76321	33220	141908
2	Bank of India	654	2087	27419	44874	31	38	889	3989	5	15	1240	5762	30238	56765
3	Bank of Maharashtra	162	1502	4364	13465	94	378	1685	5600	2	5	943	9701	7250	30651
4	Canara Bank	678	4695	11546	28562	2987	8323	1511	8091	13	33	2881	16784	19616	66488
5	Central Bank of India	3688	4032	622	2544	903	1126	1102	6446	19	16	3427	19798	9761	33962
6	Indian Bank	489	2010	7909	16245	46	105	275	2155	5	13	728	3595	9452	24123
7	Indian Overseas Bank	134	608	465	780	11	38	67	367	0	0	26	59	703	1852
8	Punjab and Sind Bank	32	221	404	1140	0	0	422	3152	0	0	163	1016	1021	5529
9	Punjab National Bank	577	2359	10720	19849	63	185	1050	5968	2	1	1425	8467	13837	36829
10	State Bank of India	2959	14353	47556	112696	658	1698	2728	16465	10	23	4525	32448	58436	177683
11	UCO Bank	195	1037	5303	9515	16	40	581	2426	2	3	433	3061	6530	16082
12	Union Bank of India	795	3629	14599	26551	208	334	979	19263	38	228	2979	24270	19598	74275
	<b>PSBs - SUB TOTAL</b>	<b>11473</b>	<b>39548</b>	<b>142448</b>	<b>300275</b>	<b>5347</b>	<b>13297</b>	<b>13503</b>	<b>111374</b>	<b>110</b>	<b>373</b>	<b>36781</b>	<b>201282</b>	<b>209662</b>	<b>666148</b>
13	Axis Bank	329	1602	10124	29458	10	19	1228	7842	6	24	855	12636	12552	51579
14	Bandhan Bank	353	274	120735	62116	19	9	169	95	1	1	74	136	121351	62630
15	Catholic Syrian Bank	58	46	52	50	0	0	5	9	0	0	35	40	150	145
16	City Union Bank	0	0	4	20	0	0	1	1	0	0	0	0	5	22
17	Development Credit Bank	8	19	6839	2234	0	0	36	210	0	0	77	936	6960	3399
18	Dhan Lakshmi Bank	15	15	10	15	0	0	0	0	0	0	0	0	25	30
19	Federal Bank Ltd.	103	446	203	401	0	0	34	176	0	0	23	124	363	1147
20	HDFC Bank	42	157	4759	25271	6	11	1116	8698	4	130	461	6163	6388	40429
21	ICICI Bank	456	2077	13958	54888	57	294	1530	19442	131	253	938	14173	17070	91127
22	IDBI Bank	163	740	5088	7228	6	26	317	1790	0	0	924	9374	6498	19158
23	IDFC First Bank	17	4	3917	808	10	1	104	19	11	3	13	7	4072	842
24	Indusind Bank Limited	482	165	82567	28040	13	36	187	1065	3	7	219	1399	83471	30712
25	Jammu and Kashmir Bank	1	1	217	1223	8	62	13	145	0	0	0	0	239	1431
26	Karnataka Bank Limited	1	12	72	537	0	0	1	4	0	0	12	145	86	698
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	53	80	2251	9368	11	33	1035	8501	8	577	439	11081	3797	29640
29	Lakshmi Vilas Bank	0	0	5	5	0	0	0	0	0	0	0	0	5	5
