

AGENDA



INVEST
MADHYA PRADESH
— INFINITE POSSIBILITIES —



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**192ND &
193RD SLBC
MEETING**



CONVENOR - CENTRAL BANK OF INDIA

**ADOPTION OF THE MINUTES OF THE 191st SLBC AND SPECIAL
SLBC MEETING HELD ON OCTOBER 16, 2024**

The Minutes of the 191th SLBC meeting and special SLBC meeting held on October 16, 2024 were circulated to all concerned and were uploaded on the website of SLBC (www.slbcmadhyapradesh.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 |
| AHDF | : Animal Husbandry, Dairy & Fishery |
| APY | : Atal Pension Yojana |
| BC | : Business Correspondent |
| BLBC | : Block Level Bankers Committee |
| CBBO | : Cluster Based Business Organization |
| CBDC | : Central Bank Digital Currency |
| CFL | : Centre for Financial Literacy |
| CISB | : Central Information System for Banking Infrastructure |
| CMRHM | : Chief Minister Rural Housing Mission |
| CDR | : Credit-Deposit Ratio |
| DBT | : Direct Benefit Transfer |
| DCC | : District Consultative Committee |
| DCCBs | : District Central Cooperative Banks |
| DIF | : Directorate of Institutional Finance |
| DFS | : Department of Financial Services |
| FPO | : Food Processing Unit |
| GSS | : Government Sponsored Schemes |
| IGRS | : Inspector General of Registration & Stamp |
| IPPB | : India Post Payment Bank |
| KCC | : Kisan Credit Card |
| LDM | : Lead District Manager |
| NABARD | : National Rural Bank for Agriculture and Rural Development |
| NRLM | : National Rural Livelihood Mission |
| M.M | : Margin Money |
| MSME | : Micro, Small & Medium Enterprises |
| NPA | : Non Performing Asset |
| PMEGP | : Prime Minister Employment Generation Scheme |
| PMFME | : Prime Minister Formalization of Micro food Processing Enterprises |
| PMJDY | : Pradhan Mantri Jan Dhan Yojana |
| PMJJBY | : Pradhan Manti Jeevan Jyoti Bima Yojana |
| PMSBY | : Pradhan Mantri Suraksha Bima Yojana |
| RBI | : Reserve Bank of India |
| RRB | : Regional Rural Bankj |
| RIDF | : Rural Infrastructure Development Fund |
| RSETI | : Rural Self Employment Training Institutes |
| SCB | : Scheduled Commercial Banks |
| SHG | : Self Help Group |
| SFB | : Small Finance Banks |
| SRLM | : State Rural Livelihood Mission |
| TReDS | : Trade Receivables Discounting System |
| URC | : Unbanked Rural Centre |
| UPI | : Unified Payment System |
| WDRA | : Warehousing Development & Regulatory Authority |
| Y-o-Y | : Year on year |

ACTION TAKEN REPORT OF THE 191ST SLBC AND SPECIAL MEETING HELD ON 16TH OCTOBER 2024

| Sr. | Action points | Action Taken Report |
|-----|--|---|
| 1 | <p>Performance of RRBs</p> <p>Chairpersons of MPGB and MGB banks raised the issue of pending debt waiver dues of State Government. Chief Secretary advised the RRBs to improve their performance government schemes.</p> <p>Action: Finance Department, Agriculture Department and RRBs</p> | <p>Pending debt waiver claim of RRBs and other banks to be received from Govt. of Madhya Pradesh was also sought by NABARD, RBI and Government of India. RRBs Debt Waiver claim was Rs. 3865 Crore, Received Rs. 534 Crore and pending Rs.3232 Crore. Performance of both the RRBs in government sponsored schemes has improved and has been incorporated in the agenda.</p> |
| 2 | <p>Progress Review of Government Sponsored Schemes 2024-25</p> <p>Chief Secretary noted inadequate performance State Sponsored employment. Generation Schemes and instructed bank to process applications promptly, implementing an escalation matrix for delays.</p> <p>Action: All Banks</p> | <p>Performance of banks under all Government Sponsored schemes has improved. Banks are instructed to process all pending applications within strict adherence to TAT. Bank are instructed to process applications within a defined timeframe, ensuring minimal delays. Regular MIS reports to be generated to track the pendency of applications. Applications pending beyond a stipulated period to be flagged for higher level intervention.</p> |
| 3. | <p>Concerns were raised regarding the National Rural Livelihood Mission, specifically the low number of SHG applications and an average disbursement of just 1.70 lakh per SHG. The Chief Secretary proposed forming a committee with banks, RBI, NABARD, and the SRLM to strengthen SHGs and boost members' income.</p> <p>Action: Indian Bank</p> | <p>A Special meeting on SHGs was called by convener sub-committee on SHG (Indian Bank) on 26.12.2024, the meeting was chaired by GM, NABARD. Officials from RBI, SRLM and member banks attended the meeting. In the meeting, all banks were advised to fix the first year limit of SHGs as 6 times of corpus instead of fixing 1.5 lakh minimum amount. Banks were also advised to review and enhance the Drawing Power (DP) on yearly basis without waiting for complete repayment. All Banks confirmed for implementation of the instruction.</p> |
| 4. | <p>Additional Chief Secretary, Urban development and housing department flagged three issues related to the PM SVANidhi Scheme: unsatisfactory performance in the second and third tranches, pending interest subvention claims, and high interest rates charged by certain bank (eg, BOB, BOI, HDFC, Kotak Mahindra). He instructed banks and departments to resolve these issues within a week. The Chairperson appreciated the contribution of banks and officials of</p> | <p>The Progress under PMSVANidhi was reviewed on 21.11.2024. During the meeting, all banks are advised to improve their performance specially in second and third tranche. The pendency under interest subvention claim is also reduced. Banks also assured to charge the ROI as per banks policy. Banks have lodged interest subvention claim amounting to Rs.10 crore and settlement is under process at the department's end.</p> |

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| | <p>department in making Madhya Pradesh as front runner State in the implementation of PM SVANidhi Scheme.</p> <p>Action: All Banks</p> | |
| 5. | <p>For the PMFME scheme, the Chief Secretary suggested forming a committee to explore proposals that could enhance value addition to exported raw materials, thereby generating more income for the state.</p> <p>Action: All Banks</p> | <p>A Special meeting on PMFME was called under Chairmanship of ACS Horticulture & Food Processing. The meeting was called to explore PMFME proposals that could enhance value addition and generate more income for the state In meeting officials of Horticulture Department, APEDA, SLBC and top 10 banks were present. In meeting, it was resolved to sanction PMFME applications by 15th January 2025, especially focusing on disposal of pending application of Self Help Groups. To further review the progress and bank wise achievements, one more meeting was organized on 24.01.2025 wherein banks progress reviewed by ACS, Horticulture and bankwise timeline decided for sanction/disbursal of pending proposals.</p> |
| 6 | <p>Under the PM Vishwakarma Scheme, the Skill Development Department was advised to actively monitor loan applications to ensure timely assistance to applicants.</p> <p>Action: Skill Development Department</p> | <p>Skill development department may like to respond.</p> |
| 7. | <p>Convenor SLBC informed the assembly about the elevated levels of Non-Performing Assets (NPAs) in specific government-sponsored schemes. The Chief Secretary voiced significant concern regarding these high NPA levels and urged banks to collaborate closely with local authorities to enhance recovery efforts. He recommended that this issue be regularly discussed in DLCC and BLBC meetings. Additionally, he instructed the Principal Secretary of Finance to assess these schemes with the relevant departments to identify the underlying causes of the high NPAs, enabling appropriate corrective actions to be implemented.</p> <p>Action: All Banks, LDMs, District Magistrates, and relevant departments</p> | <p>All the LDMs have been advised to regularly discuss the mounting NPA under government sponsored schemes in the BLBC and DCC meetings. State Bank of India, Convenor on Improvement of Recovery System, also called a special meeting on 17.12.2024 to discuss the higher level of NPA under Govt. sponsored scheme. Joint Director, DIF advised that the specific issue raised by Principal Secretary in 191st SLBC meeting of identifying the underlying causes of the high NPAs in GSS and enabling appropriate corrective actions will be included as an agenda in every forthcoming SLBC Subcommittee meeting on Improvement of Recovery System in Banks. The house expressed its consent on this matter.</p> <p>A meeting was also called by PS, Finance with Panchayat and Rural Development Department wherein SLBC representative also joined. He</p> |

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| | | reviewed the status of NPA under CMRHM and CM Street Vendor and advised the SLBC to submit revised proposal on behalf of all banks under CMRHM Scheme. Two meetings in this regard has been organised, proposals from respective banks yet to be received. |
| 8. | <p>Uniform Banking Hours</p> <p>Convenor SLBC suggested implementing uniform banking hours FROM 10:00 am TO 4:00 PM to enhance customer service. This proposal was approved by the assembly, with the understanding that individual banks may adjust their hours to accommodate local district needs. The Chief Secretary acknowledged that certain local demands might necessitate variations in the schedule.</p> <p>Action: All LDMs and PSBs</p> | SLBC had advised all LDMs to discuss this agenda in DCC meeting. Accordingly, Uniform Banking Hours have been implemented in the state. 52 districts have adopted timing from 10 am to 04 pm whereas Anuppur, Pandhurna and Seoni, based on the local public demand has adopted timing of 11 AM to 05 PM. |
| 9. | <p>Stamp Duty on Government Sponsored Schemes</p> <p>Convenor SLBC requested a minimum stamp duty for loans up to Rs. 10 lakhs under government-sponsored schemes. Principal Secretary, Finance Department raised concerns about inconsistent documentation requirements across banks. Chief Secretary directed the formation of a committee to streamline this process.</p> <p>Action : Major Banks and Department of Finance</p> | MSME Department has requested the IGRS, Madhya Pradesh for necessary action. |
| 10. | <p>Transfer/Acquisition of Agricultural Land with Bank Charges</p> <p>Convenor SLBC highlighted issues with land transfers despite existing bank charges. The Commissioner of Revenue confirmed that NOCs from lender banks are required for land acquisition, and the Chief Secretary emphasized that compensation should be transferred to the lender's account.</p> <p>Action: All Banks and Revenue Department</p> | Revenue Department has once again circulated the existing guideline to all Districts in this regard. |

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| 11. | <p>Promotion of TREDS</p> <p>Regional Director, RBI recommended on boarding of state PSUs and government departments onto the TREDS platform. The Chief Secretary directed the MSME/Finance Department to take necessary action.</p> <p>Action: Finance and MSME Department</p> | <p>SLBC has requested convener sub-committee (PNB) to include this agenda in subcommittee meeting on MSME. Meeting is yet to be organized due to non-receipt of suitable date from chairman</p> |
| 12. | <p>MSME Clusters</p> <p>Regional Director, RBI apprised house that over 50% of MSME clusters are inactive, The Chief Secretary advised the formation of a small committee to analyse the situation and provide recommendations within one month.</p> <p>Action: DIF and SLBC</p> | <p>SLBC has requested convener sub-committee (PNB) to include this agenda in subcommittee meeting on MSME. Meeting is yet to be organized due to non-receipt of suitable date from chairman</p> |
| 13. | <p>Discussion on PM KUSUM-A and PM KUSUM-C Schemes</p> <p>Chief Secretary advised banks including RRBs and Cooperative Banks to sign MOUs with the department. The Chief Secretary stressed the importance of these schemes and directed ACS, NRED 10 form a joint team to ensure comprehensive to include all electricity pumps and agriculture feeders under above schemes.</p> <p>Action: All Banks, Energy Department, and Agriculture Department</p> | <p>Govt. of Madhya Pradesh has come with new Scheme PM Krishak Mitra Surya Yojana wherein they are going to solarize around 3 lakh pumps in next three years and they have floated EOI for 52000 pumps for first phase.</p> |
| 14. | <p>CM Helpline Complaints</p> <p>Principal Secretary, Finance department raised concern over pending CM Helpline complaints, particularly those unresolved for over 100 days. The Chief Secretary announced that the CM-SAMADHAN initiative will begin in this month and instructed banks to work proactively towards resolution of pending CM Helpline complains</p> <p>Action: All Banks</p> | <p>All banks have been advised to work proactively towards resolution of all pending CM Helpline complaints. LDMs at district level also monitoring the pending complains on regular basis. A detail of Nodal Bank Officers handing CM Helpline complain at State Level has also been shared with Districts for early disposal of complaints.</p> |
| 15. | <p>Bottom Districts of MP under RBI FI-Index</p> <p>The General Manager, RBI briefed the forum about the performance of districts of Madhya Pradesh on Financial Inclusion Index (FI-Index) developed by</p> | <p>The progress of the districts falling in bottom 10 percentile in both Access and Usage has been discussed in Sub Committee meeting on FI on 24.12.2024. In the meeting, GM (FIDD) RBI analysed the root cause and advised the LDMs to</p> |

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| | <p>RBI. In one of the parameters of the index i.e. Access to banking, the performance of districts of Sheopur, Bhind, Alirajpur, Shivpuri, Dindori, Sidhi, Umaria is very low. Alirajpur district is lying in the bottom 10 percentile in terms of per capita distribution of ATMs. In relation to number of loan accounts (per lakh of population) the performance of districts Alirajpur, Tikamgarh, Sidhi, Dindori, Singrauli, Bhind, Niwari is low. Niwari district is at the bottom 10 percentile of per capita distribution of deposit accounts. Chief Secretary proposed to form a small committee to address access and usage issues in these districts.</p> <p>Action: SLBC, Major Banks, RBI, NABARD, and DIF</p> | <p>explore the possibility to open new bank branches and BC outlets. For usage of financial services spread awareness in district with the help of Financial Literacy Consular/CFL.</p> |
| 16. | <p>Branch Openings at 56 locations identified by DFS</p> <p>Convenor SLBC reported progress an opening branches in 56 identified locations, with 44 covered and 12 remaining. Principal Secretary, Finance apprised that Collectors of Khargone and Burhanpur districts are coordinating with banks to resolve the besae of unavailability of premises at certain locations. He also advised the representatives of concerned banks to work closely with the District Collectors to resolve these issues on priority basis. Chief Secretary directed to resolve the pending issues and open these branches by December 2024.</p> <p>Action: Concerned Banks, Panchayat and Rural Development Department, and Science and Technology Department</p> | <p>Banks are facing issues of premises in 7 locations and network connectivity in 9 locations. Banks are still coordinating with district administration of respective districts for obtaining suitable premises and PRD dept. for network availability.</p> |
| 17. | <p>Social Security Schemes</p> <p>The Convenor of the SLBC updated the assembly on the state's performance regarding the PMJDY, APY, PMJJBY, and PMSBY schemes. The Principal Secretary, Panchayat and Rural Development expressed concerns about the lack of mechanisms for beneficiaries to verify their registration in these insurance programs. While premiums are automatically deducted from beneficiaries' accounts with their consent, a lack of awareness is a major factor contributing to the low</p> | <p>The progress under the Social Security schemes was discussed in the subcommittee meeting on FI on 24.12.2024. To increase public awareness about the claim process of PMJJBY and PMSBY, SLBC vide the letter no. ZO: SLBC:2024-25:365 dated 29.11.2024 has proposed for creation of a website in public domain so that family members of diseased person may get information about enrolment of diseased person under PMSBY & PMJJBY if any.</p> |

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| | <p>claims made under these schemes. The claims process should be aligned with the National Pension Schemes, as advised by the Principal Secretary of Finance, who suggested that banks send letters to beneficiaries twice a year to inform them about their insurance status. The Chief Secretary recommended that banks utilize Gram Sabhas to educate beneficiaries about their insurance coverage under these schemes.</p> <p>Action: Panchayat and Rural Development Department, DIF, all banks</p> | |
| 18 | <p>Special Campaign for Jansuraksha Schemes</p> <p>Principal Secretary, Finance informed about a special campaign for Jansuraksha Schemes running from 15th October 2024 to 15th January 2025, urging all collectors to ensure its success.</p> <p>Action: All Public Sector Banks, District Collector and DIF</p> | <p>Progress under Special Campaign on Jansuraksha Scheme was discussed in FI Sub-committee meeting. 100% Gram Panchayat have been covered in this campaign. Detailed progress has been enclosed in agenda.</p> |
| 19 | <p>Skill training and upgradation to Rural Youths through R-SETIS</p> <p>Convenor SLBC informed the house about performance of R-SETIs as on 30.9.2024 in skill training. It was requested to look into the pending matters of land allocation for opening of new R-SETIs in Agar Malwa, Pandurna, Maihar, Niwari and Mauganj. Chief Secretary directed to early resolution of land allocation to new R-SETI.</p> <p>Action: Concerned Banks, District Collectors, and DIF</p> | <p>This agenda was further discussed in FI Sub Committee meeting dated 24.12.2024. Present status of land allocation along with necessary communications by banks with district administration has also been shared with DIF with request to follow up with the respective districts.</p> |
| 20 | <p>Financial Literacy-Impact on individuals</p> <p>SLBC was briefed about the action taken up by banks to improve financial literacy among masses. The role school education department in imparting financial literacy among children can be a game changer. It was highlighted that financial education can be integrated in school curricula and community programs. Chief Secretary directed school education and other department to take necessary action on this front.</p> | <p>Financial Literacy camps have been conducted in all districts by Financial Literacy Counsellors, LDMs and CFLs. In these campaigns, group specific camps especially for students have also been held, helping to provide financial education to students.</p> <p>Comment from School Education Department is</p> |

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| | Action: School Education Department, All Banks | awaited. |
| 21 | <p>Coverage of Unbanked Rural Centres</p> <p>The Regional Director of RBI informed the house about the RBI definition of Unbanked Rural Centres. These centres are classified as rural areas (tier 5 and 6) that lack a CBS-enabled banking outlet. It was noted that, out of 52375 rural centres in the state, 32457 have been identified as unbanked. A list of these unbanked centres has been provided to banks and updated on the SLBC website. Banks are encouraged to prioritise these URCs in their branch and business correspondents expansion efforts.</p> <p>Action:RBI, All Banks</p> | <p>Banks are opening brick and mortar branches or BC Centres at these locations and so far we have received information from 5 banks i.e. ICICI, Utkarsh, Kotal, HDFC and Axis Bank to earmark around 28 locations.</p> |

AGENDA NO-1

BANKING DEVELOPMENT IN MADHYA PRADESH FY 2024-25 Q-3

For information

(i) KEY BANKING PARAMETERS OF THE STATE AS ON DEC'24

Amount in Crore

| Sr. | Parameters | Outstanding | | | Y-o-Y variation | | Y-o-Y variation % | |
|------|---|---------------|------------------|----------------|-----------------|---------------|-------------------|--------------|
| | | Dec-22 | Dec-23 | Dec-24 | Dec-23 | Dec-24 | Dec-23 | Dec-24 |
| 1 | Total number of Branches | 8210 | 8385 | 8684 | 175 | 299 | 2.13 | 3.57 |
| 2 | Total number of ATMs | 9238 | 9297 | 8999 | 59 | -298 | 0.64 | -3.21 |
| 3 | Total Deposits | 557358 | 630207 | 678037 | 72849 | 47830 | 13.07 | 7.59 |
| 4 | Total Advances | 437842 | 511008 | 579533 | 73166 | 68525 | 16.71 | 13.41 |
| 5 | Credit Deposit Ratio | 78.6 | 81.1 | 85.5 | 3 | 4 | - | - |
| 6 | Total Business [3+4] | 995200 | 1141215.2 | 1257570 | 146015 | 116355 | 14.67 | 10.20 |
| 7 | Agriculture | 137161 | 159359 | 174082 | 22198 | 14723 | 16.18 | 9.24 |
| 7(a) | Crop Loans out of total agriculture | 103586 | 108826 | 115596 | 5240 | 6770 | 5.06 | 6.22 |
| 7(b) | Agriculture Term Loan | 33575 | 50533 | 58486 | 16958 | 7953 | 50.51 | 15.74 |
| 7(c) | % Share of Agriculture Term Loan to Total Agriculture | 24.48 | 31.71 | 33.60 | 7 | 2 | - | - |
| 8 | MSME | 83801 | 102302 | 114311 | 18501 | 12009 | 22.08 | 11.74 |
| 9 | Education | 2815 | 3526 | 4076 | 711 | 550 | 25.26 | 15.60 |
| 10 | Housing | 54362 | 70038 | 79256 | 15676 | 9218 | 28.84 | 13.16 |
| 11 | Priority Sector Advances | 258409 | 303872 | 335215 | 45463 | 31343 | 17.59 | 10.31 |
| 12 | Non-Priority Sector Advances | 179433 | 207135 | 244318 | 27702 | 37183 | 15.44 | 17.95 |
| 13 | Total NPA | 34527 | 35802 | 35668 | 1275 | -134 | 3.69 | -0.37 |
| 14 | % of NPA to Total Advances | 7.9 | 7.0 | 6.2 | -1 | -1 | - | - |

OBSERVATIONS:

The financial landscape saw positive growth across all loan segments, reflecting the resilience and commitment of the banking sector. The credit-deposit ratio witnessed a significant improvement, reaching 85.5% in December 2024, compared to 81.1 % the previous year, indicative of robust credit demand and the unwavering dedication of the banks.

Business of the banks recorded 10.20% growth on a year-on-year basis in Dec'24 as against 14.67% growth a year ago.

Credit growth recorded 13.41 % growth on a year-on-year basis in Dec'24 as compared to 16.71% growth last year. However, banks are facing constraints under deposit due to shift of customers towards stocks, mutual funds. Growth under deposit is mere 7.59 % against last year growth of 13.07%.

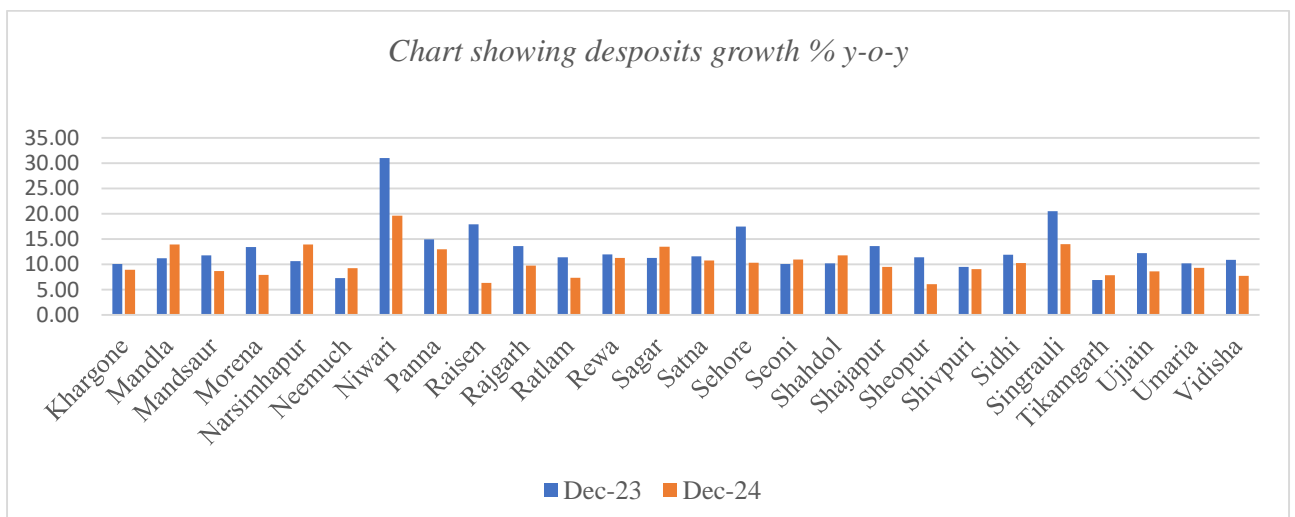
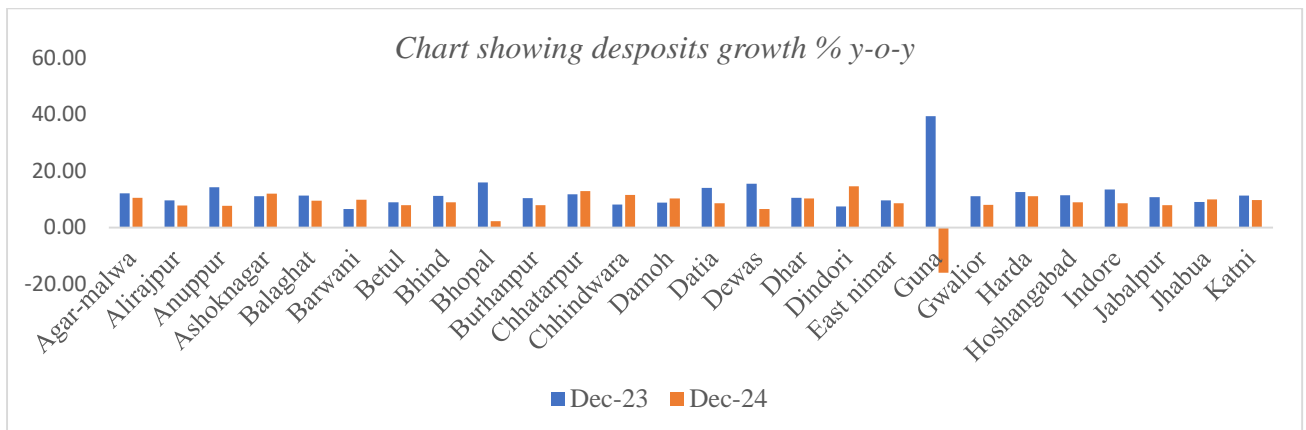
Credit to Agriculture segment exhibited a year-on-year growth rate of 9.24% in December 2024, against the 16.18% growth recorded in the preceding year. Growth under Crop loan is 6.22 % against the last year growth of 5.06%. Agriculture Term Loan has registered growth of 15.74 % this year and its share under total agriculture is in increasing trend.

The MSME sector, a key driver of economic growth, continued its upward trajectory with a growth rate of 11.74 % year-on-year in December 2024, against the 22.08 % growth observed in the previous year. This sustained momentum is indicative of the sector's resilience and contribution to the overall economic vitality of the region.

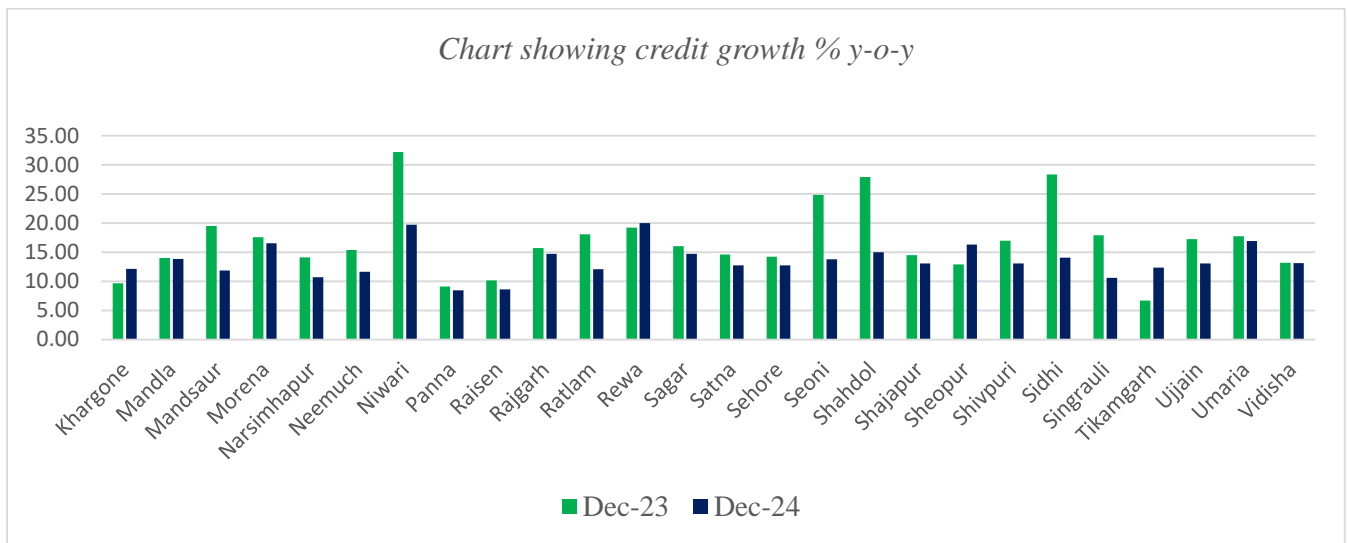
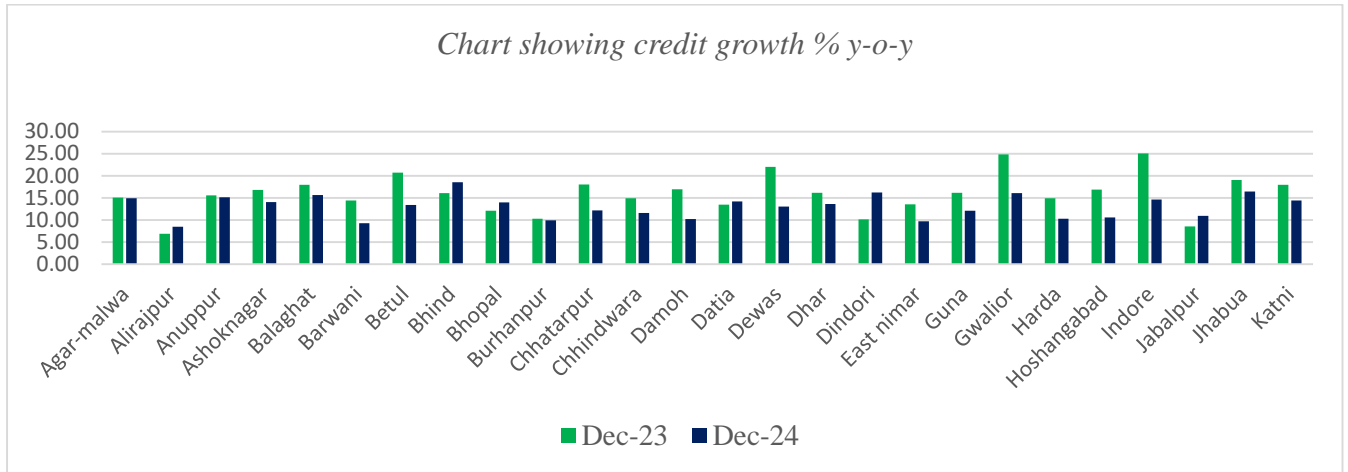
Similarly, growth under Education, Housing and Total Priority Sector has been registered at the rate of 15.60%, 13.16% and 10.31 % respectively.

During the year, i.e., in December 2024, there is a year-on-year decline in the total number of ATMs. This decrease is attributed to the instructions issued by the Reserve Bank of India to banks, mandating the upgrading of ATMs in accordance with norms. As a result, the total number of ATMs has come down to 8999 in FY24 against 9397 in FY23.

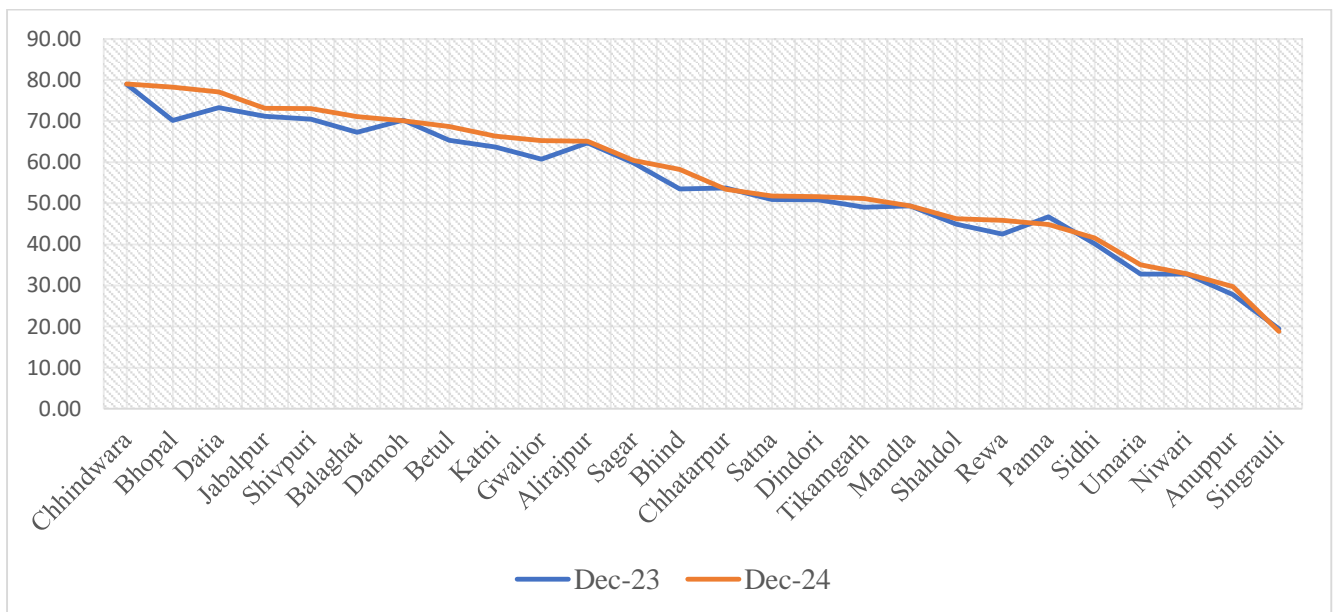
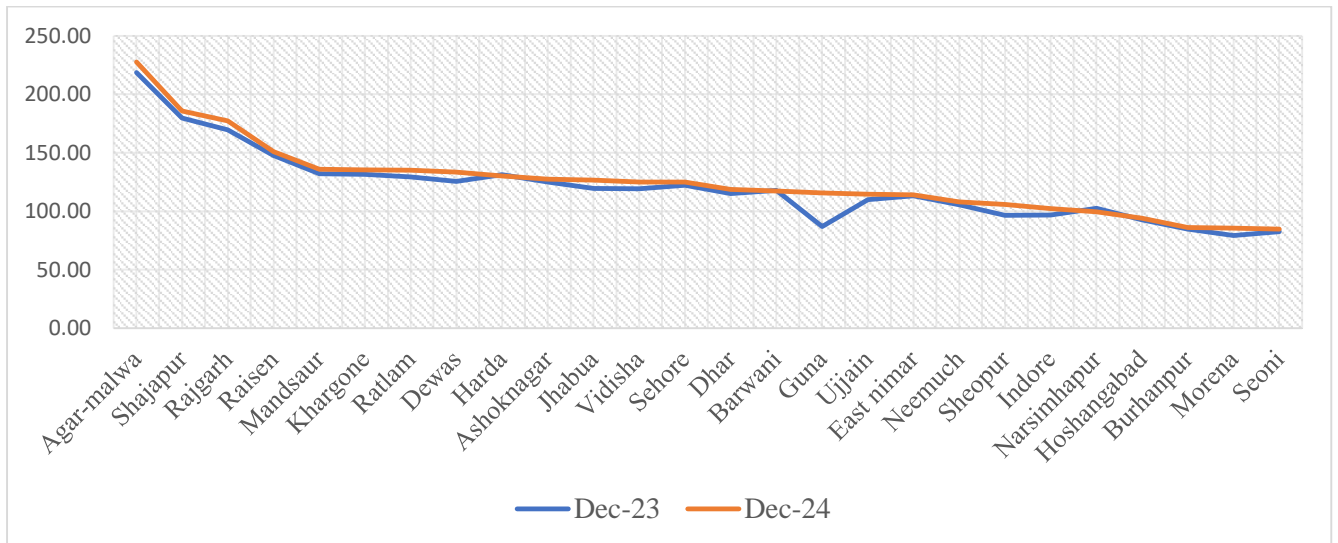
(ii) DISTRICT-WISE YEAR-ON-YEAR TREND OF DEPOSITS GROWTH %



(iii) DISTRICT-WISE YEAR-ON-YEAR TREND OF CREDIT GROWTH %



(iv) DISTRICT-WISE COMPARISON OF CD RATIO DEC'23 VIS-À-VIS DEC'24



In December 2024, Madhya Pradesh demonstrated an increase in the Credit Deposit Ratio (CDR), reaching 85.5%, as compared to 81.1% in the same month of the previous year. This suggests a positive trend in the utilization of deposits for credit purposes within the state.

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

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

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

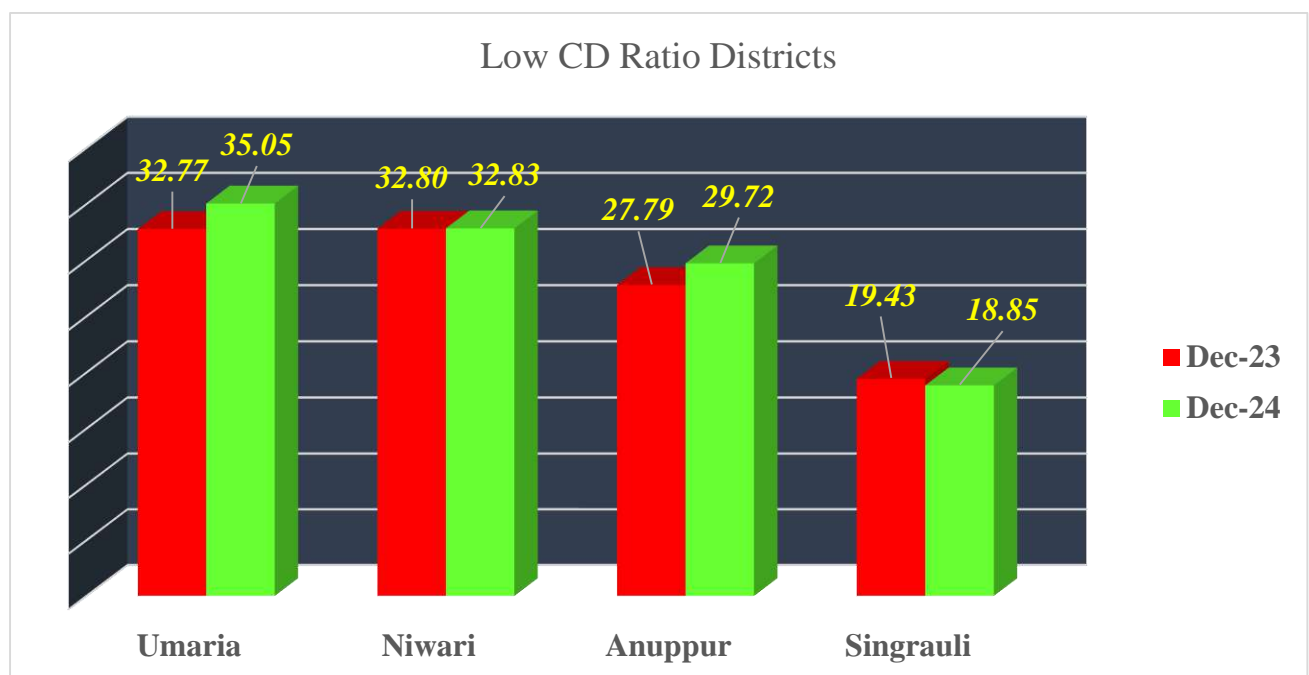
Districts with High CD Ratio (Above 100%): Twenty-one districts in Madhya Pradesh reported a CD ratio exceeding 100% in Dec'24, indicating that the banking system is lending more money than it holds in deposits. This status can be indicative of a robust banking sector that actively supports economic activities within these districts. The districts with CD ratios above 100% are Agar-malwa, Shajapur, Rajgarh, Raisen, Ratlam, Khargone, Mandsaur, Dewas, Ashoknagar, Harda, Jhabua, Barwani, Vidisha, Sehore, Dhar, Guna, Khandwa, Ujjain, Neemuch, Sheopur and Indore.

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

There are 5 districts- Singrauli, Anuppur, Niwari, Umaria and Mauganj are having low CD ratio i.e below 40 %. This designation highlights the need for targeted interventions to stimulate credit flow in these areas, potentially through initiatives that promote financial literacy, entrepreneurship, and economic development.

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

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



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

| Sector | Y--o-Y growth % Country | | Y--o-Y growth % Madhya Pradesh | |
|-----------------|-------------------------|--------|--------------------------------|--------|
| | Dec,23 | Dec,24 | Dec,23 | Dec,24 |
| Credit | 20 | 11.2 | 16.7 | 13.4 |
| Agriculture | 17.5 | 11.5 | 16.2 | 9.2 |
| MSME | 17.3 | 14.7 | 22.1 | 11.7 |
| Housing | 14.3 | 16.7 | 28.8 | 13.2 |
| Education | 22.2 | 15.8 | 25.3 | 15.6 |
| Priority Sector | 18 | 10.9 | 17.6 | 10.3 |
| Deposit | 9.9 | 10.8 | 13.1 | 7.6 |

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

The Credit sector experienced growth in both the nation and Madhya Pradesh, but it is below the last year growth for state as well as country. Nationally, Y-o-Y growth stood at 11.2 % as compared to 20% in December 2023, while Madhya Pradesh registered growth of 13.4% against 16.7 % in December 2023.

The Agricultural sector of country experienced a slight dip from 17.5% to 11.5% whereas Madhya Pradesh witnessed 9.2% growth against last year growth of 16.2%.

In the Micro, Small, and Medium Enterprises (MSME) sector, national Y-o-Y growth decreased from 17.3% to 14.7% and Madhya Pradesh growth also witness negative growth from 22.1% last year to 11.7% during this year.

The country has witnessed steep decline in growth under Housing sector from 22.2% to 15.8%, State has also witness negative growth from 28.8% last year to 13.2% during this year.

Education, a fundamental sector for societal progress, also experienced negative growth in the state as well as country. The country's Y-o-Y dip from 22.2% to 15.8% whereas Madhya Pradesh experienced growth of 15.6% in December 2024 compared to 25.3% last year.

The Priority Sector, encompassing various important sectors, maintained positive growth nationally and in Madhya Pradesh. Both country and state Y-o-Y growth have slightly decreased.

(vi) ACHIEVEMENT UNDER ACP OF THE STATE FY 2024-25 Q-3

Number in lakh & Amount in crore

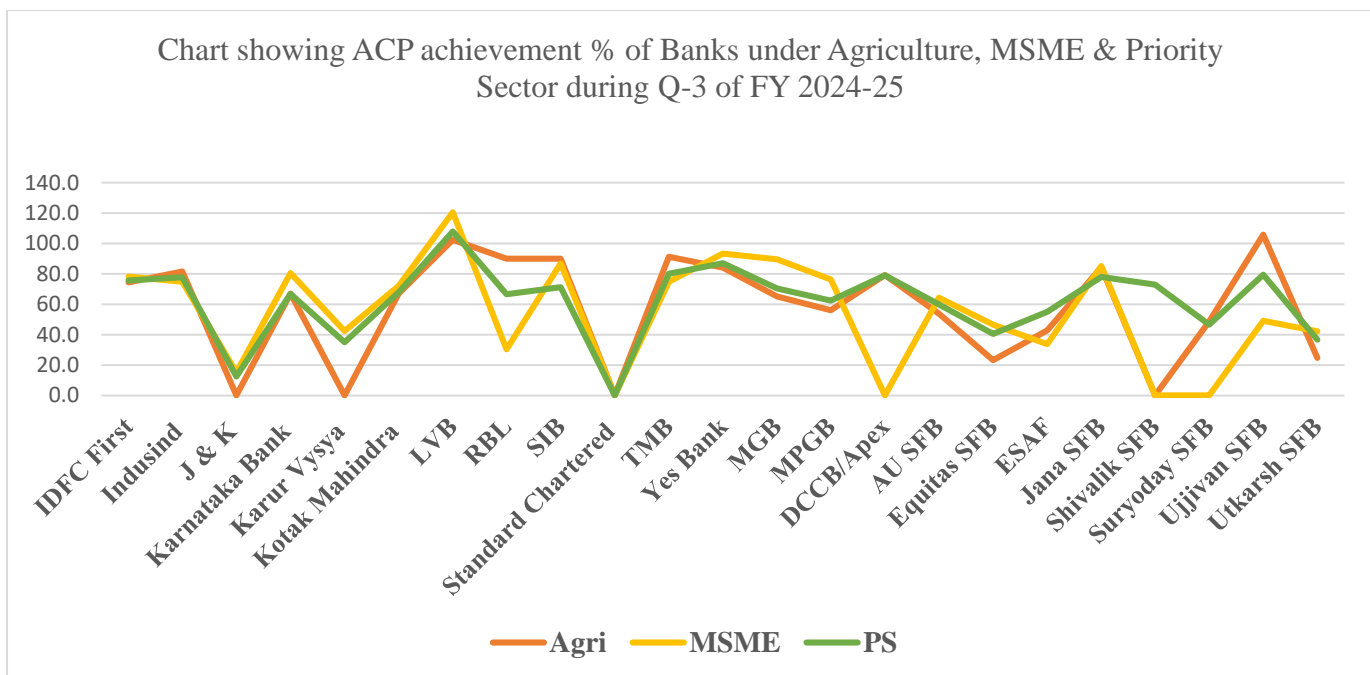
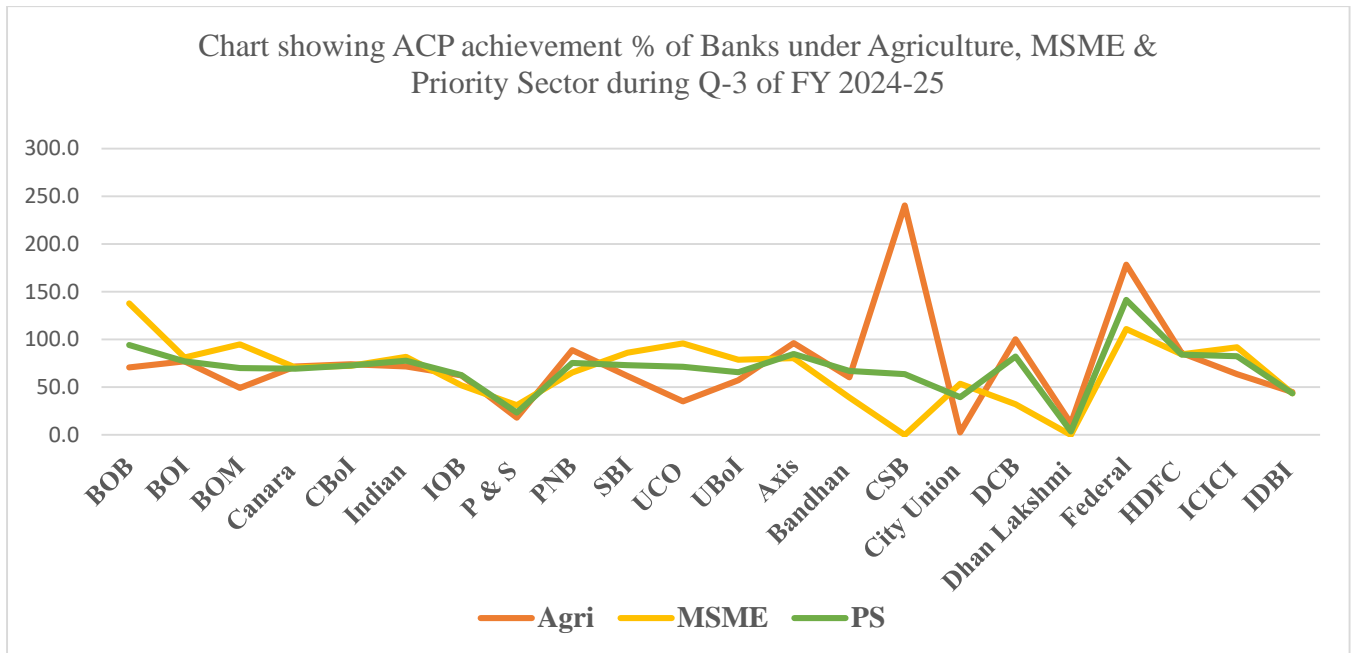
| Sr. | Sector | FY 2023-24 | | | | | FY 2024-25 Dec'24 | | | | |
|-----------|--------------------------|---------------|---------------|---------------|---------------|------------|-------------------|---------------|--------------|---------------|-----------|
| | | Target | | Achievement | | Achi. % | Target | | Achievement | | Achi. % |
| | | No | Amt. | No | Amt. | Amt. | No | Amt. | No | Amt. | Amt. |
| 1 | Agriculture | 73.30 | 137751 | 68.15 | 107257 | 78 | 75.92 | 135459 | 57.33 | 97598 | 72 |
| 1a | Farm Credit | 72.41 | 123460 | 67.60 | 89920 | 73 | 74.97 | 116682 | 56.88 | 80661 | 69 |
| 1b | Crop Loan | 45.51 | 82000 | 43.97 | 63730 | 78 | 46.34 | 80871 | 41.40 | 60147 | 74 |
| 1c | Agri Infra | 0.19 | 3343 | 0.05 | 1006 | 30 | 0.14 | 1679 | 0.04 | 954 | 57 |
| 1d | Ancillary Activity | 0.70 | 10948 | 0.50 | 16331 | 149 | 0.81 | 17098 | 0.41 | 15984 | 93 |
| 2 | MSME | 9.80 | 84137 | 8.30 | 99883 | 119 | 11.32 | 111066 | 6.62 | 90436 | 81 |
| 3 | Export Credit | 0.00 | 309 | 0.00 | 408 | 132 | 0.00 | 432 | 0.00 | 146 | 34 |
| 4 | Education | 0.33 | 581 | 0.20 | 399 | 69 | 0.28 | 468 | 0.22 | 377 | 81 |
| 5 | Housing | 1.46 | 7275 | 1.19 | 5448 | 75 | 1.09 | 5998 | 0.88 | 4051 | 68 |
| 6 | Social infra | 0.65 | 615 | 0.02 | 100 | 16 | 0.07 | 213 | 0.00 | 59 | 28 |
| 7 | Renewable | 0.11 | 84 | 0.00 | 2.0 | 2 | 0.05 | 84 | 0.01 | 24 | 29 |
| 8 | Others | 6.55 | 4616 | 7.44 | 4979 | 108 | 7.37 | 5258 | 3.28 | 3440 | 65 |
| 9 | Total Priority | 92.20 | 235413 | 85.30 | 218476 | 93 | 96.10 | 258978 | 68.34 | 196131 | 76 |
| 10 | Total NPS | 10.05 | 72797 | 21.78 | 177181 | 243 | 18.27 | 99645 | 18.37 | 152868 | 153 |
| 11 | Total Credit Plan | 102.25 | 308165 | 107.08 | 395657 | 128 | 114.37 | 358623 | 86.71 | 348999 | 97 |

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

HIGHLIGHTS

- As against the target of Rs 3,58,623 crore (priority & non-priority) under Annual Credit Plan for FY 2024-25, an amount of Rs 3,48,999 crore has been disbursed, recorded an achievement of 97% as on Dec' 31,2024.
- The potential credit outlay for current year under priority sector is estimated at Rs. 2,58,978 crore, against which the Banks disbursed Rs 1,96,131 crore and achievement index was 76 %.
- Banks disbursed Rs 97,598 crore to the agriculture sector against the target of Rs 1,35,459 crore and achieved 72 % of the target.
- Farm Credit target of Rs. 1,16,682 crores for FY 2024-25, constitutes a major part of agriculture in the state. The credit flow to this sector was Rs 80,661 crore with achievement of 69%.
- Under the MSME sectors, banks disbursed Rs. 90,436 crores up to Dec' 31,2024 against the target of Rs. 1,11,066 crores and achieved 81 % of the target.
- Credit off-take under education loans, housing sector under priority sector was Rs 377 crore and Rs 4,051 crore and achievement index was 81 % and 68% respectively.