30	Ratnakar Bank Ltd. (RBL)	184	33	8537	2053	36	14	81	31	82	180	1	0	8921	2311
31	South Indian Bank	50	159	9	32	0	0	0	0	0	0	0	0	59	191
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	7	63	48	280	0	0	0	0	0	0	3	12	58	354
34	Yes Bank	39	83	7072	5523	10	1	191	1255	0	0	158	4124	7470	10986
	<b>PRIVATE BANK - SUB TO</b>	<b>2361</b>	<b>5976</b>	<b>266467</b>	<b>229549</b>	<b>186</b>	<b>506</b>	<b>6048</b>	<b>49282</b>	<b>246</b>	<b>1174</b>	<b>4232</b>	<b>60350</b>	<b>279540</b>	<b>346837</b>
	<b>COMMERCIAL BANKS SI</b>	<b>13834</b>	<b>45524</b>	<b>408915</b>	<b>529824</b>	<b>5533</b>	<b>13803</b>	<b>19551</b>	<b>160655</b>	<b>356</b>	<b>1546</b>	<b>41013</b>	<b>261633</b>	<b>489202</b>	<b>1012985</b>
35	MGB	126	209	11806	13267	0	0	908	1632	0	0	27704	23655	40544	38763
36	MPGB	1138	1147	31412	38387	287	202	2327	2831	3	10	2242	6613	37409	49190
	<b>RRBs - SUB TOTAL</b>	<b>1264</b>	<b>1356</b>	<b>43218</b>	<b>51654</b>	<b>287</b>	<b>202</b>	<b>3235</b>	<b>4463</b>	<b>3</b>	<b>10</b>	<b>29946</b>	<b>30268</b>	<b>77953</b>	<b>87953</b>
37	DCCB & Apex Bank	2311	450	92813	39805	8087	2024	5006	2699	0	0	13864	8321	122081	53299
	<b>CO-OPERATIVE BANK - S</b>	<b>2311</b>	<b>450</b>	<b>92813</b>	<b>39805</b>	<b>8087</b>	<b>2024</b>	<b>5006</b>	<b>2699</b>	<b>0</b>	<b>0</b>	<b>13864</b>	<b>8321</b>	<b>122081</b>	<b>53299</b>
38	AU Small Finance Bank	74	489	12020	57276	1	2	226	2100	0	0	2271	19851	14592	79719
39	Equitas Small Finance Bank	89	18	3501	723	60	11	38	9	4	1	36	7	3728	769
40	ESAF	78	39	3421	1291	16	21	34	43	0	0	10	8	3559	1402
41	Fincare Small Finance Bank	85	20	3222	759	0	0	6	9	0	0	0	0	3313	788
42	Jana Small Finance Bank	1432	652	17402	6947	20955	8904	106	42	0	0	373	251	40268	16796
43	Suryoday Small Finance Bank	138	30	7427	1547	6	1	40	10	6	2	17	6	7634	1595
44	Ujjivan Small Finance Bank	30	7	6628	1847	83	19	74	25	2	1	4	1	6821	1901
45	Utkarsh Small Finance Bank	86	38	2125	1481	12	4	33	17	5	2	34	42	2295	1584
	<b>SMALL FINANCE BANK S</b>	<b>2012</b>	<b>1293</b>	<b>55746</b>	<b>71872</b>	<b>21133</b>	<b>8962</b>	<b>557</b>	<b>2255</b>	<b>17</b>	<b>6</b>	<b>2745</b>	<b>20166</b>	<b>82210</b>	<b>104554</b>
	<b>TOTAL</b>	<b>19421</b>	<b>48623</b>	<b>600692</b>	<b>693154</b>	<b>35040</b>	<b>24991</b>	<b>28349</b>	<b>170072</b>	<b>376</b>	<b>1562</b>	<b>87568</b>	<b>320388</b>	<b>771446</b>	<b>1258791</b>