(vii) BANK-WISE ACP PERFORMANCE FY 2024-25 Q-3



AGENDA NO- 2

OPENING OF BRICK & MORTAR BANK BRANCHES IN THE IDENTIFIED VILLAGES BY DFS

Department of Financial Services vide mail dated 18.07.2022, informed that 56 locations in the state of Madhya Pradesh have been identified to open the brick-and-mortar branches. Allocation of these villages to member banks for opening of branches has already done by SLBC. After undertaking survey, banks have opened brick-and-mortar branches in 37 villages and at five locations already, there is branch of other bank. Union Bank of India has identified one location for opening of branch, which will serve two villages. In remaining 11 villages, banks are facing difficulty in finding suitable premises and network connectivity. Details of 11 locations as-

| Sr. | Bank Name | No. of Allotted Locations | Already having bank branches | Locations Covered | Remaining branches to be opened | Banks Remark |
|-----|--------------|---------------------------|------------------------------|-------------------|---------------------------------|---|
| 1 | SBI | 12 | 0 | 10 | 2 | Borwal & Koth Barda (District Khargone)- BSNL quotation for lease line is not feasible. |
| 2 | BOI | 6 | 1 | 5 | 0 | |
| 3 | BOB | 6 | 0 | 5 | 1 | Branch has been opened on 08.01.2025 in Pipaljhopa in place of Palaskhurd. Sangvi is selected in place Panwada as the premises will be provided by Gram Panchayat Sanghvi. |
| 4 | Indian Bank | 4 | 0 | 3 | 1 | Mandwa (Burhanpur)- Requested to District Authority for premises. Response awaited |
| 5 | UBI | 9 | 1 | 4 | 4 | Jadkud (Rewa)- Quotation of BSNL for lease line is not feasible. Bagdara (Singrauli -No network connectivity. Rupgarh, Malgaon (Khargone)- non availability of network connectivity and premises. |
| 6 | PNB | 9 | 1 | 6 | 2 | Chopali (Khargone)-Suitable premises & Connectivity not available. Requested to District Administration for premises. Response awaited. Sapatia (Khargone): Requested to District Authority for premises. Response awaited |
| 7 | UCO Bank | 2 | 0 | 1 | 1 | Dhupabujurg (Khargone) - Suitable premises & Connectivity not available. Requested to District Administration for premises. Response awaited. |
| 8 | Canara Bank | 6 | 1 | 5 | 0 | |
| 9 | BOM | 2 | 1 | 1 | 0 | |
| | Total | 56 | 5 | 40 | 11 | |

Opening of Brick & Mortar Branches in the identified Blocks

Reserve Bank of India, Regional Office, Bhopal in its exercise has noticed that, out of total 313 Blocks of Madhya Pradesh, in 41 Blocks State Bank of India has presence but there is absence of branches from other public sector banks. Similarly, in 39 Blocks there is absence of branch of State Bank of India but presence of other public sector banks.

In light of above, an appeal was made from Public Sector Bank to come forward and open the branches in identified blocks. Progress is as below-

| Bank | No of Blocks | No of locations identified for branch opening | Name of Identified Locations | No of locations Approved by Competent Authority | Present status of approved locations |
|--------------|-------------------------|---|--|---|--|
| SBI | 39 (other PSBs present) | 14 | Gyaraspur, Bhimpur, Bhabra, Kathiwada, Pati, Bagh, Khaknar, Jhirniya, Rama, kurai, Mohangaon, Bajag, Dheemarkheda, Chawarpatha | 14 | 10 Branches opened, Three are under process. Mohangaon- Existing branch is there. |
| BOI | 41 (only SBI present) | 10 | Niwas, Jaisinghnagar, Badamalehra, Manpur, Badarwas, Narwar, Pichhore, Lateri, Nateran, Ranapur | 0 | Declined for Niwas.For remaining 9 survey conducted and found positive.Proposal is under process. |
| CBI | | 12 | Jaisinghnagar, Amarpur, Samnapur, Badamalhara, Patera, Luvkushnagar, Pawai, Bijawar, Barghat, Dhanora, Bahoriband, Jatara | 1 | For Jatara- Branch will be open before 31.03.25.Approval from HO is awaited for remaining locations. |
| PNB | | 5 | Nateran, baldeogarh, Saigaon, Ajaygarh, Badalmalehra | 2 | For two location Natern & Badamalehra branch opening is under process.Tentative date of branch opening is 24.03.2025 & 22.03.2025.Remaining three locations Not Found Feasible in Prelimnary Survey. |
| Canara | | 5 | Umarban, Tirla, Lateri, Nateran,Chichali | 1 | For Chichli branch opening is under process.Remaining 4 Location Not Found Feasible in Prelimnary Survey |
| BOB | | 5 | Badamalehra, Bahoriband, Barghat, Raipurkarchuliyen | 0 | Badamalehra-In survey found Viable, under consideration for approval from Head office.Remaining 4 locations not viable on preliminary survey. |
| UBI | | 5 | Esagarh, Badamalhara, Lavkushnagar, Bahoriband, Ghansore | 1 | Branch is opened at Ghansaur location,.Remaining 4 Location Not Found Feasible in Prelimnary Survey |
| Total | | 80 | 55 | | 19 |

REMAINING BLOCKS ALLOTTED TO BANKS

| Sr. | District | Block | Location assigned to Bank for survey | Present Status |
|-----|-------------|-------------|--------------------------------------|--|
| 1 | Barwani | Niwali | Bank Of Baroda | Initial Survey has been conducted and location is not found feasible for branch opening. |
| 2 | Chhatarpur | Buxwaha | Punjab National Bnak | Found not feasible in preliminary survey. |
| 3 | Chhatarpur | Gaurihar | Bank of India | Survey is under process |
| 4 | Damoh | Batiyagarh | Central Bank of India | Survey is under process |
| 5 | Damoh | Jabera | Canara Bank | Forwarded said location to concerned section to check feasibility and lease line connectivity. |
| 6 | Guna | Bamori | Bank of Maharashtra | Not found feasible. |
| 7 | Katni | Rithi | Union Bank of India | Found not feasible in preliminary survey |
| 8 | Narsinghpur | Chichali | Bank of Maharashtra | Not found feasible. |
| 9 | Panna | Shahnagar | Punjab National Bnak | Proposal Submitted to Head Office for approval. |
| 10 | Ratlam | Piploda | Central Bank of India | In survey, location not found feasible to opening new branch. |
| 11 | Sheopur | Karhal | UCO Bank | Initiated the process for survey of the allotted location |
| 12 | Shivpuri | Khaniadhana | Bank of India | Survey conducted and found positive. Proposal is under process. |
| 13 | Shivpuri | Pohri | Bank of Baroda | Initial Survey has been conducted and location is not found feasible for branch opening. |
| 14 | Tikamgarh | Palera | Union Bank of India | Found not feasible in preliminary survey |
| 15 | Panna | Pawai | Indian Bank | Found not feasible in preliminary survey |

BLOCKS TO BE REVISITED BY STATE BANK OF INDIA

| District | Block Name | Bank Remark |
|---|------------------------------------|---|
| Alirajpur | Sondwa & Udaigarh | Sondwa- No major activity found at the centre, hence not recommended for Branch opening Udaigarh- SBI Jobat branch is already operational within 15 km radius, hence, opening of a new branch at the centre is not viable. |
| Balaghat | Birsa , Khairlanji & Kirnapur | Already other branch of SBI is functioning nearby, hence opening of a new branch at the centre is not feasible. |
| Bhind | Ater & Ron | Ater- No major activity found at the centre, not recommended for branch opening. |
| | | RON- SBI Mehda branch is already functional within radius of 6 km. hence, opening of a new branch at the centre is not feasible. |
| Dhar | Dahi, Nalcha, Nisarpur & Sardarpur | Dahi & Nalcha- No major activity found. Not recommended for branch opening. |
| | | Nisarpur & Sardapur- Already other branch of SBI is functioning nearby, hence opening of a new branch at the centre is not feasible. |
| Dindori | Karanjia & Mehandwani | No major activity found at the centres, not recommended for branch opening. |
| Gwalior | Ghatigaon | No major activity found at the centre, not recommended for branch opening. |
| Khandwa | Baldi | Already other branch of SBI is functioning nearby, opening of a new branch is not feasible. |
| Khargone | Bhagwanpura | Already other branch of SBI is functioning nearby, opening of a new branch is not feasible. |
| Morena | Pahadgarh | Already other branch of SBI is functioning nearby, opening of a new branch is not feasible. |
| Rewa | Gangeo, Jawa | Already other branches of SBI is functioning nearby, opening of a new branch is not feasible. |
| Satna | Sohawal | Already other branch of SBI is functioning nearby, opening of a new branch is not feasible. |
| Sidhi | Kusami & Sihawal | Already other branch of SBI is functioning nearby, opening of a new branch is not feasible. |
| Mawai (Mandla), Naigarhi & Raipurkalchuria (Rewa) : Proposed for branch opening in FY 2025-26 | | |

AGENDA NO-3

FINANCIAL INCLUSION

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

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

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

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

| Items | | Alirajpur | Bhind | Dindori | Niwari | Tikamgarh | Sidhi | Singrauli |
|---------------|-------------------|-----------|----------|----------|----------|-----------|----------|-----------|
| <i>ACCESS</i> | No of ATMs | 32 | 114 | 50 | 30 | 54 | 57 | 94 |
| | No of Branch | 48 | 112 | 44 | 46 | 84 | 86 | 94 |
| | No of FBCs | 197 | 523 | 265 | 117 | 461 | 535 | 169 |
| <i>USES</i> | PMJDY Deposit A/s | 5,74,147 | 9,43,148 | 5,23,207 | 1,99,987 | 7,217,94 | 8,76,404 | 6,83,511 |
| | Loan A/cs | 50,005 | 1,26,084 | 49,508 | 32,415 | 97,062 | 78,957 | 83,546 |

(ii) Bank wise and district wise performance under PMJDY

Bank wise performance as on 31.03.2025

No. in lakh, amt. in crores

| Sr. | Bank Name | Total A/C | Total Deposit |
|----------------------|-------------------------|---------------|-----------------|
| 1 | State Bank of India | 146.12 | 4904.99 |
| 2 | Bank of Baroda | 50.36 | 1772.53 |
| 3 | Bank of India | 45.45 | 1685.57 |
| 4 | Central Bank of India | 31.92 | 1253.64 |
| 5 | Punjab National Bank | 30.28 | 1166.19 |
| 6 | Union Bank of India | 29.19 | 1378.32 |
| 7 | Indian Bank | 13.58 | 742.01 |
| 8 | UCO Bank | 9.98 | 312.46 |
| 9 | Bank of Maharashtra | 7.25 | 367.50 |
| 10 | Canara Bank | 6.53 | 447.49 |
| 11 | Indian Overseas Bank | 1.11 | 45.79 |
| 12 | Punjab & Sind Bank | 0.78 | 18.97 |
| PSB Sub Total | | 372.56 | 14095.45 |
| 13 | ICICI Bank Ltd | 3.36 | 59.51 |
| 14 | HDFC Bank Ltd | 2.62 | 75.36 |
| 15 | IDBI Bank Ltd. | 1.01 | 35.43 |
| 16 | Axis Bank Ltd | 0.58 | 37.14 |
| 17 | Kotak Mahindra Bank Ltd | 0.38 | 5.96 |
| 18 | IndusInd Bank Ltd | 0.23 | 6.53 |
| 19 | RBL Bank Ltd | 0.17 | 3.57 |
| 20 | Yes Bank Ltd | 0.06 | 0.81 |
| 21 | Federal Bank Ltd | 0.02 | 1.50 |
| 22 | South Indian Bank Ltd | 0.01 | 0.16 |
| 23 | City Union Bank Ltd | 0.00 | 0.07 |
| 24 | Jammu & Kashmir Bank | 0.00 | 0.04 |
| 25 | Karur Vysya Bank | 0.00 | 0.04 |
| PVT Sub Total | | 8.44 | 226.11 |
| 26 | MPGB | 45.75 | 1175.95 |
| 27 | MGB | 24.30 | 811.23 |
| RRB Sub Total | | 70.06 | 1987.18 |
| Grand Total | | 451.06 | 16308.74 |

District wise performance as on 31.03.2025

No. in lakh amt. in crores

| Sr. | District Name | Total A/C | Total Deposit |
|-----|---------------|-----------|---------------|
| 1 | Sagar | 17.14 | 598.74 |
| 2 | Dhar | 17.03 | 506.96 |
| 3 | Indore | 16.69 | 695.40 |
| 4 | Rewa | 14.28 | 841.55 |
| 5 | Khargone | 12.87 | 340.28 |
| 6 | Satna | 12.36 | 689.14 |
| 7 | Chhatarpur | 12.07 | 588.32 |
| 8 | Ujjain | 12.01 | 371.03 |
| 9 | Morena | 11.99 | 317.95 |
| 10 | Rajgarh | 11.91 | 292.44 |
| 11 | Chhindwara | 11.82 | 433.44 |
| 12 | Jabalpur | 11.78 | 542.64 |
| 13 | Shivpuri | 11.49 | 339.21 |
| 14 | Bhopal | 11.29 | 440.79 |
| 15 | Gwalior | 10.96 | 404.97 |
| 16 | Damoh | 10.82 | 303.47 |
| 17 | Dewas | 10.78 | 359.49 |
| 18 | Jhabua | 9.93 | 204.62 |
| 19 | Barwani | 9.81 | 203.33 |
| 20 | Vidisha | 9.76 | 265.04 |
| 21 | Bhind | 9.46 | 336.52 |
| 22 | Ratlam | 9.45 | 246.28 |
| 23 | Sidhi | 8.81 | 515.19 |
| 24 | Shajapur | 8.79 | 237.04 |
| 25 | Guna | 8.76 | 202.05 |
| 26 | Seoni | 8.60 | 325.10 |
| 27 | Mandsaur | 8.59 | 271.81 |
| 28 | Sehore | 8.47 | 331.64 |
| 29 | Balaghat | 8.44 | 321.53 |
| 30 | Raisen | 7.94 | 260.61 |
| 31 | Tikamgarh | 7.26 | 293.39 |
| 32 | East Nimar | 7.09 | 188.67 |
| 33 | Narsinghpur | 7.06 | 238.63 |
| 34 | Singrauli | 6.87 | 458.20 |
| 35 | Katni | 6.54 | 321.02 |
| 36 | Panna | 6.50 | 274.89 |
| 37 | Betul | 6.43 | 280.70 |
| 38 | Shahdol | 6.29 | 267.23 |
| 39 | Ashoknagar | 6.05 | 144.86 |
| 40 | Narmadapuram | 6.05 | 247.39 |
| 41 | Alirajpur | 5.76 | 171.08 |
| 42 | Mandla | 5.54 | 249.33 |
| 43 | Sheopur | 5.40 | 150.54 |

| | | | |
|----|--------------------|---------------|-----------------|
| 44 | Dindori | 5.25 | 189.62 |
| 45 | Datia | 5.13 | 198.59 |
| 46 | Neemuch | 4.60 | 183.26 |
| 47 | Burhanpur | 4.35 | 110.83 |
| 48 | Anuppur | 3.93 | 170.14 |
| 49 | Umaria | 3.38 | 150.97 |
| 50 | Agar Malwa | 2.77 | 56.73 |
| 51 | Harda | 2.68 | 94.22 |
| 52 | Niwari | 2.02 | 81.87 |
| | Grand Total | 451.06 | 16308.74 |

(iii) Bank wise and district wise enrolment under PMSBY & PMJJBY

Bank wise performance as on 31.03.2025

Number in actual

| Sr | Bank Name | PMJJBY | | PMSBY | |
|----|-----------------------|--|---|--|---|
| | | No of enrollments Transmitted to Insurer till date | No of fresh enrol Since 1st June of Current Policy year | No of enrollments Transmitted to Insurer till date | No of fresh enrol Since 1st June of Current Policy year |
| 1 | Bank of Baroda | 893781 | 133263 | 2284272 | 287891 |
| 2 | Bank of India | 1804683 | 185540 | 3900073 | 318055 |
| 3 | Bank of Maharashtra | 263615 | 19219 | 570247 | 34830 |
| 4 | Canara Bank | 372241 | 34904 | 746073 | 74248 |
| 5 | Central Bank of India | 843199 | 103154 | 2264626 | 281855 |
| 6 | Indian Bank | 334857 | 79197 | 720057 | 104725 |
| 7 | Indian Overseas Bank | 40517 | 6327 | 91429 | 27062 |
| 8 | Punjab & Sind Bank | 49189 | 6971 | 103466 | 15385 |
| 9 | Punjab National Bank | 263391 | 31996 | 1217683 | 131197 |
| 10 | State Bank of India | 4895724 | 1052200 | 12297021 | 1511885 |
| 11 | UCO Bank | 208219 | 29916 | 503705 | 59326 |
| 12 | Union Bank of India | 419948 | 81863 | 1699032 | 276236 |
| | PSB Sub Total | 10389364 | 1764550 | 26397684 | 3122695 |
| 13 | Axis Bank Ltd | 10589 | 197 | 27197 | 283 |
| 14 | City Union Bank | 222 | 11 | 480 | 67 |
| 15 | Federal Bank Ltd | 1007 | 293 | 1748 | 100 |
| 16 | HDFC Bank Ltd | 58794 | 14830 | 247231 | 122336 |
| 17 | ICICI Bank Ltd | 15988 | 293 | 330352 | 15574 |
| 18 | IDBI Bank Ltd. | 52605 | 14883 | 128203 | 30487 |
| 19 | IDFC Bank Ltd. | 5195 | 1147 | 34551 | 3429 |
| 20 | IndusInd Bank Ltd | 1970 | 49 | 9146 | 340 |
| 21 | Jammu & Kashmir Bank | 104 | 0 | 197 | 1 |

| | | | | | |
|----------------------|----------------------|-----------------|----------------|-----------------|----------------|
| 22 | Karur Vysya Bank | 508 | 51 | 939 | 403 |
| 23 | Kotak Mahindra Bank | 3880 | 2093 | 13455 | 6988 |
| 24 | RBL Bank Ltd | 495 | 2 | 1355 | 1 |
| 25 | South Indian Bank | 403 | 4 | 1262 | 15 |
| 26 | Tamilnadu Mercantile | 158 | 2 | 1878 | 2 |
| 27 | Yes Bank Ltd | 1840 | 532 | 12657 | 6752 |
| PVT Sub Total | | 153758 | 34387 | 810651 | 186778 |
| 28 | MPGB | 2760696 | 320682 | 4967664 | 360464 |
| 29 | MGB | 916951 | 182422 | 2081528 | 282687 |
| RRB Sub Total | | 3677647 | 503104 | 7049192 | 643151 |
| Grand Total | | 14220769 | 2302041 | 34257527 | 3952624 |

District wise enrolments as on 31.03.2025

Number in actual

| Sr. | District Name | PMJJB | | PMSBY | |
|-----|---------------|--|---|--|---|
| | | No of enrollments Transmitted to Insurer till date | No of fresh enrol Since 1st June of Current Policy year | No of enrollments Transmitted to Insurer till date | No of fresh enrol Since 1st June of Current Policy year |
| 1 | Agar Malwa | 83555 | 12879 | 202354 | 22455 |
| 2 | Alirajpur | 199684 | 24115 | 347413 | 36471 |
| 3 | Anuppur | 164380 | 25040 | 328730 | 39134 |
| 4 | Ashoknagar | 98640 | 16466 | 354695 | 37878 |
| 5 | Balaghat | 375517 | 42749 | 756090 | 73493 |
| 6 | Barwani | 266243 | 40796 | 596058 | 69590 |
| 7 | Betul | 282304 | 41895 | 736717 | 69287 |
| 8 | Bhind | 196836 | 30850 | 541801 | 61575 |
| 9 | Bhopal | 447453 | 60763 | 1183040 | 126492 |
| 10 | Burhanpur | 135332 | 19624 | 362873 | 30386 |
| 11 | Chhatarpur | 356872 | 69945 | 922407 | 123637 |
| 12 | Chhindwara | 491800 | 82034 | 1072637 | 116540 |
| 13 | Damoh | 197641 | 46282 | 723986 | 92453 |
| 14 | Datia | 85623 | 12589 | 289964 | 31193 |
| 15 | Dewas | 439219 | 51477 | 942137 | 89309 |
| 16 | Dhar | 641283 | 78646 | 1239995 | 132126 |
| 17 | Dindori | 138271 | 18635 | 297334 | 31700 |
| 18 | East Nimar | 244202 | 37998 | 641096 | 55524 |
| 19 | Guna | 205382 | 47255 | 661858 | 70920 |
| 20 | Gwalior | 322054 | 54885 | 855792 | 105123 |
| 21 | Harda | 113642 | 14801 | 298401 | 31196 |
| 22 | Indore | 799990 | 99753 | 1633386 | 182783 |
| 23 | Jabalpur | 453039 | 70842 | 1047653 | 128005 |
| 24 | Jhabua | 279875 | 43649 | 561931 | 71157 |

| | | | | | |
|----|--------------|-----------------|----------------|-----------------|----------------|
| 25 | Katni | 263506 | 35356 | 593160 | 76236 |
| 26 | Khargone | 391014 | 57935 | 867865 | 84393 |
| 27 | Mandla | 249775 | 42028 | 473134 | 67098 |
| 28 | Mandsaur | 261153 | 44319 | 615195 | 76759 |
| 29 | Morena | 209319 | 41844 | 660746 | 91914 |
| 30 | Narmadapuram | 283540 | 35625 | 665654 | 61019 |
| 31 | Narsinghpur | 161984 | 27167 | 476900 | 52802 |
| 32 | Neemuch | 202285 | 33071 | 445698 | 55558 |
| 33 | Niwari | 70856 | 14155 | 182831 | 28884 |
| 34 | Panna | 162408 | 39377 | 491133 | 57019 |
| 35 | Raisen | 260317 | 39493 | 663606 | 73329 |
| 36 | Rajgarh | 367359 | 47456 | 854097 | 88496 |
| 37 | Ratlam | 274015 | 44837 | 652624 | 91012 |
| 38 | Rewa | 330608 | 89919 | 885754 | 152330 |
| 39 | Sagar | 385758 | 94814 | 1143686 | 168641 |
| 40 | Satna | 344810 | 59897 | 788858 | 105777 |
| 41 | Sehore | 296858 | 43108 | 747715 | 72341 |
| 42 | Seoni | 279370 | 56675 | 634884 | 67669 |
| 43 | Shahdol | 250899 | 41381 | 525087 | 55547 |
| 44 | Shajapur | 313957 | 42966 | 730351 | 68004 |
| 45 | Sheopur | 124455 | 23058 | 315099 | 32605 |
| 46 | Shivpuri | 307144 | 56328 | 812129 | 85601 |
| 47 | Sidhi | 189086 | 43453 | 516713 | 72826 |
| 48 | Singrauli | 147037 | 33210 | 398153 | 59127 |
| 49 | Tikamgarh | 207178 | 44954 | 563469 | 67550 |
| 50 | Ujjain | 467304 | 61229 | 971073 | 99450 |
| 51 | Umaria | 160739 | 20880 | 314900 | 37151 |
| 52 | Vidisha | 239198 | 43538 | 668665 | 75059 |
| | Total | 14220769 | 2302041 | 34257527 | 3952624 |

District wise claim status under PMSBY & PMJJBY as on 31.03.2025

Number in actual

| District Name | Received | Paid | Under Process | Rejected | Received | Paid | Under Process | Rejected |
|---------------|----------|------|---------------|----------|----------|------|---------------|----------|
| AGAR MALWA | 33 | 15 | 9 | 9 | 608 | 601 | 4 | 3 |
| ALIRAJPUR | 112 | 62 | 34 | 16 | 502 | 451 | 17 | 34 |
| ANUPPUR | 300 | 47 | 234 | 19 | 5643 | 5586 | 36 | 21 |
| ASHOKNAGAR | 87 | 56 | 6 | 25 | 156 | 143 | 4 | 9 |
| BALAGHAT | 311 | 227 | 16 | 68 | 1568 | 1380 | 97 | 91 |
| BARWANI | 183 | 123 | 23 | 37 | 863 | 785 | 11 | 67 |
| BETUL | 487 | 346 | 20 | 121 | 748 | 641 | 65 | 42 |
| BHIND | 109 | 84 | 10 | 15 | 442 | 352 | 68 | 22 |
| BHOPAL | 600 | 415 | 60 | 125 | 1692 | 1489 | 132 | 71 |
| BURHANPUR | 120 | 80 | 12 | 28 | 473 | 427 | 9 | 37 |
| CHHATARPUR | 124 | 83 | 27 | 14 | 455 | 425 | 7 | 23 |

| | | | | | | | | |
|------------------|--------------|--------------|-------------|-------------|--------------|--------------|-------------|-------------|
| CHHINDWARA | 686 | 515 | 26 | 145 | 2259 | 2037 | 116 | 106 |
| DAMOH | 190 | 162 | 13 | 15 | 384 | 353 | 7 | 24 |
| DATIA | 82 | 55 | 13 | 14 | 168 | 143 | 18 | 7 |
| DEWAS | 396 | 283 | 28 | 85 | 1030 | 951 | 14 | 65 |
| DHAR | 877 | 652 | 55 | 170 | 2765 | 2538 | 56 | 171 |
| DINDORI | 61 | 44 | 7 | 10 | 245 | 219 | 20 | 6 |
| EAST NIMAR | 332 | 233 | 9 | 90 | 674 | 619 | 16 | 39 |
| GUNA | 97 | 78 | 8 | 11 | 319 | 285 | 6 | 28 |
| GWALIOR | 329 | 239 | 24 | 66 | 2349 | 2069 | 175 | 105 |
| HARDA | 127 | 93 | 9 | 25 | 293 | 261 | 19 | 13 |
| INDORE | 685 | 493 | 64 | 128 | 2818 | 2551 | 129 | 138 |
| JABALPUR | 693 | 496 | 67 | 130 | 2362 | 1967 | 244 | 151 |
| JHABUA | 280 | 178 | 40 | 62 | 862 | 789 | 25 | 48 |
| KATNI | 161 | 127 | 17 | 17 | 653 | 549 | 68 | 36 |
| KHARGONE | 342 | 221 | 91 | 30 | 1674 | 1557 | 18 | 99 |
| MANDALA | 243 | 175 | 18 | 50 | 1220 | 1074 | 102 | 44 |
| MANDSAUR | 342 | 257 | 23 | 62 | 1605 | 1493 | 64 | 48 |
| MORENA | 116 | 98 | 8 | 10 | 1376 | 1195 | 80 | 101 |
| NARMADAPUR AM | 168 | 94 | 25 | 49 | 451 | 386 | 51 | 14 |
| NARSINGHPUR | 249 | 198 | 19 | 32 | 555 | 499 | 29 | 27 |
| NEEMUCH | 150 | 101 | 26 | 23 | 813 | 723 | 44 | 46 |
| NIWARI | 0 | 0 | 0 | 0 | 6 | 6 | 0 | 0 |
| PANNA | 88 | 66 | 7 | 15 | 196 | 168 | 13 | 15 |
| RAISEN | 198 | 154 | 19 | 25 | 582 | 499 | 50 | 33 |
| RAJGARH | 244 | 183 | 12 | 49 | 664 | 622 | 7 | 35 |
| RATLAM | 217 | 133 | 56 | 28 | 1322 | 1213 | 44 | 65 |
| REWA | 254 | 188 | 23 | 43 | 583 | 533 | 14 | 36 |
| SAGAR | 1131 | 910 | 51 | 170 | 827 | 732 | 58 | 37 |
| SATNA | 254 | 186 | 18 | 50 | 765 | 695 | 36 | 34 |
| SEHORE | 439 | 331 | 17 | 91 | 627 | 576 | 8 | 43 |
| SEONI | 199 | 152 | 6 | 41 | 1082 | 982 | 30 | 70 |
| SHAHDOL | 228 | 178 | 11 | 39 | 906 | 843 | 40 | 23 |
| SHAJAPUR | 190 | 151 | 10 | 29 | 761 | 680 | 12 | 69 |
| SHEOPUR | 56 | 45 | 4 | 7 | 1611 | 1570 | 15 | 26 |
| SHIVPURI | 144 | 116 | 13 | 15 | 482 | 436 | 18 | 28 |
| SIDHI | 123 | 102 | 5 | 16 | 253 | 244 | 5 | 4 |
| SINGRAULI | 186 | 170 | 6 | 10 | 151 | 135 | 2 | 14 |
| TIKAMGARH | 97 | 81 | 9 | 7 | 292 | 277 | 4 | 11 |
| UJJAIN | 515 | 409 | 25 | 81 | 1887 | 1646 | 136 | 105 |
| UMARIA | 80 | 58 | 8 | 14 | 459 | 426 | 13 | 20 |
| VIDISA | 215 | 151 | 27 | 37 | 566 | 513 | 29 | 24 |
| TOTAL | 13930 | 10094 | 1368 | 2468 | 52047 | 47334 | 2285 | 2428 |

(iv) Progress under Three Months social security campaign

DFS, Ministry of Finance, Government of India, vide its letter no F.No. 6(20)/2024-FI (Mission Office) dated 07.10.2024 has launched a campaign at Gram Panchayat level covering all districts of the country for a period of 3 months commencing from 15.10.2024 to 15.01.2025. All LDMs have been instructed to organize three months intensive campaign at Gram Panchayat Level for saturation of beneficiaries under the two schemes (PMJJBY & PMSBY). District wise progress is as below-

| Sr. | District Name | Total GPs | Camp conducted in GPs | % of Coverage | PMJJBY | | PMSBY | |
|-----|---------------|-----------|-----------------------|---------------|---------|--------|---------|--------|
| | | | | | Sourced | Opened | Sourced | Opened |
| 1 | Agar-Malwa | 236 | 236 | 100.00 | 1137 | 1125 | 2305 | 2305 |
| 2 | Alirajpur | 288 | 288 | 100.00 | 9836 | 5473 | 12681 | 7942 |
| 3 | Anuppur | 277 | 277 | 100.00 | 1455 | 1454 | 2612 | 2612 |
| 4 | Ashoknagar | 328 | 321 | 97.87 | 7938 | 6238 | 16738 | 14661 |
| 5 | Balaghat | 690 | 689 | 99.86 | 4460 | 4458 | 7050 | 7042 |
| 6 | Barwani | 409 | 409 | 100.00 | 3947 | 3947 | 4124 | 4124 |
| 7 | Betul | 554 | 554 | 100.00 | 8536 | 8536 | 16905 | 16905 |
| 8 | Bhind | 439 | 439 | 100.00 | 1330 | 925 | 1816 | 1491 |
| 9 | Bhopal | 222 | 222 | 100.00 | 4874 | 4874 | 14653 | 14653 |
| 10 | Burhanpur | 167 | 167 | 100.00 | 445 | 399 | 501 | 456 |
| 11 | Chhatarpur | 559 | 559 | 100.00 | 5539 | 4479 | 5584 | 4483 |
| 12 | Chhindwara | 659 | 659 | 100.00 | 2527 | 2527 | 3501 | 3501 |
| 13 | Damoh | 460 | 460 | 100.00 | 14347 | 9774 | 17899 | 12949 |
| 14 | Datia | 290 | 290 | 100.00 | 2519 | 2490 | 5432 | 5373 |
| 15 | Dewas | 496 | 496 | 100.00 | 4899 | 3891 | 5694 | 4649 |
| 16 | Dhar | 763 | 763 | 100.00 | 8566 | 8566 | 11666 | 11666 |
| 17 | Dindori | 364 | 364 | 100.00 | 2463 | 2463 | 4283 | 4283 |
| 18 | Guna | 421 | 421 | 100.00 | 14422 | 8648 | 21370 | 14889 |
| 19 | Gwalior | 263 | 263 | 100.00 | 12130 | 6280 | 13750 | 8232 |
| 20 | Harda | 220 | 220 | 100.00 | 1476 | 1075 | 2372 | 1849 |
| 21 | Indore | 334 | 334 | 100.00 | 1593 | 1593 | 2437 | 2437 |
| 22 | Jabalpur | 527 | 527 | 100.00 | 14245 | 14244 | 24262 | 24044 |
| 23 | Jhabua | 375 | 372 | 99.20 | 4464 | 4379 | 5269 | 5179 |
| 24 | Katni | 407 | 407 | 100.00 | 10884 | 9480 | 11894 | 10529 |
| 25 | Khandwa | 419 | 419 | 100.00 | 1463 | 1459 | 2218 | 2218 |
| 26 | Khargone | 589 | 589 | 100.00 | 737 | 716 | 3741 | 3741 |
| 27 | Maihar | 245 | 245 | 100.00 | 5125 | 5125 | 7032 | 7032 |
| 28 | Mandla | 490 | 490 | 100.00 | 4150 | 3982 | 3524 | 3435 |
| 29 | Mandsaur | 468 | 468 | 100.00 | 3999 | 3987 | 5104 | 5095 |
| 30 | Mauganj | 256 | 256 | 100.00 | 3160 | 1771 | 6651 | 4509 |
| 31 | Morena | 478 | 478 | 100.00 | 7239 | 7239 | 12796 | 12797 |
| 32 | Narmadapuram | 427 | 405 | 94.85 | 2025 | 1238 | 4050 | 3334 |

| | | | | | | | | |
|----|--------------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|
| 33 | Narsinghpur | 450 | 450 | 100.00 | 44933 | 29474 | 64253 | 45234 |
| 34 | Neemuch | 243 | 243 | 100.00 | 3645 | 1994 | 7679 | 5196 |
| 35 | Niwari | 136 | 136 | 100.00 | 4839 | 1882 | 11823 | 6094 |
| 36 | Pandhurna | 131 | 131 | 100.00 | 1655 | 1625 | 2140 | 2126 |
| 37 | Panna | 395 | 395 | 100.00 | 7382 | 5366 | 7786 | 5783 |
| 38 | Raisen | 521 | 521 | 100.00 | 2863 | 2851 | 3800 | 3777 |
| 39 | Rajgarh | 622 | 622 | 100.00 | 4867 | 4230 | 9103 | 8008 |
| 40 | Ratlam | 419 | 419 | 100.00 | 8979 | 3590 | 11113 | 5193 |
| 41 | Rewa | 564 | 564 | 100.00 | 5833 | 3697 | 11623 | 8287 |
| 42 | Sagar | 765 | 765 | 100.00 | 5598 | 4066 | 9764 | 8237 |
| 43 | Satna | 450 | 450 | 100.00 | 8556 | 8548 | 11672 | 11290 |
| 44 | Sehore | 542 | 542 | 100.00 | 12728 | 11000 | 34061 | 30731 |
| 45 | Seoni | 635 | 635 | 100.00 | 14424 | 10207 | 13982 | 9436 |
| 46 | Shahdol | 390 | 390 | 100.00 | 5255 | 4324 | 9575 | 8959 |
| 47 | Shajapur | 352 | 352 | 100.00 | 3164 | 3164 | 4347 | 3887 |
| 48 | Sheopur | 236 | 236 | 100.00 | 3320 | 2735 | 4379 | 3642 |
| 49 | Shivpuri | 587 | 587 | 100.00 | 25821 | 22501 | 30383 | 27600 |
| 50 | Sidhi | 400 | 400 | 100.00 | 4518 | 2553 | 7659 | 5330 |
| 51 | Singrauli | 316 | 316 | 100.00 | 10640 | 10553 | 18757 | 18485 |
| 52 | Tikamgarh | 324 | 324 | 100.00 | 17874 | 17385 | 21049 | 20613 |
| 53 | Ujjain | 609 | 605 | 99.34 | 13401 | 11255 | 16011 | 14281 |
| 54 | Umaria | 236 | 236 | 100.00 | 6998 | 6742 | 8700 | 8485 |
| 55 | Vidisha | 577 | 577 | 100.00 | 17694 | 15443 | 29647 | 25261 |
| | Grand Total | 23020 | 22983 | 99.84 | 406917 | 328020 | 609220 | 514350 |

(v) Bank wise and district wise enrolment under Atal Pension Yojana

Bank wise performance as on 31.03.2025

| Sr. | Bank Name | Annual Target | Number in actual | | |
|-----|--------------------------|---------------|-----------------------------------|---------------|--|
| | | | APY accounts opened in FY 2024-25 | Achievement % | Cumulative APY accounts opened since inception |
| 1 | State Bank of India | 100350 | 216497 | 215.74 | 1261706 |
| 2 | Central Bank of India | 41130 | 77104 | 187.46 | 398403 |
| 3 | Bank of India | 39330 | 60700 | 154.34 | 403117 |
| 4 | Union Bank of India | 31320 | 48251 | 154.06 | 320445 |
| 5 | Punjab National Bank | 33570 | 42771 | 127.41 | 188626 |
| 6 | Bank of Baroda | 24120 | 31711 | 131.47 | 243865 |
| 7 | Indian Bank | 20610 | 26164 | 126.95 | 145414 |
| 8 | Bank of Maharashtra | 16020 | 18803 | 117.37 | 109029 |
| 9 | Canara Bank | 28080 | 17193 | 61.23 | 168189 |
| 10 | Uco Bank | 15570 | 6589 | 42.32 | 63831 |
| 11 | Indian Overseas Bank | 5130 | 5146 | 100.31 | 28846 |
| 12 | Punjab And Sind Bank | 3870 | 4667 | 120.59 | 22862 |
| | PSB Sub Total | 359100 | 555596 | 154.72 | 3354333 |
| 13 | Idbi Bank Ltd | 8050 | 12081 | 150.07 | 54342 |
| 14 | Hdfc Bank Ltd | 24150 | 8980 | 37.18 | 45096 |
| 15 | Yes Bank Limited | 1645 | 5464 | 332.16 | 12321 |
| 16 | Kotak Mahindra Bank | 1645 | 3414 | 207.54 | 8168 |
| 17 | IDFC First Bank Limited | 2030 | 1953 | 96.21 | 4876 |
| 18 | Bandhan Bank Limited | 1435 | 1645 | 114.63 | 2077 |
| 19 | Axis Bank Ltd | 13860 | 1174 | 8.47 | 40397 |
| 20 | The Federal Bank Ltd | 595 | 1030 | 173.11 | 1203 |
| 21 | Dec Bank Limited | 1155 | 807 | 69.87 | 2926 |
| 22 | Karnataka Bank Limited | 245 | 424 | 173.06 | 2892 |
| 23 | Indusind Bank Limited | 1400 | 289 | 20.64 | 390 |
| 24 | Tamilnad Mercantile | 105 | 178 | 169.52 | 1243 |
| 25 | The South Indian Bank | 140 | 126 | 90.00 | 377 |
| 26 | Icici Bank Limited | 13580 | 42 | 0.31 | 9897 |
| 27 | The Catholic Syrian Bank | 210 | 23 | 10.95 | 56 |
| 28 | Dhanlaxmi Bank Limited | 35 | 16 | 45.71 | 110 |
| 29 | The Karur Vysya Bank | 140 | 11 | 7.86 | 48 |
| 30 | City Union Bank Ltd | 175 | 10 | 5.71 | 39 |
| 31 | RBL Bank Limited | 455 | 7 | 1.54 | 259 |
| 32 | Standard Chartered Bank | 105 | 0 | 0.00 | 0 |
| 33 | Lakshmi Vilas Bank | 140 | 0 | 0.00 | 7 |
| 34 | Jammu And Kashmir | 70 | 0 | 0.00 | 15 |
| | Pvt Sub Total | 71365 | 37674 | 52.79 | 186739 |

| | | | | | |
|----|-----------------------------|---------------|---------------|---------------|----------------|
| 35 | Madhya Pradesh Gramin Bank | 77850 | 97213 | 124.87 | 647859 |
| 36 | Madhyanchal Gramin Bank | 40860 | 45941 | 112.44 | 276396 |
| | RRB Sub Total | 118710 | 143154 | 120.59 | 924255 |
| 37 | AU Small Finance Bank | 3445 | 3480 | 101.02 | 17032 |
| 38 | ESAF Small Finance Bank | 4420 | 2259 | 51.11 | 13597 |
| 39 | Ujjivan Small Finance Bank | 845 | 922 | 109.11 | 939 |
| 40 | Utkarsh Small Finance Bank | 2015 | 271 | 13.45 | 2203 |
| 41 | Equitas Small Finance Bank | 1820 | 1 | 0.05 | 5 |
| 42 | Suryoday Small Finance Bank | 195 | 0 | 0.00 | 37 |
| | SFB Sub Total | 12740 | 6933 | 54.42 | 33813 |
| 43 | DCCBs and SCBs | 17080 | 201 | 1.18 | 3044 |
| | Grand Total | 578995 | 743558 | 128.42 | 4502184 |

District wise performance as on 31.03.2025

No. in actual

| Sr. | District Name | Annual Target | APY accounts opened in FY 2024-25 | Achievement % | Cumulative APY accounts opened since inception |
|-----|---------------|---------------|-----------------------------------|---------------|--|
| 1 | Seoni | 7675 | 40676 | 529.98 | 108644 |
| 2 | Sheopur | 2760 | 9754 | 353.41 | 47947 |
| 3 | Dindori | 3435 | 9244 | 269.11 | 40304 |
| 4 | Panna | 5700 | 14961 | 262.47 | 79182 |
| 5 | Umaria | 3525 | 8247 | 233.96 | 39426 |
| 6 | Shahdol | 6650 | 15546 | 233.77 | 91168 |
| 7 | Morena | 8120 | 18563 | 228.61 | 90262 |
| 8 | Jhabua | 5485 | 11887 | 216.72 | 82708 |
| 9 | Sidhi | 6215 | 13397 | 215.56 | 84450 |
| 10 | Bhind | 7645 | 15673 | 205.01 | 85423 |
| 11 | Mandla | 6280 | 12410 | 197.61 | 66868 |
| 12 | Shivpuri | 8555 | 16699 | 195.20 | 109716 |
| 13 | Anuppur | 4950 | 9631 | 194.57 | 53894 |
| 14 | Damoh | 7300 | 14028 | 192.16 | 82518 |
| 15 | Niwari | 2650 | 5042 | 190.26 | 28715 |
| 16 | Chhatarpur | 11355 | 20465 | 180.23 | 132710 |
| 17 | Sagar | 17275 | 28411 | 164.46 | 149321 |
| 18 | Shajapur | 9245 | 15190 | 164.31 | 82518 |
| 19 | Guna | 7800 | 12722 | 163.10 | 64192 |
| 20 | Tikamgarh | 5990 | 9590 | 160.10 | 67436 |
| 21 | Alirajpur | 2915 | 4575 | 156.95 | 33728 |
| 22 | Balaghat | 10035 | 15099 | 150.46 | 94537 |
| 23 | Rewa | 15850 | 22825 | 144.01 | 132667 |
| 24 | Satna | 16025 | 22842 | 142.54 | 134115 |

| | | | | | |
|--------------------|-------------|---------------|---------------|---------------|----------------|
| 25 | Katni | 9235 | 13030 | 141.09 | 79142 |
| 26 | Betul | 11840 | 16627 | 140.43 | 103008 |
| 27 | Agar Malwa | 2550 | 3540 | 138.82 | 20690 |
| 28 | Chhindwara | 17005 | 23544 | 138.45 | 139801 |
| 29 | Datia | 5340 | 7160 | 134.08 | 43098 |
| 30 | Rajgarh | 10625 | 14039 | 132.13 | 100085 |
| 31 | Dhar | 18835 | 24518 | 130.17 | 162758 |
| 32 | Singrauli | 6650 | 8431 | 126.78 | 64680 |
| 33 | Vidisha | 10935 | 13505 | 123.50 | 79078 |
| 34 | Dewas | 13255 | 16338 | 123.26 | 95931 |
| 35 | East Nimar | 9905 | 11518 | 116.28 | 67224 |
| 36 | Raisen | 12030 | 13932 | 115.81 | 90391 |
| 37 | Burhanpur | 5200 | 5959 | 114.60 | 33074 |
| 38 | Barwani | 8415 | 9371 | 111.36 | 65983 |
| 39 | Khargone | 13285 | 14270 | 107.41 | 85680 |
| 40 | Ratlam | 11405 | 11943 | 104.72 | 78871 |
| 41 | Sehore | 13465 | 14067 | 104.47 | 106199 |
| 42 | Mandsaur | 9880 | 9874 | 99.94 | 71755 |
| 43 | Ashoknagar | 5795 | 5337 | 92.10 | 36896 |
| 44 | Hoshangabad | 14985 | 13448 | 89.74 | 89871 |
| 45 | Neemuch | 6970 | 6243 | 89.57 | 45322 |
| 46 | Gwalior | 21090 | 18880 | 89.52 | 120272 |
| 47 | Jabalpur | 27135 | 24223 | 89.27 | 151948 |
| 48 | Narsinghpur | 10285 | 9054 | 88.03 | 56869 |
| 49 | Harda | 6595 | 5703 | 86.47 | 33166 |
| 50 | Ujjain | 18990 | 14318 | 75.40 | 103198 |
| 51 | Bhopal | 41385 | 22564 | 54.52 | 186340 |
| 52 | Indore | 52475 | 24645 | 46.97 | 208405 |
| Grand Total | | 578995 | 743558 | 128.42 | 4502184 |

(vi) Performance of RSETIs in Madhya Pradesh

Rural Self Employment Training Institute (RSETI) has been established in every districts with an intension to provide necessary skill training and skill up gradation of rural BPL youth to mitigate the employment problem. Lead Bank of the district takes responsibility for establishment and managing the institute. Land for setting up the RSETI is allotted to the concerned bank by the State Government. Ministry of Rural Development, Govt. of India provides one time grant for meeting the expenditure on construction of building and other infrastructure.

Presently 52 RSETIs/RUDSET are functioning in Madhya Pradesh and there is need for establishment of RSETIs in Agar Malwa and Niwari and Pandhurna. Lead Banks of these districts have requested the district administration for allotment of land. The progress report of 51 RSETIs/RUDSET in the for financial 2024-25 as on 28.02.2025 is as below-

| Sr | District | Target (No.) | Candidates Trained (No) | Achievement % | Candidates Settled (No.) | Self Employed (No.) | Credit Linked (No.) |
|----|-------------|--------------|-------------------------|---------------|--------------------------|---------------------|---------------------|
| 1 | RAISEN | 1000 | 1158 | 115.8 | 737 | 737 | 399 |
| 2 | BALAGHAT | 1000 | 1110 | 111.0 | 772 | 772 | 523 |
| 3 | SHAHADOL | 1000 | 1101 | 110.1 | 706 | 706 | 338 |
| 4 | SINGRAULI | 1000 | 1036 | 103.6 | 782 | 781 | 432 |
| 5 | KHARGAON | 1000 | 1024 | 102.4 | 612 | 612 | 315 |
| 6 | CHHATTARPUR | 1000 | 1020 | 102.0 | 609 | 599 | 304 |
| 7 | BETUL | 1000 | 1016 | 101.6 | 775 | 773 | 406 |
| 8 | NARSINGHPUR | 1000 | 1014 | 101.4 | 702 | 702 | 303 |
| 9 | RAJGARH | 1000 | 1010 | 101.0 | 653 | 653 | 511 |
| 10 | BARWANI | 1000 | 1000 | 100.0 | 685 | 684 | 389 |
| 11 | SHAJAPUR | 1000 | 983 | 98.3 | 619 | 601 | 401 |
| 12 | DATIA | 1000 | 977 | 97.7 | 416 | 373 | 30 |
| 13 | BHIND | 1000 | 974 | 97.4 | 534 | 534 | 419 |
| 14 | HOSHANGABAD | 1000 | 972 | 97.2 | 655 | 653 | 305 |
| 15 | RATLAM | 1000 | 969 | 96.9 | 538 | 537 | 190 |
| 16 | GUNA | 1000 | 959 | 95.9 | 677 | 677 | 353 |
| 17 | SHEOPUR | 1000 | 958 | 95.8 | 559 | 559 | 411 |
| 18 | SEHORE | 1000 | 956 | 95.6 | 638 | 634 | 431 |
| 19 | SEONI | 1000 | 956 | 95.6 | 692 | 687 | 387 |
| 20 | GWALIOR | 1000 | 955 | 95.5 | 621 | 621 | 479 |
| 21 | SIDHI | 1000 | 955 | 95.5 | 698 | 697 | 374 |
| 22 | DEWAS | 1000 | 950 | 95.0 | 626 | 608 | 295 |
| 23 | KATNI | 1000 | 950 | 95.0 | 645 | 622 | 298 |
| 24 | TIKAMGARH | 1000 | 949 | 94.9 | 529 | 527 | 231 |
| 25 | UJJAIN | 1000 | 948 | 94.8 | 587 | 587 | 348 |
| 26 | MANDALA | 1000 | 946 | 94.6 | 595 | 595 | 306 |

| | | | | | | | |
|--------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 27 | UMERIA | 1000 | 946 | 94.6 | 657 | 629 | 389 |
| 28 | BURHANPUR | 1000 | 944 | 94.4 | 677 | 677 | 309 |
| 29 | DINDORI | 1000 | 931 | 93.1 | 723 | 723 | 392 |
| 30 | ANNUPPUR | 1000 | 927 | 92.7 | 594 | 594 | 281 |
| 31 | CHHINDWARA | 1000 | 924 | 92.4 | 622 | 622 | 251 |
| 32 | BHOPAL | 1000 | 916 | 91.6 | 653 | 621 | 374 |
| 33 | SAGAR | 1000 | 915 | 91.5 | 737 | 736 | 402 |
| 34 | HARDA | 1000 | 915 | 91.5 | 555 | 553 | 300 |
| 35 | VIDISHA | 1000 | 912 | 91.2 | 563 | 563 | 340 |
| 36 | MORAINA | 1000 | 903 | 90.3 | 799 | 799 | 413 |
| 37 | ASHOK NAGAR | 1000 | 901 | 90.1 | 569 | 569 | 315 |
| 38 | DHAR | 1000 | 889 | 88.9 | 664 | 664 | 371 |
| 39 | KHANDWA | 1000 | 888 | 88.8 | 634 | 607 | 370 |
| 40 | SHIVAPURI | 1000 | 884 | 88.4 | 518 | 518 | 225 |
| 41 | JABALPUR | 1000 | 882 | 88.2 | 496 | 471 | 247 |
| 42 | SATANA | 1000 | 881 | 88.1 | 704 | 704 | 353 |
| 43 | INDORE | 1000 | 881 | 88.1 | 636 | 634 | 274 |
| 44 | DAMOH | 1000 | 872 | 87.2 | 492 | 492 | 278 |
| 45 | REWA | 1000 | 868 | 86.8 | 640 | 640 | 266 |
| 46 | MANDSHORE | 1000 | 863 | 86.3 | 665 | 665 | 304 |
| 47 | PANNA | 1000 | 837 | 83.7 | 613 | 613 | 308 |
| 48 | NEEMUCH | 1000 | 836 | 83.6 | 455 | 400 | 227 |
| 49 | Alirajpur | 1000 | 520 | 52.0 | 386 | 386 | 256 |
| 50 | JHABUA | 1000 | 264 | 26.4 | 193 | 193 | 76 |
| 51 | Mauganj | 0 | 102 | 0.0 | 5 | 5 | 0 |
| Total | | 50000 | 46447 | 92.89 | 30912 | 30609 | 16449 |

(vii) Financial Literacy Camp

Education about financial management, savings and investment is essential for long term economic empowerment. Financial literacy programs help individuals to make informed decisions, avoid debt traps and plan for their futures. To have better awareness of basic financial products, Financial Literacy Centres (FLCs) are functioning in every districts and are focused on educating individuals about financial management, aiming to improve their understanding of financial concepts and practices. FLCs provide education on basic financial concepts like saving, investing, social security insurance scheme, managing debt, nature of frauds etc. Besides this, rural branches of banks are also required to conduct only one camp per month (on the Third Friday of each month after branch hours).

It has been observed that, appointment of Counsellors for many Financial Literacy Centres (FLCs) is pending. Reserve Bank of India had many times emphasized for appointment of Counsellors at vacant locations at the earliest so that peoples of that area can be sensitized about financial literacy and recent nature of frauds adopted by fraudsters. Position of vacant locations as on 28.02.2025 is as below-

| SR. | BANK | DISTRICT | Vacant Since |
|------------|-----------------------|-----------------|---------------------|
| 1 | Bank of Baroda | Alirajpur | 31.12.2024 |
| 2 | Bank of India | Agar Malwa | Jun-21 |
| 3 | Bank of India | Barwani | Feb-18 |
| 4 | Bank of India | Burhanpur | Jul-20 |
| 5 | Bank of India | Rajgarh | Jun-21 |
| 6 | Bank of India | Dhar | May 2024 |
| 7 | State Bank of India | Damoh | 30.06.2024 |
| 8 | State Bank of India | Guna | 14.07.2024 |
| 9 | State Bank of India | Neemuch | 2022 |
| 10 | State Bank of India | Panna | 30.06.2024 |
| 11 | State Bank of India | Sheopurkala | 30.04.2023 |
| 12 | State Bank of India | Shivpuri | 31.01.2024 |
| 13 | State Bank of India | Umaria | 30.06.2023 |
| 14 | State Bank of India | Vidisha | 30.04.2024 |
| 15 | State Bank of India | Niwari | 31.07.2024 |
| 16 | State Bank of India | Harda | 31.12.2024 |
| 17 | Indian Bank | Maihar | Mar-24 |
| 18 | Central Bank of India | Pandhurna | Mar-24 |

(viii) Unbanked Rural Centres in Madhya Pradesh

According to RBI Master Circular dated April 1, 2024 on Lead Bank Scheme, Unbanked Rural Centres in the State have to be identified and updated list should be displayed on the SLBC website to facilitate banks to choose/indicate the place/centre where they wish to open a ‘banking outlet’.

As per the RBI Circular dated May 18, 2017, on ‘Rationalisation of Branch Authorisation Policy, an Unbanked Rural Centre (URC) is defined as a rural (Tier 5 and 6) centre that does not have a CBS enabled ‘Banking Outlet’ of a Scheduled Commercial Bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank nor a branch of Local Area Bank or licensed Co-operative Bank for carrying out customer based banking transactions.

Upon receipt of details from banks, SLBC has circulated a list of 32,456 villages wherein banking outlet is not available. The list has also been updated in SLBC website www.slbcmadhyapradesh.in. Banks have been requested to tap the Unbanked Rural Centres while doing the branch expansion in the state according to RBI guideline on Rationalisation of Branch Authorisation Policy and update the same on the Central Information System for Banking Infrastructure (CISBI) portal of RBI.

According to guidelines prescribed in para 5.3 (ii) of Master Circular on Lead Bank Scheme dated April 01. 2024, SLBC is advised draw up an action plan to cover the identified Tier-5 centres with population of more than 5000 without banking outlet, on priority, and monitor the progress of implementation in each SLBC meeting. We obtained the status from Lead District Manager of the respective district and found that out of 27 such locations, 25 locations are covered through banking touch point and details are as below-

| Sr | DISTRICT | CENTER | CENTER - POPULA TION | Whether the centre has been covered by banking outlet?*(Yes/No) | If yes, indicate number of service delivery unit(s) available in that location. | | If yes, indicate the name of bank(s) which have opened service delivery unit(s) in that location. | |
|----|----------------|-------------------|-------------------------------|---|--|---|--|---------------------------------------|
| | | | | | Ban k Bran ch | Fixed Point Banki ng Outlet - BC | Bank Branch | Fixed Point Banking Outlet - BC |
| 1 | AGAR- MALWA | BADAGAON (NP) | 7217 | YES | 1 | 1 | NA | SBI , IPPB |
| 2 | BHIND | GAHELI | 6148 | YES | NA | 1 | NA | CBoI, |
| 3 | BHIND | RAHAWALI UBARI | 5273 | YES | NA | 1 | NA | CBoI |
| 4 | BHOPAL | RATANPUR | 6208 | YES | 1 | NO | PNB | NO |

| | | | | | | | | |
|----|------------|------------------|------|-----|----|----|----------------------------|----------------------------|
| 5 | BURHANPUR | VIRODA | 6137 | YES | NO | 1 | NO | BOI |
| 6 | BURHANPUR | MANDWA | 6059 | NO | NO | NO | NO | NO |
| 7 | JABALPUR | MOHANIYA | 5124 | NO | NO | NO | NO | NO |
| 8 | JABALPUR | MADAI (CT) | 6743 | YES | NO | 1 | NO | MPGB |
| 9 | MANDLA | KHAIRI (CT) | 6438 | YES | NO | 4 | NO | CBoI , BOI, UBoI , MPGB |
| 10 | MORENA | GOPI | 6235 | YES | NO | 2 | NO | IOB,IPPB |
| 11 | MORENA | SAITHRI | 5393 | YES | NO | 1 | NO | CBoI |
| 12 | MORENA | JATAWAR | 5252 | YES | NO | 1 | NO | CANARA BANK |
| 13 | MORENA | KAIMARA KALAN | 5724 | YES | NO | 1 | NO | MPGB |
| 14 | REWA | BARAUN | 6855 | YES | NO | 1 | NA | MGB |
| 15 | SATNA | DEOMAU DALDAL | 8589 | YES | NO | 1 | NO | MGB |
| 16 | SATNA | GANTHA | 5100 | YES | NO | 1 | NO | MGB |
| 17 | SEHORE | BHANU KHADI | 5431 | YES | 1 | NO | Bank of Maharash tra | NO |
| 18 | SHEOPUR | BAGDIYA | 6875 | YES | NO | 1 | NA | SBI |
| 19 | SIDHI | BHITRI | 5821 | YES | NO | 1 | NO | MGB |
| 20 | SIDHI | KUSHMAHAR | 5824 | YES | NO | 2 | NO | PNB,SBI |
| 21 | SINGRAULI | NAUDHIA (CT) | 6529 | YES | NO | 1 | NO | UBoI |
| 22 | SINGRAULI | KURSA | 5622 | YES | NO | 2 | NO | SBI,UBoI |
| 23 | SINGRAULI | GOBHA | 5263 | YES | NO | 2 | NO | UBoI |
| 24 | TIKAMGARH | ASTAUN KHAS | 5624 | YES | NO | 4 | NO | SBI, MGB, BOM UBoI |
| 25 | WEST NIMAR | CHOPALI | 5534 | YES | NO | 1 | NO | PNB |
| 26 | WEST NIMAR | MUNDIYA | 5270 | YES | NO | 1 | NA | BOI |
| 27 | WEST NIMAR | SANGVI (CT) | 5383 | YES | NO | 1 | NO | FINO BANK |

All banks except **Union Bank of India, Canara Bank, Indian Overseas Bank and FINO Payment Banks** have updated the banking outlet details on CISBI portal of RBI. For remaining 2 villages, banks having Service Area have been requested to open the banking outlet at the respective locations. Details of Centres allocated to Banks are as under-

| Sr. | District Name | Village/Centre Name | Banks having SSA |
|-----|---------------|---------------------|---------------------|
| 1. | BURHANPUR | MANDWA | Bank of India |
| 2. | JABALPUR | MOHANIYA | Union Bank of India |

(ix) Re-KYC of accounts receiving Direct Benefit Transfer (DBT)

Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August 2014, and accounts were opened in mission mode. As per master direction of RBI on KYC, Re-KYC of all low risk accounts is required to be undertaken by all reporting entities' once in 10 years. The PMJDY accounts opened in August 2014 onwards become due for periodic updation or Re-KYC after 10 years as these accounts were classified as under low risk category.

Further Reserve Bank of India in its letter addressed to Chairman/Managing Director of Commercial Banks, also flagged the issue regarding inoperative and unclaimed deposits in banks especially focusing on accounts opened for Direct Benefit Transfer under Government Schemes. RBI in its analysis has observed that, the number of inoperative accounts/unclaimed deposits in several banks are on higher side vis-à-vis their total deposits as well as in absolute terms. The reasons attributed to either inactivity for a long time or pending updation/ periodic updation KYC in such accounts.

Therefore, banks advised to take necessary steps urgently to bring down the number of inoperative/frozen accounts and make the process of activation of such accounts smoother and hassle free, including by enabling seamless updation of KYC through mobile/internet banking, non-home branches, Video Customer Identification process etc.

It has been further opined to focus especially on such accounts receiving DBT amounts in their account since these accounts mostly pertain to the people from the underprivileged section of the society. The banks may facilitate the process of activation of accounts by taking an empathetic view in such accounts. The banks may also organize special campaigns for facilitating activation of inoperative/frozen accounts. Bank wise status as of 28.02.2025 is as below-

| Sr. | BANKS | No. of inoperative accounts as at the end of previous month | No. of accounts becoming inoperative during the reporting month | No. of inoperative accounts activated during the reporting month | No. of inoperative accounts as at the end of reporting month | No. of frozen accounts due to pending KYC updation as at the end of previous month | No. of accounts defrozed during the reporting month | No. of accounts frozen due to pending KYC updation during the reporting month | No. of frozen accounts due to pending KYC updation as at the end of reporting month | No. of inoperative accounts with DBT benefits credited as at the end of previous month | No. of inoperative accounts with DBT benefits credited as at the end of reporting month |
|-----|--------|---|---|--|--|--|---|---|---|--|---|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 1 | BOB | 2214442 | 37225 | 12254 | 2239413 | 135307 | 1860 | 129165 | 262612 | 121149 | 124107 |
| 2 | BOI | 5129331 | 32299 | 13411 | 5148219 | 29826 | 6 | 11 | 29831 | 566239 | 598148 |
| 3 | BOM | 405303 | 7252 | 45791 | 366764 | 2924 | 0 | 4 | 2928 | 6446 | 6182 |
| 4 | Canara | 781701 | 11447 | 2623 | 790525 | 63338 | 52972 | 13488 | 23854 | 231471 | 237378 |
| 5 | CBoI | 2469120 | 42628 | 21591 | 2490157 | 2152012 | 50933 | 137790 | 2238869 | 10467 | 11648 |
| 6 | Indian | 1227706 | 31335 | 27145 | 1231896 | 37797 | 5554 | 7129 | 39372 | 0 | 0 |
| 7 | IOB | 19068 | 2405 | 220 | 21253 | 29137 | 5914 | 2236 | 25459 | 10506 | 9061 |
| 8 | P & S | 136981 | 1544 | 41 | 138484 | 2242 | 34 | 44 | 2252 | 4861 | 4917 |

| | | | | | | | | | | | |
|----|----------------|----------|--------|--------|----------|---------|--------|--------|---------|---------|---------|
| 9 | PNB | 3068081 | 25366 | 11260 | 3082187 | 282249 | 4940 | 6231 | 283540 | 914950 | 827084 |
| 10 | SBI | 9697156 | 114608 | 104351 | 9707413 | 2098496 | 85367 | 133128 | 2146257 | | |
| 11 | UCO | 898185 | 4883 | 5251 | 897817 | 59223 | 640 | 595 | 59178 | | |
| 12 | UBoI | 3054423 | 35938 | 4442 | 3085919 | 33328 | 12 | 30 | 33310 | 530317 | 509421 |
| 13 | Axis | 186388 | s | 710 | 177765 | 20307 | 1556 | 1424 | 20175 | 1766 | 3071 |
| 14 | Bandhan | 385244 | 6135 | 175 | 391204 | 497 | 25 | 157 | 629 | 16790 | 17769 |
| 15 | City Union | 15610 | 107 | 11 | 15494 | 0 | 0 | 0 | 0 | 35 | 36 |
| 16 | DCB | 32804 | 384 | 191 | 32997 | 1821 | 87 | 254 | 1988 | 639 | 645 |
| 17 | Dhan Lakshmi | 783 | 4 | 6 | 781 | 781 | 6 | 6 | 781 | 5 | 23 |
| 18 | Federal | 23669 | 0 | 65 | 23604 | 7643 | 69 | 0 | 7574 | 555 | 583 |
| 19 | HDFC | 539302 | 17382 | 672 | 556012 | 9268 | 142 | 8 | 9134 | 120078 | 118517 |
| 20 | ICICI | 1876756 | 62489 | 414 | 1938831 | 609 | 3 | 0 | 606 | 21 | 82 |
| 21 | IDBI | 303313 | 5253 | 2571 | 305995 | 49247 | 2384 | 4184 | 51047 | 7683 | 7667 |
| 22 | IDFC | 248917 | 1567 | 17223 | 233261 | 2516 | 0 | 5 | 2521 | 24595 | 24231 |
| 23 | Indusind | 330765 | 11385 | 14210 | 327940 | 13971 | 30 | 421 | 14362 | 2112 | 2285 |
| 24 | J & K Bank | 908 | 0 | 1 | 907 | 594 | 1 | 0 | 593 | 87 | 87 |
| 25 | Karnataka | 92886 | 534 | 79 | 93341 | 92886 | 297 | 40 | 92629 | 8703 | 8718 |
| 26 | Karur Vysya | 9513 | 60 | 81 | 9492 | | | | | 4 | 4 |
| 27 | Kotak Mahindra | 361963 | 10963 | 7 | 372919 | 3667 | 0 | 7 | 3674 | 663 | 704 |
| 28 | DBS Bank | 2968 | 106 | 72 | 3146 | 41 | 16 | 9 | 34 | 2624 | 2821 |
| 29 | Ratnakar | 340791 | 9251 | 493 | 316547 | 65064 | 1826 | 7501 | 70739 | 2739 | 3788 |
| 30 | SIB | 11119 | 54 | 108 | 11150 | 306 | 40 | 1 | 303 | 20 | 54 |
| 31 | TMB | 1950 | 0 | 0 | 1950 | 11 | 0 | 0 | 11 | 0 | 0 |
| 32 | Yes Bank | 32130 | 133 | 55 | 32208 | 9247 | | | | | |
| 33 | MGB | 1332974 | 21189 | 2912 | 1351251 | 141028 | 355 | 0 | 140673 | 25319 | 32552 |
| 34 | MPGB | 4227444 | 138 | 343814 | 3883768 | 989 | 278 | 0 | 711 | 11488 | 11180 |
| 35 | DCCB | 18165 | 4500 | 242 | 22423 | 708 | 0 | 0 | 708 | 8 | 6 |
| 36 | AU SFB | 216537 | 1818 | 679 | 217676 | 948 | 75 | 91 | 964 | 6006 | 635 |
| 37 | Equitas SFB | 1211 | 55 | 0 | 1266 | 0 | 0 | 0 | 0 | 0 | 0 |
| 38 | ESAF | 214031 | 6725 | 961 | 219795 | 609 | 11 | 18 | 616 | 0 | 0 |
| 39 | Jana SFB | 150250 | 8620 | 693 | 158162 | 0 | 0 | 0 | 0 | 5 | 24 |
| 40 | Shivalik SFB | 3190 | 1720 | 9 | 4901 | 82 | 8 | 24 | 98 | 71 | 68 |
| 41 | Suryoday SFB | 9817 | 6 | 36 | 9787 | 4 | 0 | 0 | 4 | 0 | 0 |
| 42 | Ujjivan SFB | 67911 | 2707 | 1419 | 69199 | 3861 | 266 | 410 | 4005 | 4110 | 4245 |
| 43 | Utkarsh SFB | 32421 | 2751 | 6086 | 29086 | 107 | 2 | 11 | 116 | 4 | 2 |
| 44 | IPPB | 1649178 | 37518 | 51462 | 1635234 | 0 | 0 | 0 | 0 | 141553 | 142197 |
| | TOTAL | 41822405 | 560484 | 693837 | 41648139 | 5352691 | 215709 | 444422 | 5572157 | 2774089 | 2709940 |

AGENDA NO-4

Central Bank Digital Currency

A Central Bank Digital Currency (CBDC) or e₹ is a digital form of country official currency, issued and regulated by Reserve Bank of India. In India, it was first announced by in the Union Budget 2022-23. It is a digital version of the Indian Rupee., launched in both wholesale and retail segment and offers features similar to physical cash. The retail CBDC pilot covers Person-to-Person (P2P) and Person-to-Merchant (P2M) transactions, aiming to expand CBDC adoption across various sectors.



e₹ can be held and transacted through e₹ wallets offered by banks and non-banks for person-to-person payments or person-to-merchant transactions. One can start using the e₹ wallet by downloading the e₹ app from the Play Store or the App Store and by following the App instructions. Payments to merchants can be made by scanning either the CBDC QR code or the UPI QR code available at the respective merchant location. CBDC is designed for use even in areas with limited or no internet connectivity, enabling financial inclusion in remote regions.

The programmability feature allows the sponsor entity (government / corporate) or user to ensure that the funds in the CBDC wallets are used for a specific, designated purpose. It can be programmed on different parameters like expiry date, geo-location, merchant category codes, merchant VPA, etc. Currently, the programmability use cases are being explored across Direct Benefits Transfer (DBT) schemes, interest subvention scheme, lending, employee allowances for defined purposes, targeted scholarship etc. In Madhya Pradesh, this functionality is utilized under PM Vishwakarma scheme for artisans.

Benefits to State Government-

- ***Increase Transparency:*** Programmable CBDC ensures direct, traceable transfers, reducing leakages.
- ***Conditional Usage:*** Funds can be programmed for specific purposes, ensuring proper utilization.
- ***Financial Inclusion:*** Ensures access to digital payments even for unbanked or underbanked beneficiaries.

AGENDA NO-5

Government Debt Relief Schemes-Model Operating Procedure

Reserve Bank of India vide its circular number RBI/2024-25/100 DOR.STR.REC.54/21.04.048/2024-25 dated 31.12.2024 issued advisory to all regulated entities (REs). Some of the REs may be involved in implementation of various forms of Debt Relief Schemes (DRS) announced by State Government that *inter alia* entail sacrifice/waiver of debt obligations of a targeted segment of borrowers, against fiscal support. If such schemes are announced frequently, incommensurately, or without due consideration to the principles of financial discipline, they would negatively affect credit discipline and in long run, may be counter-productive to the credit flow to such borrowers. Apart from the broader implications for the credit discipline and moral hazard issues, DRS also raises certain prudential concerns, which include delay in receipt of dues; mismatch between the claims admitted/submitted by the REs and accepted by the concerned Government as per the terms of the scheme; mandatory requirement of fresh credit by the REs, etc.

As such, the REs participating as lenders under such DRS shall comply with the guidelines given hereunder without prejudice to the extant guidelines on resolution of the stressed assets applicable to the respective REs.

Prudential treatment in respect of DRS

1. REs may decide on participating in a particular DRS notified by a Government, based on its Board approved policy, subject to the extant regulatory norms. Any provision of the scheme that may warrant modification in long term interest of the borrowers or for prudential reasons may be duly brought to the notice of the concerned authority/ies through the State Level Bankers' Committee (SLBC)/ District level Consultative Committee (DCC), during the consultation phase while designing the DRS.
2. The REs shall clearly determine the eventual outstanding that may crystallise in their books in respect of the borrowers proposed to be covered under the DRS, including the accumulated interest in non-performing accounts, by the time the dues are settled under the DRS, to enable the Government to suitably arrange for the extent of fiscal participation. Coverage / Selection of Borrowers under DRS.
3. The REs shall ensure that the borrowers to be covered under DRS are selected strictly as per terms of such schemes so as to avoid subsequent non-admission by the authorities on technical grounds.
4. The terms and conditions of the scheme as well as the prudential aspects, including

cooling period for extending fresh credit, impact on credit score etc., shall be clearly communicated to the borrowers at the time of obtaining explicit consent from the borrower for availing benefits under the proposed DRS.

5. Any waiver of accrued but unrealised interest and/ or sacrifice of principal undertaken by REs in the borrower accounts of beneficiaries of the DRS, either as part of the implementation of the DRS or subsequent to its implementation, shall be treated as a compromise settlement and shall attract the prudential treatment contained in Framework for Compromise Settlements and Technical Write-offs dated June 08, 2023.

6. If the funds received by the RE as part of the DRS covers the entire outstanding dues of the borrower, the same shall lead to extinguishment of borrower's debt obligations.

7. In cases where the funds received by the RE as part of the scheme are not adequate to cover the entire outstanding dues of the borrower, leading to residual exposure, the asset classification of the residual exposure shall be evaluated as per the terms and conditions of the original loan contract. Any changes/modifications to the terms and conditions of the original loan contract in such cases shall be evaluated against the test of restructuring³ and shall attract the prudential treatment therein.

8. Any fresh credit exposure to such borrowers shall be as per the commercial discretion of the RE under relevant internal policy, subject to extant applicable regulations.

9. REs' reporting in respect of the borrowers under the scheme to the credit information companies (CIC) shall be guided by the extant guidelines in this regard.

10. There shall not be creation of any receivable against the Government on account of the DRS and the exposure shall continue to be on the borrower till receipt of funds by the RE. Till receipt of funds, REs shall continue to apply the prudential norms including prudential norms on income recognition, asset classification and provisioning. Further, wherever the accounts are non-performing, REs may pursue recovery measures as per their Board approved policy against such borrowers.

In this context, a model operating procedure (MOP) has also been shared by RBI with the State Governments for their consideration while designing and implementing such DRS through consultation approach, to avoid any non-alignment of expectations of the stakeholders involved, including the Government, lenders, borrowers, etc.

Model Operating Procedure for State Governments

1. For the purpose of the Model Operating Procedure (MOP), Debt Relief Schemes (DRS) refer to Schemes notified by the State Governments that entail funding by the fiscal authorities to cover debt obligations of a targeted segment of borrowers that the lending institutions are required to sacrifice/waive.

2. Announcement / notification of any such DRS should include the specific stress or distress situation necessitating announcement of such support. Given the broader implications of such DRS for the credit culture, while broad based relief measures can be addressed through pure fiscal support in the form of Direct Benefit Transfer (DBT), DRS should be considered only as a measure of last resort when other measures to alleviate financial stress have failed.

3. Before announcing any DRS, Governments may engage with the State Level Bankers' Committee (SLBC)/ District level Consultative Committee (DCC) to evolve a coordinated action plan for conceptualisation, design, and implementation of the DRS. The schemes should, cover critical aspects of the scheme like identification of borrowers, impact assessment, implementation timelines, resolution of issues concerning settlement of dues by Government to the lending institutions, etc.

4. The design features should ensure that the DRS do not impact the financial stability aspects of the region / State or create moral hazards in the borrower segments. Conformance to relevant regulatory guidelines on loan settlement, reporting to credit information companies etc. should also be taken into account.

5. Detailed budgetary provisions / funding may be provided upfront towards any proposed DRS to fully cover the required settlement amounts. Where lenders have dues from the Government, pertaining to earlier DRS schemes, new schemes should be announced only on a fully pre-funded basis.

6. The DRS should be targeted only at the impacted borrowers and should not contain any restrictive covenant against timely repayments. Further, it should specify the criteria for determining eligible borrowers on an objective basis, detailed timeline of critical/ material events, including cut-off dates for filing/ submission, acknowledgement, approval and settlement of claims along with compensation clauses for delays in settling the funds, on part of the Government.

7. The DRS should cover the entire outstanding dues of the borrowers being covered, including principal and accumulated interest till the date of receipt of funds by the lending institutions from the Government.

8. The DRS should not require the creation of a receivable in the books of the lending institution against the Government. The exposure of lending institutions to the borrower shall continue and shall be reduced to the extent of funds received from the Government.

9. The entire implementation of the Scheme and settlement of claims by the Governments to the banks, should generally be completed within 45 to 60 days.

10. The DRS should not contain any provision contrary to any regulatory instruction issued by RBI / NABARD.

11. The design of the DRS should not contain any provision that casts any obligations on the lending institutions, directly or indirectly, to:

- a. waive/ sacrifice a part or whole of its dues from the borrower;
- b. extend fresh credit to borrowers whose debt has been waived;
- c. make any commitments in anticipation of future budgetary support;
- d. stop pursuing legal avenues available to them, for recovery of dues from the borrower, pending receipt of funds from the Government.

However, if the lending institutions agree to any of the above at the time of design of DRS or subsequently, as per their Board-approved policies, it shall be subject to the applicable prudential guidelines.

AGENDA NO-6

Enhancing Credit Potential through RIDF

The Government of India had set up Rural Infrastructure Development Fund (RIDF) in NABARD, during 1995-96, with the objective of providing low-cost fund support to the States to facilitate quick completion of ongoing rural infrastructure projects, which were languishing for want of resources. This fund aims to provide loans to State Governments for developing crucial rural infrastructure projects. Its corpus is created from the shortfall in lending to the priority sector by banks.

RIDF focuses on three key sectors: (i) Agriculture and related sectors, (ii) Social Sector, and (iii) Rural Connectivity. The expectation is that these infrastructure developments will stimulate economic activity and increase the demand for credit in rural areas.

In Madhya Pradesh, 3,761 projects have been sanctioned under RIDF, amounting to a total loan support of ₹41,022 crores of which 3,271 projects worth ₹17,555 crores have already been completed. These projects encompass roads, bridges, irrigation, drinking water supply, healthcare facilities, warehouses, and more.

Given that RIDF investments cover almost all districts of Madhya Pradesh, they significantly enhance credit opportunities for agriculture and allied sectors. A district-wise summary of RIDF projects is provided in the table below. A detailed list has been shared by NABARD with respective banks via email.

Large-scale projects sponsored by the Rural Infrastructure Development Fund (RIDF), like the ISP Kalisindh Project and the Mohanpura Project, have significantly expanded irrigated areas, thereby enhancing the investment potential of farmers in agriculture. Under the RIDF, these initiatives have collectively delivered substantial benefits, such as 26 lakh hectares of irrigation coverage, the construction of 17,000 kilometers of roads, and the development of 55,000 meters of bridges. Additionally, creation of 29 lakhs metric tonnes of warehouse capacity, and construction of 348 health centers. Moreover, it has facilitated the provision of clean drinking water to 27 lakh households. Banks can leverage this by expanding their credit reach to villages, particularly those benefiting from RIDF-sponsored infrastructure.

The focus should be on "financing the unfinanced" in these areas to capitalize on this enhanced credit potential. Furthermore, banks should consider the accrued benefits of these infrastructure projects when assessing credit targets for these regions.

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

| Sr. | District Name | RIDF Sanctioned loan in Cr |
|-----|---------------|----------------------------|
| 1 | Agar Malwa | 26 |
| 2 | Alirajpur | 660 |
| 3 | Anuppur | 77 |
| 4 | Ashoknagar | 102 |
| 5 | Balaghat | 285 |
| 6 | Barwani | 901 |
| 7 | Betul | 305 |
| 8 | Bhind | 75 |
| 9 | Bhopal | 131 |
| 10 | Burhanpur | 68 |
| 11 | Chhatarpur | 149 |
| 12 | Chhindwara | 1058 |
| 13 | Damoh | 531 |
| 14 | Datia | 116 |
| 15 | Dewas | 256 |
| 16 | Dhar | 272 |
| 17 | Dindori | 49 |
| 18 | Guna | 134 |
| 19 | Gwalior | 40 |
| 20 | Harda | 127 |
| 21 | Hoshangabad | 209 |
| 22 | Indore | 115 |
| 23 | Jabalpur | 770 |
| 24 | Jhabua | 70 |
| 25 | Katni | 1393 |
| 26 | Khandwa | 921 |
| 27 | Khargone | 513 |

| Sr. | District Name | RIDF Sanctioned loan in Cr |
|--------------|---------------|----------------------------|
| 28 | Mandla | 125 |
| 29 | Mandsaur | 279 |
| 30 | Morena | 119 |
| 31 | Narsinghpur | 536 |
| 32 | Neemuch | 170 |
| 33 | Panna | 70 |
| 34 | Raisen | 884 |
| 35 | Rajgarh | 2268 |
| 36 | Ratlam | 148 |
| 37 | Rewa | 427 |
| 38 | Sagar | 395 |
| 39 | Satna | 113 |
| 40 | Sehore | 617 |
| 41 | Seoni | 289 |
| 42 | Shahdol | 84 |
| 43 | Shajapur | 228 |
| 44 | Sheopur | 53 |
| 45 | Shivpuri | 465 |
| 46 | Sidhi | 45 |
| 47 | Singrauli | 48 |
| 48 | Tikamgarh | 75 |
| 49 | Ujjain | 209 |
| 50 | Umaria | 58 |
| 51 | Vidisha | 497 |
| Total | | 17,555 |

AGENDA NO-7

Formation and Promotion of 10000 FPOs Scheme

The 10,000 FPOs scheme is a Central Sector Scheme (CSS) launched by the Government of India in February 2021 to promote farmer producer organizations (FPOs). The main objective of the scheme is to enhancing farmers' income through the process of their collectivization and leveraging economies of scale in agri value chain. As more than 86 % of farmers in the country are small and marginal, a need was felt to facilitate our farmers with access to improved technology, credit, better input and more markets to incentivize them to produce better quality commodity. For this, Aggregation of small, marginal and landless farmers into FPOs will help enhance economic strength & market linkages of farmers for enhancing their income. Keeping this in mind, Government of India launched a new Scheme titled "Formation and Promotion of 10,000 Farmer Produce Organizations (FPOs)" with strategy to form and promote 10,000 new FPOs in the country.

FPOs are to be developed in produce clusters, wherein agricultural and horticultural produces are grown / cultivated for leveraging economies of scale and improving market access for members. "One District One Product" cluster to promote specialization and better processing, marketing, branding & export. Further Agriculture value chain organizations forming FPOs and facilitating 60% of market linkages for members produce.

Under this Central Sector Scheme with funding from Government of India, formation & Promotion of FPOs are to be done through the Implementing Agencies (IAs). Implementing Agencies (IAs) will engage Cluster Based Business Organizations (CBBOs) to aggregate, registered & provide professional handholding support to each FPO for a period of 5 years. CBBOs have been empanelled & engaged by IAs. CBBOs will be the platform for an end to end knowledge for all issues related to FPO promotion.

In order to ensure access of FPOs to credit from mainstream Banks and Financial Institutions, a dedicated Credit Guarantee Fund (CGF) of Rs.1000 crore has been created. NABARD has incorporated NABSanrakshan Trustee Private Limited as its 100% owned subsidiary company to function as a trustee to the Credit Guarantee Trust of FPOs. This trust provides adequate credit guarantee cover to accelerate flow of institutional credit to FPOs. However, it has been observed that, there is need to sensitize bankers about this scheme and the Credit Guarantee provided by NABSanrakshan Trustee Private Limited.

Banks are requested to extend credit support to FPOs under this scheme and also disseminate awareness among branches.

Number of FPOs formed under Scheme-

| Sr. | District Name | No of FPOs formed |
|-----|---------------|-------------------|
| 1 | Alirajpur | 2 |
| 2 | Balaghat | 5 |
| 3 | Barwani | 3 |
| 4 | Betul | 4 |
| 5 | Bhopal | 1 |
| 6 | Chhindwara | 5 |
| 7 | Damoh | 3 |
| 8 | Datia | 1 |
| 9 | Dewas | 5 |
| 10 | Dhar | 9 |
| 11 | Guna | 2 |
| 12 | Hoshangabad | 1 |
| 13 | Indore | 4 |
| 14 | Jabalpur | 4 |
| 15 | Jhabua | 4 |
| 16 | Katni | 2 |
| 17 | Khandwa | 6 |
| 18 | Khargone | 5 |
| 19 | Mandla | 2 |

| Sr. | District Name | No of FPOs formed |
|--------------------|---------------|-------------------|
| 20 | Mandsaur | 3 |
| 21 | Morena | 1 |
| 22 | Narsinghpur | 3 |
| 23 | Panna | 4 |
| 24 | Raisen | 3 |
| 25 | Ratlam | 2 |
| 26 | Rewa | 8 |
| 27 | Sagar | 7 |
| 28 | Satna | 6 |
| 29 | Sehore | 3 |
| 30 | Seoni | 3 |
| 31 | Shahdol | 2 |
| 32 | Shajapur | 4 |
| 33 | Shivpuri | 2 |
| 34 | Singrauli | 2 |
| 35 | Tikamgarh | 2 |
| 36 | Ujjain | 1 |
| 37 | Vidisha | 2 |
| Grand Total | | 126 |

Bank wise credit guarantee obtained from NABSanrakshan

| Sr. | Bank/FI Name | No. FPOs | Amount of Credit Guarantee obtained (in Cr) |
|--------------------|--|------------|---|
| 1 | NABKISAN Finance Limited | 98 | 18.57 |
| 2 | IDFC FIRST BANK LTD | 51 | 5.55 |
| 3 | Axis Bank | 31 | 9.66 |
| 4 | AU Small Finance Bank Limited | 28 | 3.18 |
| 5 | Madhya Pradesh Gramin Bank | 15 | 2.72 |
| 6 | STATE BANK OF INDIA | 8 | 4.96 |
| 7 | Central Bank of India | 4 | 1.39 |
| 8 | MADHYANCHAL GRAMIN BANK | 4 | 0.57 |
| 9 | IDBI Bank Ltd | 3 | 1.04 |
| 10 | HDFC BANK LTD | 2 | 2.10 |
| 11 | National Cooperative Development Corporation | 2 | 0.11 |
| 12 | UCO Bank | 2 | 0.30 |
| Grand Total | | 248 | 50.16 |

AGENDA NO-8

Credit Guarantee Scheme for e-NWR based Pledge Financing

The Government of India, through the Department of Food and Public Distribution, Ministry of Consumers Affairs, Food and Public Distribution, has introduced Credit Guarantee Scheme for e-NWR based Pledge Financing (CGF-NPS) on 16 December 2024 to provide credit guarantees to Eligible Lending Institutions (ELIs) against pledge finance of e-Negotiable Warehouse Receipt. Under this scheme, farmers can access credit by pledging their produce stored in Warehousing Development and Regulatory Authority (WDRA) accredited warehouses, backed by electronic negotiable warehouse receipts (e-NWRs). Aimed at reducing distress sales, the initiative addresses a critical gap in agricultural finance while also encouraging warehouse registration and development closer to farmland.

This initiative supports the government's broader efforts to bolster Indian agriculture, which contributes 17.7% to the overall Gross Value Added (GVA) at current prices in FY 24. The sector remains the backbone of the economy, employing nearly half the population and benefiting from one of the world's largest tracts of agricultural land. Recognising its importance, the government continues to prioritise farmer welfare through initiatives that enhance productivity, provide financial support, and promote self-reliance. The CGS-NPF scheme represents a significant step towards empowering farmers and strengthening the foundation of Aatmanirbhar Bharat.

The Credit Guarantee Scheme for e-NWR Based Pledge Financing has garnered significant demand from various stakeholders, particularly in the banking sector. By increasing post-harvest lending against e-NWRs, the scheme aims to improve farmers' income and enhance their access to institutional credit. Focused on inclusivity, the scheme primarily benefits small and marginal farmers, women, Scheduled Castes (SC), Scheduled Tribes (ST), and Divyangjan (PwD) farmers with a minimal guarantee fee. It also extends its advantages to small traders (MSMEs), Farmer Producer Organisations (FPOs), and farmer cooperatives. The scheme ensures higher guarantee coverage for smaller loans, supporting equitable financial access.

Major Highlights of the Scheme-

- **Corpus-** 1000 Crore
- **Validity-** From 2024-25 till 2030-31 or such other date as Government of India may Decide.
- **Eligible Credit Facility-** Up to Rs.75 lakhs for Agriculture purposes.
Up to Rs. 2 Crore for Non- Agriculture purpose.
- **Eligible Institutions:** All Scheduled Banks and co-operative Banks.
- **Eligible Borrowers:** Small & Marginal Farmers, Women, SC/ST& PwD Farmers, Other Farmers, MSMEs, Traders, FPOs and farmers co-operatives.

- **Credit Guarantee Cover through NCGTC-**

| Loan Limit | Small & Marginal Farmers/Women/SC/ST/PwD farmers | Other Borrowers/Beneficiaries |
|---|---|--------------------------------------|
| Up to Rs. 3 Lakh | 85 % | 75 % |
| Above Rs. 3 lakhs and up to Rs. 75 lakhs | 80 % | |
| Above Rs. 75 lakhs and up to Rs 2 Crores. | NA | |

- **Guarantee Fee-** 0.40 % per annum for farmers, 1 % per annum for non-farmers.

- **Claim Settlement-**

| Sr | Eligible Claim | 1st Installment of Claim | 2nd Installment of claim |
|-----------|---|--|--|
| a. | Up to 75 lakhs | 75 % | 25 % |
| b. | Above Rs. 75 lakhs and up to Rs. 2 Crores | 60 % | 40 % |

The launch of the Credit Guarantee Scheme for e-NWR Based Pledge Financing (CGS-NPF) is a pivotal initiative aimed at enhancing post-harvest financing and reducing distress sales for farmers. With a ₹1,000-crore corpus, this scheme addresses a critical gap in agricultural finance by providing greater access to credit for small and marginal farmers, women, and Scheduled Castes and Tribes. The CGS-NPF scheme complements the government's broader agricultural support framework, which includes other key initiatives like the Kisan Credit Card (KCC) and the Modified Interest Subvention Scheme (MISS). These schemes collectively empower farmers, boost agricultural productivity, and promote self-reliance, strengthening the foundation of Aatmanirbhar Bharat. As more farmers benefit from these schemes, the vision of a resilient, self-sustaining agricultural sector in India becomes increasingly achievable.

AGENDA NO-9

Incorporation of Article 6(h) in the portal developed by NeSL for PABL/ RTXC

SBI Agenda

By virtue of Order No. /02/Sampada-Computer/2021 dated 03.11.2021 issued by the office of Inspector General of Registration, the NeSL was authorized to provide e-stamping services through the electronic system which is integrated through the SAMPADA system of the IGRS, MP for the specific instruments under schedule 1A which are mentioned therein. In the aforesaid order, the list of Articles, as per Indian Stamp Act (as applicable to the state of Madhya Pradesh) were provided, as per which Article No. 6(g) pertains to Agreement or memorandum of an agreement-simple loan.

Aforesaid Article No. 6(g) relates to an agreement or memorandum or an agreement -simple loan confines itself to the **“Secure repayment of a loan or debt” as per Schedule I(A) of the Indian Stamp Act, 1899 as applicable for the state of Madhya Pradesh**, as amended in the year 2014 and was published in the ‘Madhya Pradesh Gazette’ on 07th January 2015. The said article 6(g) attracts the stamp duty of 0.25% of the amount of loan or debt subject to maximum of Rs.5 lacs. Pursuant to the aforementioned order, NeSL has provided digital code no. 4 for Article 6(g).

Secured repayment of loan would cover those category of loan products offered by the Bank where such loan is backed by security by way of pledge, hypothecation, mortgage etc. It is further to bring your kind notice that apart from the secured loans, the Banks provides various unsecured loans for business as well as for personal consumption, which do not require any security against the repayment of loan or debt. Such as PABL which is a pre-approved loan for our existing Current Account customers for providing loan up to Rs.20 Lacs in form of clean dropline Overdraft facility. It is unsecured loan which do not require any security against the repayment of loan or debt. Under agreement of PABL, bank does not create any charge over security, over the assets or property of the borrower.

Further, in the gamut of unsecured loans, Bank also offers RTXC personal loan to individuals for fulfilment of their personal needs. RTXC, as a personal loan is sanctioned to the salaried customers, who maintain their salary accounts with our Bank. It is also an unsecured loan, which does not require any security against the repayment of loan or debt. Under agreement of RTXC, Bank does not create any charge over security, over the assets or property of the borrower. Further, processing of this loan involves real time execution of loan documents through e-stamping and e-signature. However, for agreements relating to unsecured loans, no separate digital code has been provided in the new portal for payment of stamp duty which falls under the ambit of Article (6) or equivalent i.e., if otherwise not provided for attracting a stamp duty of Rs. 500 for unsecured loans.

It is requested that the current provision under Section 6(g) imposes a high stamp duty on unsecured loans, which is unreasonable and discourages borrowers from opting for such loans. Further, a significant number of our customers rely on unsecured loan. The excessive stamp duty could deter them from availing these loans, resulting in loss of business for our

bank and also creates hinderance in meeting the financial needs of general public. Also, the lack of distinction between secured and unsecured loans in terms of stamp duty undermines the principles of equitable financial services.

In light of these concerns, it is requested to incorporate digital code for Article 6(h) or equivalent article of Schedule-1A of the Indian Stamp Act, 1889 in the new portal so that proper stamp duty can be paid for such loans falling under the category of unsecured loans. This would not only align the Digital Document Execution facility with the present stamp duty regulations but shall also promote equitable access to financial services and shall support financial institutions in providing better and more competitive loan offerings and in turn will generate impetus for the general public to avail the noble and farsighted initiative of digital India.

Government of India is also emphasizing on use of Digital Platform for improvement in ease of delivery. Therefore, an urgent action in this regard will expedite the execution of digital documents for unsecured loans, thereby the loan disbursement to the beneficiaries can increase manifold and consequently, the revenue of the government will also increase. We appreciate your understanding and consideration of this matter and look forward to a favourable response.

AGENDA NO-10

Credit Disbursement to Agriculture Allied Activities

Secretary, Department of Financial Services (DFS) chaired a meeting on 05.11.2024 to review to progress of credit disbursement to agri-allied activities. In meeting NABARD highlighted the current status of credit disbursement and underscored the importance of the allied sector in driving agriculture growth and its employment potential. Specific issues and recommendations related to credit facilitation for animal husbandry and fisheries were highlighted.

Representative from Department of Animal Husbandry and Dairying (DAHD) highlighted the district level weekly campaign being conducted with an aim to extend the benefits of the Kisan Credit Card (KCC) scheme to a larger number of fisherman and animal husbandry and dairy farmers. Further the issue of high pendency of applications under National Livestock Mission (NLM) scheme was also raised. Representative from states raised various issues in providing KCC to allied activities-

1. Instances of banks not following prescribed KCC parameters leading to rejection of applications.
2. Lack of awareness at the branch level regarding collateral requirements, resulting in rejection of applications.
3. Bank insistence on insurance coverage for allied sector due to perceived risks.
4. Issues in providing KCC to landless farmers for allied activities.
5. Delay in sanction and disbursement.
6. Low Scale of Finance for KCC activities in view of rising input costs.

In meeting it was advised that SLBCs should include the monitoring of district level KCC campaign for Animal Husbandry, Dairying and Fisheries farmers as a standing item in their regular meeting agenda. SLBC to monitor pending applications. Banks were also advised to regularly verify incomplete applications and return them for completion there by reducing rejection rates. State Government to look into incomplete applications as intimated by LDM/Banks. **Outstanding under Agriculture Allied Activities during last 4 years are as below—** Number in actual, Amt. in Crore

| Mar-22 | | Mar-23 | | Mar-24 | | Dec-24 | |
|----------|--------|----------|--------|-----------|--------|-----------|--------|
| No. | Amount | No. | Amount | No. | Amount | No. | Amount |
| 7,31,886 | 4,828 | 8,32,110 | 6,162 | 12,67,106 | 9,798 | 12,37,101 | 10,033 |

Disbursement made during last 4 years are as below-

| FY 2021-22 | | FY 2022-23 | | FY 2023-24 | | FY 2024-25 (up to Dec 24) | |
|------------|--------|------------|--------|------------|--------|------------------------------|--------|
| No. | Amount | No. | Amount | No. | Amount | No. | Amount |
| 408906 | 2501 | 657035 | 3922 | 855421 | 6878 | 419021 | 3803 |

AGENDA NO-11

Collateral Free Agriculture Loan

To boost the Agriculture Credit in the credit, Reserve Bank of India in 1998 advised banks to use their discretion on matters relating to margin/security requirements for agricultural loans above Rs. 10,000/-. Keeping in view the importance of flow of credit to agriculture, in particular to the smaller borrowers, in May 2004 RBI decided that the banks may waive margin/security requirements for agricultural loans up to Rs. 50,000/- and in the case of agri-business and agri-clinics for loans up to Rs. 5 lakhs.

On the basis of representations received seeking enhancement of limits, Reserve Bank of India decided that banks may waive margin/security requirements for agricultural loans from the existing level of Rs. 50,000/- to Rs. 1,00,000/-. Keeping in view the overall inflation and rise in agriculture input cost over the years since 2010, RBI further decided to raise the limit for collateral free agricultural loans from the existing level of ₹1 lakh to ₹1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto ₹1.6 lakh.

On December 06, 2024, RBI vide its circular number FIDD.CO.FSD.BC.No.10/05.05.010/2024-25 raised the limit for collateral free agricultural loans including loans for allied activities from the existing level of ₹1.6 lakh to ₹2 lakh per borrower. Accordingly, banks are advised to waive collateral security and margin requirements for agricultural loans including loans for allied activities upto ₹2 lakh per borrower and to give effect to the revised instructions expeditiously and in any case not later than January 01, 2025.

AGENDA NO-12

Financial Literacy into School Curricula

The Reserve Bank of India (RBI) is committed to promoting financial literacy and continues to undertake various initiatives to enhance financial awareness among different target groups. One of the key focus areas is instilling financial literacy among school students from an early age, as it is a critical life skill that contributes to the holistic development of individuals. In this context, introducing structured financial education in schools is seen as an effective measure to build a financially informed and responsible generation.

The National Centre for Financial Education (NCFE), a not-for-profit company promoted by RBI, SEBI, IRDAI, and PFRDA, has developed comprehensive Financial Education Workbooks for students of Classes VI to X. These workbooks are designed to introduce students to fundamental financial concepts in a simple and engaging manner. Incorporating these materials into the existing school curriculum can help students develop sound financial habits, improve their understanding of basic financial products and services, and empower them to make informed financial decisions in the future.

Introducing personal finance as a part of the school curriculum could help children understand the value of money and reduce the pressure on parents to meet unrealistic demands. The integration of financial literacy into school curricula is not just an education enhancement: it is a fundamental necessity. Teaching young people how to manage their finances equip them with essential skills for their future and helps us prevent the financial pitfalls that can lead to long-term stress and mental health.

State Government is requested to include these NCFE-developed Financial Education Workbooks in the school curriculum of State Government Schools for Classes VI to X. This initiative will play a crucial role in strengthening financial literacy at the grassroots level and aligns with the broader national objective of fostering a financially aware and empowered India. For more details visit the website- <http://ncfe.org.in>.