**LOANS DISBURSED TO MINORITY COMMUNITIES 01.04.2021 TO 31.03.2022**

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	74	347	2138	4735	145	332	238	872	3	7	742	4872	3340	11165
2	Bank of India	271	763	15132	22745	13	16	453	1700	0	0	555	2429	16424	27653
3	Bank of Maharashtra	84	1178	2465	10374	60	166	1380	4142	3	3	508	6264	4500	22127
4	Canara Bank	1647	1930	15032	11398	7745	4610	3855	5649	8	16	7801	8955	36088	32557
5	Central Bank of India	1941	1690	283	1259	587	605	682	3033	14	18	2013	13941	5520	20546
6	Indian Bank	177	1001	2581	5814	9	53	110	1120	1	1	303	1374	3181	9363
7	Indian Overseas Bank	31	226	118	154	2	4	20	79	0	0	5	2	176	466
8	Punjab and Sind Bank	32	271	404	1568	0	0	422	4660	0	0	163	1383	1021	7882
9	Punjab National Bank	88	475	2648	5240	13	54	266	1675	1	1	371	2159	3387	9603
10	State Bank of India	3019	5400	48006	59526	661	575	2711	6511	11	27	4640	18104	59048	90143
11	UCO Bank	46	182	1201	2122	6	31	115	447	0	0	138	1245	1506	4027
12	Union Bank of India	221	2310	4045	9927	78	144	295	2706	20	114	1069	14514	5728	29715
	<b>PSBs - SUB TOTAL</b>	<b>7631</b>	<b>15773</b>	<b>94053</b>	<b>134862</b>	<b>9319</b>	<b>6589</b>	<b>10547</b>	<b>32594</b>	<b>61</b>	<b>186</b>	<b>18308</b>	<b>75242</b>	<b>139919</b>	<b>265247</b>
13	Axis Bank	100	589	3174	11978	3	7	474	2806	3	20	322	7166	4076	22566
14	Bandhan Bank	268	200	90955	60909	12	6	135	102	1	1	60	90	91431	61309
15	Catholic Syrian Bank	48	39	55	35	0	0	5	9	0	0	42	22	150	105
16	City Union Bank	0	0	2	1	0	0	0	0	0	0	0	0	2	1
17	Development Credit Bank	1	0	283	123	0	0	0	0	0	0	0	0	284	123
18	Dhan Lakshmi Bank	15	15	10	15	0	0	0	0	0	0	0	0	25	30
19	Federal Bank Ltd.	58	236	150	359	0	0	12	69	0	0	23	152	243	816
20	HDFC Bank	177	122	6478	10311	4	10	528	3003	4	162	170	2208	7361	15815
21	ICICI Bank	212	977	11306	31989	26	122	866	8348	129	120	385	6145	12924	47701
22	IDBI Bank	33	150	2107	4186	2	5	208	689	1	5	388	2928	2739	7964
23	IDFC First Bank	10	3	1810	620	3	1	40	14	8	3	6	2	1877	643
24	Indusind Bank Limited	149	53	24989	8157	4	21	26	245	0	0	25	334	25193	8810
25	Jammu and Kashmir Bank	0	0	50	314	5	40	4	73	0	0	0	0	59	427
26	Karnataka Bank Limited	0	0	11	44	0	0	0	0	0	0	2	6	13	50
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	25	30	512	2746	4	25	112	1983	0	0	118	2795	771	7579
29	Lakshmi Vilas Bank	0	0	1	1	0	0	0	0	0	0	0	0	1	1
30	Ratnakar Bank Ltd. (RBL)	187	38	8702	2269	36	14	83	32	82	180	1	0	9091	2533
31	South Indian Bank	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
33	Tamilnadu Mercantile Bank	3	42	38	49	0	0	0	0	0	0	3	14	44	105
34	Yes Bank	12	83	3188	5348	1	0	71	943	0	0	233	10046	3505	16420
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>1298</b>	<b>2576</b>	<b>153821</b>	<b>139455</b>	<b>100</b>	<b>251</b>	<b>2564</b>	<b>18317</b>	<b>228</b>	<b>490</b>	<b>1778</b>	<b>31909</b>	<b>159789</b>	<b>192997</b>
	<b>COMMERCIAL BANKS</b>	<b>8929</b>	<b>18348</b>	<b>247874</b>	<b>274317</b>	<b>9419</b>	<b>6840</b>	<b>13111</b>	<b>50911</b>	<b>289</b>	<b>677</b>	<b>20086</b>	<b>107152</b>	<b>299708</b>	<b>458244</b>
35	MGB	76	167	2672	3013	0	0	335	1949	0	0	21345	25712	24428	30841
36	MPGB	655	390	20653	21241	77	46	1513	138458	0	0	1476	3317	24374	163452
	<b>RRBs - SUB TOTAL</b>	<b>731</b>	<b>557</b>	<b>23325</b>	<b>24254</b>	<b>77</b>	<b>46</b>	<b>1848</b>	<b>140407</b>	<b>0</b>	<b>0</b>	<b>22821</b>	<b>29029</b>	<b>48802</b>	<b>194293</b>
37	DCCB & Apex Bank	1781	504	63349	37648	3307	1008	3562	2353	0	0	16791	6219	88790	47732
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>1781</b>	<b>504</b>	<b>63349</b>	<b>37648</b>	<b>3307</b>	<b>1008</b>	<b>3562</b>	<b>2353</b>	<b>0</b>	<b>0</b>	<b>16791</b>	<b>6219</b>	<b>88790</b>	<b>47732</b>
38	AU Small Finance Bank	21	106	4333	25066	1	2	95	930	0	0	728	7959	5178	34063
39	Equitas Small Finance Bank	39	13	1501	489	18	6	23	7	1	0	17	6	1599	522
40	ESAF	201	93	12351	4854	43	38	83	63	0	0	10	8	12688	5057
41	Fincare Small Finance Bank	16	5	775	261	0	0	0	0	0	0	0	0	791	266
42	Jana Small Finance Bank	335	210	1859	1302	5300	3105	9	10	0	0	87	38	7590	4665
43	Suryoday Small Finance Bank	54	21	3585	1098	3	1	14	6	6	2	9	4	3671	1133
44	Ujjivan Small Finance Bank	17	7	3075	1520	24	12	39	23	2	1	3	1	3160	1565
45	Utkarsh Small Finance Bank	42	22	1040	405	6	3	15	8	0	0	0	0	1103	438
	<b>SMALL FINANCE BANK - SUB TOTAL</b>	<b>725</b>	<b>478</b>	<b>28519</b>	<b>34996</b>	<b>5395</b>	<b>3167</b>	<b>278</b>	<b>1048</b>	<b>9</b>	<b>4</b>	<b>854</b>	<b>8016</b>	<b>35780</b>	<b>47709</b>
	<b>TOTAL</b>	<b>12166</b>	<b>19887</b>	<b>363067</b>	<b>371215</b>	<b>18198</b>	<b>11061</b>	<b>18799</b>	<b>194719</b>	<b>298</b>	<b>681</b>	<b>60552</b>	<b>150416</b>	<b>473080</b>	<b>747978</b>