AGENDA NO-13

Progress under Government Sponsored Scheme

Mukhya Mantri Udyam Kranti Yojana

No. in actual

| Sr. | Bank Name | Target | Submitted | Sanctioned | Disbursed | Rejected | Pending for Sanction | Pending for Disburse | Sanction % over Target |
|--------------|--------------------|-------------|--------------|-------------|-------------|-------------|----------------------|----------------------|------------------------|
| 1 | Bank of India | 392 | 2179 | 1475 | 1383 | 493 | 211 | 92 | 376 |
| 2 | Union Bank | 365 | 1981 | 1200 | 1153 | 293 | 488 | 47 | 329 |
| 3 | PNB | 375 | 1755 | 1084 | 1015 | 436 | 235 | 69 | 289 |
| 4 | SBI | 967 | 4775 | 2252 | 2040 | 636 | 1887 | 212 | 233 |
| 5 | CBoI | 417 | 1654 | 889 | 803 | 725 | 40 | 86 | 213 |
| 6 | UCO Bank | 202 | 515 | 361 | 343 | 93 | 61 | 18 | 179 |
| 7 | IOB | 90 | 204 | 148 | 142 | 16 | 40 | 6 | 164 |
| 8 | Bank of Baroda | 388 | 1043 | 622 | 595 | 207 | 214 | 27 | 160 |
| 9 | Indian Bank | 218 | 614 | 333 | 312 | 87 | 194 | 21 | 153 |
| 10 | Canara Bank | 348 | 820 | 523 | 505 | 84 | 213 | 18 | 150 |
| 11 | BOM | 250 | 386 | 192 | 178 | 60 | 134 | 14 | 77 |
| 12 | ICICI Bank | 189 | 148 | 139 | 131 | 2 | 7 | 8 | 74 |
| 13 | IDBI Bank Ltd | 189 | 204 | 129 | 128 | 8 | 67 | 1 | 68 |
| 14 | Punjab & Sind Bank | 68 | 71 | 43 | 43 | 20 | 8 | 0 | 63 |
| 15 | HDFC Bank Ltd | 252 | 78 | 54 | 54 | 0 | 24 | 0 | 21 |
| 16 | Bandhan Bank | 46 | 6 | 4 | 4 | 0 | 2 | 0 | 9 |
| 17 | Axis Bank Ltd | 178 | 31 | 14 | 14 | 0 | 17 | 0 | 8 |
| 18 | Federal Bank | 0 | 2 | 1 | 1 | 1 | 0 | 0 | 0 |
| 19 | IDFC First Bank | 0 | 6 | 0 | 0 | 0 | 6 | 0 | 0 |
| 20 | Yes Bank | 66 | 1 | 0 | 0 | 1 | 0 | 0 | 0 |
| TOTAL | | 5000 | 16473 | 9463 | 8844 | 3162 | 3848 | 619 | 189.26 |

Sant Ravidas Swarojgar Yojana

No. in actual

| Sr. | Bank Name | Target | Submitted | Sanction | Disburse | Rejected | Pending for Sanction | Pending for Disburse | Sanction % over Target |
|--------------|----------------|-------------|-------------|-------------|-------------|-------------|----------------------|----------------------|------------------------|
| 1 | Bank of India | 151 | 823 | 377 | 352 | 327 | 119 | 25 | 250 |
| 2 | PNB | 128 | 510 | 267 | 246 | 178 | 65 | 21 | 209 |
| 3 | Indian Bank | 77 | 296 | 158 | 156 | 38 | 100 | 2 | 205 |
| 4 | SBI | 391 | 1948 | 733 | 662 | 318 | 897 | 71 | 187 |
| 5 | Union Bank | 120 | 525 | 202 | 189 | 100 | 223 | 13 | 168 |
| 6 | IOB | 19 | 66 | 31 | 31 | 6 | 29 | 0 | 163 |
| 7 | UCO Bank | 56 | 146 | 73 | 69 | 52 | 21 | 4 | 130 |
| 8 | Bank of Baroda | 90 | 303 | 94 | 88 | 106 | 103 | 6 | 104 |
| 9 | CBoI | 157 | 437 | 157 | 135 | 266 | 14 | 22 | 100 |
| 10 | Canara Bank | 101 | 213 | 84 | 78 | 35 | 94 | 6 | 83 |
| 11 | BOM | 63 | 110 | 44 | 41 | 32 | 34 | 3 | 70 |
| 12 | P & S | 14 | 18 | 9 | 8 | 6 | 3 | 1 | 64 |
| 13 | ICICI Bank | 97 | 49 | 45 | 42 | 0 | 4 | 3 | 46 |
| 14 | IDBI Bank Ltd | 35 | 34 | 10 | 9 | 5 | 19 | 1 | 29 |
| 15 | HDFC Bank Ltd | 130 | 37 | 11 | 11 | 0 | 26 | 0 | 8 |
| 16 | Bandhan Bank | 101 | 7 | 4 | 4 | 2 | 1 | 0 | 4 |
| 17 | Axis Bank Ltd | 76 | 11 | 2 | 1 | 0 | 9 | 1 | 3 |
| 18 | Kotak Mahindra | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | MPGB | 110 | 2 | 0 | 0 | 0 | 2 | 0 | 0 |
| 20 | Yes Bank | 21 | 1 | 0 | 0 | 0 | 1 | 0 | 0 |
| 21 | Indusind Bank | 44 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | | 2000 | 5536 | 2301 | 2122 | 1471 | 1764 | 179 | 115 |

Dr. Bhimrao Ambedkar Arthik Kalyan Yojana

No. in actual

| Sr. | Bank Name | Target | Submitted | Sanctioned | Disbursed | Rejected | Pending for Sanction | Pending for Disburse | Sanction % over Target |
|--------------|----------------|-------------|-------------|-------------|-------------|------------|----------------------|----------------------|------------------------|
| 1 | Indian Bank | 191 | 598 | 520 | 515 | 21 | 57 | 5 | 272 |
| 2 | UCO Bank | 141 | 312 | 274 | 272 | 26 | 12 | 2 | 194 |
| 3 | Bank Of India | 378 | 856 | 676 | 639 | 129 | 51 | 37 | 179 |
| 4 | BOB | 226 | 505 | 379 | 356 | 56 | 70 | 23 | 168 |
| 5 | Union Bank | 301 | 726 | 499 | 490 | 68 | 159 | 9 | 166 |
| 6 | SBI | 978 | 1927 | 1339 | 1305 | 154 | 434 | 34 | 137 |
| 7 | IOB | 48 | 74 | 61 | 60 | 5 | 8 | 1 | 127 |
| 8 | P & S Bank | 36 | 58 | 45 | 45 | 7 | 6 | 0 | 125 |
| 9 | PNB | 319 | 522 | 380 | 360 | 87 | 55 | 20 | 119 |
| 10 | Canara Bank | 253 | 275 | 210 | 209 | 26 | 39 | 1 | 83 |
| 11 | CBoi | 387 | 442 | 309 | 297 | 127 | 6 | 12 | 80 |
| 12 | BOM | 157 | 145 | 112 | 104 | 17 | 16 | 8 | 71 |
| 13 | IDBI Bank Ltd | 89 | 11 | 8 | 8 | 1 | 2 | 0 | 9 |
| 14 | HDFC Bank | 326 | 32 | 25 | 25 | 3 | 4 | 0 | 8 |
| 15 | ICICI BANK | 242 | 5 | 5 | 5 | 0 | 0 | 0 | 2 |
| 16 | Axis Bank Ltd | 190 | 2 | 0 | 0 | 0 | 2 | 0 | 0 |
| 17 | Bandhan Bank | 253 | 1 | 0 | 0 | 0 | 1 | 0 | 0 |
| 18 | Yes Bank | 53 | 1 | 0 | 0 | 0 | 1 | 0 | 0 |
| 19 | MPGB | 275 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | Indusind Bank | 110 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | Kotak Mahindra | 47 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | | 5000 | 6492 | 4842 | 4690 | 727 | 923 | 152 | 97 |

Tantya Mama Swarojgar Yojana

No. in actual

| Sr. | Bank Name | Target | Submitted | Sanctioned | Disbursed | Rejected | Pending for Sanction | Pending for Disburse | Sanction % over Target |
|--------------|----------------------|--------------|-------------|-------------|-------------|-------------|----------------------|----------------------|------------------------|
| 1 | CBoI | 750 | 744 | 360 | 308 | 364 | 20 | 52 | 48 |
| 2 | Indian Bank | 270 | 206 | 108 | 92 | 18 | 80 | 16 | 40 |
| 3 | SBI | 2222 | 1782 | 883 | 814 | 331 | 568 | 69 | 40 |
| 4 | Bank of India | 721 | 634 | 265 | 230 | 304 | 65 | 35 | 37 |
| 5 | BOM | 355 | 215 | 125 | 117 | 32 | 58 | 8 | 35 |
| 6 | PNB | 719 | 317 | 217 | 206 | 85 | 15 | 11 | 30 |
| 7 | UCO Bank | 371 | 145 | 92 | 87 | 45 | 8 | 5 | 25 |
| 8 | Axis Bank Ltd | 391 | 95 | 94 | 94 | 0 | 1 | 0 | 24 |
| 9 | BOB | 702 | 328 | 156 | 143 | 110 | 62 | 13 | 22 |
| 10 | IOB | 146 | 33 | 22 | 22 | 9 | 2 | 0 | 15 |
| 11 | Union Bank | 697 | 277 | 89 | 80 | 69 | 119 | 9 | 13 |
| 12 | Canara Bank | 673 | 134 | 49 | 47 | 51 | 34 | 2 | 7 |
| 13 | HDFC Bank | 485 | 20 | 13 | 13 | 2 | 5 | 0 | 3 |
| 14 | ICICI Bank | 500 | 5 | 5 | 5 | 0 | 0 | 0 | 1 |
| 15 | IDBI Bank | 209 | 8 | 2 | 2 | 1 | 5 | 0 | 1 |
| 16 | Punjab And Sind Bank | 113 | 6 | 1 | 1 | 2 | 3 | 0 | 1 |
| 17 | Yes Bank | 113 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | Bandhan Bank | 563 | 1 | 0 | 0 | 0 | 1 | 0 | 0 |
| TOTAL | | 10000 | 4950 | 2481 | 2261 | 1423 | 1046 | 220 | 25 |

Bhagwan Birsa Munda Arthik Kalyan Yojana

No. in actual

| Sr. | Bank Name | Target | Submitted | Sanctioned | Disbursed | Rejected | Pending for Sanction | Pending for Disburse | Sanction % over Target |
|--------------|----------------------|-------------|-------------|-------------|-------------|-------------|----------------------|----------------------|------------------------|
| 1 | SBI | 190 | 1375 | 375 | 335 | 367 | 633 | 40 | 197 |
| 2 | CBoI | 132 | 518 | 180 | 153 | 322 | 16 | 27 | 136 |
| 3 | Bank of India | 124 | 539 | 154 | 148 | 298 | 87 | 6 | 124 |
| 4 | ICICI Bank | 39 | 53 | 47 | 47 | 0 | 6 | 0 | 121 |
| 5 | UCO Bank | 22 | 83 | 25 | 23 | 49 | 9 | 2 | 114 |
| 6 | Union Bank | 70 | 313 | 78 | 76 | 94 | 141 | 2 | 111 |
| 7 | Indian Bank | 12 | 82 | 13 | 9 | 9 | 60 | 4 | 108 |
| 8 | Bank of Baroda | 95 | 336 | 87 | 80 | 200 | 49 | 7 | 92 |
| 9 | BOM | 32 | 101 | 28 | 26 | 33 | 40 | 2 | 88 |
| 10 | PNB | 90 | 181 | 73 | 64 | 79 | 29 | 9 | 81 |
| 11 | HDFC Bank | 45 | 33 | 20 | 20 | 0 | 13 | 0 | 44 |
| 12 | IOB | 10 | 9 | 4 | 4 | 3 | 2 | 0 | 40 |
| 13 | Canara Bank | 66 | 97 | 17 | 16 | 46 | 34 | 1 | 26 |
| 14 | Punjab And Sind Bank | 8 | 11 | 1 | 1 | 2 | 8 | 0 | 13 |
| 15 | IDBI BANK LTD | 15 | 10 | 1 | 1 | 2 | 7 | 0 | 7 |
| 16 | Yes Bank | 5 | 1 | 0 | 0 | 0 | 1 | 0 | 0 |
| 17 | Axis Bank Ltd | 25 | 7 | 0 | 0 | 1 | 6 | 0 | 0 |
| 18 | Bandhan Bank | 20 | 2 | 0 | 0 | 0 | 2 | 0 | 0 |
| TOTAL | | 1000 | 3751 | 1103 | 1003 | 1505 | 1143 | 100 | 110 |

Pichda Varg Alpsankhyak Udyam Yojana

No. in actual

| Sr. | Bank Name | Target | Submitted | Sanctioned | Disbursed | Rejected | Pending for Sanction | Pending for Disburse | Sanction % over Target |
|--------------|-----------------|-------------|-------------|------------|------------|------------|----------------------|----------------------|------------------------|
| 1 | Bank of India | 151 | 155 | 104 | 91 | 31 | 20 | 13 | 69 |
| 2 | SBI | 391 | 394 | 251 | 218 | 25 | 118 | 33 | 64 |
| 3 | Union Bank | 120 | 106 | 69 | 67 | 8 | 29 | 2 | 58 |
| 4 | Bank of Baroda | 90 | 75 | 45 | 40 | 18 | 12 | 5 | 50 |
| 5 | ICICI Bank | 97 | 45 | 41 | 40 | 0 | 4 | 1 | 42 |
| 6 | CBoI | 157 | 101 | 58 | 53 | 39 | 4 | 5 | 37 |
| 8 | BOM | 63 | 30 | 17 | 15 | 2 | 11 | 2 | 27 |
| 7 | IOB | 19 | 9 | 5 | 5 | 1 | 3 | 0 | 26 |
| 9 | IDBI Bank Ltd | 35 | 12 | 7 | 4 | 0 | 5 | 3 | 20 |
| 11 | PNB | 128 | 63 | 23 | 19 | 19 | 21 | 4 | 18 |
| 10 | Canara Bank | 101 | 44 | 17 | 17 | 10 | 17 | 0 | 17 |
| 12 | UCO Bank | 56 | 25 | 8 | 6 | 14 | 3 | 2 | 14 |
| 13 | Punjab And Sind | 14 | 3 | 2 | 1 | 1 | 0 | 1 | 14 |
| 14 | HDFC Bank Ltd | 130 | 9 | 5 | 5 | 0 | 4 | 0 | 4 |
| 15 | Axis Bank Ltd | 76 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | Bandhan Bank | 101 | 3 | 0 | 0 | 0 | 3 | 0 | 0 |
| 17 | Indian Bank | 77 | 12 | 0 | 0 | 8 | 4 | 0 | 0 |
| 18 | Indusind Bank | 44 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | Kotak Mahindra | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | Yes Bank | 21 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | MPGB | 110 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | | 2000 | 1086 | 652 | 581 | 176 | 258 | 71 | 33 |

Pichda Varg Alpsankhyak Swarojgar Yojana

No. in actual

| Sr. | Bank Name | Target | Submitted | Sanctioned | Disbursed | Rejected | Pending for Sanction | Pending for Disburse | Sanction % over Target |
|--------------|-----------------|--------------|-------------|------------|------------|------------|----------------------|----------------------|------------------------|
| 1 | BOM | 314 | 85 | 74 | 74 | 5 | 6 | 0 | 24 |
| 2 | Bank of Baroda | 452 | 123 | 89 | 86 | 13 | 21 | 3 | 20 |
| 3 | SBI | 1956 | 435 | 330 | 310 | 26 | 79 | 20 | 17 |
| 4 | PNB | 639 | 125 | 100 | 99 | 9 | 16 | 1 | 16 |
| 5 | CBoi | 774 | 98 | 82 | 81 | 16 | 0 | 1 | 11 |
| 6 | Bank of India | 755 | 95 | 71 | 68 | 14 | 10 | 3 | 9 |
| 7 | Axis Bank Ltd | 379 | 31 | 30 | 30 | 0 | 1 | 0 | 8 |
| 8 | UCO Bank | 282 | 31 | 20 | 20 | 11 | 0 | 0 | 7 |
| 9 | Indian Bank | 383 | 32 | 19 | 18 | 6 | 7 | 1 | 5 |
| 10 | Union Bank | 602 | 48 | 25 | 25 | 4 | 19 | 0 | 4 |
| 11 | Canara Bank | 506 | 32 | 20 | 20 | 3 | 9 | 0 | 4 |
| 12 | IOB | 96 | 5 | 2 | 2 | 2 | 1 | 0 | 2 |
| 13 | Bandhan Bank | 506 | 1 | 0 | 0 | 0 | 1 | 0 | 0 |
| 14 | HDFC Bank Ltd | 652 | 2 | 0 | 0 | 0 | 2 | 0 | 0 |
| 15 | ICICI Bank | 484 | 1 | 0 | 0 | 0 | 1 | 0 | 0 |
| 16 | IDBI Bank Ltd | 177 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | Indusind Bank | 221 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | Kotak Mahindra | 94 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | Punjab And Sind | 72 | 1 | 0 | 0 | 1 | 0 | 0 | 0 |
| 20 | YES BANK | 106 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | MPGB | 550 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | | 10000 | 1145 | 862 | 833 | 110 | 173 | 29 | 9 |

Vimukt Ghumantu Ardhghumantu Swarojgar Yojana

No. in actual

| Sr. | Bank Name | Target | Submitted | Sanctioned | Disbursed | Rejected | Pending for Sanction | Pending for Disburse | Sanction % over Target |
|--------------|----------------|-------------|------------|------------|-----------|-----------|----------------------|----------------------|------------------------|
| 1 | UCO Bank | 31 | 25 | 10 | 4 | 13 | 2 | 6 | 32 |
| 2 | BOM | 34 | 11 | 9 | 9 | 0 | 2 | 0 | 26 |
| 3 | PBNB | 68 | 24 | 11 | 11 | 8 | 5 | 0 | 16 |
| 4 | Indian Bank | 41 | 8 | 4 | 4 | 0 | 4 | 0 | 10 |
| 5 | Bank of India | 81 | 17 | 3 | 0 | 9 | 5 | 3 | 4 |
| 6 | Canara Bank | 54 | 4 | 2 | 2 | 2 | 0 | 0 | 4 |
| 7 | CBoI | 82 | 11 | 3 | 3 | 8 | 0 | 0 | 4 |
| 8 | Bank of Baroda | 49 | 15 | 1 | 1 | 9 | 5 | 0 | 2 |
| 9 | Union Bank | 64 | 6 | 1 | 1 | 1 | 4 | 0 | 2 |
| 10 | SBI | 211 | 50 | 3 | 3 | 12 | 35 | 0 | 1 |
| 11 | HDFC Bank Ltd | 71 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | ICICI Bank | 52 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | IOB | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | Karur Vysya | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | P & S | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | Axis Bank Ltd | 41 | 2 | 0 | 0 | 0 | 2 | 0 | 0 |
| 17 | IDBI Bank Ltd | 18 | 1 | 0 | 0 | 0 | 1 | 0 | 0 |
| 18 | MGB | 43 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | MPGB | 82 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | | 1054 | 174 | 47 | 38 | 62 | 65 | 9 | 4 |

PM SVANidhi

10 K Number

| Sr. | Bank Name | Submitted | Sanctioned | Disbursed | Sanction % | Pending For Sanctioned | Pending For Disbursed | Return by Bank |
|--------------|---------------------|---------------|---------------|---------------|--------------|------------------------|-----------------------|----------------|
| 1 | CBoI | 72773 | 69644 | 69366 | 95.70 | 1089 | 278 | 2040 |
| 2 | BOI | 139004 | 133010 | 132930 | 95.69 | 912 | 80 | 5082 |
| 3 | Indian Bank | 38245 | 35915 | 35734 | 93.91 | 420 | 181 | 1910 |
| 4 | SBI | 329686 | 291903 | 282409 | 88.54 | 385 | 9494 | 37398 |
| 5 | UBoI | 80622 | 76268 | 75851 | 94.60 | 814 | 417 | 3540 |
| 6 | MPGB | 27299 | 26168 | 24287 | 95.86 | 161 | 1881 | 970 |
| 7 | P & S Bank | 4596 | 4262 | 4243 | 92.73 | 2 | 19 | 332 |
| 8 | PNB | 75868 | 67807 | 67775 | 89.37 | 153 | 32 | 7908 |
| 9 | J & K Bank | 43 | 42 | 42 | 97.67 | 1 | 0 | 0 |
| 10 | Canara Bank | 37932 | 33729 | 33587 | 88.92 | 165 | 142 | 4038 |
| 11 | IOB | 7782 | 7295 | 7283 | 93.74 | 33 | 12 | 454 |
| 12 | UCO Bank | 26361 | 23837 | 23807 | 90.43 | 2 | 30 | 2522 |
| 13 | BOB | 96490 | 89830 | 88787 | 93.10 | 1744 | 1043 | 4916 |
| 14 | BOM | 16697 | 14268 | 14219 | 85.45 | 23 | 49 | 2406 |
| 15 | MGB | 14612 | 13972 | 13667 | 95.62 | 246 | 305 | 394 |
| 16 | AU SFB | 554 | 542 | 542 | 97.83 | 0 | 0 | 12 |
| 17 | IDBI Bank | 3973 | 3441 | 3347 | 86.61 | 292 | 94 | 240 |
| 18 | ICICI Bank | 2048 | 1276 | 1273 | 62.30 | 94 | 3 | 678 |
| 19 | Karur Vysya | 21 | 21 | 21 | 100.00 | 0 | 0 | 0 |
| 20 | HDFC Bank | 11095 | 4995 | 4943 | 45.02 | 230 | 52 | 5870 |
| 21 | Utkarsh SFB | 332 | 174 | 167 | 52.41 | 154 | 7 | 4 |
| 22 | SIB | 29 | 23 | 23 | 79.31 | 6 | 0 | 0 |
| 23 | Axis Bank | 3233 | 1496 | 1420 | 46.27 | 1383 | 76 | 354 |
| 24 | Kotak Mahindra | 3274 | 2018 | 1975 | 61.64 | 604 | 43 | 652 |
| 25 | Karnataka Bank | 254 | 163 | 97 | 64.17 | 81 | 66 | 10 |
| 26 | Bandhan Bank | 338 | 252 | 252 | 74.56 | 80 | 0 | 6 |
| 27 | IDFC First Bank | 303 | 214 | 214 | 70.63 | 85 | 0 | 4 |
| 28 | Dhanlaxmi Bank | 8 | 2 | 2 | 25.00 | 6 | 0 | 0 |
| 29 | RBL Bank | 51 | 13 | 12 | 25.49 | 38 | 1 | 0 |
| 30 | Yes Bank Ltd | 32 | 29 | 29 | 90.63 | 3 | 0 | 0 |
| 31 | City Union Bank | 4 | 2 | 2 | 50.00 | 2 | 0 | 0 |
| 32 | Ujjivan SFB | 52 | 14 | 12 | 26.92 | 38 | 2 | 0 |
| 33 | Indusind Bank | 702 | 113 | 62 | 16.10 | 563 | 51 | 26 |
| 34 | Tamilnad Mercantile | 52 | 7 | 7 | 13.46 | 45 | 0 | 0 |
| 35 | Jana SFB | 21 | 1 | 1 | 4.76 | 20 | 0 | 0 |
| 36 | Other Bank | 80 | 69 | 69 | 86.25 | 9 | 0 | 2 |
| TOTAL | | 994466 | 902815 | 888457 | 90.78 | 9883 | 14358 | 81768 |

20 K Number

| Sr. | Bank Name | Submitted | Sanctioned | Disbursed | Sanction % | Pending For Sanctioned | Pending For Disbursed | Return by Bank |
|-----|--------------------|---------------|---------------|---------------|--------------|------------------------|-----------------------|----------------|
| 1 | SBI | 167366 | 132988 | 120076 | 79.46 | 520 | 12912 | 33858 |
| 2 | BOI | 58345 | 56232 | 56184 | 96.38 | 595 | 48 | 1518 |
| 3 | UBoI | 35145 | 32659 | 32283 | 92.93 | 610 | 376 | 1876 |
| 4 | CBoI | 36976 | 32467 | 31853 | 87.81 | 2257 | 614 | 2252 |
| 5 | BOB | 29669 | 27442 | 26954 | 92.49 | 989 | 488 | 1238 |
| 6 | PNB | 31085 | 25757 | 25745 | 82.86 | 236 | 12 | 5092 |
| 7 | Canara Bank | 20106 | 17156 | 16946 | 85.33 | 62 | 210 | 2888 |
| 8 | Indian Bank | 15291 | 13552 | 13410 | 88.63 | 389 | 142 | 1350 |
| 9 | MPGB | 13581 | 11485 | 10251 | 84.57 | 64 | 1234 | 2032 |
| 10 | UCO Bank | 10842 | 9514 | 9412 | 87.75 | 28 | 102 | 1300 |
| 11 | BOM | 7160 | 6080 | 5957 | 84.92 | 28 | 123 | 1052 |
| 12 | MGB | 4899 | 4618 | 4405 | 94.26 | 153 | 213 | 128 |
| 13 | IOB | 3854 | 3541 | 3519 | 91.88 | 39 | 22 | 274 |
| 14 | P & S Bank | 2041 | 1882 | 1870 | 92.21 | 1 | 12 | 158 |
| 15 | HDFC Bank | 2106 | 1220 | 892 | 57.93 | 14 | 328 | 872 |
| 16 | IDBI BANK | 1550 | 1312 | 1221 | 84.65 | 198 | 91 | 40 |
| 17 | Kotak Mahindra | 625 | 310 | 252 | 49.60 | 193 | 58 | 122 |
| 18 | Axis Bank | 201 | 133 | 117 | 66.17 | 68 | 16 | 0 |
| 19 | ICICI Bank | 167 | 117 | 111 | 70.06 | 38 | 6 | 12 |
| 20 | AU SFB | 129 | 107 | 107 | 82.95 | 0 | 0 | 22 |
| 21 | Utkarsh SFB | 69 | 65 | 56 | 94.20 | 4 | 9 | 0 |
| 22 | IDFC First Bank | 81 | 42 | 42 | 51.85 | 39 | 0 | 0 |
| 23 | Karnataka Bank | 52 | 38 | 17 | 73.08 | 14 | 21 | 0 |
| 24 | Bandhan Bank | 60 | 24 | 24 | 40.00 | 36 | 0 | 0 |
| 25 | J & K Bank | 18 | 18 | 16 | 100.00 | 0 | 2 | 0 |
| 26 | TMB | 6 | 4 | 4 | 66.67 | 2 | 0 | 0 |
| 27 | South Indian Bank | 14 | 4 | 3 | 28.57 | 10 | 1 | 0 |
| 28 | Karur Vysya Bank | 5 | 3 | 3 | 60.00 | 2 | 0 | 0 |
| 29 | Yes Bank | 2 | 2 | 2 | 100.00 | 0 | 0 | 0 |
| 30 | Indusind Bank | 19 | 1 | 1 | 5.26 | 18 | 0 | 0 |
| 31 | Other Bank | 25 | 1 | 0 | 4.00 | 24 | 1 | 0 |
| | Grand Total | 441489 | 378774 | 361733 | 85.79 | 6631 | 17041 | 56084 |

50 K Number

| Sr. | Bank Name | Submitted | Sanctioned | Disbursed | Sanction % | Pending For Sanctioned | Pending For Disbursed | Return by Bank |
|--------------------|-----------------|---------------|--------------|--------------|--------------|------------------------|-----------------------|----------------|
| 1 | SBI | 41867 | 33261 | 29489 | 79.44 | 1706 | 3772 | 6900 |
| 2 | BOI | 15867 | 15246 | 15228 | 96.09 | 295 | 18 | 326 |
| 3 | CBoI | 10292 | 7379 | 7018 | 71.70 | 2215 | 361 | 698 |
| 4 | UBoI | 7907 | 7383 | 7234 | 93.37 | 302 | 149 | 222 |
| 5 | PNB | 7659 | 6798 | 6793 | 88.76 | 43 | 5 | 818 |
| 6 | Canara Bank | 8846 | 6330 | 6203 | 71.56 | 40 | 127 | 2476 |
| 7 | BOB | 5823 | 5385 | 5201 | 92.48 | 354 | 184 | 84 |
| 8 | MPGB | 4447 | 4205 | 3939 | 94.56 | 8 | 266 | 234 |
| 9 | Indian Bank | 3685 | 3510 | 3475 | 95.25 | 121 | 35 | 54 |
| 10 | UCO Bank | 2693 | 2513 | 2511 | 93.32 | 4 | 2 | 176 |
| 11 | BOM | 1881 | 1679 | 1648 | 89.26 | 20 | 31 | 182 |
| 12 | MGB | 1488 | 1456 | 1404 | 97.85 | 26 | 52 | 6 |
| 13 | IOB | 1450 | 1348 | 1322 | 92.97 | 30 | 26 | 72 |
| 14 | Punjab and Sind | 614 | 598 | 595 | 97.39 | 4 | 3 | 12 |
| 15 | IDBI BANK | 493 | 436 | 410 | 88.44 | 49 | 26 | 8 |
| 16 | HDFC BANK | 223 | 178 | 87 | 79.82 | 31 | 91 | 14 |
| 17 | ICICI BANK | 43 | 32 | 29 | 74.42 | 11 | 3 | 0 |
| 18 | Kotak Mahindra | 52 | 27 | 26 | 51.92 | 21 | 1 | 4 |
| 19 | Axis Bank | 23 | 16 | 16 | 69.57 | 7 | 0 | 0 |
| 20 | J & K Bank | 10 | 10 | 9 | 100.00 | 0 | 1 | 0 |
| 21 | AU SFB | 8 | 8 | 8 | 100.00 | 0 | 0 | 0 |
| 22 | Utkarsh SFB | 12 | 8 | 8 | 66.67 | 4 | 0 | 0 |
| 23 | Karnataka Bank | 12 | 6 | 5 | 50.00 | 4 | 1 | 2 |
| 24 | IDFC First Bank | 10 | 5 | 5 | 50.00 | 3 | 0 | 2 |
| 25 | Other Bank | 7 | 3 | 3 | 42.86 | 2 | 0 | 2 |
| Grand Total | | 115412 | 97820 | 92666 | 84.76 | 5300 | 5154 | 12292 |

Pradhan Mantri Formalization of Micro Food Processing Enterprises

No. in actual

| Sr. | Bank Name | Target | Application Submitted | Sanctioned | Sanction % over Target | Rejection | Pending | Disbursed |
|-----|-----------------|--------|-----------------------|------------|------------------------|-----------|---------|-----------|
| 1 | Bank of India | 512 | 2055 | 867 | 169.34 | 708 | 480 | 639 |
| 2 | UCO Bank | 178 | 391 | 230 | 129.21 | 124 | 37 | 164 |
| 3 | CBoI | 522 | 1513 | 663 | 127.01 | 654 | 196 | 418 |
| 4 | Bank of Baroda | 306 | 714 | 291 | 95.10 | 267 | 156 | 193 |
| 5 | MPGB | 713 | 1337 | 563 | 78.96 | 529 | 245 | 384 |
| 6 | SBI | 1328 | 3289 | 1048 | 78.92 | 1931 | 310 | 813 |
| 7 | PNB | 433 | 883 | 325 | 75.06 | 350 | 208 | 214 |
| 8 | UBoI | 408 | 889 | 301 | 73.77 | 379 | 209 | 180 |
| 9 | HDFC Bank | 318 | 877 | 207 | 65.09 | 189 | 481 | 173 |
| 10 | IDBI Bank | 86 | 149 | 53 | 61.63 | 52 | 44 | 38 |
| 11 | IOB | 61 | 76 | 33 | 54.10 | 24 | 19 | 26 |
| 12 | BOM | 198 | 260 | 100 | 50.51 | 118 | 42 | 74 |
| 13 | Canara Bank | 343 | 360 | 142 | 41.40 | 155 | 63 | 91 |
| 14 | Indian Bank | 242 | 285 | 92 | 38.02 | 166 | 27 | 53 |
| 15 | Punjab And Sind | 46 | 32 | 13 | 28.26 | 14 | 5 | 8 |
| 16 | MGB | 367 | 349 | 99 | 26.98 | 181 | 69 | 72 |
| 17 | Karnataka Bank | 6 | 1 | 1 | 16.67 | 0 | 0 | 0 |
| 18 | ICICI Bank | 236 | 107 | 34 | 14.41 | 3 | 70 | 8 |
| 19 | Equitas SFB | 13 | 6 | 1 | 7.69 | 0 | 5 | 0 |
| 20 | IDFC Bank | 81 | 35 | 5 | 6.17 | 13 | 17 | 3 |
| 21 | Au SFB | 21 | 15 | 1 | 4.76 | 2 | 12 | 1 |
| 22 | Kotak Mahindra | 46 | 20 | 1 | 2.17 | 0 | 19 | 1 |
| 23 | Axis Bank | 185 | 46 | 4 | 2.16 | 3 | 39 | 0 |
| 24 | Yes Bank | 52 | 13 | 1 | 1.92 | 5 | 7 | 0 |
| 25 | Bandhan Bank | 246 | 25 | 0 | 0.00 | 0 | 25 | 0 |
| 26 | DCB | 27 | 4 | 0 | 0.00 | 0 | 4 | 0 |
| 27 | ESAF SFB | 16 | 15 | 0 | 0.00 | 5 | 10 | 0 |
| 28 | Federal Bank | 15 | 3 | 0 | 0.00 | 0 | 3 | 0 |
| 29 | Indusind Bank | 107 | 30 | 0 | 0.00 | 0 | 30 | 0 |
| 30 | RBL Bank | 14 | 2 | 0 | 0.00 | 0 | 2 | 0 |
| 31 | Utkarsh SFB | 10 | 3 | 0 | 0.00 | 0 | 3 | 0 |
| 32 | CSB | 5 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| 33 | City Union Bank | 3 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| 34 | Dhan Lakshmi | 1 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| 35 | Fincare SFB | 20 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| 36 | J & K Bank | 2 | 1 | 0 | 0.00 | 1 | 0 | 0 |

| | | | | | | | | |
|--------------|------------------------|-------------|--------------|-------------|--------------|-------------|-------------|-------------|
| 37 | Jana SFB | 10 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| 38 | Karur Vysya Bank | 3 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| 39 | Lakshmi Vilas | 2 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| 40 | Shivalik SFB | 2 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| 41 | South Indian Bank | 3 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| 42 | Suryoday SFB | 8 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| 43 | Tamilnad Mercantile | 2 | 1 | 0 | 0.00 | 0 | 1 | 0 |
| 44 | Ujjivan SFB | 3 | 0 | 0 | 0.00 | 0 | 0 | 0 |
| TOTAL | | 7200 | 13786 | 5075 | 70.49 | 5873 | 2838 | 3553 |

Pradhan Mantri Employment Generation Programme

Amt. in Cr.

| Sr. | Bank Name | Target | | Forwarded | | Sanctioned | | Disbursed | | Pending | | Sanction% over Target (Amt) |
|--------------|-----------|-------------|---------------|------------|--------------|-------------|------------|-------------|--------------|------------|---------------|--------------------------------------|
| | | No. | M.M. | No. | M.M. | No. | M.M. | No. | M.M. | No. | M.M. | |
| 1 | CBoI | 377 | 10.63 | 141 | 6.66 | 539 | 32.20 | 420 | 24.24 | 32 | 127.39 | 302.98 |
| 2 | IOB | 46 | 1.39 | 11 | 0.45 | 44 | 2.35 | 26 | 1.22 | 0 | 0.00 | 168.98 |
| 3 | IDBI | 40 | 1.23 | 5 | 0.22 | 36 | 1.90 | 27 | 1.38 | 2 | 9.49 | 154.57 |
| 4 | UBoI | 359 | 10.05 | 84 | 2.93 | 211 | 9.01 | 124 | 4.70 | 19 | 53.49 | 89.59 |
| 5 | SBI | 489 | 13.61 | 244 | 7.86 | 887 | 27.13 | 704 | 20.32 | 1 | 5.00 | 199.37 |
| 6 | BOI | 381 | 10.73 | 106 | 3.82 | 379 | 12.29 | 292 | 8.39 | 3 | 30.47 | 114.59 |
| 7 | BOB | 382 | 10.83 | 49 | 2.69 | 170 | 10.66 | 117 | 6.87 | 23 | 95.17 | 98.50 |
| 8 | UCO | 79 | 2.31 | 17 | 0.85 | 102 | 3.49 | 80 | 2.41 | 0 | 0.00 | 151.38 |
| 9 | PNB | 360 | 10.15 | 114 | 4.31 | 394 | 12.89 | 291 | 8.96 | 10 | 41.45 | 126.90 |
| 10 | Indian | 162 | 4.67 | 15 | 0.63 | 88 | 3.02 | 50 | 1.58 | 2 | 10.50 | 64.73 |
| 11 | MPGB | 312 | 8.76 | 63 | 1.70 | 315 | 8.54 | 267 | 6.81 | 0 | 0.00 | 97.44 |
| 12 | MGB | 79 | 2.31 | 43 | 1.10 | 80 | 1.99 | 71 | 1.52 | 8 | 15.11 | 86.24 |
| 13 | BOM | 124 | 3.55 | 20 | 0.82 | 57 | 3.59 | 30 | 2.09 | 3 | 7.35 | 101.25 |
| 14 | HDFC | 103 | 2.96 | 12 | 1.04 | 16 | 1.91 | 12 | 1.34 | 10 | 79.32 | 64.52 |
| 15 | P & S | 39 | 1.22 | 4 | 0.07 | 7 | 0.57 | 6 | 0.56 | 2 | 4.20 | 46.94 |
| 16 | Canara | 312 | 8.76 | 54 | 2.23 | 136 | 4.39 | 106 | 3.14 | 0 | 0.00 | 50.15 |
| 17 | ICICI | 103 | 2.96 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 18 | Axis | 103 | 2.90 | 4 | 0.12 | 3 | 0.04 | 1 | 0.01 | 4 | 12.22 | 1.47 |
| 19 | YES | 28 | 0.83 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| Total | | 3877 | 109.85 | 986 | 37.48 | 3464 | 136 | 2624 | 95.54 | 119 | 491.16 | 123.81 |

Agriculture Infrastructure Fund

No. in actual & Amt. in Cr.

| Sr. | Bank | Target | | Achievement | | Pending | | Ach % (Amt) |
|--------------|-----------------------|-------------|--------------|-------------|--------------|-------------|--------------|----------------|
| | | No. | Amt (Cr.) | No. | Amt (Cr.) | No. | Amt (Cr.) | |
| 1 | Canara Bank | 163 | 99 | 86 | 515 | 1 | 0 | 520 |
| 2 | State Bank of India | 374 | 189 | 2214 | 666 | 561 | 159 | 352 |
| 3 | Bank Of India | 175 | 88 | 743 | 202 | 121 | 28 | 229 |
| 4 | Indian Overseas Bank | 3 | 3 | 5 | 6 | 5 | 8 | 209 |
| 5 | Punjab National Bank | 177 | 74 | 174 | 147 | 27 | 7 | 199 |
| 6 | UCO Bank | 36 | 26 | 73 | 47 | 8 | 12 | 179 |
| 7 | IDFC FIRST Bank | 2 | 1 | 2 | 1 | 6 | 6 | 149 |
| 8 | Central Bank of India | 128 | 90 | 274 | 132 | 46 | 14 | 147 |
| 9 | MPGB | 78 | 35 | 260 | 44 | 34 | 7 | 127 |
| 10 | Bank of Baroda | 103 | 83 | 224 | 97 | 21 | 22 | 117 |
| 11 | HDFC Bank | 130 | 74 | 152 | 77 | 139 | 86 | 104 |
| 12 | Bank of Maharashtra | 73 | 60 | 54 | 61 | 9 | 21 | 102 |
| 13 | ICICI Bank | 25 | 17 | 12 | 17 | 5 | 9 | 97 |
| 14 | Axis Bank | 26 | 20 | 18 | 19 | 32 | 37 | 95 |
| 15 | IDBI BANK LTD | 7 | 2 | 9 | 2 | 11 | 11 | 93 |
| 16 | Union Bank of India | 48 | 38 | 97 | 35 | 16 | 14 | 92 |
| 17 | Indian Bank | 30 | 25 | 31 | 15 | 3 | 12 | 62 |
| 18 | Punjab and Sind Bank | 2 | 2 | 3 | 1 | 0 | 0 | 58 |
| 19 | Kotak Mahindra Bank | 7 | 9 | 4 | 3 | 3 | 4 | 38 |
| 20 | AU SFB | 13 | 12 | 3 | 3 | 5 | 5 | 27 |
| 21 | MGB | 26 | 15 | 4 | 0 | 0 | 0 | 3 |
| 22 | DCCBs | 38 | 16 | 4 | 0 | 0 | 0 | 2 |
| 23 | Yes Bank | 3 | 5 | 0 | 0 | 2 | 0 | 0 |
| 24 | Karnataka Bank | 2 | 1 | 0 | 0 | 2 | 1 | 0 |
| 25 | Indusind Bank | 2 | 1 | 0 | 0 | 0 | 0 | 0 |
| 26 | Federal Bank Ltd. | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | | 1672 | 986 | 4446 | 2093 | 1057 | 464 | 212 |

PM Vishwakarma

No. in actual

| Sr | BANK | RECEIVED | SANCTIONED | DISBURSED | REJECTED | PENDING | SANCTION % OVER RECEIVED |
|--------------|----------------|-----------------|-------------------|------------------|-----------------|----------------|---|
| 1 | BOM | 2855 | 1244 | 970 | 947 | 664 | 43.57 |
| 2 | PNB | 11985 | 5111 | 4855 | 5525 | 1349 | 42.64 |
| 3 | UCO | 3078 | 1207 | 838 | 1478 | 393 | 39.21 |
| 4 | P & S Bank | 357 | 139 | 127 | 182 | 36 | 38.94 |
| 5 | BOI | 15864 | 5763 | 5307 | 7657 | 2444 | 36.33 |
| 6 | India Bank | 6107 | 2002 | 1492 | 3576 | 529 | 32.78 |
| 7 | IOB | 377 | 105 | 95 | 226 | 46 | 27.85 |
| 8 | SBI | 49245 | 11908 | 8680 | 29802 | 7535 | 24.18 |
| 9 | Canara | 2368 | 572 | 423 | 1309 | 487 | 24.16 |
| 10 | CBoI | 11260 | 1966 | 1542 | 8208 | 1086 | 17.46 |
| 11 | BOB | 11751 | 1922 | 1139 | 4972 | 4857 | 16.36 |
| 12 | MPGB | 1576 | 240 | 67 | 1037 | 299 | 15.23 |
| 13 | UBoI | 10562 | 962 | 654 | 7454 | 2146 | 9.11 |
| 14 | MGB | 3093 | 253 | 154 | 2500 | 340 | 8.18 |
| 15 | IDBI | 538 | 31 | 26 | 325 | 182 | 5.76 |
| 16 | Kotak Mahindra | 219 | 6 | 6 | 3 | 210 | 2.74 |
| 17 | HDFC Bank | 898 | 10 | 8 | 257 | 631 | 1.11 |
| 18 | ICICI Bank | 208 | 2 | | 15 | 191 | 0.96 |
| TOTAL | | 132341 | 33443 | 26383 | 75473 | 23425 | 25.27 |

AHDF: Issuance of KCC to Animal Husbandry

No in actuals

| Sr. | Bank Name | Received | Sanctioned | Rejected | Pending | Pendency more than 15 days |
|--------------|-----------------------|---------------|---------------|---------------|--------------|----------------------------|
| 1 | Cooperative Bank | 102449 | 60509 | 37537 | 4403 | 1885 |
| 2 | Union Bank of India | 33202 | 14246 | 16046 | 2910 | 1740 |
| 3 | Bank of India | 152778 | 93239 | 53134 | 6405 | 1070 |
| 4 | State Bank of India | 176337 | 86382 | 84632 | 5323 | 523 |
| 5 | Canara Bank | 10708 | 4888 | 5014 | 806 | 332 |
| 6 | Indian Overseas Bank | 1471 | 468 | 681 | 322 | 286 |
| 7 | Bank of Baroda | 21924 | 10356 | 10905 | 663 | 270 |
| 8 | Punjab National Bank | 34046 | 19496 | 11285 | 3265 | 234 |
| 9 | Central Bank of India | 66082 | 37104 | 27630 | 1348 | 194 |
| 10 | Punjab & Sind Bank | 1699 | 578 | 925 | 196 | 104 |
| 11 | IDBI Bank Ltd. | 992 | 218 | 666 | 108 | 70 |
| 12 | UCO Bank | 16633 | 8602 | 7780 | 251 | 63 |
| 13 | Bank of Maharashtra | 15387 | 7123 | 7480 | 784 | 28 |
| 14 | Indian Bank | 21285 | 10017 | 10963 | 305 | 13 |
| TOTAL | | 654993 | 353226 | 274678 | 27089 | 6812 |

AHDF: Issuance of KCC to Fisheries

No in actuals

| Sr. | Bank Name | Received | Sanctioned | Rejected | Pending | Sanction% | Pendency more than 15 days |
|--------------|-----------------------|---------------|---------------|--------------|-------------|-----------|----------------------------|
| 1 | Punjab National Bank | 5333 | 3679 | 1561 | 93 | 69 | 102 |
| 2 | Central Bank of India | 12105 | 7989 | 3599 | 517 | 66 | 231 |
| 3 | Cooperative Bank | 66760 | 44541 | 20676 | 1543 | 67 | 16 |
| 4 | Bank of India | 24995 | 16375 | 8116 | 504 | 66 | 66 |
| 5 | IDBI Bank Ltd. | 462 | 294 | 117 | 51 | 64 | 142 |
| 6 | Bank of Maharashtra | 2748 | 1646 | 988 | 114 | 60 | 1017 |
| 7 | State Bank of India | 37866 | 22662 | 14718 | 486 | 60 | 51 |
| 8 | Canara Bank | 1001 | 595 | 338 | 68 | 59 | 9 |
| 9 | UCO Bank | 1773 | 996 | 756 | 21 | 56 | 18 |
| 10 | Bank of Baroda | 5346 | 2510 | 2713 | 123 | 47 | 14 |
| 11 | Union Bank of India | 6584 | 3034 | 3029 | 521 | 46 | 85 |
| 12 | Indian Overseas Bank | 84 | 38 | 28 | 18 | 45 | 256 |
| 13 | Indian Bank | 5401 | 2189 | 3130 | 82 | 41 | 21 |
| 14 | Punjab & Sind Bank | 130 | 35 | 80 | 15 | 27 | 461 |
| TOTAL | | 170588 | 106583 | 59849 | 4156 | 62 | 2489 |

National Rural Livelihood Mission

No in actuals amt. in lakh

| Sr. | Bank Name | State annual target | | Total disbursement | | |
|-----|---------------|---------------------|---------------|--------------------|---------------|-----------------|
| | | SHG | Amount | SHG | Amount | Achiv. % (Amt.) |
| 1 | CBI | 19727 | 33000 | 24276 | 60153 | 182 |
| 2 | HDFC | 8852 | 45000 | 12975 | 48098 | 107 |
| 3 | MPGB | 58639 | 129800 | 58019 | 108430 | 84 |
| 4 | SBI | 17866 | 41000 | 12511 | 33622 | 82 |
| 5 | BOI | 11668 | 27500 | 10026 | 20681 | 75 |
| 6 | Canara | 2526 | 5400 | 1638 | 3209 | 59 |
| 7 | MGB | 32398 | 58700 | 19302 | 33396 | 57 |
| 8 | Indian | 7855 | 12000 | 3307 | 6382 | 53 |
| 9 | IDBI | 203 | 951 | 213 | 478 | 50 |
| 10 | BOB | 3065 | 7800 | 1852 | 3504 | 45 |
| 11 | IOB | 227 | 700 | 141 | 289 | 41 |
| 12 | BOM | 5102 | 15711 | 2598 | 6264 | 40 |
| 13 | ICICI | 1218 | 5217 | 597 | 2048 | 39 |
| 14 | PNB | 6984 | 20500 | 4526 | 7538 | 37 |
| 15 | UBI | 10778 | 21000 | 2953 | 6291 | 30 |
| 16 | UCO | 1881 | 5000 | 1335 | 985 | 20 |
| 17 | PSB | 340 | 719 | 124 | 117 | 16 |
| | Total | 189347 | 430048 | 156393 | 341485 | 79 |

Any other issue with permission of the Chair

Bank wise Position of Branches/ATM as on 31.12.2024

SLBC Madhya Pradesh Convenor: Central Bank of India

Numbers

| Sr. | BANKS | RURAL | SEMI | URBAN | TOTAL | ATM |
|-----|------------------------------------|-------------|-------------|-------------|-------------|-------------|
| 1 | Bank of Baroda | 48 | 89 | 134 | 271 | 377 |
| 2 | Bank of India | 176 | 145 | 132 | 453 | 515 |
| 3 | Bank of Maharashtra | 78 | 42 | 76 | 196 | 173 |
| 4 | Canara Bank | 54 | 116 | 137 | 307 | 220 |
| 5 | Central Bank of India | 227 | 138 | 96 | 461 | 476 |
| 6 | Indian Bank | 81 | 52 | 96 | 229 | 125 |
| 7 | Indian Overseas Bank | 9 | 7 | 43 | 59 | 47 |
| 8 | Punjab and Sind Bank | 9 | 6 | 28 | 43 | 30 |
| 9 | Punjab National Bank | 94 | 104 | 182 | 380 | 392 |
| 10 | State Bank of India | 355 | 390 | 431 | 1176 | 4055 |
| 11 | UCO Bank | 43 | 49 | 83 | 175 | 122 |
| 12 | Union Bank of India | 105 | 93 | 157 | 355 | 371 |
| | PSBs - SUB TOTAL | 1279 | 1231 | 1595 | 4105 | 6903 |
| 13 | Axis Bank | 53 | 75 | 122 | 250 | 359 |
| 14 | Bandhan Bank | 28 | 158 | 124 | 310 | 21 |
| 15 | Catholic Syrian Bank | 0 | 0 | 6 | 6 | 6 |
| 16 | City Union Bank | 0 | 0 | 7 | 7 | 8 |
| 17 | Development Credit Bank | 11 | 13 | 10 | 34 | 32 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 1 | 1 | 1 |
| 19 | Federal Bank Ltd. | 1 | 2 | 15 | 18 | 17 |
| 20 | HDFC Bank | 20 | 187 | 203 | 410 | 474 |
| 21 | ICICI Bank | 73 | 99 | 130 | 302 | 510 |
| 22 | IDBI Bank | 25 | 41 | 53 | 119 | 176 |
| 23 | IDFC First Bank | 18 | 25 | 57 | 100 | 53 |
| 24 | Indusind Bank Limited | 33 | 33 | 67 | 133 | 84 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 2 | 2 | 1 |
| 26 | Karnataka Bank Limited | 0 | 0 | 7 | 7 | 6 |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 4 | 4 | 4 |
| 28 | Kotak Mahindra Bank | 8 | 10 | 46 | 64 | 68 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 4 | 4 | 4 |
| 30 | Ratnakar Bank Ltd. (RBL) | 4 | 6 | 9 | 19 | 13 |
| 31 | South Indian bank | 0 | 0 | 4 | 4 | 5 |
| 32 | Tamilnadu Mercantile Bank | 0 | 1 | 2 | 3 | 3 |
| 33 | Yes Bank | 9 | 22 | 33 | 64 | 59 |
| | PRIVATE BANK SUB TOTAL | 283 | 672 | 906 | 1861 | 1904 |
| | COMMERCIAL BANKS SUB | 1562 | 1903 | 2501 | 5966 | 8807 |
| 35 | MGB | 316 | 90 | 48 | 454 | 1 |
| 36 | MPGB | 538 | 231 | 112 | 881 | 0 |
| | RRBs - SUB TOTAL | 854 | 321 | 160 | 1335 | 1 |
| 37 | DCCB & Apex Bank | 360 | 283 | 247 | 890 | 46 |
| | CO-OPERATIVE BANK - SUB TOT | 360 | 283 | 247 | 890 | 46 |
| 38 | AU Small Finance Bank | 22 | 86 | 72 | 180 | 52 |
| 39 | Equitas Small Finance Bank | 5 | 15 | 35 | 55 | 21 |
| 40 | ESAF | 2 | 45 | 21 | 68 | 46 |
| 41 | Jana Small Finance Bank | 11 | 6 | 28 | 45 | 3 |
| 42 | Shivalik Small Finance Bank | 0 | 1 | 4 | 5 | 0 |
| 43 | Suryoday Small Finance Bank | 6 | 10 | 19 | 35 | 0 |
| 44 | Ujjivan Small Finance Bank | 1 | 5 | 8 | 14 | 13 |
| 45 | Utkarsh Small Finance Bank | 4 | 27 | 18 | 49 | 10 |
| | SMALL FINANCE BANK SUB TOT | 51 | 195 | 205 | 451 | 145 |
| 47 | INDIA POST PAYMENT BANK | 0 | 14 | 28 | 42 | 0 |
| | PAYMENT BANK - SUB TOTAL | 0 | 14 | 28 | 42 | 0 |
| | TOTAL | 2827 | 2716 | 3141 | 8684 | 8999 |