## LOANS OUTSTANDING TO SC/ST AS ON 31.03.2022

[Amt. in lacs]

Table: 22

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	27541	30214	39471	40285
2	Bank of India	34420	52265	52709	83002
3	Bank of Maharashtra	7832	14420	10942	17601
4	Canara Bank	12684	25921	15844	30405
5	Central Bank of India	52643	64986	64477	84572
6	Indian Bank	16792	27183	10695	19167
7	Indian Overseas Bank	2128	5162	1702	3858
8	Punjab and Sind Bank	848	1851	338	725
9	Punjab National Bank	22955	34272	15530	22581
10	State Bank of India	154958	365581	112853	294234
11	UCO Bank	9908	15906	4493	8216
12	Union Bank of India	31679	47021	24640	47468
	<b>PSBs - SUB TOTAL</b>	<b>374388</b>	<b>684783</b>	<b>353694</b>	<b>652113</b>
13	Axis Bank	32428	24013	24327	22929
14	Bandhan Bank	44206	21872	37417	16286
15	Catholic Syrian Bank	24	21	31	28
16	City Union Bank	0	0	0	0
17	Development Credit Bank	209	347	16	50
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	149	292	41	68
20	HDFC Bank	1300	4977	888	2732
21	ICICI Bank	13433	34288	77823	28917
22	IDBI Bank	5281	7502	3699	5704
23	IDFC First Bank	16310	4125	20198	4749
24	Indusind Bank Limited	224290	53510	133481	36459
25	Jammu and Kashmir Bank	7	61	1	18
26	Karnataka Bank Limited	26	21	1	0
27	Karur Vysya Bank Ltd.	97	901	0	0
28	Kotak Mahindra Bank	49507	17961	28134	17928
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	21504	5043	15284	3503
31	South Indian Bank	9	23	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	9	16	13	14
34	Yes Bank	29017	8661	18674	4154
	<b>PRIVATE BANK - SUB TOTAL</b>	<b>437806</b>	<b>183634</b>	<b>360028</b>	<b>143539</b>
	<b>COMMERCIAL BANKS - SUB TOTAL</b>	<b>812194</b>	<b>868417</b>	<b>713722</b>	<b>795652</b>
35	MGB	24124	26776	9224	10142
36	MPGB	65316	52609	126486	108547
	<b>RRBs - SUB TOTAL</b>	<b>89440</b>	<b>79385</b>	<b>135710</b>	<b>118689</b>
37	DCCB & Apex Bank	500649	179912	808741	359823
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>500649</b>	<b>179912</b>	<b>808741</b>	<b>359823</b>
38	AU Small Finance Bank	1996	6172	1282	4232
39	Equitas Small Finance Bank	8682	1789	3915	786
40	ESAF	7577	2413	7974	2610
41	Fincare Small Finance Bank	2169	948	2101	922
42	Jana Small Finance Bank	52983	17918	34613	11094
43	Suryoday Small Finance Bank	24629	4800	14042	2881
44	Ujjivan Small Finance Bank	10973	5891	11434	3430
45	Utkarsh Small Finance Bank	33194	9175	29193	7917
	<b>SMALL FINANCE BANK - SUB TOTAL</b>	<b>142203</b>	<b>49106</b>	<b>104554</b>	<b>33873</b>
	<b>TOTAL</b>	<b>1544486</b>	<b>1176819</b>	<b>1762727</b>	<b>1308038</b>