CENTRE WISE DEPOSITS, ADVANCES AND C.D.RATIO 31.12.2024
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 | 135267 | 524234 | 1974311 | 142413 | 526185 | 1463777 | 105.3 | 100.4 | 74.1 |
| 2 | Bank of India | 769573 | 1035882 | 2231391 | 971308 | 923054 | 1745940 | 126.2 | 89.1 | 78.2 |
| 3 | Bank of Maharashtra | 296629 | 159830 | 793922 | 151493 | 110933 | 557641 | 51.1 | 69.4 | 70.2 |
| 4 | Canara Bank | 292270 | 351657 | 1534423 | 116019 | 404143 | 1668629 | 39.7 | 114.9 | 108.7 |
| 5 | Central Bank of India | 1120491 | 1120466 | 2204315 | 671821 | 714787 | 1015153 | 60.0 | 63.8 | 46.1 |
| 6 | Indian Bank | 324350 | 371773 | 1280551 | 142109 | 126850 | 916005 | 43.8 | 34.1 | 71.5 |
| 7 | Indian Overseas Bank | 20510 | 12308 | 241599 | 14871 | 12758 | 383933 | 72.5 | 103.7 | 158.9 |
| 8 | Punjab and Sind Bank | 10171 | 19207 | 217938 | 5046 | 12096 | 102280 | 49.6 | 63.0 | 46.9 |
| 9 | Punjab National Bank | 315374 | 627123 | 2911071 | 260889 | 381443 | 2966398 | 82.7 | 60.8 | 101.9 |
| 10 | State Bank of India | 1812555 | 5380877 | 12904712 | 1235695 | 2961365 | 6813093 | 68.2 | 55.0 | 52.8 |
| 11 | UCO Bank | 118114 | 149849 | 837911 | 95559 | 110292 | 677796 | 80.9 | 73.6 | 80.9 |
| 12 | Union Bank of India | 605912 | 802313 | 3115082 | 335759 | 415641 | 1380519 | 55.4 | 51.8 | 44.3 |
| | PSBs - SUB TOTAL | 5821216 | 10555519 | 30247226 | 4142982 | 6699546 | 19691164 | 71.2 | 63.5 | 65.1 |
| 13 | Axis Bank | 85000 | 278962 | 1725354 | 164340 | 465300 | 1667651 | 193.3 | 166.8 | 96.7 |
| 14 | Bandhan Bank | 9527 | 57147 | 221644 | 75664 | 206971 | 646049 | 794.2 | 362.2 | 291.5 |
| 15 | Catholic Syrian Bank | 0 | 0 | 12465 | 0 | 0 | 4495 | 0.0 | 0.0 | 36.1 |
| 16 | City Union Bank | 0 | 0 | 7707 | 0 | 0 | 14319 | 0.0 | 0.0 | 0.0 |
| 17 | Development Credit Bank | 19666 | 39294 | 47713 | 67842 | 91995 | 78600 | 345.0 | 234.1 | 164.7 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 4839 | 0 | 0 | 892 | 0.0 | 0.0 | 18.4 |
| 19 | Federal Bank Ltd. | 3062 | 3891 | 145352 | 6618 | 9124 | 81100 | 216.1 | 234.5 | 55.8 |
| 20 | HDFC Bank | 28524 | 712427 | 3644861 | 35373 | 1515155 | 5113254 | 124.0 | 212.7 | 140.3 |
| 21 | ICICI Bank | 41074 | 430562 | 2710305 | 136399 | 909599 | 2769741 | 332.1 | 211.3 | 102.2 |
| 22 | IDBI Bank | 22754 | 126672 | 828544 | 28406 | 90320 | 355856 | 124.8 | 71.3 | 42.9 |
| 23 | IDFC First Bank | 55540 | 108021 | 381481 | 95046 | 180893 | 606753 | 171.1 | 167.5 | 159.1 |
| 24 | Indusind Bank Limited | 28141 | 37700 | 561174 | 249041 | 207722 | 606776 | 885.0 | 551.0 | 108.1 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 5773 | 0 | 0 | 5077 | 0.0 | 0.0 | 88.0 |
| 26 | Karnataka Bank Limited | 0 | 0 | 32308 | 0 | 0 | 27954 | 0.0 | 0.0 | 86.5 |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 26319 | 0 | 0 | 20856 | 0.0 | 0.0 | 79.2 |
| 28 | Kotak Mahindra Bank | 28205 | 39934 | 506786 | 87772 | 149101 | 986211 | 311.2 | 373.4 | 194.6 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 10346 | 0 | 0 | 18044 | 0.0 | 0.0 | 174.4 |
| 30 | Ratnakar Bank Ltd. (RBL) | 4719 | 13843 | 62769 | 22461 | 35452 | 60625 | 476.0 | 256.1 | 96.6 |
| 31 | South Indian Bank | 0 | 0 | 35778 | 0 | 0 | 21805 | 0.0 | 0.0 | 60.9 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0.0 | 0.0 | 0.0 |
| 33 | Tamilnadu Mercantile Bank | 0 | 679 | 2795 | 0 | 1368 | 4056 | 0.0 | 201.5 | 145.1 |
| 34 | Yes Bank | 11637 | 36168 | 343631 | 22096 | 70415 | 541089 | 189.9 | 194.7 | 157.5 |
| | PRIVATE BANK SUB TOTAL | 337849 | 1885301 | 11317942 | 991058 | 3933417 | 13631203 | 293.3 | 208.6 | 120.4 |
| | COMMERCIAL BANKS SUB | 6159065 | 12440820 | 41565168 | 5134040 | 10632964 | 33322367 | 83.4 | 85.5 | 80.2 |
| 35 | MGB | 634648 | 307519 | 224515 | 267551 | 129802 | 74152 | 42.2 | 42.2 | 33.0 |
| 36 | MPGB | 854753 | 675010 | 391822 | 858956 | 526286 | 259334 | 100.5 | 78.0 | 66.2 |
| | RRBs - SUB TOTAL | 1489401 | 982529 | 616337 | 1126506 | 656088 | 333486 | 75.6 | 66.8 | 54.1 |
| 37 | DCCB & Apex Bank | 746047 | 931687 | 1953266 | 1566768 | 1302043 | 1911310 | 210.0 | 139.8 | 97.9 |
| | CO-OPERATIVE BANK - SUB | 746047 | 931687 | 1953266 | 1566768 | 1302043 | 1911310 | 210.0 | 139.8 | 97.9 |
| 38 | AU Small Finance Bank | 1375 | 63581 | 372018 | 18357 | 453831 | 890891 | 1334.8 | 713.8 | 239.5 |
| 39 | Equitas Small Finance Bank | 9931 | 12199 | 117226 | 239 | 19263 | 84433 | 2.4 | 157.9 | 72.0 |
| 40 | ESAF | 645 | 24572 | 21448 | 1550 | 51786 | 55541 | 240.3 | 210.7 | 259.0 |
| 41 | Jana Small Finance Bank | 1472 | 3754 | 66635 | 53507 | 10900 | 133698 | 3634.1 | 290.4 | 200.6 |
| 42 | Shivalik Small Finance Bank | 0 | 9491 | 5301 | 0 | 4168 | 26870 | 0.0 | 43.9 | 506.9 |
| 43 | Suryoday Small Finance Bank | 115 | 264 | 8652 | 5392 | 13234 | 45666 | 4671.7 | 5006.6 | 527.8 |
| 44 | Ujjivan Small Finance Bank | 1600 | 9023 | 25528 | 1166 | 11640 | 35818 | 72.8 | 129.0 | 140.3 |
| 45 | Utkarsh Small Finance Bank | 71 | 1024 | 43348 | 1645 | 22769 | 25394 | 2302.8 | 2222.7 | 58.6 |
| | SMALL FINANCE BANK SUB TOTAL | 15211 | 123909 | 660157 | 81857 | 587590 | 1298311 | 538.1 | 474.2 | 196.7 |
| 46 | INDIA POST PAYMENT BANK | 0 | 36506 | 83596 | 0 | 0 | 0 | 0.0 | 0.0 | 0.0 |
| | PAYMENT BANK - SUB TOTAL | 0 | 36506 | 83596 | 0 | 0 | 0 | 0.0 | 0.0 | 0.0 |
| | TOTAL | 8409725 | 14515451 | 44878524 | 7909172 | 13178685 | 36865474 | 94.0 | 90.8 | 82.1 |

BANKWISE TOTAL DEPOSITS, ADVANCES AND C.D.RATIO As on 31.12.2024
SLBC, Madhya Pradesh Convenor-Central Bank of India

[Amt. in lacs]

TABLE: 3(i)

| SR | BANKS | DEPOSITS | | ADVANCES | | | C.D RATIO | | |
|----|-------------------------------------|--------------------------------|-------------------------------|--------------------------------|-------------------------------|---|--------------------------------|-------------------------------|---|
| | | Previous Quarter 30.09.2024 | Current Quarter 31.12.2024 | Previous Quarter 30.09.2024 | Current Quarter 31.12.2024 | Credit as per place of Utilization Dec-24 | Previous Quarter 30.09.2024 | Current Quarter 31.12.2024 | Including Cr. as per place of utilization 31.12.2024 |
| 1 | Bank of Baroda | 2636540 | 2633812 | 2058779 | 2132375 | | 78.09 | 80.96 | 80.96 |
| 2 | Bank of India | 4172524 | 4036847 | 3512659 | 3640302 | | 84.19 | 90.18 | 90.18 |
| 3 | Bank of Maharashtra | 1199164 | 1250382 | 757472 | 820066 | | 63.17 | 65.59 | 65.59 |
| 4 | Canara Bank | 2239940 | 2178349 | 2225341 | 2188792 | | 99.35 | 100.48 | 100.48 |
| 5 | Central Bank of India | 4334341 | 4445272 | 2322114 | 2401762 | | 53.57 | 54.03 | 54.03 |
| 6 | Indian Bank | 1987680 | 1976674 | 1159663 | 1184964 | 25800 | 58.34 | 59.95 | 61.25 |
| 7 | Indian Overseas Bank | 270444 | 274417 | 403033 | 411562 | | 149.03 | 149.98 | 149.98 |
| 8 | Punjab and Sind Bank | 236091 | 247317 | 114440 | 119421 | | 48.47 | 48.29 | 48.29 |
| 9 | Punjab National Bank | 3925213 | 3853568 | 3504659 | 3608730 | | 89.29 | 93.65 | 93.65 |
| 10 | State Bank of India | 19832282 | 20098143 | 10372999 | 11010154 | 2527772 | 52.30 | 54.78 | 67.36 |
| 11 | UCO Bank | 1140598 | 1105874 | 837282 | 883646 | | 73.41 | 79.90 | 79.90 |
| 12 | Union Bank of India | 4564104 | 4523306 | 2080114 | 2131919 | 62599 | 45.58 | 47.13 | 48.52 |
| | PSBs - SUB TOTAL | 46538922 | 46623961 | 29348554 | 30533692 | 2616171 | 63.06 | 65.49 | 71.10 |
| 13 | Axis Bank | 2112158 | 2089316 | 2198263 | 2297292 | | 104.08 | 109.95 | 109.95 |
| 14 | Bandhan Bank | 287358 | 288318 | 918913 | 928683 | | 319.78 | 322.10 | 322.10 |
| 15 | Catholic Syrian Bank | 12553 | 12465 | 4355 | 4495 | | 34.69 | 36.06 | 36.06 |
| 16 | City Union Bank | 7775 | 7707 | 1827 | 14319 | | 23.50 | 185.79 | 0.00 |
| 17 | Development Credit Bank | 102370 | 106673 | 221998 | 238437 | | 216.86 | 223.52 | 223.52 |
| 18 | Dhan Lakshmi Bank | 4842 | 4839 | 842 | 892 | | 17.39 | 18.44 | 18.44 |
| 19 | Federal Bank Ltd. | 154302 | 152306 | 92091 | 96842 | | 59.68 | 63.58 | 63.58 |
| 20 | HDFC Bank | 4376911 | 4385812 | 6473643 | 6663782 | | 147.90 | 151.94 | 151.94 |
| 21 | ICICI Bank | 3179987 | 3181941 | 3723501 | 3815738 | | 117.09 | 119.92 | 119.92 |
| 22 | IDBI Bank | 966400 | 977969 | 454177 | 474583 | | 47.00 | 48.53 | 48.53 |
| 23 | IDFC First Bank | 518445 | 545041 | 840331 | 882692 | | 162.09 | 161.95 | 161.95 |
| 24 | Indusind Bank Limited | 644548 | 627015 | 1016571 | 1063540 | | 157.72 | 169.62 | 169.62 |
| 25 | Jammu and Kashmir Bank | 5706 | 5773 | 4973 | 5077 | | 87.15 | 87.95 | 87.95 |
| 26 | Karnataka Bank Limited | 30827 | 32308 | 27171 | 27954 | | 88.14 | 86.52 | 86.52 |
| 27 | Karur Vysya Bank Ltd. | 25588 | 26319 | 20398 | 20856 | | 79.72 | 79.24 | 79.24 |
| 28 | Kotak Mahindra Bank | 569043 | 574925 | 1204309 | 1223084 | | 211.64 | 212.74 | 212.74 |
| 29 | Lakshmi Vilas Bank | 9758 | 10346 | 21917 | 18044 | | 224.61 | 174.40 | 174.40 |
| 30 | Ratnakar Bank Ltd. (RBL) | 79288 | 81331 | 113833 | 118539 | | 143.57 | 145.75 | 145.75 |
| 31 | South Indian Bank | 34978 | 35778 | 20056 | 21805 | | 57.34 | 60.94 | 60.94 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | | 0.00 | #DIV/0! | 0.00 |
| 33 | Tamilnadu Mercantile Bank | 3453 | 3474 | 5383 | 5424 | | 155.88 | 156.11 | 156.11 |
| 34 | Yes Bank | 387218 | 391437 | 609420 | 633600 | | 157.38 | 161.87 | 161.87 |
| | PRIVATE BANK SUB TOTA | 13513507 | 13541092 | 17973972 | 18556678 | 0 | 133.01 | 137.03 | 137.03 |
| | COMMERCIAL BANKS SU | 60052429 | 60165053 | 47322526 | 49089370 | 2616171 | 78.80 | 81.59 | 85.94 |
| 35 | MGB | 1148970 | 1166683 | 473179 | 471504 | | 41.18 | 40.41 | 40.41 |
| 36 | MPGB | 1935089 | 1921585 | 1602563 | 1644576 | | 82.82 | 85.58 | 85.58 |
| | RRBs - SUB TOTAL | 3084058 | 3088268 | 2075742 | 2116080 | 0 | 67.31 | 68.52 | 68.52 |
| 37 | DCCB & Apex Bank | 3578462 | 3631001 | 4681695 | 4780122 | | 130.83 | 131.65 | 131.65 |
| | CO-OPERATIVE BANK - SU | 3578462 | 3631001 | 4681695 | 4780122 | 0 | 130.83 | 131.65 | 131.65 |
| 38 | AU Small Finance Bank | 416430 | 436975 | 1295427 | 1363079 | | 311.08 | 311.94 | 311.94 |
| 39 | Equitas Small Finance Bank | 134845 | 139356 | 98886 | 103935 | | 73.33 | 74.58 | 74.58 |
| 40 | ESAF | 42712 | 46665 | 114988 | 108877 | | 269.22 | 233.32 | 233.32 |
| 41 | Jana Small Finance Bank | 68230 | 71861 | 190359 | 198106 | | 278.99 | 275.68 | 275.68 |
| 42 | Shivalik Small Finance Bank | 14848 | 14792 | 34229 | 31038 | | 230.53 | 209.84 | 209.84 |
| 43 | Suryoday Small Finance Bank | 7986 | 9032 | 59477 | 64292 | | 744.79 | 711.82 | 711.82 |
| 44 | Ujjivan Small Finance Bank | 34488 | 36151 | 48240 | 48623 | | 139.88 | 134.50 | 134.50 |
| 45 | Utkarsh Small Finance Bank | 42171 | 44444 | 53629 | 49808 | | 127.17 | 112.07 | 112.07 |
| | SMALL FINANCE BANK SU | 761710 | 799276 | 1895235 | 1967758 | 0 | 248.81 | 246.19 | 246.19 |
| 46 | INDIA POST PAYMENT BANK | 98341 | 120102 | 0 | 0 | | 0.00 | 0.00 | 0.00 |
| | PAYMENT BANK - SUB TOTAL | 98341 | 120102 | 0 | 0 | 0 | 0.00 | 0.00 | 0 |
| | TOTAL | 67575001 | 67803699 | 55975198 | 57953331 | 2616171 | 82.83 | 85.47 | 89.33 |

CREDIT DEPOSIT RATIO (DISTRICT WISE) AS ON Dec 31, 2024

Amount in lakh

| Sr. | District Name | Deposits | Advances | cd ratio |
|--------------|---------------|-----------------|-----------------|--------------|
| 1 | Agar-malwa | 174025 | 395878 | 227.48 |
| 2 | Alirajpur | 179894 | 117131 | 65.11 |
| 3 | Anuppur | 553472 | 164485 | 29.72 |
| 4 | Ashoknagar | 295241 | 375904 | 127.32 |
| 5 | Balaghat | 727284 | 517131 | 71.10 |
| 6 | Barwani | 479421 | 561838 | 117.19 |
| 7 | Betul | 1000272 | 686729 | 68.65 |
| 8 | Bhind | 594515 | 346061 | 58.21 |
| 9 | Bhopal | 14212353 | 11120633 | 78.25 |
| 10 | Burhanpur | 433792 | 373567 | 86.12 |
| 11 | Chhatarpur | 969373 | 517467 | 53.38 |
| 12 | Chhindwara | 1147896 | 910009 | 79.28 |
| 13 | Damoh | 531226 | 372452 | 70.11 |
| 14 | Datia | 363055 | 279870 | 77.09 |
| 15 | Dewas | 946784 | 1261982 | 133.29 |
| 16 | Dhar | 1227144 | 1455420 | 118.60 |
| 17 | Dindori | 201159 | 103804 | 51.60 |
| 18 | East nimar | 659849 | 752904 | 114.10 |
| 19 | Guna | 552634 | 639470 | 115.71 |
| 20 | Gwalior | 3533665 | 2305778 | 65.25 |
| 21 | Harda | 373723 | 486813 | 130.26 |
| 22 | Hoshangabad | 1187553 | 1117719 | 94.12 |
| 23 | Indore | 10859262 | 11089032 | 102.12 |
| 24 | Jabalpur | 4460868 | 3261586 | 73.12 |
| 25 | Jhabua | 296948 | 375644 | 126.50 |
| 26 | Katni | 855158 | 567482 | 66.36 |
| 27 | Khargone | 952892 | 1288490 | 135.22 |
| 28 | Maihar | 341906 | 190948 | 55.85 |
| 29 | Mandla | 515860 | 254419 | 49.32 |
| 30 | Mandsaur | 680213 | 925045 | 135.99 |
| 31 | Mauganj | 221722 | 54250 | 24.47 |
| 32 | Morena | 676950 | 578760 | 85.50 |
| 33 | Narsimhapur | 687222 | 683753 | 99.50 |
| 34 | Neemuch | 539638 | 582154 | 107.88 |
| 35 | Niwari | 186117 | 61110 | 32.83 |
| 36 | Pandhurna | 236075 | 183424 | 77.70 |
| 37 | Panna | 414504 | 185725 | 44.81 |
| 38 | Raisen | 617115 | 930998 | 150.86 |
| 39 | Rajgarh | 503692 | 892260 | 177.14 |
| 40 | Ratlam | 926221 | 1250586 | 135.02 |
| 41 | Rewa | 1542481 | 754798 | 48.93 |
| 42 | Sagar | 1721188 | 1040227 | 60.44 |
| 43 | Satna | 1261543 | 639529 | 50.69 |
| 44 | Sehore | 782028 | 976376 | 124.85 |
| 45 | Seoni | 617208 | 522130 | 84.60 |
| 46 | Shahdol | 661453 | 305770 | 46.23 |
| 47 | Shajapur | 403455 | 749119 | 185.68 |
| 48 | Sheopur | 180806 | 191006 | 105.64 |
| 49 | Shivpuri | 643549 | 469838 | 73.01 |
| 50 | Sidhi | 522981 | 217416 | 41.57 |
| 51 | Singrauli | 1621851 | 305653 | 18.85 |
| 52 | Tikamgarh | 436604 | 223149 | 51.11 |
| 53 | Ujjain | 1983281 | 2269337 | 114.42 |
| 54 | Umaria | 351078 | 123039 | 35.05 |
| 55 | Vidisha | 757499 | 947232 | 125.05 |
| Total | | 67803699 | 57953331 | 85.47 |

AGRICULTURE LOANS OUTSTANDING AS ON 31.12.2024

Amt. in Lakhs

No. in actual

TABLE: 4

| Sr. | Banks | Outstanding at the end of quarter 31.12.2024 | | | | | | | | | | % 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 | 120048 | 275120 | 87859 | 195216 | 1820 | 33292 | 3073 | 125609 | 124941 | 434021 | 20.35 |
| 2 | Bank of India | 621484 | 1422646 | 381215 | 964241 | 792 | 50263 | 16626 | 97176 | 638902 | 1570085 | 43.13 |
| 3 | Bank of Maharashtra | 48636 | 117706 | 41339 | 100162 | 1297 | 23585 | 8274 | 53175 | 58207 | 194465 | 23.71 |
| 4 | Canara Bank | 153843 | 372197 | 142566 | 325508 | 455 | 56976 | 1833 | 36420 | 156131 | 465593 | 21.27 |
| 5 | Central Bank of India | 329984 | 735063 | 279295 | 592448 | 929 | 50237 | 1910 | 57341 | 332823 | 842642 | 35.08 |
| 6 | Indian Bank | 94757 | 197454 | 82182 | 171945 | 120 | 5572 | 267 | 25741 | 95144 | 228767 | 19.31 |
| 7 | Indian Overseas Bank | 8382 | 20043 | 4042 | 10479 | 26 | 474 | 226 | 5563 | 8634 | 26079 | 6.34 |
| 8 | Punjab and Sind Bank | 6384 | 19944 | 4926 | 9415 | 9 | 399 | 262 | 5031 | 6655 | 25374 | 21.25 |
| 9 | Punjab National Bank | 208532 | 344294 | 182425 | 373373 | 913 | 33794 | 3652 | 119785 | 213097 | 497873 | 13.80 |
| 10 | State Bank of India | 648471 | 1627216 | 615170 | 1427389 | 60 | 23692 | 2558 | 196059 | 651089 | 1846967 | 16.78 |
| 11 | UCO Bank | 55127 | 103460 | 9946 | 37209 | 274 | 6356 | 38563 | 110362 | 93964 | 220177 | 24.92 |
| 12 | Union Bank of India | 221236 | 589325 | 186071 | 509355 | 824 | 15029 | 6895 | 92488 | 228955 | 696842 | 32.69 |
| | PSBs - SUB TOTAL | 2516884 | 5824467 | 2017036 | 4716740 | 7519 | 299668 | 84139 | 924750 | 2608542 | 7048885 | 23.09 |
| 13 | Axis Bank | 109464 | 421668 | 55741 | 343841 | 92 | 10448 | 1715 | 274087 | 111271 | 706203 | 30.74 |
| 14 | Bandhan Bank | 1605 | 18712 | 45683 | 23063 | 9473 | 10024 | 79428 | 51062 | 90506 | 79797 | 8.59 |
| 15 | Catholic Syrian Bank | 2233 | 3186 | 0 | 0 | 0 | 0 | 1 | 5 | 2234 | 3191 | 70.99 |
| 16 | City Union Bank | 44 | 32 | 1 | 11 | 15 | 668 | 80 | 3209 | 139 | 3908 | 0.00 |
| 17 | Development Credit Bank | 47012 | 53967 | 20889 | 47446 | 17 | 310 | 1839 | 37095 | 48868 | 91372 | 38.32 |
| 18 | Dhan Lakshmi Bank | 11 | 98 | 0 | 0 | 1 | 8 | 6 | 62 | 18 | 168 | 18.86 |
| 19 | Federal Bank Ltd. | 10674 | 27583 | 359 | 1527 | 20 | 1134 | 246 | 5604 | 10940 | 34321 | 35.44 |
| 20 | HDFC Bank | 387766 | 1048929 | 70816 | 401755 | 416 | 18099 | 4782 | 320079 | 392964 | 1387107 | 20.82 |
| 21 | ICICI Bank | 168317 | 762776 | 67881 | 508467 | 16 | 47 | 837 | 88123 | 169170 | 850946 | 22.30 |
| 22 | IDBI Bank | 36462 | 69303 | 26129 | 62950 | 53 | 3173 | 674 | 7818 | 37189 | 80293 | 16.92 |
| 23 | IDFC First Bank | 185100 | 210146 | 7796 | 98472 | 0 | 0 | 11 | 1094 | 185111 | 211240 | 23.93 |
| 24 | Indusind Bank Limited | 666961 | 480543 | 87426 | 187871 | 4 | 539 | 5 | 4049 | 666970 | 485131 | 45.61 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 1 | 61 | 0 | 0 | 196 | 1405 | 196 | 1405 | 27.68 |
| 26 | Karnataka Bank Limited | 385 | 898 | 26 | 29 | 23 | 3808 | 229 | 2697 | 637 | 7402 | 26.48 |
| 27 | Karur Vysya Bank Ltd. | 2 | 40 | 1 | 38 | 0 | 0 | 63 | 1646 | 65 | 1686 | 8.08 |
| 28 | Kotak Mahindra Bank | 297973 | 316998 | 1129 | 6908 | 76 | 4591 | 533 | 112357 | 298582 | 433946 | 35.48 |
| 29 | Lakshmi Vilas Bank | 41712 | 12719 | 0 | 0 | 0 | 0 | 73 | 925 | 41785 | 13644 | 75.62 |
| 30 | Ratnakar Bank Ltd. (RBL) | 146518 | 78382 | 5572 | 26797 | 2 | 44 | 14 | 556 | 146534 | 78982 | 66.63 |
| 31 | South Indian Bank | 989 | 2342 | 0 | 0 | 1 | 0 | 42 | 889 | 1032 | 3231 | 14.82 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 33 | Tamilnadu Mercantile Bank | 554 | 1068 | 25 | 46 | 0 | 0 | 162 | 1576 | 716 | 2644 | 48.75 |
| 34 | Yes Bank | 73973 | 96261 | 5432 | 46280 | 28 | 2781 | 259 | 42481 | 74260 | 141524 | 22.34 |
| | PRIVATE BANK SUB TOTAL | 2177755 | 3605650 | 394907 | 1755563 | 10237 | 55672 | 91195 | 956820 | 2279187 | 4618142 | 24.89 |
| | COMMERCIAL BANKS SUB TOTAL | 4694639 | 9430117 | 2411943 | 6472304 | 17756 | 355341 | 175334 | 1881569 | 4887729 | 11667027 | 23.77 |
| 35 | MGB | 186403 | 231771 | 178106 | 222682 | 120 | 6073 | 332 | 480 | 186855 | 238324 | 50.55 |
| 36 | MPGB | 500893 | 848153 | 399228 | 695061 | 287 | 14638 | 728 | 3297 | 501908 | 866089 | 52.66 |
| | RRBs - SUB TOTAL | 687296 | 1079924 | 577334 | 917743 | 407 | 20711 | 1060 | 3777 | 688763 | 1104412 | 52.19 |
| 37 | DCCB & Apex Bank | 4023953 | 4229840 | 3973678 | 4167461 | 321 | 1277 | 669 | 704 | 4024943 | 4231821 | 88.53 |
| | CO-OPERATIVE BANK - SUB TOTAL | 4023953 | 4229840 | 3973678 | 4167461 | 321 | 1277 | 669 | 704 | 4024943 | 4231821 | 89 |
| 38 | AU Small Finance Bank | 244740 | 156231 | 3 | 11 | 144 | 4601 | 1596 | 36382 | 246480 | 197214 | 14.47 |
| 39 | Equitas Small Finance Bank | 22963 | 12890 | 0 | 0 | 0 | 0 | 0 | 0 | 22963 | 12890 | 12.40 |
| 40 | ESAF | 195151 | 69332 | 278 | 1431 | 0 | 0 | 0 | 0 | 195151 | 69332 | 63.68 |
| 41 | Jana Small Finance Bank | 190569 | 65225 | 0 | 0 | 0 | 0 | 0 | 0 | 190569 | 65225 | 32.92 |
| 42 | Shivalik Small Finance Bank | 40487 | 11464 | 154 | 692 | 0 | 0 | 0 | 0 | 40487 | 11464 | 36.93 |
| 43 | Suryoday Small Finance Bank | 64359 | 22868 | 0 | 0 | 184 | 99 | 3458 | 1207 | 68001 | 24175 | 37.60 |
| 44 | Ujjivan Small Finance Bank | 34766 | 11238 | 0 | 0 | 0 | 0 | 0 | 0 | 34766 | 11238 | 23.11 |
| 45 | Utkarsh Small Finance Bank | 49942 | 13447 | 0 | 0 | 0 | 0 | 0 | 0 | 49942 | 13447 | 27.00 |
| | SMALL FINANCE BANK SUB TOTAL | 842977 | 362695 | 435 | 2134 | 328 | 4700 | 5054 | 37589 | 848359 | 404984 | 20.58 |
| | TOTAL | 10248865 | 15102576 | 6963390 | 11559642 | 18812 | 382029 | 182117 | 1923640 | 10449794 | 17408245 | 30.04 |

MSME (PRIORITY SECTOR) OUTSTANDING AS ON 31.12.2024

Amt. in Lakh

No. in actual

TABLE:5

| Sr. | Banks | Outstanding at the end of quarter 31.12.2024 | | | | | | | | | | | | % 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 | 116320 | 403168 | 1605 | 135674 | 301 | 77957 | 0 | 0 | 0 | 0 | 118226 | 616799 | 18.91 |
| 2 | Bank of India | 209202 | 374289 | 1478 | 166357 | 787 | 42733 | 0 | 0 | 0 | 0 | 211467 | 583379 | 10.28 |
| 3 | Bank of Maharashtra | 23729 | 101648 | 885 | 120017 | 82 | 55202 | 0 | 0 | 0 | 0 | 24696 | 276867 | 12.40 |
| 4 | Canara Bank | 67929 | 266656 | 3296 | 82644 | 108 | 17974 | 0 | 0 | 1498 | 2384 | 72831 | 369658 | 12.18 |
| 5 | Central Bank of India | 114578 | 434784 | 2391 | 189014 | 93 | 40007 | 0 | 0 | 4172 | 32402 | 121234 | 696207 | 18.10 |
| 6 | Indian Bank | 37420 | 164918 | 560 | 47136 | 62 | 24921 | 0 | 0 | 0 | 0 | 38042 | 236975 | 13.92 |
| 7 | Indian Overseas Bank | 11706 | 41822 | 78 | 7043 | 8 | 1676 | 0 | 0 | 0 | 0 | 11792 | 50540 | 10.16 |
| 8 | Punjab and Sind Bank | 7583 | 32364 | 132 | 20546 | 20 | 7329 | 0 | 0 | 0 | 0 | 7735 | 60239 | 27.10 |
| 9 | Punjab National Bank | 96516 | 316445 | 5177 | 172426 | 449 | 93030 | 0 | 0 | 0 | 0 | 102142 | 581901 | 8.77 |
| 10 | State Bank of India | 235696 | 831211 | 4787 | 348802 | 593 | 174165 | 0 | 0 | 141 | 37377 | 241217 | 1391555 | 7.55 |
| 11 | UCO Bank | 820 | 86957 | 12 | 9617 | 136 | 90 | 0 | 0 | 0 | 0 | 968 | 96664 | 9.84 |
| 12 | Union Bank of India | 87953 | 297698 | 2217 | 144694 | 191 | 64946 | 0 | 0 | 0 | 0 | 90361 | 507338 | 13.96 |
| | PSBs - SUB TOTAL | 1009452 | 3351959 | 22618 | 1443969 | 2830 | 600031 | 0 | 0 | 5811 | 72163 | 1040711 | 5468122 | 10.98 |
| 13 | Axis Bank | 10003 | 300118 | 2986 | 216540 | 544 | 99827 | 0 | 0 | 0 | 0 | 13533 | 616485 | 13.06 |
| 14 | Bandhan Bank | 104 | 11406 | 2 | 378 | 0 | 0 | 0 | 0 | 0 | 0 | 106 | 11784 | 1.23 |
| 15 | Catholic Syrian Bank | 1 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 16 | 0.37 |
| 16 | City Union Bank | 61 | 4680 | 6 | 1743 | 0 | 0 | 0 | 0 | 0 | 0 | 67 | 6423 | 0.00 |
| 17 | Development Credit Bank | 36 | 1255 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 36 | 1255 | 0.53 |
| 18 | Dhan Lakshmi Bank | 2 | 37 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 37 | 4.15 |
| 19 | Federal Bank Ltd. | 72 | 4261 | 40 | 5219 | 10 | 5 | 0 | 0 | 0 | 0 | 122 | 9485 | 4.40 |
| 20 | HDFC Bank | 29923 | 755064 | 11221 | 559476 | 3159 | 395017 | 0 | 0 | 0 | 0 | 44303 | 1709557 | 11.33 |
| 21 | ICICI Bank | 20504 | 624771 | 8211 | 571372 | 1453 | 170708 | 0 | 0 | 0 | 0 | 30168 | 1366851 | 16.37 |
| 22 | IDBI Bank | 7996 | 46971 | 228 | 27775 | 17 | 4106 | 0 | 0 | 8 | 58 | 8249 | 78910 | 9.90 |
| 23 | IDFC First Bank | 20034 | 121369 | 1279 | 56117 | 141 | 8220 | 0 | 0 | 0 | 0 | 21454 | 185706 | 13.75 |
| 24 | Indusind Bank Limited | 85049 | 140987 | 1388 | 45539 | 333 | 21816 | 0 | 0 | 0 | 0 | 86770 | 208341 | 13.26 |
| 25 | Jammu and Kashmir Bank | 6 | 117 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 117 | 2.31 |
| 26 | Karnataka Bank Limited | 48 | 5696 | 18 | 428 | 0 | 0 | 0 | 0 | 0 | 0 | 66 | 6124 | 20.38 |
| 27 | Karur Vysya Bank Ltd. | 59 | 6328 | 6 | 2734 | 0 | 0 | 0 | 0 | 0 | 0 | 65 | 9061 | 30.34 |
| 28 | Kotak Mahindra Bank | 8068 | 175204 | 3819 | 161597 | 1209 | 97479 | 0 | 0 | 0 | 0 | 13096 | 434279 | 14.32 |
| 29 | Lakshmi Vilas Bank | 8 | 741 | 16 | 1974 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 2715 | 4.11 |
| 30 | Ratnakar Bank Ltd. (RBL) | 97 | 3940 | 41 | 2510 | 1 | 342 | 0 | 0 | 0 | 0 | 139 | 6792 | 3.32 |
| 31 | South Indian Bank | 9 | 182 | 2 | 1272 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 1454 | 0.83 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 33 | Tamilnadu Mercantile Bank | 3 | 194 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 194 | 3.57 |
| 34 | Yes Bank | 3893 | 97792 | 1163 | 64743 | 283 | 39790 | 0 | 0 | 0 | 0 | 5339 | 202325 | 15.43 |
| | PRIVATE BANK SUB TOTAL | 185976 | 2301127 | 30426 | 1719415 | 7150 | 837311 | 0 | 0 | 8 | 58 | 223560 | 4857911 | 12.40 |
| | COMMERCIAL BANKS SUB TOTAL | 1195428 | 5653086 | 53044 | 3163384 | 9980 | 1437342 | 0 | 0 | 5819 | 72221 | 1264271 | 10326033 | 11.52 |
| 35 | MGB | 72658 | 78834 | 0 | 0 | 0 | 0 | 0 | 0 | 1132 | 3605 | 73790 | 82439 | 16.72 |
| 36 | MPGB | 191687 | 207926 | 46 | 5449 | 0 | 0 | 0 | 0 | 0 | 0 | 191733 | 213374 | 12.64 |
| | RRBs - SUB TOTAL | 264345 | 286759 | 46 | 5449 | 0 | 0 | 0 | 0 | 1132 | 3605 | 265523 | 295813 | 13.55 |
| 37 | DCCB & Apex Bank | 895 | 4766 | 5 | 75 | 0 | 0 | 1 | 0 | 143 | 266 | 1044 | 5107 | 0.10 |
| | CO-OPERATIVE BANK - SUB TOTAL | 895 | 4766 | 5 | 75 | 0 | 0 | 1 | 0 | 143 | 266 | 1044 | 5107 | 0.10 |
| 38 | AU Small Finance Bank | 74914 | 621807 | 936 | 55822 | 90 | 17533 | 0 | 0 | 0 | 0 | 75940 | 695162 | 45.62 |
| 39 | Equitas Small Finance Bank | 5827 | 30652 | 191 | 4530 | 20 | 332 | 0 | 0 | 0 | 0 | 6038 | 35515 | 29.49 |
| 40 | ESAF | 52677 | 13909 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 52677 | 13909 | 12.77 |
| 41 | Jana Small Finance Bank | 16187 | 31467 | 21 | 1169 | 3 | 13 | 0 | 0 | 0 | 0 | 16211 | 32649 | 15.88 |
| 42 | Shivalik Small Finance Bank | 763 | 7273 | 38 | 2064 | 0 | 0 | 0 | 0 | 0 | 0 | 801 | 9337 | 23.43 |
| 43 | Suryoday Small Finance Bank | 93 | 1490 | 4 | 91 | 0 | 0 | 0 | 0 | 0 | 0 | 97 | 1581 | 2.32 |
| 44 | Ujjivan Small Finance Bank | 10690 | 7310 | 16 | 1134 | 0 | 0 | 0 | 0 | 0 | 0 | 10706 | 8444 | 15.03 |
| 45 | Utkarsh Small Finance Bank | 1208 | 7270 | 18 | 377 | 0 | 0 | 0 | 0 | 0 | 0 | 1226 | 7647 | 14.60 |
| | SMALL FINANCE BANK SUB TOTAL | 162359 | 721178 | 1224 | 65187 | 113 | 17879 | 0 | 0 | 0 | 0 | 163696 | 804244 | 36.65 |
| | TOTAL | 1623027 | 6665789 | 54319 | 3234095 | 10093 | 1455221 | 1 | 0 | 7094 | 76092 | 1694534 | 11431196 | 11.50 |

PRIORITY SECTOR OUTSTANDING AS ON 31.12.2024

Amt. in Lakhs

Number in Actual

TABLE:6

| Sr. | Banks | Outstanding at the end of quarter 31.12.2024 | | | | | | | | | | | | | | % of Total Pri Sec loans to total advances |
|-----|---------------------------------|--|-------------|--------------|---------------|---------------|----------------|--------------|--------------|------------------|-------------|----------------|---------------|-----------------------|-----------------|--|
| | | Export Credit | | Education | | Housing | | Social Infra | | Renewable Energy | | Others | | Total Priority Sector | | |
| | | No | Amt | No | Amt | No | Amt | No | Amt | No | Amt | No | Amt | No | Amt | |
| 1 | Bank of Baroda | 0 | 0 | 4151 | 16594 | 34978 | 176892 | 8 | 148 | 78 | 2741 | 0 | 0 | 282382 | 1247196 | 58.49 |
| 2 | Bank of India | 5 | 2 | 6175 | 16625 | 54442 | 155191 | 0 | 0 | 1 | 0 | 66 | 292 | 911058 | 2325573 | 63.88 |
| 3 | Bank of Maharashtra | 0 | 0 | 1302 | 4542 | 12253 | 61562 | 1 | 4 | 5 | 42 | 0 | 0 | 96464 | 537481 | 65.54 |
| 4 | Canara Bank | 0 | 0 | 4767 | 17687 | 19102 | 134278 | 4 | 13 | 118 | 195 | 225 | 307 | 253178 | 987731 | 45.13 |
| 5 | Central Bank of India | 0 | 0 | 6003 | 20458 | 94343 | 177999 | 11 | 472 | 0 | 0 | 409 | 75 | 554823 | 1737853 | 72.36 |
| 6 | Indian Bank | 0 | 0 | 1520 | 5560 | 8691 | 35244 | 0 | 0 | 0 | 0 | 0 | 0 | 143397 | 506545 | 42.75 |
| 7 | Indian Overseas Bank | 0 | 0 | 271 | 821 | 4646 | 35348 | 0 | 0 | 0 | 0 | 109 | 333 | 25452 | 113121 | 27.49 |
| 8 | Punjab and Sind Bank | 0 | 0 | 141 | 471 | 899 | 6833 | 3 | 26 | 7 | 13 | 475 | 85 | 15915 | 93041 | 77.91 |
| 9 | Punjab National Bank | 2 | 2171 | 6476 | 27018 | 50487 | 142200 | 0 | 0 | 294 | 460 | 1594 | 239 | 374092 | 1251862 | 34.69 |
| 10 | State Bank of India | 5 | 527 | 23147 | 89804 | 191749 | 931968 | 0 | 0 | 1 | 37 | 0 | 0 | 1107208 | 4260857 | 38.70 |
| 11 | UCO Bank | 5 | 192 | 1231 | 3378 | 7444 | 65867 | 9 | 7497 | 1 | 2 | 7838 | 34124 | 111460 | 427901 | 48.42 |
| 12 | Union Bank of India | 0 | 0 | 4115 | 13651 | 30917 | 93541 | 6 | 28 | 0 | 0 | 1307 | 18 | 355661 | 1311420 | 61.51 |
| | PSBs - SUB TOTAL | 17 | 2891 | 59299 | 216609 | 509951 | 2016922 | 42 | 8188 | 505 | 3490 | 12023 | 35474 | 4231090 | 14800582 | 48.47 |
| 13 | Axis Bank | 2 | 3244 | 1086 | 3683 | 6346 | 65936 | 0 | 0 | 0 | 0 | 101026 | 20621 | 233264 | 1416172 | 61.65 |
| 14 | Bandhan Bank | 0 | 0 | 0 | 0 | 40756 | 312931 | 0 | 0 | 0 | 0 | 285511 | 91367 | 416879 | 495879 | 53.40 |
| 15 | Catholic Syrian Bank | 0 | 0 | 0 | 0 | 4 | 10 | 0 | 0 | 0 | 0 | 1 | 1 | 2240 | 3218 | 71.60 |
| 16 | City Union Bank | 0 | 0 | 2 | 9 | 20 | 249 | 0 | 0 | 0 | 0 | 2 | 0 | 230 | 10589 | 0.00 |
| 17 | Development Credit Bank | 0 | 0 | 16 | 35 | 30938 | 32648 | 28 | 2209 | 0 | 0 | 7941 | 1126 | 87827 | 128645 | 53.95 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 2 | 7 | 31 | 266 | 0 | 0 | 2 | 7 | 1 | 0 | 56 | 485 | 54.32 |
| 19 | Federal Bank Ltd. | 0 | 0 | 9 | 31 | 134 | 1334 | 0 | 0 | 0 | 0 | 186 | 16 | 11391 | 45187 | 46.66 |
| 20 | HDFC Bank | 0 | 0 | 1290 | 2557 | 51903 | 549619 | 4 | 184 | 0 | 0 | 47328 | 8886 | 537792 | 3657912 | 54.89 |
| 21 | ICICI Bank | 0 | 0 | 620 | 4315 | 7333 | 68376 | 0 | 0 | 2 | 315 | 4787 | 946 | 212080 | 2291749 | 60.06 |
| 22 | IDBI Bank | 0 | 0 | 687 | 2615 | 4702 | 50357 | 31 | 563 | 0 | 0 | 0 | 0 | 50858 | 212737 | 44.83 |
| 23 | IDFC First Bank | 0 | 0 | 0 | 0 | 6528 | 31333 | 2077 | 358 | 0 | 0 | 0 | 0 | 215170 | 428636 | 48.56 |
| 24 | Indusind Bank Limited | 1 | 549 | 0 | 0 | 1201 | 9750 | 24 | 3 | 0 | 0 | 23569 | 4222 | 778535 | 707996 | 66.57 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 13 | 50 | 67 | 474 | 0 | 0 | 0 | 0 | 22 | 43 | 304 | 2090 | 41.16 |
| 26 | Karnataka Bank Limited | 0 | 0 | 6 | 21 | 252 | 2796 | 0 | 0 | 0 | 0 | 18 | 424 | 979 | 16767 | 59.98 |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 1 | 0 | 42 | 512 | 0 | 0 | 0 | 0 | 5 | 1 | 178 | 11260 | 53.99 |
| 28 | Kotak Mahindra Bank | 0 | 0 | 0 | 0 | 420 | 6534 | 0 | 0 | 0 | 0 | 62345 | 10838 | 374443 | 885597 | 72.41 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 1 | 1 | 0 | 0 | 474 | 43 | 0 | 0 | 3922 | 903 | 46206 | 17306 | 95.91 |
| 30 | Ratnakar Bank Ltd. (RBL) | 8 | 2190 | 0 | 0 | 406 | 5595 | 0 | 0 | 0 | 0 | 4824 | 1018 | 151911 | 94577 | 79.79 |
| 31 | South Indian Bank | 0 | 0 | 6 | 57 | 31 | 300 | 1 | 49 | 0 | 0 | 7 | 41 | 1088 | 5131 | 23.53 |
| 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 | 47 | 362 | 0 | 0 | 0 | 0 | 3 | 1 | 769 | 3201 | 59.02 |
| 34 | Yes Bank | 0 | 0 | 23 | 231 | 3001 | 35077 | 0 | 0 | 0 | 0 | 957 | 1686 | 83580 | 380844 | 60.11 |
| | PRIVATE BANK - SUB TOTAL | 11 | 5982 | 3762 | 13612 | 154162 | 1174459 | 2639 | 3409 | 4 | 322 | 542455 | 142140 | 3205780 | 10815977 | 58.29 |
| | COMMERCIAL BANKS | 28 | 8873 | 63061 | 230221 | 664113 | 3191382 | 2681 | 11597 | 509 | 3811 | 554478 | 177614 | 7436870 | 25616558 | 52.18 |
| 35 | MGB | 0 | 0 | 193 | 415 | 57969 | 57319 | 0 | 0 | 111 | 67 | 958 | 269 | 319876 | 378832 | 80.35 |
| 36 | MPGB | 0 | 0 | 1926 | 4485 | 195243 | 137785 | 32 | 968 | 100 | 169 | 78115 | 150755 | 969057 | 1373626 | 83.52 |
| | RRBs - SUB TOTAL | 0 | 0 | 2119 | 4900 | 253212 | 195104 | 32 | 968 | 211 | 236 | 79073 | 151024 | 1288933 | 1752458 | 82.82 |
| 37 | DCCB & Apex Bank | 0 | 0 | 93 | 136 | 2764 | 14213 | 0 | 0 | 5 | 12 | 39283 | 429927 | 4068132 | 4681216 | 97.93 |
| | CO-OPERATIVE BANK | 0 | 0 | 93 | 136 | 2764 | 14213 | 0 | 0 | 5 | 12 | 39283 | 429927 | 4068132 | 4681216 | 97.93 |
| 38 | AU Small Finance Bank | 0 | 0 | 0 | 0 | 9355 | 83179 | 49 | 867 | 2 | 887 | 36934 | 6172 | 368760 | 983480 | 72.15 |
| 39 | Equitas Small Finance Bank | 0 | 0 | 0 | 0 | 297 | 2201 | 0 | 0 | 0 | 0 | 29424 | 8312 | 58722 | 58918 | 56.69 |
| 40 | ESAF | 0 | 0 | 200 | 44 | 182 | 2666 | 0 | 0 | 0 | 0 | 44639 | 17633 | 292849 | 103583 | 95.14 |
| 41 | Jana Small Finance Bank | 0 | 0 | 0 | 0 | 20436 | 40886 | 0 | 0 | 0 | 0 | 83053 | 32754 | 310269 | 171513 | 86.58 |
| 42 | Shivalik Small Finance Bank | 0 | 0 | 1 | 14 | 140 | 1097 | 1 | 176 | 0 | 0 | 17457 | 3526 | 58887 | 25615 | 82.53 |
| 43 | Suryoday Small Finance Bank | 0 | 0 | 0 | 0 | 392 | 3078 | 0 | 0 | 0 | 0 | 40566 | 14709 | 109056 | 43543 | 67.73 |
| 44 | Ujjivan Small Finance Bank | 0 | 0 | 0 | 0 | 9769 | 15954 | 0 | 0 | 0 | 0 | 11327 | 2990 | 66568 | 38626 | 79.44 |
| 45 | Utkarsh Small Finance Bank | 0 | 0 | 0 | 0 | 37 | 509 | 58 | 22 | 0 | 0 | 73452 | 24349 | 124715 | 45975 | 92.30 |
| | SMALL FINANCE BANK | 0 | 0 | 201 | 58 | 40608 | 149571 | 108 | 1066 | 2 | 887 | 336852 | 110444 | 1389826 | 1471254 | 74.77 |
| | TOTAL | 28 | 8873 | 65474 | 235315 | 960697 | 3550270 | 2821 | 13631 | 727 | 4947 | 1009686 | 869009 | 14183761 | 33521486 | 57.84 |

| Amt. in Lakhs | | Number in Actual | | | | | | | | | | | | | | | | | | TABLE:7 |
|---------------|--------------------------------------|--|----------------|----------------|----------------|---------------|---------------|-------------------------------|----------------|----------------|------------|-----------------------------|-------------|--------------------------------|----------------|-----------------------------------|-----------------|--------------|--|---|
| Sr. | Banks | Outstanding at the end of the quarter 31.12.2024 | | | | | | | | | | | | | | | | | | % 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 | | | |
| 1 | Bank of Baroda | 126936 | 275628 | 46711 | 104745 | 2471 | 6341 | 8601 | 33042 | 5221 | 175 | 51 | 139 | 0 | 0 | 189940 | 419931 | 19.69 | | |
| 2 | Bank of India | 419105 | 731690 | 91171 | 178564 | 721 | 2078 | 37210 | 94609 | 1345 | 20 | 180 | 1327 | 4143 | 3921 | 553695 | 1010882 | 27.77 | | |
| 3 | Bank of Maharashtra | 39507 | 77145 | 6597 | 9204 | 29 | 451 | 7343 | 45950 | 0 | 0 | 0 | 0 | 3746 | 10151 | 57222 | 142901 | 17.43 | | |
| 4 | Canara Bank | 132860 | 262627 | 37008 | 84184 | 2086 | 3754 | 31156 | 117777 | 37476 | 8 | 1224 | 104 | 4876 | 33919 | 245462 | 502270 | 22.95 | | |
| 5 | Central Bank of India | 291776 | 559890 | 107049 | 201662 | 19753 | 60128 | 9945 | 48944 | 1 | 0 | 0 | 0 | 4826 | 12735 | 433350 | 883360 | 36.78 | | |
| 6 | Indian Bank | 74304 | 138873 | 26928 | 51384 | 0 | 0 | 9792 | 28539 | 0 | 0 | 6 | 1 | 189 | 396 | 111213 | 219193 | 18.50 | | |
| 7 | Indian Overseas Bank | 5627 | 12597 | 353 | 1572 | 184 | 302 | 632 | 2188 | 0 | 0 | 7 | 1 | 11199 | 14425 | 17995 | 31084 | 7.55 | | |
| 8 | Punjab and Sind Bank | 4611 | 7932 | 1358 | 2906 | 175 | 167 | 1002 | 5016 | 49 | 1 | 10 | 1 | 0 | 0 | 7195 | 16022 | 13.42 | | |
| 9 | Punjab National Bank | 226428 | 327863 | 49879 | 94006 | 20 | 85 | 17434 | 49723 | 4 | 0 | 0 | 0 | 28281 | 122317 | 322046 | 593994 | 16.46 | | |
| 10 | State Bank of India | 363604 | 672839 | 331917 | 993904 | 3568 | 5733 | 85180 | 298517 | 7 | 0 | 2 | 0 | 11139 | 34445 | 795415 | 2005438 | 18.21 | | |
| 11 | UCO Bank | 3061 | 1038 | 14898 | 30173 | 525 | 370 | 7188 | 18803 | 0 | 0 | 136 | 15 | 46277 | 79546 | 71949 | 129930 | 14.70 | | |
| 12 | Union Bank of India | 196020 | 440535 | 65882 | 137996 | 5346 | 12353 | 26565 | 95915 | 10489 | 26 | 126 | 59 | 3218 | 5537 | 307520 | 692362 | 32.48 | | |
| | PSBs - SUB TOTAL | 1883839 | 3508656 | 779751 | 1890300 | 34878 | 91764 | 242048 | 839024 | 54592 | 231 | 1742 | 1647 | 117894 | 317394 | 3113002 | 6647368 | 21.77 | | |
| 13 | Axis Bank | 39736 | 159771 | 32079 | 26116 | 0 | 0 | 14841 | 60203 | 4 | 0 | 0 | 0 | 652 | 2824 | 87312 | 248914 | 10.84 | | |
| 14 | Bandhan Bank | 45512 | 22744 | 12273 | 6250 | 0 | 0 | 106663 | 60477 | 0 | 0 | 0 | 0 | 0 | 0 | 164448 | 89470 | 9.63 | | |
| 15 | Catholic Syrian Bank | 1607 | 841 | 63 | 177 | 0 | 0 | 150 | 273 | 0 | 0 | 0 | 0 | 0 | 0 | 1820 | 1290 | 28.70 | | |
| 16 | City Union Bank | 44 | 32 | 0 | 0 | 0 | 0 | 6 | 89 | 0 | 0 | 0 | 0 | 0 | 0 | 50 | 120 | 0.00 | | |
| 17 | Development Credit Bank | 59242 | 36787 | 51 | 212 | 524 | 225 | 7053 | 7078 | 0 | 0 | 0 | 0 | 3317 | 303 | 70187 | 44605 | 18.71 | | |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 9 | 0.99 | | |
| 19 | Federal Bank Ltd. | 8102 | 17227 | 389 | 879 | 1 | 3 | 1094 | 4725 | 0 | 0 | 0 | 0 | 324 | 159 | 9910 | 22993 | 23.74 | | |
| 20 | HDFC Bank | 227312 | 309517 | 4058 | 22092 | 23272 | 15585 | 24050 | 206531 | 0 | 0 | 0 | 0 | 130 | 93 | 278822 | 553817 | 8.31 | | |
| 21 | ICICI Bank | 84044 | 227313 | 23932 | 87831 | 510 | 453 | 20777 | 182722 | 0 | 0 | 0 | 0 | 214 | 578 | 129477 | 498897 | 13.07 | | |
| 22 | IDBI Bank | 26470 | 34223 | 7634 | 17692 | 13 | 19 | 5177 | 26148 | 0 | 0 | 0 | 0 | 899 | 2506 | 40193 | 80589 | 16.98 | | |
| 23 | IDFC First Bank | 28950 | 6593 | 83131 | 42816 | 0 | 0 | 7682 | 1705 | 0 | 0 | 0 | 0 | 0 | 0 | 119763 | 51114 | 5.79 | | |
| 24 | Indusind Bank Limited | 634155 | 273180 | 393124 | 106074 | 0 | 0 | 136596 | 41964 | 0 | 0 | 0 | 0 | 42241 | 117873 | 1206116 | 539091 | 50.69 | | |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 21 | 100 | 0 | 0 | 271 | 1477 | 2 | 0 | 26 | 2 | 0 | 0 | 294 | 1578 | 31.08 | | |
| 26 | Karnataka Bank Limited | 165 | 313 | 40 | 255 | 1 | 0 | 95 | 939 | 0 | 0 | 0 | 0 | 25 | 311 | 326 | 1818 | 6.50 | | |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 58 | 739 | 0 | 0 | 38 | 569 | 0 | 0 | 0 | 0 | 0 | 0 | 96 | 1308 | 6.27 | | |
| 28 | Kotak Mahindra Bank | 245741 | 136817 | 180170 | 103578 | 0 | 0 | 5917 | 55939 | 0 | 0 | 0 | 0 | 144528 | 136409 | 576356 | 432743 | 35.38 | | |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | | |
| 30 | Ratnakar Bank Ltd. (RBL) | 129714 | 44604 | 57950 | 18106 | 0 | 0 | 13176 | 3795 | 0 | 0 | 0 | 0 | 0 | 0 | 200840 | 66505 | 56.10 | | |
| 31 | South Indian Bank | 989 | 2342 | 10 | 23 | 0 | 0 | 74 | 330 | 0 | 0 | 0 | 0 | 0 | 0 | 1073 | 2695 | 12.36 | | |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | | |
| 33 | Tamilnadu Mercantile Bank | 430 | 705 | 14 | 16 | 0 | 0 | 44 | 334 | 0 | 0 | 1 | 0 | 2 | 0 | 490 | 1055 | 19.46 | | |
| 34 | Yes Bank | 64701 | 42084 | 33270 | 20014 | 0 | 0 | 4042 | 29869 | 0 | 0 | 847 | 226 | 0 | 0 | 102013 | 91968 | 14.52 | | |
| | PRIVATE BANK - SUB TO | 1596914 | 1315091 | 828267 | 452969 | 24321 | 16286 | 347747 | 685176 | 6 | 0 | 874 | 228 | 192332 | 261057 | 2989587 | 2730579 | 14.72 | | |
| | COMMERCIAL BANKS SUB TOTAL | 3480753 | 4823747 | 1608018 | 2343269 | 59199 | 108050 | 589795 | 1524200 | 54598 | 231 | 2616 | 1875 | 310226 | 578450 | 6102589 | 9377946 | 19.10 | | |
| 35 | MGB | 114671 | 78434 | 34994 | 53893 | 29907 | 49482 | 41952 | 56581 | 454 | 59 | 0 | 0 | 0 | 0 | 221978 | 238448 | 50.57 | | |
| 36 | MPGB | 354213 | 419620 | 184349 | 183275 | 78115 | 150755 | 39289 | 62654 | 11284 | 14 | 0 | 0 | 0 | 0 | 667250 | 816318 | 49.64 | | |
| | RRBs - SUB TOTAL | 468884 | 498054 | 219343 | 237168 | 108022 | 200237 | 81241 | 119235 | 11738 | 73 | 0 | 0 | 0 | 0 | 889228 | 1054766 | 49.85 | | |
| 37 | DCCB & Apex Bank | 2025169 | 1616373 | 2632920 | 248714 | 664 | 569 | 194822 | 27248 | 0 | 0 | 0 | 123 | 456 | 4853698 | 1893360 | 39.61 | | | |
| | CO-OPERATIVE BANK - SUB TOTAL | 2025169 | 1616373 | 2632920 | 248714 | 664 | 569 | 194822 | 27248 | 0 | 0 | 0 | 123 | 456 | 4853698 | 1893360 | 39.61 | | | |
| 38 | AU Small Finance Bank | 19198 | 62018 | 21895 | 38352 | 0 | 0 | 22063 | 121470 | 0 | 0 | 0 | 0 | 254920 | 60977 | 318076 | 282817 | 20.75 | | |
| 39 | Equitas Small Finance Bank | 15568 | 4243 | 14517 | 4944 | 0 | 0 | 8061 | 3719 | 0 | 0 | 0 | 0 | 0 | 0 | 38146 | 12906 | 12.42 | | |
| 40 | ESAF | 195151 | 69332 | 97448 | 23296 | 0 | 0 | 13240 | 5234 | 0 | 0 | 0 | 0 | 44639 | 17633 | 350478 | 115494 | 106.08 | | |
| 41 | Jana Small Finance Bank | 134889 | 38409 | 115758 | 42051 | 0 | 0 | 35335 | 17630 | 0 | 0 | 0 | 0 | 35140 | 10728 | 321122 | 108819 | 54.93 | | |
| 42 | Shivalik Small Finance Bank | 40144 | 10829 | 782 | 807 | 161 | 70 | 2421 | 1899 | 0 | 0 | 0 | 0 | 0 | 0 | 43508 | 13605 | 43.83 | | |
| 43 | Suryoday Small Finance Bank | 0 | 0 | 31871 | 10510 | 0 | 0 | 11936 | 4280 | 0 | 0 | 0 | 0 | 0 | 0 | 43807 | 14790 | 23.01 | | |
| 44 | Ujjivan Small Finance Bank | 30606 | 10405 | 35566 | 14501 | 0 | 0 | 7224 | 2682 | 0 | 0 | 0 | 0 | 0 | 0 | 73396 | 27587 | 56.74 | | |
| 45 | Utkarsh Small Finance Bank | 49942 | 13447 | 42766 | 13771 | 0 | 0 | 5102 | 2337 | 0 | 0 | 0 | 0 | 0 | 0 | 97810 | 29556 | 59.34 | | |
| | SMALL FINANCE BANK SUB TOTAL | 485498 | 208683 | 360603 | 148232 | 161 | 70 | 105382 | 159251 | 0 | 0 | 0 | 0 | 334699 | 89337 | 1286343 | 605574 | 30.77 | | |
| | TOTAL | 6460304 | 7146857 | 4820884 | 2977382 | 168046 | 308926 | 971240 | 1829934 | 66336 | 304 | 2616 | 1875 | 645048 | 668244 | 13131858 | 12931647 | 22.31 | | |

NON-PRIORITY SECTOR OUTSTANDING AS ON 31.12.2024 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 | 596 | 6279 | 672 | 17094 | 9400 | 222714 | 57882 | 106530 | 49136 | 532562 | 117686 | 885178 |
| 2 | Bank of India | 0 | 0 | 204 | 3887 | 4183 | 125867 | 33842 | 126767 | 82778 | 1058208 | 121007 | 1314729 |
| 3 | Bank of Maharashtra | 0 | 0 | 188 | 5066 | 3476 | 99764 | 2749 | 12597 | 27344 | 165158 | 33757 | 282585 |
| 4 | Canara Bank | 19 | 16092 | 181 | 4079 | 3904 | 97856 | 28000 | 73503 | 25962 | 1009532 | 58066 | 1201061 |
| 5 | Central Bank of India | 0 | 0 | 172 | 2834 | 597 | 10574 | 56008 | 375828 | 27560 | 274674 | 84337 | 663910 |
| 6 | Indian Bank | 43 | 1130 | 112 | 2371 | 8358 | 94111 | 34418 | 106645 | 302 | 474162 | 43233 | 678420 |
| 7 | Indian Overseas Bank | 66 | 542 | 19 | 251 | 1132 | 23949 | 1000 | 3153 | 11994 | 270547 | 14211 | 298441 |
| 8 | Punjab and Sind Bank | 0 | 0 | 28 | 459 | 293 | 6288 | 367 | 453 | 4127 | 19180 | 4815 | 26380 |
| 9 | Punjab National Bank | 266 | 235842 | 361 | 9053 | 10186 | 223989 | 16390 | 51706 | 45245 | 1836278 | 72448 | 2356868 |
| 10 | State Bank of India | 110 | 10774 | 2517 | 59837 | 116883 | 1393743 | 115192 | 169619 | 815169 | 5115324 | 1049871 | 6749297 |
| 11 | UCO Bank | 0 | 0 | 26 | 433 | 2123 | 70108 | 782 | 786 | 11431 | 384417 | 14362 | 455744 |
| 12 | Union Bank of India | 127 | 36628 | 860 | 17988 | 9200 | 130782 | 45413 | 241210 | 41922 | 393892 | 97522 | 820499 |
| | PSBs - SUB TOTAL | 1227 | 307287 | 5340 | 123352 | 169735 | 2499744 | 392043 | 1268796 | 1142970 | 11533933 | 1711315 | 15733111 |
| 13 | Axis Bank | 13 | 2945 | 453 | 11475 | 3914 | 126569 | 350383 | 132685 | 170219 | 607446 | 524982 | 881120 |
| 14 | Bandhan Bank | 0 | 0 | 0 | 0 | 9985 | 154908 | 10745 | 100358 | 160722 | 177538 | 181452 | 432804 |
| 15 | Catholic Syrian Bank | 0 | 0 | 0 | 0 | 0 | 0 | 316 | 826 | 7 | 451 | 323 | 1277 |
| 16 | City Union Bank | 0 | 0 | 2 | 91 | 19 | 757 | 224 | 978 | 75 | 1905 | 320 | 3731 |
| 17 | Development Credit Bank | 1227 | 1467 | 40 | 295 | 994 | 22799 | 2 | 0 | 5609 | 85230 | 7872 | 109792 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 0 | 0 | 4 | 25 | 8 | 16 | 165 | 366 | 177 | 408 |
| 19 | Federal Bank Ltd. | 0 | 0 | 6 | 99 | 123 | 4321 | 623 | 855 | 3204 | 46379 | 3956 | 51655 |
| 20 | HDFC Bank | 17054 | 123185 | 53 | 284 | 45439 | 805290 | 119118 | 369016 | 1094493 | 1708095 | 1276157 | 3005871 |
| 21 | ICICI Bank | 0 | 0 | 693 | 20122 | 16378 | 393763 | 56122 | 247598 | 373848 | 862506 | 447041 | 1523989 |
| 22 | IDBI Bank | 10 | 29 | 88 | 2690 | 3350 | 84863 | 1136 | 17825 | 25170 | 156438 | 29754 | 261845 |
| 23 | IDFC First Bank | 55 | 309 | 386 | 11950 | 3405 | 60224 | 78640 | 72456 | 440234 | 309119 | 522720 | 454057 |
| 24 | Indusind Bank Limited | 0 | 0 | 0 | 0 | 646 | 10268 | 0 | 0 | 256823 | 345276 | 257469 | 355544 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 0 | 0 | 42 | 670 | 297 | 1227 | 290 | 1091 | 629 | 2988 |
| 26 | Karnataka Bank Limited | 4 | 0 | 4 | 105 | 89 | 2950 | 313 | 4106 | 366 | 4025 | 776 | 11186 |
| 27 | Karur Vysya Bank Ltd. | 16 | 124 | 0 | 0 | 63 | 1693 | 399 | 3030 | 95 | 4749 | 573 | 9596 |
| 28 | Kotak Mahindra Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 53491 | 337487 | 53491 | 337487 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 0 | 0 | 2 | 37 | 0 | 0 | 122 | 701 | 124 | 738 |
| 30 | Ratnakar Bank Ltd. (RBL) | 2 | 82 | 0 | 0 | 244 | 9128 | 143 | 63 | 7276 | 14689 | 7665 | 23962 |
| 31 | South Indian Bank | 0 | 0 | 0 | 0 | 13 | 515 | 581 | 1184 | 40 | 14974 | 634 | 16673 |
| 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 | 295 | 119 | 382 | 15 | 1546 | 145 | 2223 |
| 34 | Yes Bank | 0 | 0 | 44 | 1097 | 2816 | 88315 | 6106 | 21303 | 52817 | 142042 | 61783 | 252757 |
| | PRIVATE BANK - SUB TOTAL | 18381 | 128141 | 1769 | 48206 | 87537 | 1767392 | 625275 | 973908 | 2645081 | 4822054 | 3378043 | 7739700 |
| | COMMERCIAL BANKS SUB TOTAL | 19608 | 435428 | 7109 | 171558 | 257272 | 4267136 | 1017318 | 2242704 | 3788051 | 16355986 | 5089358 | 23472812 |
| 35 | MGB | 0 | 0 | 0 | 0 | 187 | 5437 | 3226 | 12892 | 26308 | 74343 | 29721 | 92672 |
| 36 | MPGB | 0 | 0 | 25 | 716 | 344 | 11019 | 6079 | 12800 | 73472 | 246415 | 79920 | 270950 |
| | RRBs - SUB TOTAL | 0 | 0 | 25 | 716 | 531 | 16456 | 9305 | 25692 | 99780 | 320758 | 109641 | 363622 |
| 37 | DCCB & Apex Bank | 0 | 0 | 0 | 0 | 0 | 0 | 15786 | 27523 | 23362 | 71383 | 39148 | 98906 |
| | CO-OPERATIVE BANK - | 0 | 0 | 0 | 0 | 0 | 0 | 15786 | 27523 | 23362 | 71383 | 39148 | 98906 |
| 38 | AU Small Finance Bank | 0 | 0 | 0 | 0 | 4483 | 64538 | 3072 | 2286 | 102993 | 312774 | 110548 | 379598 |
| 39 | Equitas Small Finance Bank | 0 | 0 | 0 | 0 | 133 | 1994 | 0 | 0 | 22196 | 43023 | 22329 | 45017 |
| 40 | ESAF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3055 | 5294 | 3055 | 5294 |
| 41 | Jana Small Finance Bank | 0 | 0 | 0 | 0 | 1100 | 14333 | 0 | 0 | 10751 | 12259 | 11851 | 26593 |
| 42 | Shivalik Small Finance Bank | 0 | 0 | 1 | 24 | 71 | 1160 | 156 | 1278 | 835 | 2962 | 1063 | 5423 |
| 43 | Suryoday Small Finance Bank | 40 | 385 | 0 | 0 | 113 | 2112 | 1858 | 1306 | 1684 | 16946 | 3695 | 20749 |
| 44 | Ujjivan Small Finance Bank | 0 | 0 | 0 | 0 | 560 | 7645 | 80 | 90 | 1350 | 2263 | 1990 | 9998 |
| 45 | Utkarsh Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10276 | 3833 | 10276 | 3833 |
| | SMALL FINANCE BANK | 40 | 385 | 1 | 24 | 6460 | 91782 | 5166 | 4960 | 153140 | 399354 | 164807 | 496505 |
| | TOTAL | 19648 | 435813 | 7135 | 172298 | 264263 | 4375374 | 1047575 | 2300879 | 4064333 | 17147481 | 5402954 | 24431844 |

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.12.2024

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 | 153822 | 316006 | 81663 | 181426 | 57.4 | 105722 | 215782 | 58764 | 132295 | 61.3 |
| 2 | Bank of India | 528747 | 1037108 | 436247 | 804681 | 77.6 | 383043 | 723065 | 306088 | 527219 | 72.9 |
| 3 | Bank of Maharashtra | 63205 | 131451 | 27721 | 53069 | 40.4 | 45890 | 95747 | 25131 | 45738 | 47.8 |
| 4 | Canara Bank | 154061 | 315178 | 85841 | 208747 | 66.2 | 125310 | 257587 | 82600 | 202511 | 78.6 |
| 5 | Central Bank of India | 819094 | 816372 | 470395 | 622596 | 76.3 | 432071 | 425266 | 217071 | 269536 | 63.4 |
| 6 | Indian Bank | 109795 | 167788 | 73601 | 119143 | 71.0 | 78768 | 123328 | 70707 | 112517 | 91.2 |
| 7 | Indian Overseas Bank | 10454 | 22868 | 4841 | 15624 | 68.3 | 6305 | 13860 | 3239 | 10706 | 77.2 |
| 8 | Punjab and Sind Bank | 6529 | 13269 | 713 | 2162 | 16.3 | 3864 | 6918 | 192 | 484 | 7.0 |
| 9 | Punjab National Bank | 202504 | 383068 | 78594 | 350410 | 91.5 | 150219 | 281471 | 74637 | 342391 | 121.6 |
| 10 | State Bank of India | 741166 | 1465210 | 383471 | 860584 | 58.7 | 580702 | 1147387 | 362508 | 780389 | 68.0 |
| 11 | UCO Bank | 62807 | 125439 | 16424 | 41529 | 33.1 | 44001 | 86330 | 13878 | 34293 | 39.7 |
| 12 | Union Bank of India | 251572 | 440434 | 109876 | 268733 | 61.0 | 196869 | 337225 | 107885 | 259359 | 76.9 |
| | PSBs - SUB TOTAL | 3103756 | 5234191 | 1769387 | 3528706 | 67.4 | 2152764 | 3713966 | 1322700 | 2717435 | 73.2 |
| 13 | Axis Bank | 146798 | 277827 | 74527 | 209703 | 75.5 | 98192 | 186293 | 51617 | 175954 | 94.4 |
| 14 | Bandhan Bank | 20563 | 35833 | 28255 | 22727 | 63.4 | 7869 | 16974 | 293 | 3709 | 21.9 |
| 15 | Catholic Syrian Bank | 796 | 1148 | 1558 | 2924 | 254.7 | 95 | 200 | 0 | 0 | 0.0 |
| 16 | City Union Bank | 470 | 1010 | 52 | 37 | 3.7 | 245 | 516 | 52 | 37 | 7.2 |
| 17 | Development Credit Bank | 24371 | 46586 | 17614 | 53102 | 114.0 | 15700 | 28394 | 5371 | 28819 | 101.5 |
| 18 | Dhan Lakshmi Bank | 157 | 440 | 15 | 117 | 26.7 | 0 | 0 | 15 | 117 | 0.0 |
| 19 | Federal Bank Ltd. | 8270 | 15794 | 10760 | 29656 | 187.8 | 6933 | 12358 | 10651 | 29037 | 235.0 |
| 20 | HDFC Bank | 408119 | 728565 | 175775 | 499280 | 68.5 | 163123 | 328411 | 33017 | 154832 | 47.1 |
| 21 | ICICI Bank | 256813 | 532705 | 103190 | 287670 | 54.0 | 149752 | 306367 | 49223 | 146320 | 47.8 |
| 22 | IDBI Bank | 39845 | 78532 | 25663 | 38592 | 49.1 | 27021 | 53054 | 18846 | 34463 | 65.0 |
| 23 | IDFC First Bank | 115266 | 144995 | 58721 | 117414 | 81.0 | 16927 | 33119 | 6679 | 60011 | 181.2 |
| 24 | Indusind Bank Limited | 422223 | 330156 | 338960 | 279519 | 84.7 | 44544 | 88485 | 43464 | 102427 | 115.8 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 26 | Karnataka Bank Limited | 534 | 1310 | 151 | 262 | 20.0 | 157 | 342 | 149 | 256 | 74.8 |
| 27 | Karur Vysya Bank Ltd. | 31 | 88 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 28 | Kotak Mahindra Bank | 305043 | 242718 | 75610 | 121655 | 50.1 | 37794 | 28211 | 1 | 4 | 0.0 |
| 29 | Lakshmi Vilas Bank | 688 | 1710 | 4920 | 2372 | 138.7 | 0 | 0 | 4920 | 2372 | 0.0 |
| 30 | Ratnakar Bank Ltd. (RBL) | 25318 | 32837 | 44715 | 36033 | 109.7 | 12146 | 16933 | 5683 | 9687 | 57.2 |
| 31 | South Indian Bank | 628 | 1714 | 1110 | 2258 | 131.8 | 167 | 719 | 1110 | 2258 | 314.1 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 33 | Tamilnadu Mercantile Bank | 618 | 1297 | 599 | 1185 | 91.4 | 417 | 876 | 576 | 1148 | 131.0 |
| 34 | Yes Bank | 69601 | 79065 | 31845 | 48844 | 61.8 | 26023 | 33349 | 4676 | 24473 | 73.4 |
| | PRIVATE BANK - SUB TOTAL | 1846152 | 2554330 | 994040 | 1753350 | 68.6 | 607105 | 1134601 | 236343 | 775923 | 68.4 |
| | COMMERCIAL BANKS | 4949908 | 7788521 | 2763427 | 5282056 | 67.8 | 2759869 | 4848567 | 1559043 | 3493358 | 72.0 |
| 35 | MGB | 196861 | 251672 | 121403 | 167673 | 66.6 | 162841 | 208879 | 119250 | 163913 | 78.5 |
| 36 | MPGB | 468494 | 822902 | 293678 | 469928 | 57.1 | 387347 | 697249 | 281311 | 421089 | 60.4 |
| | RRBs - SUB TOTAL | 665355 | 1074574 | 415081 | 637601 | 59.3 | 550188 | 906128 | 400561 | 585002 | 64.6 |
| 37 | DCCB & Apex Bank | 1438811 | 2462582 | 2255409 | 1956956 | 79.5 | 1309864 | 2312390 | 2179960 | 1936325 | 83.7 |
| | CO-OPERATIVE BANK | 1438811 | 2462582 | 2255409 | 1956956 | 79.5 | 1309864 | 2312390 | 2179960 | 1936325 | 83.7 |
| 38 | AU Small Finance Bank | 127111 | 119759 | 79338 | 74487 | 62.2 | 4499 | 8586 | 0 | 0 | 0.0 |
| 39 | Equitas Small Finance Bank | 14890 | 14071 | 7542 | 4797 | 34.1 | 883 | 1408 | 0 | 0 | 0.0 |
| 40 | ESAF | 148032 | 101639 | 44271 | 44764 | 44.0 | 1339 | 2400 | 2 | 13 | 0.5 |
| 41 | Jana Small Finance Bank | 61586 | 45122 | 70877 | 39386 | 87.3 | 1176 | 2151 | 0 | 0 | 0.0 |
| 42 | Shivalik Small Finance Bank | 1905 | 4000 | 0 | 0 | 0.0 | 1556 | 3265 | 0 | 0 | 0.0 |
| 43 | Suryoday Small Finance Bank | 39544 | 24558 | 24660 | 12754 | 51.9 | 519 | 1260 | 0 | 0 | 0.0 |
| 44 | Ujjivan Small Finance Bank | 3799 | 4883 | 9924 | 5831 | 119.4 | 291 | 612 | 0 | 0 | 0.0 |
| 45 | Utkarsh Small Finance Bank | 45966 | 28523 | 17488 | 7495 | 26.3 | 287 | 418 | 0 | 0 | 0.0 |
| | SMALL FINANCE BANK | 442833 | 342555 | 254100 | 189514 | 55.3 | 10550 | 20100 | 2 | 13 | 0.1 |
| | TOTAL | 7496907 | 11668232 | 5688017 | 8066127 | 69.1 | 4630471 | 8087185 | 4139566 | 6014698 | 74.4 |

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 31.12.2024

| Amt. in Lakhs | | No. in actual | | | | | | | | | TABLE: 9(ii) | | | | | |
|---------------|--------------------------------------|---------------------|---------------|-------------|--------------|----------------------|----------------------|----------------|--------------|----------------|----------------------|---|-----------------|----------------|----------------|----------------------|
| Sr. | Banks | AGRI INFRASTRUCTURE | | | | | ANCILLARY ACTIVITIES | | | | | TOTAL AGRICULTURE (Farm Credit+Agri Infr+Anci Acti) | | | | |
| | | TARGET | | ACHIVEMENT | | Achievement % (Amt.) | TARGET | | ACHIVEMENT | | Achievement % (Amt.) | TARGET | | ACHIVEMENT | | Achievement % (Amt.) |
| | | No. | Amt. | No. | Amt. | | No. | Amt. | No. | Amt. | | No. | Amt. | No. | Amt. | |
| 1 | Bank of Baroda | 693 | 12673 | 691 | 5571 | 44.0 | 3497 | 102909 | 1467 | 117569 | 114.2 | 158012 | 431588 | 83821 | 304566 | 70.6 |
| 2 | Bank of India | 405 | 13632 | 124 | 6110 | 44.8 | 10011 | 85982 | 11426 | 67301 | 78.3 | 539163 | 1136722 | 447797 | 878092 | 77.2 |
| 3 | Bank of Maharashtra | 651 | 9800 | 1509 | 5789 | 59.1 | 2993 | 21041 | 4982 | 20832 | 99.0 | 66849 | 162292 | 34212 | 79689 | 49.1 |
| 4 | Canara Bank | 360 | 10824 | 122 | 34386 | 317.7 | 1485 | 25101 | 636 | 9289 | 37.0 | 155906 | 351103 | 86599 | 252422 | 71.9 |
| 5 | Central Bank of India | 521 | 13379 | 149 | 5634 | 42.1 | 2675 | 71409 | 1122 | 40652 | 56.9 | 822290 | 901160 | 471666 | 668882 | 74.2 |
| 6 | Indian Bank | 187 | 4800 | 36 | 3338 | 69.5 | 1424 | 33379 | 258 | 25553 | 76.6 | 111406 | 205967 | 73895 | 148034 | 71.9 |
| 7 | Indian Overseas Bank | 39 | 800 | 20 | 150 | 18.8 | 242 | 3833 | 43 | 1338 | 34.9 | 10735 | 27501 | 4904 | 17113 | 62.2 |
| 8 | Punjab and Sind Bank | 21 | 504 | 0 | 0 | 0.0 | 112 | 1910 | 72 | 660 | 34.5 | 6662 | 15683 | 785 | 2822 | 18.0 |
| 9 | Punjab National Bank | 743 | 11222 | 289 | 3053 | 27.2 | 2712 | 68509 | 527 | 58416 | 85.3 | 205959 | 462799 | 79410 | 411880 | 89.0 |
| 10 | State Bank of India | 698 | 14354 | 41 | 6630 | 46.2 | 9654 | 197834 | 1419 | 169959 | 85.9 | 751518 | 1677398 | 384931 | 1037173 | 61.8 |
| 11 | UCO Bank | 89 | 2477 | 46 | 2508 | 101.2 | 682 | 9928 | 107 | 4243 | 42.7 | 63578 | 137844 | 16577 | 48279 | 35.0 |
| 12 | Union Bank of India | 547 | 7540 | 322 | 2602 | 34.5 | 7918 | 151094 | 6404 | 72713 | 48.1 | 260037 | 599068 | 116602 | 344049 | 57.4 |
| | PSBs - SUB TOTAL | 4954 | 102005 | 3349 | 75770 | 74.3 | 43405 | 772929 | 28463 | 588525 | 76.1 | 3152115 | 6109125 | 1801199 | 4193000 | 68.6 |
| 13 | Axis Bank | 179 | 10341 | 35 | 5589 | 54.1 | 6734 | 239685 | 1863 | 292666 | 122.1 | 153711 | 527853 | 76425 | 507958 | 96.2 |
| 14 | Bandhan Bank | 42 | 957 | 0 | 0 | 0.0 | 2335 | 7983 | 2375 | 4258 | 53.3 | 22940 | 44773 | 30630 | 26985 | 60.3 |
| 15 | Catholic Syrian Bank | 0 | 0 | 0 | 0 | 0.0 | 19 | 71 | 1 | 5 | 0.0 | 815 | 1219 | 1559 | 2929 | 240.2 |
| 16 | City Union Bank | 1 | 50 | 0 | 0 | 0.0 | 14 | 380 | 0 | 0 | 0.0 | 485 | 1440 | 52 | 37 | 2.6 |
| 17 | Development Credit Bank | 50 | 1390 | 0 | 0 | 0.0 | 313 | 5011 | 2 | 52 | 1.0 | 24734 | 52987 | 17616 | 53154 | 100.3 |
| 18 | Dhan Lakshmi Bank | 2 | 72 | 0 | 0 | 0.0 | 17 | 476 | 0 | 0 | 0.0 | 176 | 988 | 15 | 117 | 11.9 |
| 19 | Federal Bank Ltd. | 6 | 278 | 2 | 2550 | 917.3 | 103 | 2670 | 3 | 1247 | 46.7 | 8379 | 18742 | 10765 | 33453 | 178.5 |
| 20 | HDFC Bank | 350 | 12120 | 163 | 5621 | 46.4 | 10402 | 305479 | 5173 | 392253 | 128.4 | 418871 | 1046164 | 181111 | 897154 | 85.8 |
| 21 | ICICI Bank | 7051 | 16270 | 1 | 8 | 0.0 | 4862 | 74989 | 706 | 109001 | 145.4 | 268726 | 623964 | 103897 | 396679 | 63.6 |
| 22 | IDBI Bank | 121 | 2851 | 6 | 247 | 8.7 | 1323 | 16825 | 317 | 5171 | 30.7 | 41289 | 98208 | 25986 | 44010 | 44.8 |
| 23 | IDFC First Bank | 42 | 1076 | 0 | 0 | 0.0 | 596 | 13713 | 11 | 1385 | 10.1 | 115904 | 159784 | 58732 | 118799 | 74.3 |
| 24 | Indusind Bank Limited | 52 | 1491 | 0 | 0 | 0.0 | 1103 | 18553 | 18 | 6547 | 35.3 | 423378 | 350200 | 338978 | 286066 | 81.7 |
| 25 | Jammu and Kashmir Bank | 1 | 36 | 0 | 0 | 0.0 | 7 | 200 | 0 | 0 | 0.0 | 8 | 236 | 0 | 0 | 0.0 |
| 26 | Karnataka Bank Limited | 2 | 72 | 0 | 0 | 0.0 | 36 | 1500 | 6 | 1668 | 111.2 | 572 | 2882 | 157 | 1931 | 67.0 |
| 27 | Karur Vysya Bank Ltd. | 2 | 80 | 0 | 0 | 0.0 | 14 | 380 | 0 | 0 | 0.0 | 47 | 548 | 0 | 0 | 0.0 |
| 28 | Kotak Mahindra Bank | 72 | 1252 | 19 | 630 | 50.3 | 2778 | 97642 | 444 | 106648 | 109.2 | 307893 | 341612 | 76073 | 228933 | 67.0 |
| 29 | Lakshmi Vilas Bank | 3 | 168 | 0 | 0 | 0.0 | 21 | 435 | 0 | 0 | 0.0 | 712 | 2313 | 4920 | 2372 | 102.6 |
| 30 | Ratnakar Bank Ltd. (RBL) | 24 | 834 | 0 | 0 | 0.0 | 366 | 7610 | 11 | 1132 | 14.9 | 25708 | 41281 | 44726 | 37166 | 90.0 |
| 31 | South Indian Bank | 28 | 119 | 0 | 0 | 0.0 | 25 | 676 | 0 | 0 | 0.0 | 681 | 2509 | 1110 | 2258 | 90.0 |
| 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 | 0 | 0 | 0.0 | 618 | 1297 | 599 | 1185 | 91.4 |
| 34 | Yes Bank | 69 | 3558 | 19 | 3252 | 91.4 | 972 | 72939 | 250 | 78942 | 108.2 | 70642 | 155562 | 32114 | 131038 | 84.2 |
| | PRIVATE BANK - SUB TOTAL | 8097 | 53015 | 245 | 17897 | 33.8 | 32040 | 867217 | 11180 | 1000977 | 115.4 | 1886289 | 3474562 | 1005465 | 2772224 | 79.8 |
| | COMMERCIAL BANKS SUB TOTAL | 13051 | 155020 | 3594 | 93667 | 60.4 | 75445 | 1640146 | 39643 | 1589501 | 96.9 | 5038404 | 9583687 | 2806664 | 6965224 | 72.7 |
| 35 | MGB | 70 | 2472 | 7 | 340 | 13.8 | 402 | 4086 | 36 | 157 | 3.9 | 197333 | 258230 | 121446 | 168171 | 65.1 |
| 36 | MPGB | 210 | 4406 | 78 | 1142 | 25.9 | 1249 | 13774 | 184 | 886 | 6.4 | 469953 | 841082 | 293940 | 471956 | 56.1 |
| | RRBs - SUB TOTAL | 280 | 6878 | 85 | 1482 | 21.5 | 1651 | 17860 | 220 | 1044 | 5.8 | 667286 | 1099312 | 415386 | 640127 | 58.2 |
| 37 | DCCB & Apex Bank | 28 | 787 | 8 | 28 | 3.6 | 373 | 7970 | 0 | 0 | 0.0 | 1439212 | 2471339 | 2255417 | 1956984 | 79.2 |
| | CO-OPERATIVE BANK - SUB TOTAL | 28 | 787 | 8 | 28 | 4 | 373 | 7970 | 0 | 0 | 0.0 | 1439212 | 2471339 | 2255417 | 1956984 | 79 |
| 38 | AU Small Finance Bank | 140 | 4495 | 0 | 106 | 2.4 | 1474 | 27386 | 79 | 7074 | 25.8 | 128725 | 151640 | 79417 | 81667 | 53.9 |
| 39 | Equitas Small Finance Bank | 3 | 122 | 0 | 0 | 0.0 | 404 | 6385 | 0 | 0 | 0.0 | 15297 | 20578 | 7542 | 4797 | 23.3 |
| 40 | ESAF | 8 | 248 | 0 | 0 | 0.0 | 134 | 2700 | 0 | 0 | 0.0 | 148174 | 104587 | 44271 | 44764 | 42.8 |
| 41 | Jana Small Finance Bank | 3 | 134 | 0 | 0 | 0.0 | 58 | 1450 | 0 | 0 | 0.0 | 61647 | 46706 | 70877 | 39386 | 84.3 |
| 42 | Shivalik Small Finance Bank | 0 | 0 | 0 | 0 | 0.0 | 9 | 300 | 0 | 0 | 0.0 | 0 | 4300 | 0 | 0 | 0.0 |
| 43 | Survyoday Small Finance Bank | 39 | 101 | 90 | 68 | 67.1 | 1713 | 3210 | 1542 | 745 | 23.2 | 0 | 27869 | 26292 | 13567 | 48.7 |
| 44 | Ujivan Small Finance Bank | 0 | 0 | 0 | 0 | 0.0 | 28 | 630 | 0 | 0 | 0.0 | 0 | 5513 | 9924 | 5831 | 105.8 |
| 45 | Utkarsh Small Finance Bank | 4 | 180 | 0 | 0 | 0.0 | 71 | 1741 | 0 | 0 | 0.0 | 3874 | 30444 | 9924 | 7495 | 24.6 |
| | SMALL FINANCE BANK SUB TOTAL | 197 | 5280 | 90 | 174 | 3.3 | 3891 | 43802 | 1621 | 7819 | 17.9 | 446921 | 391637 | 255811 | 197506 | 50.4 |
| | TOTAL | 13556 | 167965 | 3777 | 95351 | 56.8 | 81360 | 1709778 | 41484 | 1598364 | 93.5 | 7591823 | 13545975 | 5733278 | 9759842 | 72.0 |

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC) AS ON 31.12.2024

Amt. in Lakhs

No. in actual

TABLE:10

| Sr. | Banks | TARGET | | Disbursement upto the end of current quarter 31.12.2024 | | | | | | | | | | | | 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 | 41937 | 339641 | 34811 | 277605 | 907 | 110889 | 166 | 75522 | 491 | 3664 | 0 | 0 | 36375 | 467680 | 137.7 |
| 2 | Bank of India | 87735 | 501355 | 61642 | 246195 | 883 | 127680 | 511 | 33312 | 0 | 0 | 0 | 0 | 63036 | 407186 | 81.2 |
| 3 | Bank of Maharashtra | 19286 | 143620 | 6451 | 58960 | 381 | 54902 | 38 | 22546 | 3 | 60 | 0 | 0 | 6873 | 136468 | 95.0 |
| 4 | Canara Bank | 33674 | 285875 | 15944 | 142399 | 1295 | 48329 | 38 | 10630 | 0 | 0 | 108 | 932 | 17385 | 202290 | 70.8 |
| 5 | Central Bank of India | 78218 | 641164 | 33415 | 263158 | 1275 | 150888 | 51 | 24300 | 933 | 3425 | 147 | 23473 | 35821 | 465244 | 72.6 |
| 6 | Indian Bank | 43516 | 376813 | 32700 | 194497 | 678 | 81335 | 52 | 32674 | 3 | 10 | 0 | 0 | 33433 | 308516 | 81.9 |
| 7 | Indian Overseas Bank | 5369 | 24151 | 2890 | 9738 | 22 | 2831 | 0 | 0 | 0 | 0 | 0 | 0 | 2912 | 12570 | 52.0 |
| 8 | Punjab and Sind Bank | 3884 | 27761 | 909 | 3794 | 20 | 3384 | 4 | 1437 | 0 | 0 | 0 | 0 | 933 | 8615 | 31.0 |
| 9 | Punjab National Bank | 54228 | 454083 | 23787 | 163190 | 864 | 84222 | 96 | 49927 | 0 | 0 | 0 | 0 | 24747 | 297339 | 65.5 |
| 10 | State Bank of India | 110887 | 1366474 | 110349 | 687880 | 3629 | 302429 | 427 | 176557 | 0 | 0 | 54 | 9836 | 114459 | 1176702 | 86.1 |
| 11 | UCO Bank | 19370 | 139819 | 10683 | 67397 | 403 | 66091 | 6 | 690 | 0 | 0 | 0 | 0 | 11092 | 134178 | 96.0 |
| 12 | Union Bank of India | 56926 | 498809 | 27427 | 197272 | 1035 | 125123 | 113 | 69874 | 0 | 0 | 0 | 0 | 28575 | 392269 | 78.6 |
| | PSBs - SUB TOTAL | 555030 | 4799565 | 361008 | 2312086 | 11392 | 1158103 | 1502 | 497469 | 1430 | 7159 | 309 | 34242 | 375641 | 4009058 | 83.5 |
| 13 | Axis Bank | 41742 | 765520 | 4588 | 241397 | 1838 | 238329 | 291 | 135959 | 0 | 0 | 0 | 0 | 6717 | 615685 | 80.4 |
| 14 | Bandhan Bank | 25062 | 71024 | 18473 | 22895 | 46 | 4615 | 1 | 370 | 0 | 0 | 0 | 0 | 18520 | 27880 | 39.3 |
| 15 | Catholic Syrian Bank | 208 | 2402 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0 |
| 16 | City Union Bank | 994 | 5247 | 25 | 1641 | 12 | 1176 | 0 | 0 | 0 | 0 | 0 | 0 | 37 | 2817 | 53.7 |
| 17 | Development Credit Bank | 3819 | 36528 | 428 | 10757 | 19 | 970 | 0 | 0 | 0 | 0 | 0 | 0 | 447 | 11727 | 32.1 |
| 18 | Dhan Lakshmi Bank | 175 | 1800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0 |
| 19 | Federal Bank Ltd. | 977 | 11568 | 128 | 3832 | 32 | 4073 | 21 | 4939 | 0 | 0 | 0 | 0 | 181 | 12844 | 111.0 |
| 20 | HDFC Bank | 103088 | 1818582 | 9665 | 476012 | 6301 | 548057 | 2413 | 514405 | 0 | 0 | 0 | 0 | 18379 | 1538474 | 84.6 |
| 21 | ICICI Bank | 94496 | 1561603 | 10843 | 556585 | 5232 | 658473 | 781 | 220396 | 0 | 0 | 0 | 0 | 16856 | 1435454 | 91.9 |
| 22 | IDBI Bank | 15194 | 154090 | 4447 | 37868 | 218 | 22877 | 16 | 6385 | 5 | 102 | 0 | 0 | 4686 | 67231 | 43.6 |
| 23 | IDFC First Bank | 18465 | 154386 | 5657 | 62022 | 792 | 52099 | 80 | 6655 | 0 | 0 | 0 | 0 | 6529 | 120776 | 78.2 |
| 24 | Indusind Bank Limited | 67193 | 336589 | 46445 | 104517 | 823 | 121212 | 103 | 26451 | 0 | 0 | 0 | 0 | 47371 | 252180 | 74.9 |
| 25 | Jammu and Kashmir Bank | 463 | 4590 | 64 | 703 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 64 | 703 | 15.3 |
| 26 | Karnataka Bank Limited | 708 | 6187 | 108 | 1509 | 30 | 3473 | 0 | 0 | 0 | 0 | 0 | 0 | 138 | 4982 | 80.5 |
| 27 | Karur Vysya Bank Ltd. | 202 | 4939 | 24 | 753 | 29 | 1338 | 0 | 0 | 0 | 0 | 0 | 0 | 53 | 2091 | 42.3 |
| 28 | Kotak Mahindra Bank | 20917 | 455061 | 2413 | 97954 | 1474 | 136500 | 386 | 93470 | 0 | 0 | 0 | 0 | 4273 | 327925 | 72.1 |
| 29 | Lakshmi Vilas Bank | 190 | 5414 | 14 | 449 | 17 | 784 | 668 | 5297 | 0 | 0 | 0 | 0 | 699 | 6531 | 120.6 |
| 30 | Ratnakar Bank Ltd. (RBL) | 3275 | 29144 | 60 | 2649 | 71 | 5384 | 6 | 840 | 0 | 0 | 0 | 0 | 137 | 8873 | 30.4 |
| 31 | South Indian Bank | 465 | 4292 | 26 | 762 | 1 | 13 | 1 | 1950 | 0 | 0 | 1 | 1000 | 29 | 3725 | 86.8 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0 |
| 33 | Tamilnadu Mercantile Bank | 295 | 1889 | 112 | 1059 | 4 | 355 | 0 | 0 | 0 | 0 | 0 | 0 | 116 | 1414 | 74.9 |
| 34 | Yes Bank | 9075 | 193155 | 1587 | 55079 | 473 | 63933 | 168 | 61249 | 0 | 0 | 0 | 0 | 2228 | 180261 | 93.3 |
| | PRIVATE BANK - SUB | 407003 | 5624010 | 105107 | 1678445 | 17412 | 1863660 | 4935 | 1078366 | 5 | 102 | 1 | 1000 | 127460 | 4621572 | 82.2 |
| | COMMERCIAL BANK | 962033 | 10423575 | 466115 | 3990530 | 28804 | 3021762 | 6437 | 1575835 | 1435 | 7261 | 310 | 35242 | 503101 | 8630630 | 82.8 |
| 35 | MGB | 16549 | 64097 | 30614 | 55956 | 0 | 0 | 0 | 0 | 399 | 1532 | 0 | 0 | 31013 | 57488 | 89.7 |
| 36 | MPGB | 73223 | 132906 | 74745 | 96211 | 26 | 2477 | 0 | 0 | 1206 | 2654 | 0 | 0 | 75977 | 101342 | 76.3 |
| | RRBs - SUB TOTAL | 89772 | 197003 | 105359 | 152168 | 26 | 2477 | 0 | 0 | 1605 | 4186 | 0 | 0 | 106990 | 158831 | 80.6 |
| 37 | DCCB & Apex Bank | 14256 | 70005 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0 |
| | CO-OPERATIVE BANK | 14256 | 70005 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0 |
| 38 | AU Small Finance Bank | 35633 | 319833 | 20118 | 183045 | 214 | 18294 | 25 | 4679 | 0 | 0 | 0 | 0 | 20357 | 206019 | 64.4 |
| 39 | Equitas Small Finance Bank | 4771 | 28098 | 1680 | 12112 | 106 | 834 | 19 | 139 | 0 | 0 | 0 | 0 | 1805 | 13084 | 46.6 |
| 40 | ESAF | 17499 | 20996 | 12120 | 7073 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12120 | 7073 | 33.7 |
| 41 | Jana Small Finance Bank | 1915 | 14880 | 13332 | 12687 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13332 | 12687 | 85.3 |
| 42 | Shivalik Small Finance Bank | 697 | 7851 | 558 | 6032 | 30 | 2596 | 1 | 23 | 0 | 0 | 0 | 0 | 589 | 8652 | 0.0 |
| 43 | Suryoday Small Finance Bank | 1578 | 9915 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0 |
| 44 | Ujjivan Small Finance Bank | 2611 | 6971 | 3300 | 3009 | 3 | 420 | 0 | 0 | 0 | 0 | 0 | 0 | 3303 | 3429 | 49.2 |
| 45 | Utkarsh Small Finance Bank | 1250 | 7508 | 439 | 2893 | 10 | 269 | 0 | 0 | 0 | 0 | 0 | 0 | 449 | 3161 | 42.1 |
| | SMALL FINANCE BANK | 65954 | 416052 | 51547 | 226851 | 363 | 22413 | 45 | 4841 | 0 | 0 | 0 | 0 | 51955 | 254105 | 61.1 |
| | TOTAL | 1132015 | 11106635 | 623021 | 4369549 | 29193 | 3046653 | 6482 | 1580676 | 3040 | 11446 | 310 | 35242 | 662046 | 9043566 | 81.4 |