**LOANS DISBURSED TO SC/ST 01.04.2021 TO 31.03.2022**

[Amt. in lacs]

**Table: 23**

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	3716	6237	3405	7635
2	Bank of India	14942	17808	20260	20474
3	Bank of Maharashtra	3683	7602	6327	12465
4	Canara Bank	3917	7550	3369	6879
5	Central Bank of India	25910	25405	34025	31512
6	Indian Bank	3147	3238	1907	1678
7	Indian Overseas Bank	108	226	42	112
8	Punjab and Sind Bank	848	2340	338	931
9	Punjab National Bank	4568	7709	2456	3923
10	State Bank of India	83488	172947	56327	132873
11	UCO Bank	640	1110	283	409
12	Union Bank of India	9532	18684	9301	16493
	<b>PSBs - SUB TOTAL</b>	<b>154499</b>	<b>270856</b>	<b>138040</b>	<b>235384</b>
13	Axis Bank	4523	9074	3516	9373
14	Bandhan Bank	36136	23789	31758	18584
15	Catholic Syrian Bank	15	18	12	10
16	City Union Bank	0	0	0	0
17	Development Credit Bank	294	238	43	37
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	133	150	37	46
20	HDFC Bank	540	2002	301	1207
21	ICICI Bank	3277	5415	1498	4796
22	IDBI Bank	511	747	283	511
23	IDFC First Bank	7268	3237	9038	3679
24	Indusind Bank Limited	71126	20021	40413	12020
25	Jammu and Kashmir Bank	5	40	1	18
26	Karnataka Bank Limited	0	0	0	0
27	Karur Vysya Bank Ltd.	9	7	97	901
28	Kotak Mahindra Bank	49507	17961	28134	17928
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	7982	2968	3527	1863
31	South Indian Bank	0	0	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	11	19	14	16
34	Yes Bank	4592	2044	3010	1168
	<b>PRIVATE BANK - SUB TO</b>	<b>185929</b>	<b>87730</b>	<b>121682</b>	<b>72157</b>
	<b>COMMERCIAL BANKS S</b>	<b>340428</b>	<b>358586</b>	<b>259722</b>	<b>307541</b>
35	MGB	23898	8533	1344	3187
36	MPGB	34439	26719	80235	51330
	<b>RRBs - SUB TOTAL</b>	<b>58337</b>	<b>35252</b>	<b>81579</b>	<b>54517</b>
37	DCCB & Apex Bank	407064	134456	661480	268912
	<b>CO-OPERATIVE BANK -</b>	<b>407064</b>	<b>134456</b>	<b>661480</b>	<b>268912</b>
38	AU Small Finance Bank	684	2680	489	2127
39	Equitas Small Finance Bank	3893	1345	1993	636
40	ESAF	30663	11466	27446	10245
41	Fincare Small Finance Bank	2504	934	2435	905
42	Jana Small Finance Bank	9880	4661	7968	3329
43	Suryoday Small Finance Bank	2839	1005	2183	728
44	Ujjivan Small Finance Bank	10077	5199	6172	3127
45	Utkarsh Small Finance Bank	14422	4782	13785	4234
	<b>SMALL FINANCE BANK</b>	<b>74962</b>	<b>32072</b>	<b>62471</b>	<b>25331</b>
	<b>TOTAL</b>	<b>880791</b>	<b>560366</b>	<b>1065252</b>	<b>656301</b>

## ADVANCES TO WOMEN AS ON 31.03.2022

[Amt. in lacs]