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 31.12.2024

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 | 10 | 2710 | 0 | 0 | 0.0 | 1938 | 3799 | 1333 | 2531.27 | 66.6 | 6502 | 40043 | 907 | 3416 | 8.5 |
| 2 | Bank of India | 14 | 2534 | 1 | 2 | 0.1 | 1806 | 3161 | 2026 | 2492.62 | 78.9 | 5800 | 33564 | 1437 | 14496 | 43.2 |
| 3 | Bank of Maharashtra | 0 | 0 | 0 | 0 | 0.0 | 1025 | 1680 | 616 | 1073.57 | 63.9 | 2365 | 15618 | 913 | 8183 | 52.4 |
| 4 | Canara Bank | 2 | 1500 | 0 | 0 | 0.0 | 2384 | 3637 | 1811 | 2714.18 | 74.6 | 5016 | 28841 | 1583 | 14225 | 49.3 |
| 5 | Central Bank of India | 2 | 240 | 0 | 0 | 0.0 | 2191 | 3562 | 1392 | 3092.31 | 86.8 | 8239 | 35597 | 2507 | 20472 | 57.5 |
| 6 | Indian Bank | 3 | 2000 | 0 | 0 | 0.0 | 737 | 1219 | 462 | 1006.33 | 82.6 | 2949 | 15308 | 2226 | 12892 | 84.2 |
| 7 | Indian Overseas Bank | 0 | 0 | 0 | 0 | 0.0 | 300 | 417 | 95 | 207.35 | 49.7 | 1308 | 7440 | 585 | 8037 | 108.0 |
| 8 | Punjab and Sind Bank | 0 | 0 | 0 | 0 | 0.0 | 292 | 295 | 18 | 38.12 | 12.9 | 1073 | 5579 | 20 | 242 | 4.3 |
| 9 | Punjab National Bank | 17 | 851 | 3 | 2664 | 313.1 | 2194 | 3653 | 1772 | 2864.64 | 78.4 | 6302 | 35960 | 1953 | 15994 | 44.5 |
| 10 | State Bank of India | 45 | 6467 | 3 | 66 | 1.0 | 5659 | 9242 | 8845 | 15049.88 | 162.8 | 14817 | 87709 | 20557 | 89906 | 102.5 |
| 11 | UCO Bank | 0 | 0 | 0 | 0 | 0.0 | 862 | 1251 | 312 | 383.59 | 30.7 | 2991 | 17929 | 1223 | 9829 | 54.8 |
| 12 | Union Bank of India | 3 | 350 | 0 | 0 | 0.0 | 2521 | 3701 | 1487 | 2448.89 | 66.2 | 4496 | 24648 | 873 | 7031 | 28.5 |
| | PSBs - SUB TOTAL | 96 | 16652 | 7 | 2732 | 16.4 | 21909 | 35617 | 20169 | 33902.8 | 95.2 | 61858 | 348236 | 34784 | 204723 | 58.8 |
| 13 | Axis Bank | 10 | 17568 | 3 | 6233 | 35.5 | 883 | 1657 | 363 | 1273.23 | 76.8 | 2590 | 15475 | 1356 | 10805 | 69.8 |
| 14 | Bandhan Bank | 0 | 0 | 0 | 0 | 0.0 | 182 | 339 | 0 | 0.00 | 0.0 | 3615 | 23666 | 4177 | 31637 | 133.7 |
| 15 | Catholic Syrian Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0.00 | 0.0 | 44 | 196 | 0 | 0 | 0.0 |
| 16 | City Union Bank | 0 | 0 | 0 | 0 | 0.0 | 55 | 86 | 1 | 0.57 | 0.7 | 98 | 472 | 6 | 84 | 17.9 |
| 17 | Development Credit Ban | 0 | 0 | 8 | 178 | 0.0 | 147 | 269 | 30 | 34.78 | 12.9 | 5575 | 11681 | 25447 | 19691 | 168.6 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 0 | 0 | 0.0 | 55 | 86 | 0 | 0.00 | 0.0 | 132 | 648 | 1 | 6 | 0.9 |
| 19 | Federal Bank Ltd. | 0 | 0 | 0 | 0 | 0.0 | 165 | 295 | 1 | 0.55 | 0.2 | 316 | 1656 | 20 | 256 | 15.5 |
| 20 | HDFC Bank | 8 | 2530 | 0 | 0 | 0.0 | 767 | 1371 | 390 | 483.89 | 35.3 | 8182 | 49859 | 7702 | 49538 | 99.4 |
| 21 | ICICI Bank | 7 | 2350 | 0 | 0 | 0.0 | 990 | 2067 | 91 | 1055.15 | 51.0 | 3847 | 22557 | 635 | 8585 | 38.1 |
| 22 | IDBI Bank | 0 | 0 | 0 | 0 | 0.0 | 480 | 881 | 255 | 354.33 | 40.2 | 1166 | 6115 | 361 | 4431 | 72.5 |
| 23 | IDFC First Bank | 0 | 0 | 0 | 0 | 0.0 | 161 | 339 | 0 | 0.00 | 0.0 | 1772 | 7537 | 961 | 6096 | 80.9 |
| 24 | Indusind Bank Limited | 0 | 0 | 1 | 495 | 0.0 | 169 | 213 | 0 | 0.00 | 0.0 | 753 | 3713 | 337 | 2016 | 54.3 |
| 25 | Jammu and Kashmir Ban | 0 | 0 | 0 | 0 | 0.0 | 166 | 62 | 4 | 4.25 | 6.9 | 208 | 1042 | 2 | 19 | 1.8 |
| 26 | Karnataka Bank Limited | 0 | 0 | 0 | 0 | 0.0 | 99 | 156 | 2 | 1.27 | 0.8 | 212 | 1129 | 15 | 171 | 15.2 |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 0 | 0 | 0.0 | 56 | 88 | 0 | 0.00 | 0.0 | 92 | 471 | 2 | 28 | 5.9 |
| 28 | Kotak Mahindra Bank | 0 | 0 | 0 | 0 | 0.0 | 111 | 185 | 0 | 0.00 | 0.0 | 695 | 3981 | 79 | 1202 | 30.2 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 0 | 0 | 0.0 | 55 | 86 | 0 | 0.00 | 0.0 | 79 | 422 | 2 | 0 | 0.1 |
| 30 | Ratnakar Bank Ltd. (RB) | 6 | 4077 | 20 | 4950 | 121.4 | 80 | 159 | 0 | 0.00 | 0.0 | 521 | 3030 | 152 | 1585 | 52.3 |
| 31 | South Indian Bank | 0 | 0 | 0 | 0 | 0.0 | 99 | 156 | 0 | 0.00 | 0.0 | 174 | 844 | 0 | 0 | 0.0 |
| 32 | Standard Chartered Banl | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0.00 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 33 | Tamilnadu Mercantile B | 0 | 0 | 0 | 0 | 0.0 | 10 | 15 | 0 | 0.00 | 0.0 | 0 | 0 | 3 | 36 | 0.0 |
| 34 | Yes Bank | 0 | 0 | 0 | 0 | 0.0 | 243 | 468 | 8 | 104.70 | 22.4 | 2072 | 14089 | 408 | 6397 | 45.4 |
| | PRIVATE BANK - SUB | 31 | 26525 | 32 | 11856 | 44.7 | 4973 | 8978 | 1145 | 3312.72 | 36.9 | 32143 | 168583 | 41666 | 142583 | 84.6 |
| | COMMERCIAL BANKS | 127 | 43177 | 39 | 14588 | 33.8 | 26882 | 44595 | 21314 | 37215.5 | 83.5 | 94001 | 516819 | 76450 | 347306 | 67.2 |
| 35 | MGB | 0 | 0 | 0 | 0 | 0.0 | 139 | 280 | 14 | 74.23 | 26.5 | 1327 | 9079 | 683 | 9229 | 101.7 |
| 36 | MPGB | 0 | 0 | 0 | 0 | 0.0 | 518 | 1113 | 379 | 395.64 | 35.5 | 2726 | 21877 | 1941 | 12752 | 58.3 |
| | RRBs - SUB TOTAL | 0 | 0 | 0 | 0 | 0.0 | 657 | 1393 | 393 | 469.87 | 33.7 | 4053 | 30956 | 2624 | 21981 | 71.0 |
| 37 | DCCB & Apex Bank | 0 | 0 | 0 | 0 | 0.0 | 56 | 100 | 7 | 17.74 | 17.7 | 1516 | 9853 | 325 | 1805 | 18.3 |
| | CO-OPERATIVE BANK | 0 | 0 | 0 | 0 | 0.0 | 56 | 100 | 7 | 17.74 | 17.7 | 1516 | 9853 | 325 | 1805 | 18.3 |
| 38 | AU Small Finance Bank | 0 | 0 | 0 | 0 | 0.0 | 180 | 320 | 0 | 0.00 | 0.0 | 2185 | 15957 | 1148 | 13594 | 85.2 |
| 39 | Equitas Small Finance Ban | 0 | 0 | 0 | 0 | 0.0 | 57 | 100 | 0 | 0.00 | 0.0 | 159 | 1026 | 26 | 342 | 33.3 |
| 40 | ESAF | 0 | 0 | 0 | 0 | 0.0 | 192 | 114 | 1 | 0.50 | 0.4 | 163 | 770 | 199 | 1801 | 233.8 |
| 41 | Jana Small Finance Bank | 0 | 0 | 0 | 0 | 0.0 | 44 | 69 | 0 | 0.00 | 0.0 | 4508 | 18740 | 3259 | 10582 | 56.5 |
| 42 | Shivalik Small Finance Ba | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0.00 | 0.0 | 43 | 352 | 21 | 234 | 66.4 |
| 43 | Suryoday Small Finance B | 0 | 0 | 0 | 0 | 0.0 | 48 | 77 | 0 | 0.00 | 0.0 | 68 | 312 | 30 | 115 | 37.0 |
| 44 | Ujjivan Small Finance Ban | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0.00 | 0.0 | 1475 | 4787 | 3764 | 7289 | 152.3 |
| 45 | Utkarsh Small Finance Ban | 0 | 0 | 0 | 0 | 0.0 | 44 | 69 | 0 | 0.00 | 0.0 | 70 | 217 | 95 | 53 | 24.4 |
| | SMALL FINANCE BAN | 0 | 0 | 0 | 0 | 0.0 | 565 | 749 | 1 | 0.5 | 0.1 | 8671 | 42161 | 8542 | 34010 | 80.7 |
| | TOTAL | 127 | 43177 | 39 | 14588 | 33.8 | 28160 | 46837 | 21715 | 37703.6 | 80.5 | 108241 | 599789 | 87941 | 405103 | 67.5 |

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 31.12.2024

Amt. in Lakhs

Number in Actual

TABLE:11(ii)

| Sr. | Banks | SOCIAL INFRASTRUCTURE | | | | Achievement % (Amt.) | RENEWABLE ENERGY | | | | Achievement % (Amt.) | OTHERS | | | | TOTAL PRIORITY SECTOR | | | | Achievement % (Amt.) |
|-----|------------------------------|-----------------------|--------------|-------------|--------------|----------------------|------------------|-------------|-------------|-------------|----------------------|---------------|---------------|---------------|---------------|-----------------------|-----------------|----------------|-----------------|----------------------|
| | | TARGET | | ACHIEVEMENT | | | TARGET | | ACHIEVEMENT | | | TARGET | | ACHIEVEMENT | | TARGET | | ACHIEVEMENT | | |
| | | Number | Amount | Number | Amount | | Number | Amount | Number | Amount | | Number | Amount | Number | Amount | Number | Amount | Number | Amount | |
| 1 | Bank of Baroda | 320 | 1155 | 3 | 61 | 5.3 | 284 | 409 | 54 | 226 | 55.3 | 12376 | 8291 | 0 | 0 | 221379 | 827636 | 122493 | 778480 | 94.1 |
| 2 | Bank of India | 520 | 1258 | 0 | 0 | 0.0 | 393 | 939 | 0 | 0 | 0.0 | 22834 | 15874 | 15 | 2182 | 658265 | 1695407 | 514312 | 1304450 | 76.9 |
| 3 | Bank of Maharashtra | 88 | 199 | 0 | 0 | 0.0 | 67 | 145 | 5 | 43 | 29.9 | 6154 | 4669 | 3507 | 4798 | 95834 | 328223 | 46126 | 230256 | 70.2 |
| 4 | Canara Bank | 124 | 817 | 0 | 0 | 0.0 | 176 | 288 | 119 | 218 | 75.8 | 10156 | 6876 | 4 | 12 | 207438 | 678937 | 107501 | 471882 | 69.5 |
| 5 | Central Bank of India | 623 | 2249 | 5 | 450 | 20.0 | 216 | 357 | 0 | 0 | 0.0 | 13892 | 8411 | 1 | 0 | 925671 | 1592740 | 511392 | 1158141 | 72.7 |
| 6 | Indian Bank | 85 | 368 | 0 | 0 | 0.0 | 118 | 159 | 0 | 0 | 0.0 | 7032 | 4263 | 0 | 0 | 165846 | 606097 | 110016 | 470447 | 77.6 |
| 7 | Indian Overseas Bank | 22 | 170 | 0 | 0 | 0.0 | 34 | 65 | 0 | 0 | 0.0 | 1404 | 784 | 42 | 81 | 19172 | 60528 | 8538 | 38008 | 62.8 |
| 8 | Punjab and Sind Bank | 14 | 68 | 0 | 0 | 0.0 | 33 | 50 | 7 | 13 | 25.5 | 1065 | 699 | 4 | 14 | 13023 | 50135 | 1767 | 11744 | 23.4 |
| 9 | Punjab National Bank | 288 | 1535 | 0 | 0 | 0.0 | 235 | 372 | 263 | 500 | 134.5 | 18284 | 12503 | 19 | 30 | 287507 | 971756 | 108167 | 731273 | 75.3 |
| 10 | State Bank of India | 1005 | 3049 | 0 | 0 | 0.0 | 781 | 1398 | 0 | 0 | 0.0 | 39888 | 28871 | 0 | 0 | 924600 | 3180608 | 528795 | 2318898 | 72.9 |
| 11 | UCO Bank | 291 | 818 | 4 | 3737 | 456.8 | 51 | 74 | 1 | 2 | 2.4 | 16718 | 21991 | 4974 | 31512 | 103861 | 319726 | 34183 | 227920 | 71.3 |
| 12 | Union Bank of India | 363 | 828 | 5 | 58 | 7.0 | 209 | 338 | 0 | 0 | 0.0 | 10025 | 5955 | 0 | 0 | 334580 | 1133697 | 147542 | 745855 | 65.8 |
| | PSBs - SUB TOTAL | 3743 | 12514 | 17 | 4306 | 34.4 | 2597 | 4594 | 449 | 1002 | 21.8 | 159828 | 119187 | 8566 | 38630 | 3957176 | 11445490 | 2240832 | 8487353 | 74.2 |
| 13 | Axis Bank | 198 | 795 | 0 | 0 | 0.0 | 129 | 237 | 0 | 0 | 0.0 | 39172 | 24651 | 15682 | 6546 | 238435 | 1353756 | 100546 | 1148500 | 84.8 |
| 14 | Bandhan Bank | 92 | 492 | 0 | 0 | 0.0 | 29 | 58 | 0 | 0 | 0.0 | 126962 | 79720 | 105936 | 61173 | 178882 | 220072 | 159263 | 147675 | 67.1 |
| 15 | Catholic Syrian Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 1075 | 779 | 1 | 1 | 2142 | 4596 | 1560 | 2929 | 63.7 |
| 16 | City Union Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 254 | 164 | 2 | 0 | 1886 | 7409 | 98 | 2939 | 39.7 |
| 17 | Development Credit Bank | 81 | 500 | 9 | 945 | 188.9 | 0 | 0 | 0 | 0 | 0.0 | 4931 | 3014 | 1012 | 379 | 39287 | 104979 | 44569 | 86109 | 82.0 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 1 | 0 | 538 | 3522 | 17 | 124 | 3.5 |
| 19 | Federal Bank Ltd. | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 1057 | 630 | 0 | 0 | 10894 | 32891 | 10967 | 46553 | 141.5 |
| 20 | HDFC Bank | 502 | 1854 | 0 | 0 | 0.0 | 920 | 1566 | 0 | 0 | 0.0 | 58587 | 32331 | 6487 | 3244 | 590925 | 2954257 | 214069 | 2488894 | 84.2 |
| 21 | ICICI Bank | 350 | 1376 | 0 | 0 | 0.0 | 205 | 318 | 2 | 315 | 99.1 | 32945 | 22957 | 1456 | 381 | 401566 | 2237192 | 122937 | 1842469 | 82.4 |
| 22 | IDBI Bank | 272 | 457 | 31 | 279 | 61.1 | 59 | 92 | 0 | 0 | 0.0 | 9817 | 6937 | 0 | 0 | 68277 | 266780 | 31319 | 116306 | 43.6 |
| 23 | IDFC First Bank | 258 | 385 | 317 | 125 | 32.5 | 20 | 50 | 0 | 0 | 0.0 | 3343 | 2290 | 0 | 0 | 139923 | 324771 | 66539 | 245797 | 75.7 |
| 24 | Indusind Bank Limited | 58 | 207 | 8 | 3 | 1.6 | 10 | 12 | 0 | 0 | 0.0 | 9397 | 6606 | 4191 | 1725 | 500958 | 697540 | 390886 | 542485 | 77.8 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 194 | 142 | 7 | 32 | 1039 | 6072 | 77 | 758 | 12.5 |
| 26 | Karnataka Bank Limited | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 389 | 251 | 1 | 1 | 1980 | 10605 | 313 | 7086 | 66.8 |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 2 | 0 | 1 | 0 | 399 | 6046 | 56 | 2118 | 35.0 |
| 28 | Kotak Mahindra Bank | 48 | 616 | 0 | 0 | 0.0 | 13 | 16 | 0 | 0 | 0.0 | 54496 | 27806 | 10192 | 4258 | 384173 | 829277 | 90617 | 562318 | 67.8 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 160 | 100 | 186 | 87 | 1196 | 8335 | 5807 | 8990 | 107.9 |
| 30 | Ratnakar Bank Ltd. (RBL) | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 3139 | 1998 | 1298 | 547 | 32729 | 79689 | 46333 | 53121 | 66.7 |
| 31 | South Indian Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 1048 | 684 | 3 | 57 | 2467 | 8485 | 1142 | 6040 | 71.2 |
| 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 |
| 33 | Tamilnadu Mercantile Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 97 | 84 | 0 | 0 | 1020 | 3285 | 718 | 2634 | 80.2 |
| 34 | Yes Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 4614 | 3348 | 208 | 1363 | 86646 | 366622 | 34966 | 319163 | 87.1 |
| | PRIVATE BANK - SUB TO | 1859 | 6682 | 365 | 1352 | 20.2 | 1385 | 2349 | 2 | 315 | 13.4 | 351679 | 214492 | 146664 | 79795 | 2685362 | 9526181 | 1322799 | 7633010 | 80.1 |
| | COMMERCIAL BANKS SU | 5602 | 19196 | 382 | 5658 | 29.5 | 3982 | 6943 | 451 | 1317 | 19.0 | 511507 | 333679 | 155230 | 118424 | 6642538 | 20971671 | 3563631 | 16120363 | 76.9 |
| 35 | MGB | 68 | 199 | 0 | 0 | 0.0 | 91 | 112 | 20 | 43 | 38.6 | 2548 | 1713 | 425 | 203 | 218055 | 333710 | 153601 | 235208 | 70.5 |
| 36 | MPGB | 91 | 238 | 4 | 201 | 84.3 | 81 | 173 | 91 | 185 | 106.9 | 70229 | 102363 | 55622 | 100295 | 616821 | 1099752 | 427954 | 687127 | 62.5 |
| | RRBs - SUB TOTAL | 159 | 437 | 4 | 201 | 45.9 | 172 | 285 | 111 | 228 | 80.0 | 72777 | 104076 | 56047 | 100498 | 834876 | 1433462 | 581555 | 922335 | 64.3 |
| 37 | DCCB & Apex Bank | 35 | 26 | 0 | 0 | 0.0 | 23 | 20 | 5 | 13 | 62.6 | 13773 | 9170 | 3134 | 65531 | 1468871 | 2560513 | 2258888 | 2024350 | 79.1 |
| | CO-OPERATIVE BANK - S | 35 | 26 | 0 | 0 | 0.0 | 23 | 20 | 5 | 13 | 62.6 | 13773 | 9170 | 3134 | 65531 | 1468871 | 2560513 | 2258888 | 2024350 | 79.1 |
| 38 | AU Small Finance Bank | 1723 | 1526 | 0 | 0 | 0.0 | 1129 | 1134 | 2 | 882 | 77.8 | 31921 | 16907 | 3003 | 1345 | 201496 | 507317 | 103927 | 303507 | 59.8 |
| 39 | Equitas Small Finance Bank | 1 | 2 | 0 | 0 | 0.0 | 13 | 20 | 0 | 0 | 0.0 | 10205 | 5162 | 7614 | 4021 | 30503 | 54986 | 16987 | 22245 | 40.5 |
| 40 | ESAF | 15 | 16 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 6520 | 2903 | 34806 | 17485 | 172563 | 129386 | 91397 | 71123 | 55.0 |
| 41 | Jana Small Finance Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 25751 | 19869 | 24976 | 15655 | 93865 | 100264 | 112444 | 78309 | 78.1 |
| 42 | Shivalik Small Finance Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 1117 | 829 | 2021 | 852 | 1857 | 13332 | 2631 | 9737 | 73.0 |
| 43 | Suryoday Small Finance Bank | 5 | 6 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 18120 | 10051 | 16898 | 8846 | 19819 | 48230 | 43220 | 22528 | 46.7 |
| 44 | Ujjivan Small Finance Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 8866 | 5222 | 1896 | 1337 | 12952 | 22493 | 18887 | 17886 | 79.5 |
| 45 | Utkarsh Small Finance Bank | 85 | 54 | 29 | 18 | 0.0 | 1 | 1 | 0 | 0 | 0.0 | 36185 | 17936 | 22134 | 9959 | 41509 | 56229 | 32631 | 20686 | 36.8 |
| | SMALL FINANCE BANK S | 1829 | 1604 | 29 | 17.85 | 1.1 | 1143 | 1155 | 2 | 882 | 76.4 | 138685 | 78879 | 113348 | 59499 | 574564 | 932237 | 429688 | 546021 | 58.6 |
| | TOTAL | 7625 | 21263 | 415 | 5876 | 27.6 | 5320 | 8403 | 569 | 2440 | 29.0 | 736742 | 525804 | 327759 | 343952 | 9520849 | 25897883 | 6833762 | 19613070 | 75.7 |

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AS ON 31.12.2024

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 | 58777 | 341255 | 26 | 3412 | 257 | 3380 | 3534 | 67353 | 17894 | 49562 | 14906 | 308992 | 36617 | 432699 | 127 |
| 2 | Bank of India | 74272 | 422122 | 0 | 0 | 77 | 1078 | 1016 | 29677 | 9026 | 55500 | 24934 | 292069 | 35053 | 378324 | 90 |
| 3 | Bank of Maharashtra | 22464 | 117987 | 0 | 0 | 96 | 1422 | 1123 | 25779 | 960 | 5496 | 14394 | 90841 | 16573 | 123539 | 105 |
| 4 | Canara Bank | 37738 | 229884 | 138 | 4970 | 85 | 807 | 965 | 20302 | 26329 | 58812 | 5256 | 954111 | 32773 | 1039002 | 452 |
| 5 | Central Bank of India | 89485 | 371752 | 0 | 0 | 1 | 1 | 10 | 70 | 24935 | 161168 | 21093 | 205306 | 46039 | 366544 | 99 |
| 6 | Indian Bank | 40668 | 225124 | 0 | 0 | 51 | 574 | 736 | 15708 | 11100 | 48875 | 33 | 372934 | 11920 | 438091 | 195 |
| 7 | Indian Overseas Bank | 7181 | 35703 | 1 | 2 | 7 | 105 | 275 | 9661 | 223 | 1561 | 6102 | 176068 | 6608 | 187397 | 525 |
| 8 | Punjab and Sind Bank | 3124 | 14441 | 0 | 0 | 5 | 109 | 33 | 1028 | 47 | 201 | 1466 | 8513 | 1551 | 9850 | 68 |
| 9 | Punjab National Bank | 60889 | 448211 | 61 | 430064 | 195 | 2357 | 1974 | 54163 | 2689 | 14155 | 13050 | 1171541 | 17969 | 1672281 | 373 |
| 10 | State Bank of India | 235311 | 1822637 | 32 | 10406 | 1362 | 14081 | 24319 | 361365 | 10740 | 46838 | 264360 | 4225892 | 300813 | 4658583 | 256 |
| 11 | UCO Bank | 19016 | 123423 | 0 | 0 | 2 | 6 | 791 | 20331 | 116 | 282 | 6715 | 114207 | 7624 | 134825 | 109 |
| 12 | Union Bank of India | 56379 | 418516 | 116 | 50226 | 491 | 6040 | 1860 | 29441 | 13411 | 109963 | 4785 | 220594 | 20663 | 416264 | 99 |
| | PSBs - SUB TOTAL | 705304 | 4571055 | 374 | 499081 | 2629 | 29960 | 36636 | 634877 | 117470 | 552412 | 377094 | 8141069 | 534203 | 9857399 | 216 |
| 13 | Axis Bank | 74530 | 445220 | 378 | 4230 | 212 | 4312 | 198 | 3637 | 6199 | 12031 | 45536 | 572597 | 52523 | 596807 | 134 |
| 14 | Bandhan Bank | 29915 | 109004 | 0 | 0 | 0 | 0 | 2494 | 35164 | 2201 | 28710 | 59928 | 91363 | 64623 | 155237 | 142 |
| 15 | Catholic Syrian Bank | 114 | 687 | 0 | 0 | 0 | 0 | 0 | 0 | 285 | 708 | 5 | 503 | 290 | 1211 | 176 |
| 16 | City Union Bank | 356 | 1657 | 0 | 0 | 1 | 15 | 9 | 325 | 198 | 456 | 23 | 1191 | 231 | 1987 | 120 |
| 17 | Development Credit Bank | 6588 | 35735 | 1440 | 1120 | 43 | 429 | 210 | 5773 | 0 | 0 | 4089 | 13046 | 5782 | 20368 | 57 |
| 18 | Dhan Lakshmi Bank | 182 | 974 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 3 | 178 | 366 | 179 | 369 | 38 |
| 19 | Federal Bank Ltd. | 5139 | 37042 | 0 | 0 | 2 | 9 | 21 | 1231 | 149 | 363 | 3251 | 54867 | 3423 | 56469 | 152 |
| 20 | HDFC Bank | 310133 | 1972007 | 10388 | 135571 | 8 | 31 | 7620 | 149057 | 31522 | 148280 | 109284 | 1418076 | 158822 | 1851014 | 94 |
| 21 | ICICI Bank | 315364 | 1326028 | 0 | 0 | 211 | 7538 | 2727 | 82032 | 14503 | 76449 | 376642 | 874217 | 394083 | 1040236 | 78 |
| 22 | IDBI Bank | 20048 | 115789 | 3 | 4 | 52 | 408 | 848 | 23049 | 473 | 4270 | 12358 | 170420 | 13734 | 198150 | 171 |
| 23 | IDFC First Bank | 101768 | 213529 | 10 | 129 | 114 | 2873 | 886 | 18287 | 24381 | 34710 | 297341 | 247380 | 322732 | 303379 | 142 |
| 24 | Indusind Bank Limited | 66793 | 220767 | 0 | 0 | 0 | 0 | 317 | 4852 | 0 | 0 | 63938 | 172735 | 64255 | 177587 | 80 |
| 25 | Jammu and Kashmir Bank | 314 | 1725 | 0 | 0 | 0 | 0 | 2 | 14 | 26 | 269 | 46 | 242 | 74 | 525 | 30 |
| 26 | Karnataka Bank Limited | 588 | 4980 | 13 | 175 | 2 | 0 | 38 | 348 | 87 | 646 | 531 | 3980 | 671 | 5149 | 103 |
| 27 | Karur Vysya Bank Ltd. | 966 | 7224 | 15 | 124 | 0 | 0 | 9 | 355 | 253 | 2412 | 23 | 490 | 300 | 3381 | 47 |
| 28 | Kotak Mahindra Bank | 30587 | 231041 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 27037 | 327383 | 27037 | 327383 | 142 |
| 29 | Lakshmi Vilas Bank | 209 | 1172 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 1 | 10 | 205 | 18 | 206 | 18 |
| 30 | Ratnakar Bank Ltd. (RBL) | 3066 | 19856 | 2 | 8 | 0 | 0 | 157 | 4060 | 114 | 54 | 2350 | 39230 | 2623 | 43353 | 218 |
| 31 | South Indian Bank | 598 | 6570 | 0 | 0 | 0 | 0 | 2 | 71 | 224 | 626 | 15 | 23021 | 241 | 23718 | 361 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | Tamilnadu Mercantile Bank | 1751 | 4431 | 0 | 0 | 0 | 0 | 1 | 23 | 82 | 293 | 6 | 2443 | 89 | 2758 | 62 |
| 34 | Yes Bank | 52829 | 216318 | 0 | 0 | 32 | 1159 | 700 | 28822 | 738 | 4654 | 58879 | 147772 | 60349 | 182407 | 84 |
| | PRIVATE BANK - SUB TOTAL | 1021838 | 4971756 | 12249 | 141360 | 677 | 16773 | 16239 | 357101 | 81444 | 314934 | 1061470 | 4161527 | 1172079 | 4991696 | 100 |
| | COMMERCIAL BANKS - SUB TOTAL | 1727142 | 9542811 | 12623 | 640441 | 3306 | 46733 | 52875 | 991979 | 198914 | 867346 | 1438564 | 12302596 | 1706282 | 14849095 | 156 |
| 35 | MGB | 11748 | 45965 | 0 | 0 | 0 | 0 | 116 | 4529 | 752 | 5194 | 19568 | 49830 | 20436 | 59554 | 130 |
| 36 | MPGB | 33752 | 128214 | 0 | 0 | 14 | 172 | 148 | 3069 | 1294 | 6248 | 33675 | 123218 | 35131 | 132708 | 104 |
| | RRBs - SUB TOTAL | 45500 | 174179 | 0 | 0 | 14 | 172 | 264 | 7598 | 2046 | 11442 | 53243 | 173049 | 55567 | 192261 | 110 |
| 37 | DCCB & Apex Bank | 5072 | 26496 | 0 | 0 | 0 | 0 | 0 | 0 | 5587 | 20318 | 0 | 0 | 5587 | 20318 | 77 |
| | CO-OPERATIVE BANK | 5072 | 26496 | 0 | 0 | 0 | 0 | 0 | 0 | 5587 | 20318 | 0 | 0 | 5587 | 20318 | 77 |
| 38 | AU Small Finance Bank | 35022 | 162635 | 0 | 0 | 0 | 0 | 1277 | 19347 | 988 | 1071 | 41847 | 157841 | 44112 | 178259 | 110 |
| 39 | Equitas Small Finance Bank | 5986 | 18766 | 0 | 0 | 0 | 0 | 29 | 433 | 0 | 0 | 6088 | 13395 | 6117 | 13828 | 74 |
| 40 | ESAF | 2850 | 7143 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4025 | 5079 | 4025 | 5079 | 71 |
| 41 | Jana Small Finance Bank | 2800 | 10736 | 0 | 0 | 0 | 0 | 394 | 4198 | 0 | 0 | 8308 | 7949 | 8702 | 12147 | 113 |
| 42 | Shivalik Small Finance Bank | 1896 | 14003 | 0 | 0 | 0 | 0 | 16 | 296 | 28 | 197 | 864 | 3154 | 908 | 3647 | 0 |
| 43 | Suryoday Small Finance Bank | 335 | 2049 | 0 | 0 | 0 | 0 | 5 | 287 | 74 | 168 | 422 | 3862 | 501 | 4317 | 211 |
| 44 | Ujivan Small Finance Bank | 304 | 3786 | 0 | 0 | 0 | 0 | 268 | 3308 | 13 | 14 | 352 | 1089 | 633 | 4411 | 0 |
| 45 | Utkarsh Small Finance Bank | 459 | 1993 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4481 | 3484 | 4481 | 3484 | 175 |
| | SMALL FINANCE BANK | 49652 | 221111 | 0 | 0 | 0 | 0 | 1989 | 27867 | 1103 | 1450 | 66387 | 195854 | 69479 | 225172 | 102 |
| | TOTAL | 1827366 | 9964597 | 12623 | 640441 | 3320 | 46905 | 55128 | 1027444 | 207650 | 900557 | 1558194 | 12671499 | 1836915 | 15286846 | 153 |

POSITION OF NPA AS ON 31.12.2024

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 | 88289 | 196936 | 400068 | 2132375 | 9.2 |
| 2 | Bank of India | 209635 | 325674 | 1032065 | 3640302 | 8.9 |
| 3 | Bank of Maharashtra | 31173 | 23517 | 130221 | 820066 | 2.9 |
| 4 | Canara Bank | 56466 | 131882 | 311244 | 2188792 | 6.0 |
| 5 | Central Bank of India | 142038 | 204844 | 639160 | 2401762 | 8.5 |
| 6 | Indian Bank | 49229 | 71460 | 186630 | 1184964 | 6.0 |
| 7 | Indian Overseas Bank | 5031 | 14296 | 39663 | 411563 | 3.5 |
| 8 | Punjab and Sind Bank | 6070 | 8034 | 20730 | 119421 | 6.7 |
| 9 | Punjab National Bank | 166569 | 411162 | 446540 | 3608730 | 11.4 |
| 10 | State Bank of India | 341136 | 490950 | 2157079 | 11010154 | 4.5 |
| 11 | UCO Bank | 27982 | 76866 | 125822 | 883645 | 8.7 |
| 12 | Union Bank of India | 115939 | 224231 | 453183 | 2131919 | 10.5 |
| | PSBs - SUB TOTAL | 1239557 | 2179850 | 5942405 | 30533693 | 7.1 |
| 13 | Axis Bank | 95152 | 92854 | 758246 | 2297292 | 4.0 |
| 14 | Bandhan Bank | 118060 | 53748 | 598331 | 928683 | 5.8 |
| 15 | Catholic Syrian Bank | 2 | 2 | 2563 | 4495 | 0.0 |
| 16 | City Union Bank | 19 | 561 | 550 | 14320 | 0.0 |
| 17 | Development Credit Bank | 40703 | 8427 | 95699 | 238437 | 3.5 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 233 | 892 | 0.0 |
| 19 | Federal Bank Ltd. | 483 | 755 | 15347 | 96842 | 0.8 |
| 20 | HDFC Bank | 59807 | 112872 | 1813949 | 6663782 | 1.7 |
| 21 | ICICI Bank | 33185 | 120572 | 659121 | 3815738 | 3.2 |
| 22 | IDBI Bank | 12104 | 16458 | 80612 | 474582 | 3.5 |
| 23 | IDFC First Bank | 27959 | 16568 | 737890 | 882692 | 1.9 |
| 24 | Indusind Bank Limited | 50445 | 48045 | 1036004 | 1063540 | 4.5 |
| 25 | Jammu and Kashmir Bank | 212 | 569 | 933 | 5077 | 11.2 |
| 26 | Karnataka Bank Limited | 96 | 3383 | 1755 | 27953 | 12.1 |
| 27 | Karur Vysya Bank Ltd. | 13 | 37 | 751 | 20856 | 0.2 |
| 28 | Kotak Mahindra Bank | 29578 | 29686 | 427934 | 1223084 | 2.4 |
| 29 | Lakshmi Vilas Bank | 10 | 949 | 46330 | 18044 | 5.3 |
| 30 | Ratnakar Bank Ltd. (RBL) | 3557 | 7171 | 159576 | 118539 | 6.0 |
| 31 | South Indian Bank | 55 | 109 | 1722 | 21805 | 0.5 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0.0 |
| 33 | Tamilnadu Mercantile Bank | 14 | 1064 | 914 | 5424 | 19.6 |
| 34 | Yes Bank | 5581 | 12613 | 145363 | 633600 | 2.0 |
| | PRIVATE BANK - SUB TOTAL | 477035 | 526440 | 6583823 | 18555677 | 2.8 |
| | COMMERCIAL BANKS SUB TOTAL | 1716592 | 2706290 | 12526228 | 49089370 | 5.5 |
| 35 | MGB | 109244 | 80219 | 349597 | 471504 | 17.0 |
| 36 | MPGB | 176449 | 97678 | 1048977 | 1644576 | 5.9 |
| | RRBs - SUB TOTAL | 285693 | 177898 | 1398574 | 2116080 | 8.4 |
| 37 | DCCB & Apex Bank | 40741 | 602138 | 4107280 | 4780122 | 12.6 |
| | CO-OPERATIVE BANK - SUB TOTAL | 40741 | 602138 | 4107280 | 4780122 | 12.6 |
| 38 | AU Small Finance Bank | 29278 | 45228 | 479308 | 1363079 | 3.3 |
| 39 | Equitas Small Finance Bank | 2169 | 5574 | 81051 | 103935 | 5.4 |
| 40 | ESAF | 47880 | 12266 | 295904 | 108877 | 11.3 |
| 41 | Jana Small Finance Bank | 23684 | 8516 | 322120 | 198106 | 4.3 |
| 42 | Shivalik Small Finance Bank | 3181 | 1183 | 59950 | 31038 | 3.8 |
| 43 | Suryoday Small Finance Bank | 5720 | 3297 | 112751 | 64292 | 5.1 |
| 44 | Ujjivan Small Finance Bank | 3500 | 574 | 68558 | 48624 | 1.2 |
| 45 | Utkarsh Small Finance Bank | 12262 | 3929 | 134991 | 49808 | 7.9 |
| | SMALL FINANCE BANK SUB TOTAL | 127674 | 80568 | 1554633 | 1967758 | 4.1 |
| | TOTAL | 2170700 | 3566894 | 19586715 | 57953330 | 6.2 |

POSITION OF SECTOR WISE NPA (PRIORITY SECTOR) As on 31.12.2024
SLBC Madhya Pradesh, Convenor-Central Bank of India

| [Amt. in lacs] | | | | | | | | | | | | | | | | |
|-----------------------|---------------------------------|--------------------|----------------|--------------|---------------|---------------|--------------|------------------|--------------|--------------|----------------|---------------|--------------|------------------------------|----------------|--------------|
| SR | BANKS | AGRICULTURE | | | MSME | | | EDUCATION | | | HOUSING | | | TOTAL PRIORITY SECTOR | | |
| | | No. | Amt. | NPA % | No. | Amt. | NPA % | No. | Amt. | NPA % | No. | Amt. | NPA % | No. | Amt. | NPA % |
| 1 | Bank of Baroda | 15805 | 45196 | 10.4 | 46021 | 76630 | 12.4 | 391 | 730 | 4.4 | 16863 | 13277 | 7.5 | 79092 | 138341 | 11.1 |
| 2 | Bank of India | 89058 | 194223 | 12.4 | 73583 | 75739 | 13.0 | 685 | 1357 | 8.2 | 26681 | 14678 | 9.5 | 190035 | 286000 | 12.3 |
| 3 | Bank of Maharashtra | 11458 | 15152 | 7.8 | 9667 | 6582 | 2.4 | 0 | 0 | 0.0 | 23 | 27 | 0.0 | 23697 | 22740 | 4.2 |
| 4 | Canara Bank | 17173 | 44095 | 9.5 | 29522 | 65554 | 17.7 | 430 | 1047 | 5.9 | 3849 | 4858 | 3.6 | 51057 | 115641 | 11.7 |
| 5 | Central Bank of India | 40264 | 68101 | 8.1 | 58515 | 67659 | 9.7 | 1445 | 3269 | 16.0 | 38008 | 23899 | 13.4 | 138642 | 163004 | 9.4 |
| 6 | Indian Bank | 38078 | 62338 | 27.2 | 35 | 949 | 0.4 | 513 | 395 | 7.1 | 4493 | 3016 | 8.6 | 43119 | 66699 | 13.2 |
| 7 | Indian Overseas Bank | 726 | 1960 | 7.5 | 1312 | 470 | 0.9 | 11 | 18 | 2.2 | 724 | 935 | 2.6 | 2774 | 3387 | 3.0 |
| 8 | Punjab and Sind Bank | 5352 | 7423 | 29.3 | 25 | 183 | 0.3 | 17 | 2 | 0.4 | 112 | 160 | 2.3 | 5560 | 7770 | 8.4 |
| 9 | Punjab National Bank | 90638 | 147156 | 29.6 | 42408 | 98209 | 16.9 | 1158 | 2848 | 10.5 | 25484 | 25303 | 17.8 | 160925 | 273699 | 21.9 |
| 10 | State Bank of India | 163816 | 356649 | 19.3 | 79177 | 46496 | 3.3 | 653 | 1688 | 1.9 | 51741 | 40983 | 4.4 | 295389 | 445852 | 10.5 |
| 11 | UCO Bank | 25285 | 32737 | 14.9 | 235 | 11389 | 11.8 | 280 | 614 | 18.2 | 132 | 799 | 1.2 | 27314 | 46776 | 10.9 |
| 12 | Union Bank of India | 38945 | 102725 | 14.7 | 33514 | 53614 | 10.6 | 649 | 1413 | 10.4 | 14662 | 8443 | 9.0 | 88754 | 166209 | 12.7 |
| | PSBs - SUB TOTAL | 536598 | 1077757 | 15.3 | 374014 | 503475 | 9.2 | 6232 | 13382 | 6.2 | 182772 | 136377 | 6.8 | 1106358 | 1736117 | 11.7 |
| 13 | Axis Bank | 22503 | 61738 | 8.7 | 570 | 10465 | 1.7 | 62 | 80 | 2.2 | 85 | 833 | 1.3 | 42151 | 74872 | 5.3 |
| 14 | Bandhan Bank | 36098 | 15507 | 19.4 | 6 | 357 | 3.0 | 0 | 0 | 0.0 | 691 | 4549 | 1.5 | 81241 | 33364 | 6.7 |
| 15 | Catholic Syrian Bank | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 0 | 0.0 |
| 16 | City Union Bank | 10 | 167 | 0.0 | 1 | 260 | 0.0 | 0 | 0 | 0.0 | 3 | 31 | 0.0 | 14 | 458 | 4.3 |
| 17 | Development Credit Bank | 36123 | 5685 | 6.2 | 1 | 8 | 0.6 | 0 | 0 | 0.0 | 193 | 560 | 1.7 | 40425 | 6689 | 5.2 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 0 | 0.0 |
| 19 | Federal Bank Ltd. | 173 | 433 | 1.3 | 10 | 5 | 0.1 | 0 | 0 | 0.0 | 4 | 38 | 2.9 | 212 | 481 | 1.1 |
| 20 | HDFC Bank | 10829 | 66241 | 4.8 | 109 | 6100 | 0.4 | 26 | 25 | 1.0 | 627 | 5137 | 0.9 | 37102 | 82438 | 2.3 |
| 21 | ICICI Bank | 20271 | 80416 | 9.5 | 452 | 14199 | 1.0 | 7 | 24 | 0.6 | 213 | 1697 | 2.5 | 21409 | 96421 | 4.2 |
| 22 | IDBI Bank | 2946 | 6114 | 7.6 | 1107 | 3032 | 3.8 | 10 | 26 | 1.0 | 40 | 394 | 0.8 | 4103 | 9566 | 4.5 |
| 23 | IDFC First Bank | 8759 | 3817 | 1.8 | 529 | 2816 | 1.5 | 0 | 0 | 0.0 | 214 | 470 | 1.5 | 9688 | 7137 | 1.7 |
| 24 | Indusind Bank Limited | 21668 | 34041 | 7.0 | 2348 | 3589 | 1.7 | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 24127 | 37638 | 5.3 |
| 25 | Jammu and Kashmir Ban | 28 | 99 | 7.1 | 0 | 0 | 0.0 | 1 | 1 | 2.6 | 17 | 45 | 9.4 | 50 | 166 | 8.0 |
| 26 | Karnataka Bank Limited | 50 | 880 | 34.4 | 9 | 1051 | 47.2 | 0 | 0 | 0.0 | 7 | 89 | 3.2 | 70 | 2163 | 12.9 |
| 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 |
| 28 | Kotak Mahindra Bank | 20445 | 17596 | 4.1 | 509 | 5890 | 1.4 | 0 | 0 | 0.0 | 2 | 21 | 0.3 | 25438 | 24433 | 2.8 |
| 29 | Lakshmi Vilas Bank | 1 | 494 | 3.6 | 1 | 37 | 0.0 | 0 | 0 | 0.0 | 0 | 0 | #DIV/0! | 2 | 531 | 3.1 |
| 30 | Ratnakar Bank Ltd. (RBI | 1871 | 6723 | 8.5 | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 1 | 8 | 0.1 | 2700 | 6852 | 7.2 |
| 31 | South Indian Bank | 1 | 5 | 0.2 | 0 | 0 | 0.0 | 1 | 0 | 0.0 | 0 | 0 | 0.0 | 1 | 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 | #DIV/0! |
| 33 | Tamilnadu Mercantile Ba | 5 | 256 | 9.7 | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 5 | 256 | 8.0 |
| 34 | Yes Bank | 3333 | 3454 | 2.4 | 126 | 3586 | 1.8 | 0 | 0 | 0.0 | 77 | 931 | 2.7 | 3649 | 8130 | 2.1 |
| | PRIVATE BANK - SUB TOTAL | 185114 | 303665 | 6.6 | 5778 | 51395 | 1.1 | 107 | 156 | 1.1 | 2174 | 14803 | 1.3 | 292387 | 391600 | 3.6 |
| | COMMERCIAL BANK | 721712 | 1381422 | 11.8 | 379792 | 554870 | 5.4 | 6339 | 13538 | 5.9 | 184946 | 151180 | 4.7 | 1398745 | 2127716 | 8.3 |
| 35 | MGB | 51649 | 52259 | 21.9 | 29879 | 10728 | 13.0 | 95 | 181 | 43.5 | 26626 | 15761 | 27.5 | 108413 | 78962 | 20.8 |
| 36 | MPGB | 28206 | 50114 | 5.8 | 44259 | 17671 | 8.3 | 127 | 266 | 5.9 | 101834 | 28034 | 20.3 | 174616 | 96152 | 7.0 |
| | RRBs - SUB TOTAL | 79855 | 102373 | 9.3 | 74138 | 28400 | 9.6 | 222 | 447 | 9.1 | 128460 | 43795 | 22.4 | 283029 | 175114 | 10.0 |
| 37 | DCCB & Apex Bank | 16459 | 526936 | 12.5 | 6 | 75 | 1.5 | 75 | 107 | 78.6 | 1458 | 6319 | 44.5 | 26380 | 561935 | 12.0 |
| | CO-OPERATIVE BAN | 16459 | 526936 | 12.5 | 6 | 75 | 1.5 | 75 | 107 | 78.6 | 1458 | 6319 | 44.5 | 26380 | 561935 | 12.0 |
| 38 | AU Small Finance Bank | 13368 | 7277 | 3.7 | 3304 | 17258 | 2.5 | 0 | 0 | 0.0 | 160 | 1274 | 1.5 | 19915 | 26296 | 2.7 |
| 39 | Equitas Small Finance Ba | 695 | 2281 | 17.7 | 9 | 33 | 0.1 | 0 | 0 | 0.0 | 17 | 109 | 4.9 | 762 | 2437 | 4.1 |
| 40 | ESAF | 33841 | 9061 | 13.1 | 11302 | 2536 | 0.0 | 79 | 20 | 46.4 | 1 | 8 | 0.3 | 47808 | 12177 | 11.8 |
| 41 | Jana Small Finance Bank | 15293 | 3895 | 6.0 | 724 | 1181 | 3.6 | 0 | 0 | 0.0 | 1032 | 1097 | 2.7 | 22940 | 7702 | 4.5 |
| 42 | Shivalik Small Finance Ba | 1025 | 502 | 4.4 | 2 | 9 | 0.1 | 0 | 0 | 0.0 | 2 | 18 | 1.6 | 3158 | 1048 | 4.1 |
| 43 | Suryoday Small Finance B | 485 | 270 | 1.1 | 0 | 0 | 0.0 | 0 | 0 | 0.0 | 49 | 404 | 13.1 | 5384 | 1852 | 4.3 |
| 44 | Ujjivan Small Finance Ba | 2131 | 335 | 3.0 | 375 | 59 | 0.7 | 0 | 0 | 0.0 | 174 | 64 | 0.4 | 3429 | 559 | 1.4 |
| 45 | Utkarsh Small Finance Ba | 3535 | 993 | 7.4 | 32 | 100 | 0.0 | 0 | 0 | 0.0 | 4 | 64 | 12.6 | 10806 | 3333 | 7.3 |
| | SMALL FINANCE BA | 70373 | 24614 | 6.1 | 15748 | 21176 | 2.6 | 79 | 20 | 35.0 | 1439 | 3037 | 2.0 | 114202 | 55406 | 3.8 |
| | TOTAL | 888399 | 2035344 | 11.69 | 469684 | 604521 | 5.29 | 6715 | 14112 | 6.0 | 316303 | 204332 | 5.8 | 1822356 | 2920171 | 8.7 |

POSITION OF SECTOR WISE NPA (NON PRIORITY SECTOR) As on 31.12.2024

SLBC Madhya Pradesh. Convenor Central Bank of India

[Amt. in lacs]

TABLE: 15

| SR | BANKS | EDUCATION | | HOUSING | | OTHERS | | TOTAL NPS | | NPA % |
|----|-------------------------------|-----------|------------|-------------|--------------|---------------|---------------|---------------|---------------|--------------|
| | | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | |
| 1 | Bank of Baroda | 5 | 55 | 171 | 2078 | 3512 | 47519 | 9197 | 58595 | 6.62 |
| 2 | Bank of India | 11 | 81 | 89 | 760 | 17946 | 38053 | 19600 | 39674 | 3.02 |
| 3 | Bank of Maharashtra | 0 | 0 | 48 | 123 | 7380 | 552 | 7476 | 777 | 0.28 |
| 4 | Canara Bank | 7 | 21 | 152 | 2122 | 4361 | 12951 | 5409 | 16241 | 1.35 |
| 5 | Central Bank of India | 1 | 0 | 40 | 490 | 568 | 38143 | 3396 | 41840 | 6.30 |
| 6 | Indian Bank | 3 | 0 | 3694 | 3132 | 56 | 10 | 6110 | 4761 | 0.70 |
| 7 | Indian Overseas Bank | 3 | 7 | 276 | 586 | 1884 | 9690 | 2257 | 10908 | 3.66 |
| 8 | Punjab and Sind Bank | 0 | 0 | 13 | 0 | 302 | 262 | 510 | 264 | 1.00 |
| 9 | Punjab National Bank | 0 | 0 | 257 | 3256 | 4727 | 118987 | 5644 | 137463 | 5.83 |
| 10 | State Bank of India | 8 | 147 | 782 | 4268 | 42753 | 37875 | 45747 | 45098 | 0.67 |
| 11 | UCO Bank | 0 | 0 | 13 | 271 | 492 | 29716 | 668 | 30090 | 6.60 |
| 12 | Union Bank of India | 5 | 37 | 3239 | 2971 | 21116 | 51124 | 27185 | 58022 | 7.07 |
| | PSBs - SUB TOTAL | 43 | 348 | 8774 | 20056 | 105097 | 384880 | 133199 | 443733 | 2.82 |
| 13 | Axis Bank | 3 | 0 | 109 | 669 | 43104 | 12395 | 53001 | 17982 | 2.04 |
| 14 | Bandhan Bank | 0 | 0 | 196 | 1914 | 36309 | 16480 | 36819 | 20384 | 4.71 |
| 15 | Catholic Syrian Bank | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 0.13 |
| 16 | City Union Bank | 0 | 0 | 1 | 70 | 3 | 28 | 5 | 103 | 0.00 |
| 17 | Development Credit Bank | 0 | 0 | 23 | 390 | 227 | 1302 | 278 | 1738 | 1.58 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 19 | Federal Bank Ltd. | 0 | 0 | 2 | 30 | 126 | 193 | 271 | 274 | 0.53 |
| 20 | HDFC Bank | 0 | 0 | 206 | 2364 | 20571 | 23509 | 22705 | 30434 | 1.01 |
| 21 | ICICI Bank | 1 | 17 | 131 | 2665 | 10517 | 17046 | 11776 | 24151 | 1.58 |
| 22 | IDBI Bank | 0 | 0 | 15 | 160 | 7972 | 6655 | 8001 | 6893 | 2.63 |
| 23 | IDFC First Bank | 0 | 0 | 23 | 525 | 15498 | 6874 | 18271 | 9431 | 2.08 |
| 24 | Indusind Bank Limited | 0 | 0 | 2 | 0 | 26316 | 10407 | 26318 | 10407 | 2.93 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 2 | 41 | 132 | 318 | 162 | 403 | 13.48 |
| 26 | Karnataka Bank Limited | 0 | 0 | 5 | 163 | 14 | 298 | 26 | 1221 | 10.91 |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 0 | 0 | 4 | 3 | 13 | 37 | 0.38 |
| 28 | Kotak Mahindra Bank | 0 | 0 | 0 | 0 | 4140 | 5253 | 4140 | 5253 | 1.56 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 1 | 7 | 7 | 410 | 8 | 417 | 56.56 |
| 30 | Ratnakar Bank Ltd. (RBL) | 0 | 0 | 1 | 16 | 855 | 302 | 857 | 318 | 1.33 |
| 31 | South Indian Bank | 0 | 0 | 0 | 0 | 1 | 1 | 54 | 104 | 0.62 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 33 | Tamilnadu Mercantile Bank | 0 | 0 | 0 | 0 | 8 | 807 | 9 | 808 | 36.33 |
| 34 | Yes Bank | 0 | 0 | 48 | 822 | 1676 | 3084 | 1932 | 4483 | 1.77 |
| | PRIVATE BANK - SUB TOT | 4 | 18 | 765 | 9837 | 167480 | 105365 | 184648 | 134841 | 1.74 |
| | COMMERCIAL BANKS SU | 47 | 366 | 9539 | 29893 | 272577 | 490245 | 317847 | 578574 | 2.46 |
| 35 | MGB | 0 | 0 | 3 | 85 | 549 | 797 | 831 | 1257 | 1.36 |
| 36 | MPGB | 0 | 0 | 0 | 0 | 844 | 1388 | 1833 | 1526 | 0.56 |
| | RRBs - SUB TOTAL | 0 | 0 | 3 | 85 | 1393 | 2185 | 2664 | 2783 | 0.77 |
| 37 | DCCB & Apex Bank | 0 | 0 | 0 | 0 | 9868 | 32627 | 14361 | 40203 | 40.65 |
| | CO-OPERATIVE BANK - SU | 0 | 0 | 0 | 0 | 9868 | 32627 | 14361 | 40203 | 40.65 |
| 38 | AU Small Finance Bank | 0 | 0 | 47 | 582 | 9086 | 18181 | 9363 | 18932 | 4.99 |
| 39 | Equitas Small Finance Bank | 0 | 0 | 5 | 53 | 1402 | 3084 | 1407 | 3137 | 6.97 |
| 40 | ESAF | 0 | 0 | 0 | 0 | 72 | 89 | 72 | 89 | 1.68 |
| 41 | Jana Small Finance Bank | 0 | 0 | 18 | 416 | 726 | 397 | 744 | 814 | 3.06 |
| 42 | Shivalik Small Finance Bank | 0 | 0 | 2 | 35 | 15 | 73 | 23 | 135 | 2.49 |
| 43 | Suryoday Small Finance Bank | 0 | 0 | 20 | 203 | 133 | 986 | 336 | 1445 | 6.96 |
| 44 | Ujjivan Small Finance Bank | 0 | 0 | 0 | 0 | 71 | 15 | 71 | 15 | 0.15 |
| 45 | Utkarsh Small Finance Bank | 0 | 0 | 0 | 0 | 1456 | 596 | 1456 | 596 | 15.54 |
| | SMALL FINANCE BANK SU | 0 | 0 | 92 | 1289 | 12961 | 23422 | 13472 | 25163 | 5.07 |
| | TOTAL | 47 | 366 | 9634 | 31267 | 296799 | 548479 | 348344 | 646723 | 2.65 |

POSITION OF NPA UNDER GOVT. SPONSORED SCHEME As on 31.12.2024

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 % | | | | | |
| | | NO. | AMT. | NO. | AMT. | | NO. | AMT. | NO. | AMT. | | NO. | AMT. | NO. | AMT. | | NO. | AMT. | NO. | AMT. | | | | | | |
| 1 | Bank of Baroda | 1551 | 3151 | 3164 | 9392 | 33.5 | 369 | 723 | 1707 | 8542 | 8.5 | 16124 | 9612 | 18444 | 10216 | 94.1 | 242 | 262 | 2471 | 6341 | 4.1 | 8240 | 18397 | 28228 | 75179 | 24.5 |
| 2 | Bank of India | 2514 | 5563 | 5452 | 16293 | 34.1 | 565 | 2666 | 4301 | 21116 | 12.6 | 26045 | 14282 | 40260 | 20400 | 70.0 | 509 | 441 | 9338 | 21782 | 2.0 | 15471 | 21622 | 53130 | 123636 | 17.5 |
| 3 | Bank of Maharashtra | 88 | 168 | 1481 | 2662 | 6.3 | 0 | 0 | 4 | 95 | 0.0 | 7200 | 3267 | 11238 | 5099 | 64.1 | 479 | 327 | 6663 | 10381 | 3.2 | 3130 | 3568 | 5837 | 9122 | 39.1 |
| 4 | Canara Bank | 2372 | 3593 | 4010 | 6099 | 58.9 | 910 | 3233 | 3021 | 13110 | 24.7 | 1376 | 800 | 3769 | 1893 | 42.3 | 370 | 294 | 2086 | 3754 | 7.8 | 6147 | 14563 | 60665 | 132016 | 11.0 |
| 5 | Central Bank of India | 7598 | 14062 | 13285 | 27334 | 51.4 | 734 | 2664 | 5639 | 39733 | 6.7 | 37136 | 20951 | 80069 | 44696 | 46.9 | 903 | 850 | 25849 | 79558 | 1.1 | 38833 | 31767 | 104621 | 164399 | 19.3 |
| 6 | Indian Bank | 3633 | 6463 | 4999 | 10001 | 64.6 | 548 | 1337 | 1504 | 6087 | 22.0 | 7740 | 6390 | 8990 | 6695 | 95.4 | 928 | 1030 | 5344 | 10577 | 9.7 | 16019 | 10208 | 34598 | 38045 | 26.8 |
| 7 | Indian Overseas Bank | 199 | 547 | 1383 | 4985 | 11.0 | 55 | 172 | 375 | 2567 | 6.7 | 835 | 630 | 1771 | 983 | 64.1 | 6 | 5 | 184 | 302 | 1.6 | 859 | 1319 | 6518 | 8887 | 14.8 |
| 8 | Punjab and Sind Bank | 106 | 550 | 121 | 502 | 109.6 | 39 | 251 | 48 | 288 | 87.0 | 0 | 0 | 0 | 0 | #DIV/0! | 26 | 81 | 27 | 138 | 58.8 | 589 | 1768 | 636 | 1776 | 99.5 |
| 9 | Punjab National Bank | 2958 | 9647 | 10099 | 39445 | 24.5 | 443 | 1614 | 1588 | 7768 | 20.8 | 22058 | 18913 | 31484 | 24645 | 76.7 | 1623 | 1927 | 8006 | 10736 | 18.0 | 38368 | 46650 | 91373 | 136266 | 34.2 |
| 10 | State Bank of India | 252 | 316 | 449 | 400 | 79.0 | 1228 | 4327 | 5625 | 27499 | 15.7 | 48290 | 34473 | 101428 | 64791 | 53.2 | 1696 | 1449 | 14961 | 38807 | 3.7 | 137537 | 41417 | 287361 | 222379 | 18.6 |
| 11 | UCO Bank | 1629 | 918 | 1918 | 1049 | 87.5 | 179 | 318 | 970 | 3363 | 9.5 | 0 | 0 | 0 | 0 | #DIV/0! | 80 | 70 | 1192 | 2050 | 3.4 | 1708 | 2083 | 6770 | 14858 | 14.0 |
| 12 | Union Bank of India | 1154 | 1873 | 1512 | 2466 | 75.9 | 281 | 1280 | 2062 | 13146 | 9.7 | 15426 | 5957 | 22735 | 8376 | 71.1 | 225 | 108 | 4343 | 9408 | 1.1 | 5482 | 13644 | 27145 | 73658 | 18.5 |
| | PSBs - SUB TOTAL | 24054 | 46849 | 47873 | 120627 | 38.8 | 5351 | 18583 | 26844 | 143314 | 13.0 | 182230 | 115276 | 320188 | 187793 | 61.4 | 7087 | 6844 | 80464 | 193833 | 3.5 | 272383 | 207006 | 706882 | 1000223 | 20.7 |
| 13 | Axis Bank | 63 | 32 | 438 | 265 | 12.2 | 4 | 8 | 18 | 32 | 24.6 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 27141 | 852 | 120364 | 50256 | 1.7 |
| 14 | Bandhan Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 15 | Catholic Syrian Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 16 | City Union Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 17 | Development Credit Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 19 | Federal Bank Ltd. | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 29 | 33 | 113 | 167 | 19.9 |
| 20 | HDFC Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 31 | 541 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 863 | 627 | 29486 | 64403 | 1.0 | 27887 | 8191 | 94251 | 89304 | 9.2 |
| 21 | ICICI Bank | 15 | 45 | 120 | 36034 | 0.0 | 0 | 0 | 8 | 34 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 315 | 124 | 3281 | 6384 | 0.2 | 586 | 389 | 24505 | 52378 | 0.7 |
| 22 | IDBI Bank | 0 | 0 | 0 | 0 | 0.0 | 42 | 115 | 263 | 1709 | 6.8 | 0 | 0 | 0 | 0 | 0.0 | 316 | 189 | 2444 | 2774 | 6.8 | 2004 | 1867 | 13567 | 19331 | 9.7 |
| 23 | IDFC First Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 418 | 262 | 130700 | 107331 | 0.2 |
| 24 | Indusind Bank Limited | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 26 | Karnataka Bank Limited | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 28 | Kotak Mahindra Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 30 | Ratnakar Bank Ltd. (RBL) | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 1348 | 524 | 53975 | 14731 | 3.6 |
| 31 | South Indian Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 33 | Tamilnadu Mercantile Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 |
| 34 | Yes Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 4585 | 354 | 81428 | 15773 | 2.2 |
| | PRIVATE BANK - SUB T | 78 | 77 | 558 | 36299 | 0.2 | 46 | 123 | 320 | 2316 | 5.3 | 0 | 0 | 0 | 0 | 0.0 | 1494 | 829 | 35211 | 73562 | 1.1 | 63998 | 12473 | 518903 | 349270 | 3.6 |
| | COMMERCIAL BANKS | 24132 | 46927 | 48431 | 156926 | 29.9 | 5397 | 18707 | 27164 | 145630 | 12.8 | 182230 | 115276 | 320188 | 187793 | 61.4 | 8581 | 7674 | 115675 | 267395 | 2.9 | 336381 | 219479 | 1225785 | 1349493 | 16.3 |
| 35 | MGB | 5744 | 2827 | 8782 | 4725 | 59.8 | 226 | 465 | 1132 | 3605 | 12.9 | 26503 | 15562 | 55412 | 33586 | 46.3 | 2785 | 2850 | 29907 | 49482 | 5.8 | 23299 | 6903 | 74047 | 52829 | 13.1 |
| 36 | MPGB | 1506 | 1429 | 6149 | 6434 | 22.2 | 648 | 1035 | 1438 | 16479 | 6.3 | 101547 | 26790 | 180033 | 44626 | 60.0 | 2075 | 774 | 85793 | 154589 | 0.5 | 36678 | 17854 | 168428 | 187491 | 9.5 |
| | RRBs - SUB TOTAL | 7250 | 4255 | 14931 | 11159 | 38.1 | 874 | 1501 | 2570 | 20084 | 7.5 | 128050 | 42352 | 235445 | 78212 | 54.1 | 4860 | 3624 | 115700 | 204070 | 1.8 | 59977 | 24757 | 242475 | 240320 | 10.3 |
| 37 | DCCB & Apex Bank | 13945 | 9109 | 14935 | 9575 | 95.1 | 644 | 630 | 655 | 639 | 98.6 | 13954 | 4390 | 10127 | 4723 | 92.9 | 10330 | 2847 | 10547 | 2956 | 96.3 | 0 | 0 | 0 | 0 | 0.0 |
| | CO-OPERATIVE BANK | 13945 | 9109 | 14935 | 9575 | 95.1 | 644 | 630 | 655 | 639 | 98.6 | 13954 | 4390 | 10127 | 4723 | 92.9 | 10330 | 2847 | 10547 | 2956 | 96.3 | 0 | 0 | 0 | 0 | 0.0 |
| 38 | AU Small Finance Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 4058 | 6198 | 31412 | 77105 | 8.0 |
| 39 | Equitas Small Finance Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 5210 | 734 | 55343 | 14655 | 5.0 |
| 40 | ESAF | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 19317 | 6103 | 272338 | 75546 | 8.1 |
| 41 | Jana Small Finance Bank | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 254 | 276 | 21449 | 7058 | 3.9 |
| 42 | Shivalik Small Finance | 0 | 0 | 0 | 0 | 0.0 | 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 Bar | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 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 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 | 0.0 | 1948 | 309 | 66620 | 26848 | 1.2 |
| 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 | 2157 | 574 | 79653 | 27029 | 2.1 |
| | 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 | |
| | TOTAL | 45327 | 60291 | 78297 | 177660 | 33.9 | 6915 | 20838 | 30389 | 166353 | 12.5 | 324234 | 162018 | 565760 | 270729 | 59.8 | 23771 | 14145 | 241922 | 474421 | 3.0 | 429302 | 258430 | 1995075 | 1818054 | 14.2 |

PROGRESS UNDER KISAN CREDIT CARD (as on 31.12.2024)

[Amt. in lacs]

TABLE:17

| SR | BANKS | No. of KCC issued from 01.04.24 to 31.12.2024 (Including renewal) | | Total no. of KCC as on 31.12.2024 | |
|----|--------------------------------------|---|----------------|--------------------------------------|-----------------|
| | | No. | Amt. | No. | Amt. |
| 1 | Bank of Baroda | 58764 | 132295 | 87859 | 195216 |
| 2 | Bank of India | 306088 | 527219 | 381215 | 964241 |
| 3 | Bank of Maharashtra | 25131 | 45738 | 41339 | 100162 |
| 4 | Canara Bank | 82600 | 202511 | 142566 | 325508 |
| 5 | Central Bank of India | 217071 | 269536 | 279295 | 592448 |
| 6 | Indian Bank | 70707 | 112517 | 82182 | 171945 |
| 7 | Indian Overseas Bank | 3239 | 10706 | 4042 | 10479 |
| 8 | Punjab and Sind Bank | 192 | 484 | 4926 | 9415 |
| 9 | Punjab National Bank | 74637 | 342391 | 182425 | 373373 |
| 10 | State Bank of India | 362508 | 780389 | 615170 | 1427389 |
| 11 | UCO Bank | 13878 | 34293 | 9946 | 37209 |
| 12 | Union Bank of India | 107885 | 259359 | 186071 | 509355 |
| | PSBs - SUB TOTAL | 1322700 | 2717435 | 2017036 | 4716740 |
| 13 | Axis Bank | 51617 | 175954 | 55741 | 343841 |
| 14 | Bandhan Bank | 293 | 3709 | 45683 | 23063 |
| 15 | Catholic Syrian Bank | 0 | 0 | 0 | 0 |
| 16 | City Union Bank | 52 | 37 | 1 | 11 |
| 17 | Development Credit Bank | 5371 | 28819 | 20889 | 47446 |
| 18 | Dhanlaxmi Bank | 15 | 117 | 0 | 0 |
| 19 | Federal Bank Ltd. | 10651 | 29037 | 359 | 1527 |
| 20 | HDFC Bank | 33017 | 154832 | 70816 | 401755 |
| 21 | ICICI Bank | 49223 | 146320 | 67881 | 508467 |
| 22 | IDBI Bank | 18846 | 34463 | 26129 | 62950 |
| 23 | IDFC | 6679 | 60011 | 7796 | 98472 |
| 24 | Indusind Bank Limited | 43464 | 102427 | 87426 | 187871 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 1 | 61 |
| 26 | Karnataka Bank Limited | 149 | 256 | 26 | 29 |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 1 | 38 |
| 28 | Kotak Mahindra Bank | 1 | 4 | 1129 | 6908 |
| 29 | Lakshmi Vilas Bank | 4920 | 2372 | 0 | 0 |
| 30 | Ratnakar Bank Ltd. (RBL) | 5683 | 9687 | 5572 | 26797 |
| 31 | South Indian Bank | 1110 | 2258 | 0 | 0 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 |
| 33 | Tamilnadu Mercantile Bank | 576 | 1148 | 25 | 46 |
| 34 | Yes Bank | 4676 | 24473 | 5432 | 46280 |
| | PRIVATE BANK - SUB TOTAL | 236343 | 775923 | 394907 | 1755563 |
| | COMMERCIAL BANKS SUB TOTAL | 1559043 | 3493358 | 2411943 | 6472304 |
| 35 | MGB | 119250 | 163913 | 178106 | 222682 |
| 36 | MPGB | 281311 | 421089 | 399228 | 695061 |
| | RRBs - SUB TOTAL | 400561 | 585002 | 577334 | 917743 |
| 37 | DCCB & Apex Bank | 2179960 | 1936325 | 3973678 | 4167461 |
| | CO-OPERATIVE BANK - SUB TOTAL | 2179960 | 1936325 | 3973678 | 4167461 |
| 38 | AU Small Finance Bank | 0 | 0 | 3 | 11 |
| 39 | Equitas Small Finance Bank | 0 | 0 | 0 | 0 |
| 40 | ESAF | 2 | 13 | 278 | 1431 |
| 41 | Jana Small Finance Bank | 0 | 0 | 0 | 0 |
| 42 | Shivalik Small Finance Bank | 0 | 0 | 154 | 692 |
| 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 |
| | SMALL FINANCE BANK SUB TOTAL | 2 | 13 | 435 | 2134 |
| | TOTAL | 4139566 | 6014698 | 6963390 | 11559642 |

PROGRESS UNDER HIGHER EDUCATION LOANS AS ON 31.12.2024

Amt. in Lakhs

TABLE: 18

| Sr. No. | Name of the Bank | Sanctioned during the year (including application received during previous year) | | of which girl student (Out of column 3) | | of which no of loans guaranteed by MP STATE GOVT | | Education Loan Outstanding | | of Which Girl Student | |
|---------|---------------------------------|--|--------------|---|--------------|--|----------|----------------------------|---------------|-----------------------|---------------|
| | | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No | Amount |
| 1 | Bank of Baroda | 470 | 6989 | 200 | 3026 | | | 4151 | 16594 | 1935 | 13258 |
| 2 | Bank of India | 742 | 4715 | 360 | 2108 | | | 6175 | 16625 | 2538 | 8072 |
| 3 | Bank of Maharashtra | 284 | 3116 | 131 | 576 | | | 1302 | 4542 | 637 | 4202 |
| 4 | Canara Bank | 595 | 1835 | 213 | 758 | | | 4767 | 17687 | 2004 | 9566 |
| 5 | Central Bank of India | 160 | 1638 | 58 | 570 | | | 6003 | 20458 | 2288 | 8030 |
| 6 | Indian Bank | 65 | 1381 | 13 | 306 | | | 1520 | 5560 | 525 | 2840 |
| 7 | Indian Overseas Bank | 32 | 263 | 17 | 157 | | | 271 | 821 | 122 | 464 |
| 8 | Punjab and Sind Bank | 22 | 396 | 11 | 170 | | | 141 | 471 | 67 | 344 |
| 9 | Punjab National Bank | 693 | 7152 | 295 | 3213 | | | 6476 | 27018 | 2571 | 15028 |
| 10 | State Bank of India | 3538 | 14697 | 1277 | 5502 | | | 23147 | 89804 | 9445 | 55020 |
| 11 | UCO Bank | 108 | 1048 | 44 | 315 | | | 1231 | 3378 | 526 | 2025 |
| 12 | Union Bank of India | 692 | 12032 | 286 | 5429 | | | 4115 | 13651 | 1983 | 13149 |
| | PSBs - SUB TOTAL | 7401 | 55263 | 2905 | 22132 | 0 | 0 | 59299 | 216609 | 24641 | 131999 |
| 13 | Axis Bank | 1539 | 22022 | 506 | 7717 | | | 1086 | 3683 | 506 | 5172 |
| 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 | | | 2 | 9 | 2 | 9 |
| 17 | Development Credit Bank | 28 | 50 | 12 | 31 | | | 16 | 35 | 9 | 26 |
| 18 | Dhanlaxmi Bank | 0 | 0 | 0 | 0 | | | 2 | 7 | 0 | 0 |
| 19 | Federal Bank Ltd. | 1 | 20 | 1 | 20 | | | 9 | 31 | 7 | 50 |
| 20 | HDFC Bank | 0 | 0 | 0 | 0 | | | 1290 | 2557 | 0 | 0 |
| 21 | ICICI Bank | 91 | 2577 | 55 | 1543 | | | 620 | 4315 | 340 | 2499 |
| 22 | IDBI Bank | 1 | 70 | 1 | 70 | | | 687 | 2615 | 309 | 1136 |
| 23 | IDFC | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 24 | Indusind Bank Limited | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 25 | Jammu and Kashmir Bank | 1 | 2 | 1 | 2 | | | 13 | 50 | 4 | 13 |
| 26 | Karnataka Bank Limited | 0 | 79 | 0 | 1 | | | 6 | 21 | 0 | 38 |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 0 | 0 | | | 1 | 0 | 1 | 0 |
| 28 | Kotak Mahindra Bank | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 0 | 0 | | | 1 | 1 | 0 | 0 |
| 30 | Ratnakar Bank Ltd. (RBL) | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 31 | South Indian Bank | 0 | 0 | 0 | 0 | | | 6 | 57 | 5 | 29 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 33 | Tamilnad Merchantile Bank | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 34 | Yes Bank | 40 | 1264 | 13 | 376 | | | 23 | 231 | 30 | 550 |
| | PRIVATE BANK - SUB TOTAL | 1701 | 26084 | 589 | 9761 | | | 3762 | 13612 | 1213 | 9522 |
| | COMMERCIAL BANKS | 9102 | 81347 | 3494 | 31892 | | | 63061 | 230221 | 25854 | 141520 |
| 35 | MGB | 3 | 10 | 0 | 0 | | | 193 | 415 | 129 | 238 |
| 36 | MPGB | 109 | 636 | 42 | 171 | | | 1926 | 4485 | 729 | 1903 |
| | RRBs - SUB TOTAL | 112 | 646 | 42 | 171 | | | 2119 | 4900 | 858 | 2142 |
| 37 | DCCB & Apex Bank | 2 | 10 | 0 | 0 | | | 93 | 136 | 5 | 13 |
| | CO-OPERATIVE BANK | 2 | 10 | 0 | 0 | | | 93 | 136 | 5 | 13 |
| 38 | AU Small Finance Bank | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 39 | Equitas Small Finance Bank | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 40 | ESAF | 0 | 0 | 0 | 0 | | | 200 | 44 | 200 | 44 |
| 41 | Jana Small Finance Bank | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 42 | Shivalik Small Finance Bank | 0 | 0 | 0 | 0 | | | 1 | 14 | 1 | 24 |
| 43 | Suryoday Small Finance Bank | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 44 | Ujjivan Small Finance Bank | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 45 | Utkarsh Small Finance Bank | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| | SMALL FINANCE BANK | 0 | 0 | 0 | 0 | | | 201 | 58 | 201 | 67 |
| | TOTAL | 9216 | 82004 | 3536 | 32064 | 0 | 0 | 65474 | 235315 | 26918 | 143742 |

POSITION SHG BANK LINKAGE PROGRAMME AS ON 31.12.2024

[Amt. in lacs]

TABLE-19

| Sr.No | BANKS | Quarterly | | | | Current FY | | | |
|-------|-------------------------------|----------------------|--------------|---------------------|--------------|----------------|--------------|---------------|---------------|
| | | Savings Linked qtrly | | Credit Linked qtrly | | Savings Linked | | Credit Linked | |
| | | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. |
| 1 | Bank of Baroda | 40 | 357 | 38 | 65 | 91 | 389 | 98 | 177 |
| 2 | Bank of India | 1 | 0 | 155 | 634 | 1 | 0 | 155 | 634 |
| 3 | Bank of Maharashtra | 34 | 35 | 382 | 926 | 98 | 39 | 924 | 1908 |
| 4 | Canara Bank | 100 | 1 | 54 | 85 | 258 | 4 | 159 | 207 |
| 5 | Central Bank of India | 0 | 0 | 0 | 0 | 1935 | 529 | 3793 | 5295 |
| 6 | Indian Bank | 178 | 125 | 189 | 699 | 13352 | 4615 | 5542 | 10544 |
| 7 | Indian Overseas Bank | 16 | 26 | 16 | 26 | 36 | 45 | 36 | 45 |
| 8 | Punjab and Sind Bank | 0 | 0 | 1 | 6 | 34 | 1 | 1 | 6 |
| 9 | Punjab National Bank | 210 | 6 | 282 | 318 | 627 | 22 | 656 | 726 |
| 10 | State Bank of India | 32229 | 15684 | 1262 | 1754 | 32229 | 15684 | 1492 | 4382 |
| 11 | UCO Bank | 29 | 3 | 29 | 155 | 115 | 18 | 50 | 281 |
| 12 | Union Bank of India | 0 | 0 | 65 | 223 | 22 | 20 | 238 | 926 |
| | PSBs - SUB TOTAL | 32837 | 16237 | 2473 | 4891 | 48798 | 21364 | 13144 | 25130 |
| 13 | Axis Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | Bandhan Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | Catholic Syrian Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | City Union Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | Development Credit Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | Dhanlaxmi Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | Federal Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | HDFC Bank | 1342 | 1152 | 4347 | 16249 | 7018 | 2158 | 12196 | 45251 |
| 21 | ICICI Bank | 0 | 0 | 247 | 886 | 0 | 0 | 1155 | 4010 |
| 22 | IDBI Bank | 1 | 6 | 1 | 6 | 5 | 6 | 206 | 320 |
| 23 | IDFC | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| 24 | Indusind Bank Limited | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | Jammu and Kashmir Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | Karnataka Bank Limited | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | Karur Vysya Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | Kotak Mahindra Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | Ratnakar Bank Ltd. (RBL) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | South Indian Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | Tamilnadu Mercantile Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 34 | Yes Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | PRIVATE BANK - SUB TOT | 1344 | 1159 | 4595 | 17142 | 7024 | 2165 | 13557 | 49580 |
| | COMMERCIAL BANKS SU | 34181 | 17396 | 7068 | 22033 | 55822 | 23529 | 26701 | 74710 |
| 35 | MGB | 706 | 53 | 7276 | 12142 | 3033 | 337 | 16342 | 25654 |
| 36 | MPGB | 1822 | 102 | 1859 | 1210 | 5230 | 701 | 5090 | 29995 |
| | RRBs - SUB TOTAL | 2528 | 155 | 9135 | 13352 | 8263 | 1038 | 21432 | 55649 |
| 37 | DCCB & Apex Bank | 4 | 0 | 0 | 0 | 90 | 2 | 0 | 0 |
| | CO-OPERATIVE BANK - SU | 4 | 0 | 0 | 0 | 90 | 2 | 0 | 0 |
| 38 | AU Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 39 | Equitas Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 40 | ESAF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 41 | Jana Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | Shivalik Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | Suryoday Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | Ujjivan Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 45 | Utkarsh Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | SMALL FINANCE BANK SU | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | TOTAL | 36713 | 17551 | 16203 | 35385 | 64175 | 24568 | 48133 | 130360 |

LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 31.12.2024

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 | 241 | 1775 | 5843 | 14650 | 283 | 1204 | 511 | 3232 | 8 | 53 | 1715 | 12128 | 8601 | 33042 |
| 2 | Bank of India | 827 | 3935 | 33766 | 64188 | 44 | 98 | 1009 | 15908 | 6 | 29 | 1558 | 10450 | 37210 | 94609 |
| 3 | Bank of Maharashtra | 179 | 3234 | 4844 | 20707 | 100 | 592 | 1278 | 9365 | 4 | 2 | 938 | 12049 | 7343 | 45950 |
| 4 | Canara Bank | 2195 | 9290 | 15960 | 42896 | 3299 | 10072 | 6024 | 21441 | 33 | 83 | 3645 | 33995 | 31156 | 117777 |
| 5 | Central Bank of India | 2781 | 4268 | 596 | 3021 | 2232 | 4644 | 1234 | 7813 | 30 | 50 | 3072 | 29149 | 9945 | 48944 |
| 6 | Indian Bank | 436 | 2084 | 8214 | 18108 | 110 | 221 | 343 | 4006 | 3 | 5 | 686 | 4114 | 9792 | 28539 |
| 7 | Indian Overseas Bank | 86 | 636 | 456 | 870 | 2 | 1 | 67 | 501 | 0 | 0 | 21 | 179 | 632 | 2188 |
| 8 | Punjab and Sind Bank | 35 | 189 | 445 | 952 | 0 | 0 | 379 | 2877 | 0 | 0 | 143 | 997 | 1002 | 5016 |
| 9 | Punjab National Bank | 609 | 3158 | 14003 | 27744 | 82 | 343 | 1021 | 6614 | 1 | 7 | 1718 | 11858 | 17434 | 49723 |
| 10 | State Bank of India | 3986 | 23518 | 70437 | 187557 | 902 | 2658 | 4065 | 26466 | 13 | 23 | 5777 | 58295 | 85180 | 298517 |
| 11 | UCO Bank | 195 | 1093 | 5948 | 11212 | 14 | 44 | 538 | 2211 | 4 | 12 | 489 | 4232 | 7188 | 18803 |
| 12 | Union Bank of India | 848 | 5404 | 20860 | 38858 | 292 | 696 | 1174 | 20552 | 12 | 92 | 3379 | 30314 | 26565 | 95915 |
| | PSBs - SUB TOTAL | 12418 | 58584 | 181372 | 430764 | 7360 | 20573 | 17643 | 120987 | 114 | 357 | 23141 | 207761 | 242048 | 839024 |
| 13 | Axis Bank | 265 | 1385 | 12444 | 33440 | 20 | 322 | 1133 | 7958 | 9 | 3686 | 970 | 13412 | 14841 | 60203 |
| 14 | Bandhan Bank | 326 | 529 | 105366 | 56524 | 10 | 5 | 267 | 924 | 3 | 1 | 691 | 2494 | 106663 | 60477 |
| 15 | Catholic Syrian Bank | 22 | 35 | 113 | 197 | 0 | 0 | 11 | 22 | 0 | 0 | 4 | 19 | 150 | 273 |
| 16 | City Union Bank | 0 | 0 | 6 | 89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 89 |
| 17 | Development Credit Bank | 16 | 217 | 6890 | 4212 | 0 | 0 | 28 | 153 | 0 | 0 | 119 | 2497 | 7053 | 7078 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 9 | 1 | 9 |
| 19 | Federal Bank Ltd. | 336 | 1487 | 616 | 2241 | 2 | 0 | 124 | 898 | 0 | 0 | 16 | 100 | 1094 | 4725 |
| 20 | HDFC Bank | 426 | 3289 | 18774 | 83965 | 21 | 134 | 1785 | 24264 | 15 | 1448 | 3029 | 93431 | 24050 | 206531 |
| 21 | ICICI Bank | 504 | 4910 | 16391 | 84449 | 109 | 801 | 1572 | 22116 | 145 | 456 | 2056 | 69990 | 20777 | 182722 |
| 22 | IDBI Bank | 125 | 1092 | 3846 | 11073 | 18 | 314 | 316 | 2324 | 1 | 0 | 871 | 11345 | 5177 | 26148 |
| 23 | IDFC First Bank | 49 | 11 | 7405 | 1641 | 4 | 1 | 197 | 44 | 6 | 1 | 21 | 8 | 7682 | 1705 |
| 24 | Indusind Bank Limited | 683 | 241 | 134760 | 39583 | 894 | 203 | 138 | 976 | 6 | 12 | 115 | 950 | 136596 | 41964 |
| 25 | Jammu and Kashmir Bank | 1 | 1 | 243 | 1341 | 10 | 39 | 16 | 94 | 0 | 0 | 1 | 2 | 271 | 1477 |
| 26 | Karnataka Bank Limited | 5 | 36 | 57 | 358 | 0 | 0 | 8 | 95 | 0 | 0 | 25 | 451 | 95 | 939 |
| 27 | Karur Vysya Bank Ltd. | 1 | 1 | 22 | 74 | 1 | 48 | 8 | 337 | 0 | 0 | 6 | 107 | 38 | 569 |
| 28 | Kotak Mahindra Bank | 50 | 223 | 4319 | 24891 | 15 | 43 | 855 | 10932 | 2 | 4 | 676 | 19845 | 5917 | 55939 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | Ratnakar Bank Ltd. (RBL) | 93 | 53 | 12967 | 3573 | 13 | 7 | 52 | 70 | 41 | 89 | 10 | 3 | 13176 | 3795 |
| 31 | South Indian Bank | 48 | 260 | 24 | 66 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 4 | 74 | 330 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | Tamilnadu Mercantile Bank | 7 | 68 | 34 | 251 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 15 | 44 | 334 |
| 34 | Yes Bank | 48 | 260 | 3528 | 10333 | 7 | 17 | 166 | 4758 | 0 | 0 | 293 | 14502 | 4042 | 29869 |
| | PRIVATE BANK - SUB TOTAL | 3005 | 14095 | 327805 | 358298 | 1124 | 1936 | 6676 | 75965 | 228 | 5698 | 8909 | 229183 | 347747 | 685176 |
| | COMMERCIAL BANKS - SUB TOTAL | 15423 | 72679 | 509177 | 789062 | 8484 | 22509 | 24319 | 196952 | 342 | 6054 | 32050 | 436943 | 589795 | 1524200 |
| 35 | MGB | 455 | 306 | 12453 | 19368 | 0 | 0 | 1168 | 2382 | 0 | 0 | 27876 | 34525 | 41952 | 56581 |
| 36 | MPGB | 710 | 1282 | 33394 | 49321 | 381 | 344 | 2310 | 2877 | 1 | 6 | 2493 | 8823 | 39289 | 62654 |
| | RRBs - SUB TOTAL | 1165 | 1588 | 45847 | 68688 | 381 | 344 | 3478 | 5260 | 1 | 6 | 30369 | 43348 | 81241 | 119235 |
| 37 | DCCB & Apex Bank | 142 | 71 | 186691 | 25816 | 613 | 40 | 544 | 124 | 20 | 1 | 6812 | 1196 | 194822 | 27248 |
| | CO-OPERATIVE BANK - SUB TOTAL | 142 | 71 | 186691 | 25816 | 613 | 40 | 544 | 124 | 20 | 1 | 6812 | 1196 | 194822 | 27248 |
| 38 | AU Small Finance Bank | 304 | 639 | 19094 | 89952 | 2 | 1 | 304 | 2938 | 1 | 0 | 2358 | 27940 | 22063 | 121470 |
| 39 | Equitas Small Finance Bank | 68 | 49 | 7843 | 3622 | 25 | 9 | 85 | 25 | 5 | 2 | 35 | 12 | 8061 | 3719 |
| 40 | ESAF | 255 | 200 | 12725 | 4540 | 40 | 16 | 122 | 172 | 1 | 1 | 97 | 304 | 13240 | 5234 |
| 41 | Jana Small Finance Bank | 1487 | 765 | 11897 | 5673 | 21450 | 11006 | 72 | 53 | 0 | 0 | 429 | 133 | 35335 | 17630 |
| 42 | Shivalik Small Finance Bank | 24 | 5 | 2331 | 1367 | 1 | 0 | 26 | 189 | 0 | 0 | 39 | 338 | 2421 | 1899 |
| 43 | Suryoday Small Finance Bank | 85 | 34 | 11723 | 4189 | 11 | 5 | 40 | 18 | 57 | 19 | 20 | 14 | 11936 | 4280 |
| 44 | Ujjivan Small Finance Bank | 24 | 12 | 7080 | 2626 | 30 | 11 | 79 | 30 | 0 | 0 | 11 | 3 | 7224 | 2682 |
| 45 | Utkarsh Small Finance Bank | 124 | 39 | 4746 | 2036 | 45 | 12 | 64 | 190 | 9 | 2 | 114 | 59 | 5102 | 2337 |
| | SMALL FINANCE BANK - SUB TOTAL | 2371 | 1743 | 77439 | 114005 | 21604 | 11060 | 792 | 3616 | 73 | 24 | 3103 | 28803 | 105382 | 159251 |
| | TOTAL | 19101 | 76081 | 819154 | 997572 | 31082 | 33953 | 29133 | 205951 | 436 | 6086 | 72334 | 510292 | 971240 | 1829934 |

LOANS OUTSTANDING TO SC/ST AS ON 31.12.2024

[Amt. in lacs]

Table: 22

| SR | BANKS | SCHEDULED CASTE | | SCHEDULED TRIBES | |
|----|--------------------------------------|-----------------|----------------|------------------|----------------|
| | | No. | Amt. | No. | Amt. |
| 1 | Bank of Baroda | 20080 | 47046 | 26631 | 57698 |
| 2 | Bank of India | 36070 | 74206 | 55101 | 104358 |
| 3 | Bank of Maharashtra | 3360 | 5044 | 3237 | 4160 |
| 4 | Canara Bank | 18025 | 40634 | 18983 | 43550 |
| 5 | Central Bank of India | 48080 | 85977 | 58969 | 115685 |
| 6 | Indian Bank | 16105 | 29800 | 10823 | 21584 |
| 7 | Indian Overseas Bank | 271 | 1024 | 82 | 548 |
| 8 | Punjab and Sind Bank | 967 | 1923 | 391 | 983 |
| 9 | Punjab National Bank | 27818 | 53409 | 22061 | 40597 |
| 10 | State Bank of India | 191235 | 543006 | 140682 | 450897 |
| 11 | UCO Bank | 10069 | 19625 | 4829 | 10547 |
| 12 | Union Bank of India | 36568 | 67094 | 29314 | 70902 |
| | PSBs - SUB TOTAL | 408648 | 968789 | 371103 | 921511 |
| 13 | Axis Bank | 17559 | 13110 | 14520 | 13006 |
| 14 | Bandhan Bank | 8649 | 4426 | 3624 | 1824 |
| 15 | Catholic Syrian Bank | 53 | 147 | 10 | 29 |
| 16 | City Union Bank | 0 | 0 | 0 | 0 |
| 17 | Development Credit Bank | 32 | 114 | 19 | 98 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 0 | 0 |
| 19 | Federal Bank Ltd. | 284 | 655 | 105 | 224 |
| 20 | HDFC Bank | 2319 | 13529 | 1739 | 8563 |
| 21 | ICICI Bank | 13828 | 46940 | 10104 | 40891 |
| 22 | IDBI Bank | 4543 | 11019 | 3091 | 6674 |
| 23 | IDFC First Bank | 44525 | 24143 | 38606 | 18674 |
| 24 | Indusind Bank Limited | 248010 | 65987 | 145114 | 40087 |
| 25 | Jammu and Kashmir Bank | 16 | 63 | 5 | 37 |
| 26 | Karnataka Bank Limited | 38 | 255 | 2 | 0 |
| 27 | Karur Vysya Bank Ltd. | 58 | 739 | 0 | 0 |
| 28 | Kotak Mahindra Bank | 103810 | 44928 | 76360 | 58650 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 0 | 0 |
| 30 | Ratnakar Bank Ltd. (RBL) | 37298 | 11096 | 20652 | 7010 |
| 31 | South Indian Bank | 10 | 23 | 0 | 0 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 |
| 33 | Tamilnadu Mercantile Bank | 3 | 5 | 11 | 11 |
| 34 | Yes Bank | 20299 | 12163 | 12971 | 7851 |
| | PRIVATE BANK - SUB TOTAL | 501334 | 249341 | 326933 | 203628 |
| | COMMERCIAL BANKS SUB TOTAL | 909982 | 1218130 | 698036 | 1125139 |
| 35 | MGB | 24961 | 39088 | 10033 | 14805 |
| 36 | MPGB | 68162 | 69415 | 116187 | 113860 |
| | RRBs - SUB TOTAL | 93123 | 108502 | 126220 | 128665 |
| 37 | DCCB & Apex Bank | 585795 | 60216 | 2047125 | 188497 |
| | CO-OPERATIVE BANK - SUB TOTAL | 585795 | 60216 | 2047125 | 188497 |
| 38 | AU Small Finance Bank | 10880 | 18322 | 11015 | 20030 |
| 39 | Equitas Small Finance Bank | 9134 | 3289 | 5383 | 1655 |
| 40 | ESAF | 51054 | 12309 | 46394 | 10987 |
| 41 | Jana Small Finance Bank | 57730 | 21970 | 58028 | 20082 |
| 42 | Shivalik Small Finance Bank | 575 | 561 | 207 | 246 |
| 43 | Suryoday Small Finance Bank | 16974 | 5650 | 14897 | 4861 |
| 44 | Ujjivan Small Finance Bank | 22171 | 9255 | 13395 | 5245 |
| 45 | Utkarsh Small Finance Bank | 28014 | 8843 | 14752 | 4928 |
| | SMALL FINANCE BANK SUB TOTAL | 196532 | 80199 | 164071 | 68033 |
| | TOTAL | 1785432 | 1467047 | 3035452 | 1510335 |

LOANS DISBURSED TO SC/ST 01.04.2023 TO 31.12.2024

[Amt. in lacs]

Table: 23

| SR | BANKS | SCHEDULED CASTE | | SCHEDULED TRIBES | |
|----|--------------------------------------|-----------------|---------------|------------------|---------------|
| | | No. | Amt. | No. | Amt. |
| 1 | Bank of Baroda | 6013 | 14570 | 7178 | 15200 |
| 2 | Bank of India | 10565 | 7733 | 12546 | 8915 |
| 3 | Bank of Maharashtra | 697 | 982 | 471 | 650 |
| 4 | Canara Bank | 3652 | 7479 | 3178 | 7377 |
| 5 | Central Bank of India | 20995 | 29770 | 29082 | 36747 |
| 6 | Indian Bank | 2594 | 4562 | 1567 | 2225 |
| 7 | Indian Overseas Bank | 19 | 32 | 6 | 24 |
| 8 | Punjab and Sind Bank | 67 | 172 | 16 | 27 |
| 9 | Punjab National Bank | 3049 | 4700 | 1975 | 2675 |
| 10 | State Bank of India | 66301 | 214786 | 46705 | 168943 |
| 11 | UCO Bank | 637 | 1538 | 230 | 597 |
| 12 | Union Bank of India | 3835 | 7459 | 3509 | 7391 |
| | PSBs - SUB TOTAL | 118424 | 293782 | 106463 | 250772 |
| 13 | Axis Bank | 966 | 596 | 960 | 426 |
| 14 | Bandhan Bank | 2591 | 2447 | 1149 | 1049 |
| 15 | Catholic Syrian Bank | 87 | 225 | 16 | 39 |
| 16 | City Union Bank | 0 | 0 | 0 | 0 |
| 17 | Development Credit Bank | 40 | 23 | 27 | 60 |
| 18 | Dhan Lakshmi Bank | 0 | 0 | 0 | 0 |
| 19 | Federal Bank Ltd. | 105 | 203 | 38 | 64 |
| 20 | HDFC Bank | 162 | 867 | 79 | 385 |
| 21 | ICICI Bank | 2801 | 6472 | 1525 | 2797 |
| 22 | IDBI Bank | 392 | 772 | 307 | 454 |
| 23 | IDFC First Bank | 7961 | 5544 | 6679 | 4596 |
| 24 | Indusind Bank Limited | 47660 | 25074 | 27648 | 15087 |
| 25 | Jammu and Kashmir Bank | 8 | 35 | 2 | 3 |
| 26 | Karnataka Bank Limited | 8 | 50 | 0 | 0 |
| 27 | Karur Vysya Bank Ltd. | 5 | 28 | 0 | 0 |
| 28 | Kotak Mahindra Bank | 24622 | 18769 | 18412 | 24430 |
| 29 | Lakshmi Vilas Bank | 0 | 0 | 0 | 0 |
| 30 | Ratnakar Bank Ltd. (RBL) | 10531 | 5549 | 5149 | 3090 |
| 31 | South Indian Bank | 4 | 2 | 0 | 0 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 |
| 33 | Tamilnadu Mercantile Bank | 3 | 5 | 13 | 10 |
| 34 | Yes Bank | 1730 | 1135 | 1533 | 1129 |
| | PRIVATE BANK - SUB TOTAL | 99676 | 67797 | 63537 | 53619 |
| | COMMERCIAL BANKS SUB TOTAL | 218100 | 361580 | 170000 | 304391 |
| 35 | MGB | 20957 | 10143 | 1178 | 3789 |
| 36 | MPGB | 26723 | 35206 | 52402 | 63080 |
| | RRBs - SUB TOTAL | 47680 | 45349 | 53580 | 66868 |
| 37 | DCCB & Apex Bank | 57643 | 12428 | 133171 | 37068 |
| | CO-OPERATIVE BANK - SUB TOTAL | 57643 | 12428 | 133171 | 37068 |
| 38 | AU Small Finance Bank | 1663 | 5983 | 2073 | 8887 |
| 39 | Equitas Small Finance Bank | 2846 | 1620 | 1535 | 784 |
| 40 | ESAF | 2813 | 1356 | 2220 | 1026 |
| 41 | Jana Small Finance Bank | 8210 | 5258 | 8918 | 5266 |
| 42 | Shivalik Small Finance Bank | 241 | 300 | 109 | 150 |
| 43 | Suryoday Small Finance Bank | 1729 | 850 | 1532 | 707 |
| 44 | Ujjivan Small Finance Bank | 1868 | 1433 | 1360 | 980 |
| 45 | Utkarsh Small Finance Bank | 1599 | 816 | 888 | 459 |
| | SMALL FINANCE BANK SUB TOTAL | 20969 | 17615 | 18635 | 18259 |
| | TOTAL | 344392 | 436972 | 375386 | 426586 |

ADVANCES TO WOMEN AS ON 31.12.2024

[Amt. in lacs]

Table: 24

| SR | BANKS | Outstanding loans to Women | | Loans disbursed to women 01.04.2024 to 31.12.2024 | |
|----|---------------------------------|----------------------------|----------------|--|----------------|
| | | No. | Amt. | No. | Amt. |
| 1 | Bank of Baroda | 84397 | 237512 | 29100 | 81441 |
| 2 | Bank of India | 203468 | 419933 | 104020 | 201374 |
| 3 | Bank of Maharashtra | 23957 | 89006 | 39059 | 26553 |
| 4 | Canara Bank | 58141 | 194018 | 28563 | 75200 |
| 5 | Central Bank of India | 111959 | 383293 | 59569 | 161481 |
| 6 | Indian Bank | 35375 | 91247 | 7812 | 18092 |
| 7 | Indian Overseas Bank | 8758 | 32286 | 3429 | 9700 |
| 8 | Punjab and Sind Bank | 3851 | 11648 | 833 | 3222 |
| 9 | Punjab National Bank | 92600 | 331852 | 24893 | 103999 |
| 10 | State Bank of India | 377107 | 1398548 | 142602 | 481914 |
| 11 | UCO Bank | 23914 | 79688 | 5843 | 25444 |
| 12 | Union Bank of India | 80052 | 233962 | 32638 | 91910 |
| | PSBs - SUB TOTAL | 1103579 | 3502991 | 478361 | 1280331 |
| 13 | Axis Bank | 183808 | 161090 | 39066 | 67008 |
| 14 | Bandhan Bank | 530925 | 274573 | 195449 | 149663 |
| 15 | Catholic Syrian Bank | 1341 | 1213 | 878 | 1342 |
| 16 | City Union Bank | 120 | 931 | 86 | 334 |
| 17 | Development Credit Bank | 62051 | 15260 | 7081 | 7006 |
| 18 | Dhan Lakshmi Bank | 111 | 458 | 71 | 164 |
| 19 | Federal Bank Ltd. | 3182 | 10369 | 2889 | 9999 |
| 20 | HDFC Bank | 313554 | 728389 | 76086 | 141349 |
| 21 | ICICI Bank | 132213 | 987231 | 71240 | 306192 |
| 22 | IDBI Bank | 28442 | 63630 | 13599 | 25306 |
| 23 | IDFC First Bank | 194761 | 98038 | 89632 | 57661 |
| 24 | Indusind Bank Limited | 14716 | 24359 | 3972 | 8085 |
| 25 | Jammu and Kashmir Bank | 211 | 827 | 41 | 240 |
| 26 | Karnataka Bank Limited | 328 | 2020 | 145 | 602 |
| 27 | Karur Vysya Bank Ltd. | 165 | 1564 | 93 | 639 |
| 28 | Kotak Mahindra Bank | 283282 | 92795 | 67711 | 40292 |
| 29 | Lakshmi Vilas Bank | 21 | 68 | 0 | 0 |
| 30 | Ratnakar Bank Ltd. (RBL) | 139866 | 34841 | 38152 | 17630 |
| 31 | South Indian Bank | 527 | 1526 | 880 | 1871 |
| 32 | Standard Chartered Bank | 0 | 0 | 0 | 0 |
| 33 | Tamilnadu Mercantile Bank | 93 | 411 | 67 | 159 |
| 34 | Yes Bank | 63210 | 49117 | 25210 | 22450 |
| | PRIVATE BANK - SUB TOTAL | 1952927 | 2548709 | 632348 | 857992 |
| | COMMERCIAL BANKS SUB | 3056506 | 6051699 | 1110709 | 2138324 |
| 35 | MGB | 34693 | 28998 | 3646 | 15429 |
| 36 | MPGB | 217846 | 347728 | 110458 | 178299 |
| | RRBs - SUB TOTAL | 252539 | 376725 | 114104 | 193728 |
| 37 | DCCB & Apex Bank | 2575000 | 315544 | 744959 | 293579 |
| | CO-OPERATIVE BANK - SU | 2575000 | 315544 | 744959 | 293579 |
| 38 | AU Small Finance Bank | 266283 | 102207 | 79174 | 49892 |
| 39 | Equitas Small Finance Bank | 64782 | 23298 | 19329 | 11662 |
| 40 | ESAF | 281440 | 74903 | 77404 | 39675 |
| 41 | Jana Small Finance Bank | 282058 | 109599 | 106050 | 62984 |
| 42 | Shivalik Small Finance Bank | 56078 | 14111 | 10521 | 5777 |
| 43 | Suryoday Small Finance Bank | 109034 | 38472 | 43105 | 22423 |
| 44 | Ujjivan Small Finance Bank | 66922 | 27697 | 19052 | 14543 |
| 45 | Utkarsh Small Finance Bank | 139544 | 39259 | 43613 | 19487 |
| | SMALL FINANCE BANK SU | 1266141 | 429546 | 398248 | 226444 |
| | TOTAL | 7150186 | 7173515 | 2368020 | 2852075 |



SLBC MADHYA PRADESH

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