Table: 24

SR	BANKS	Outstanding loans to Women		Individual woman beneficiary upto Rs. 1 Lakh (out of total loans o/s to women)		Loans disbursed to women 01.04.2021 to 31.03.22	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	76219	161152	32109	26124	14521	30493
2	Bank of India	154407	266694	51897	14688	87000	143208
3	Bank of Maharashtra	23501	51993	9719	3016	13326	24168
4	Canara Bank	48650	158487	29616	13006	29328	85192
5	Central Bank of India	110965	213507	7708	6593	60932	97090
6	Indian Bank	36611	78430	24895	30163	12549	25813
7	Indian Overseas Bank	5701	17792	2016	1584	596	415
8	Punjab and Sind Bank	3700	9632	1705	352	865	2631
9	Punjab National Bank	81912	300674	8455	2393	5672	14650
10	State Bank of India	281391	895718	36363	16212	154240	371345
11	UCO Bank	19334	49555	6482	2075	4853	15132
12	Union Bank of India	63275	155140	24973	7516	23826	65075
	<b>PSBs - SUB TOTAL</b>	<b>905666</b>	<b>2358774</b>	<b>235938</b>	<b>123722</b>	<b>407708</b>	<b>875212</b>
13	Axis Bank	119847	105607	87321	19233	14039	43387
14	Bandhan Bank	601056	297391	0	0	490322	291886
15	Catholic Syrian Bank	115	71	85	35	70	45
16	City Union Bank	26	425	0	0	23	30
17	Development Credit Bank	63591	11784	0	0	6498	4235
18	Dhan Lakshmi Bank	57	94	21	38	46	73
19	Federal Bank Ltd.	2124	4813	562	469	2002	4609
20	HDFC Bank	355699	126783	231929	42100	171821	82902
21	ICICI Bank	80759	570037	1679	676	1679	676
22	IDBI Bank	24684	45986	2023	473	10817	24379
23	IDFC First Bank	123508	29600	122877	24851	59366	23612
24	Indusind Bank Limited	9709	16086	0	0	1017	2577
25	Jammu and Kashmir Bank	183	729	145	519	38	210
26	Karnataka Bank Limited	361	2703	0	0	0	0
27	Karur Vysya Bank Ltd.	155	825	0	0	0	0
28	Kotak Mahindra Bank	0	0	0	0	0	0
29	Lakshmi Vilas Bank	47	107	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	183954	33868	183631	32313	53045	16787
31	South Indian Bank	85	100	20	25	0	0
32	Standard Chartered Bank	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	78	369	3	1	77	224
34	Yes Bank	65501	13542	0	0	0	0
	<b>PRIVATE BANK - SUB T</b>	<b>1631539</b>	<b>1260920</b>	<b>630296</b>	<b>120732</b>	<b>810860</b>	<b>495632</b>
	<b>COMMERCIAL BANKS</b>	<b>2537205</b>	<b>3619693</b>	<b>866234</b>	<b>244455</b>	<b>1218568</b>	<b>1370844</b>
35	MGB	33314	19864	5810	4422	3908	12979
36	MPGB	191040	209818	120663	40229	53067	52683
	<b>RRBs - SUB TOTAL</b>	<b>224354</b>	<b>229682</b>	<b>126473</b>	<b>44651</b>	<b>56975</b>	<b>65662</b>
37	DCCB & Apex Bank	192557	46102	38511	15517	178091	19749
	<b>CO-OPERATIVE BANK</b>	<b>192557</b>	<b>46102</b>	<b>38511</b>	<b>15517</b>	<b>178091</b>	<b>19749</b>
38	AU Small Finance Bank	5658	20596	103	25	2636	12271
39	Equitas Small Finance Bank	46954	15492	45917	12236	28605	10053
40	ESAF	356324	106704	356324	106704	279636	100553
41	Fincare Small Finance Bank	214640	33611	0	0	41652	14468
42	Jana Small Finance Bank	214461	67646	0	0	0	0
43	Suryoday Small Finance Bank	116512	24215	107003	23614	51623	17108
44	Ujjivan Small Finance Bank	61945	19373	61945	19373	61945	19373
45	Utkarsh Small Finance Bank	108236	35202	108236	35202	74032	31707
	<b>SMALL FINANCE BANK</b>	<b>1124730</b>	<b>322839</b>	<b>679528</b>	<b>197155</b>	<b>540129</b>	<b>205534</b>
	<b>TOTAL</b>	<b>4078846</b>	<b>4218317</b>	<b>1710746</b>	<b>501777</b>	<b>1993763</b>	<b>1661789</b>