



एस.आर. मोहंती  
मुख्य सचिव  
**S.R. Mohanty**  
Chief Secretary

मध्यप्रदेश शासन  
वल्लभ भवन, भोपाल - 462 004  
**Government of Madhya Pradesh**  
Vallabh Bhawan, Bhopal-462 004

Bhopal, dated 27 June, 2019

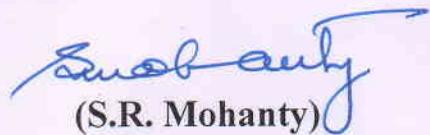
## FORWORD

I am glad to know that the State Level Banker's Committee (SLBC) has prepared Annual Credit Plan (ACP) for financial year 2019-20 for each district of the State which forges a powerful linkage between resource endowments of a district and development perspective of the State Government to ensure effective credit planning. The total credit flow has been estimated at Rs. 1,75,177 crore by the banks as per the Annual Credit Plan, out of which Agriculture, MSME and Other Priority Sector is estimated at Rs. 1,23,857 crore, Rs. 30,201 crore and Rs. 8,973 crore respectively.

The Annual Credit Plan will serve as an important reference document for the relevant Departments of the State Government, Banks and other stake holders engaged in planning and execution of credit linked developmental programmes. I am happy to note that the annual credit plan contains adequate allocations to all the thrust areas that are integral part of inclusive growth. The challenge is to ensure achieving the targets set with quality. I am confident that under the aegis of SLBC, we will succeed.

I compliment SLBC for its work it does partnering the State Government for betterment of the State.

I wish all success to the SLBC in its endeavors,

  
(S.R. Mohanty)



Anurag Jain  
I.A.S.  
Addl. Chief Secretary

D.O. No. .... ACS/Fin.

**Government of Madhya Pradesh**

Department of Finance

Mantralaya, Vallabh Bhawan(II)

Bhopal-462004

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Bhopal, dated 28<sup>th</sup> June, 2019

### **M E S S A G E**

Ensuring rural prosperity is a core objective of our development planning. Annual Credit Plan prepared by the State Level Bankers' Committee (SLBC) illustrates commitment of the banks for credit dispensation under various sectors during a year.

I am happy that the SLBC is bringing out Annual Credit Plan for the State of Madhya Pradesh for the financial year 2019-20. It is heartening to note that this year's credit plan with an outlay of ₹ 1,75,177 crore, which is 18.67% higher than the previous financial year. The Credit plan outlay includes a priority sector lending target of ₹ 1,63,031 crore, out of which agriculture lending target of ₹ 1,23,857 crore. It is being emphasized in various fora that improvement in investment credit is essential for creating sustainable income stream for the farmers and towards this a target of ₹ 33,857 crore has been set for lending under investment credit.

There are ample opportunities available under MSME sector in the State. FinTech has the potential to fundamentally transform the financial-landscape. Banks should explore the possibility of establishing new alliances with FinTech firms as it could be pivotal in accelerating the agenda of financial inclusion through innovation.

SLBC deserves appreciation for the proactive role in ensuring coordinated approach by the Government, the bankers and other stake holders. I hope all the stake holders will strive and achieve targets under all parameters of Annual Credit Plan for the current Financial Year.

I wish SLBC team success in all their endeavors.

  
(Anurag Jain)

28<sup>th</sup> June, 2019



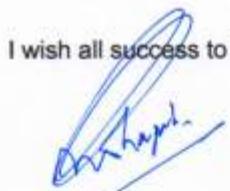
**M E S S A G E**

State Level Banker's Committee (SLBC), in pursuit of rural development, closely aligns itself with Governments and financial institutions to dovetail its developmental agenda with the national strategy of inclusive growth. Bank credit is an important component for economic transformation and forms the backbone of development planning in the State.

I am glad to know that the SLBC is coming out with Annual Credit Plan (ACP) for the State of Madhya Pradesh with an outlay of Rs.1,75,177 crore for the financial year 2019-20. In line with the priorities of Govt. of India, RBI, NABARD and the Double Digit Inclusive Growth framework of Govt. of Madhya Pradesh, the total credit projections under Priority Sector for 2019-20 have been assessed at Rs 1,63,031 crore, which includes Crop Loan of Rs 90,000 crore and Agriculture and Allied Term Credit of Rs 33,857 crore.

I am sure that all the Banks will ensure to achieve their targets which will give a fillip to development of the sectors.

I wish all success to SLBC in its endeavours.

  
(Pallav Mohapatra)

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June 28, 2019

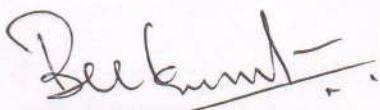
### M E S S A G E

Development is a multi-stakeholder driven process where planning plays an important role. Systematic planning requires a bottom-up approach to map the existing potential for development of a district and the State. The Reserve Bank of India under Lead Bank Scheme has mandated banks to set out priorities for financing under various sectors during a year in consultation with NABARD and other stake holders.

I am happy to know that State Level Bankers' Committee (SLBC), Madhya Pradesh is coming out with Annual Credit Plan (ACP) for the financial year 2019-20 with an outlay of Rs.1, 75,177 crores. Priority Sector lending targets have been fixed at Rs. 1, 63,031 crores. Agriculture segment has a major share of Rs 1, 23,857 crores, comprising 71% of total credit plan outlay as it is the main source of livelihood of a large number of the people in the state.

I hope the document will be useful to bankers to gain confidence for enhancing the flow of credit in the state and also urge the bankers to strive hard to achieve the set targets of ACP.

I complement SLBC team for aggregating the approved credit plans of the blocks and districts and wish all success in their endeavours.

  
(B.S. Shekhawat)

## **Foreword**

It's a matter of pride and pleasure that State Level Banker's Committee (SLBC) is launching the Annual Credit Plan (ACP) 2019-20 for the state of Madhya Pradesh. Timely and adequate credit plays a pivotal role in the process of development, more so in case of Agriculture and Rural Development. The process of credit planning ensures equitable and optimal use of credit resource and it also facilitates effective monitoring of Ground Level Credit (GLC) disbursement.



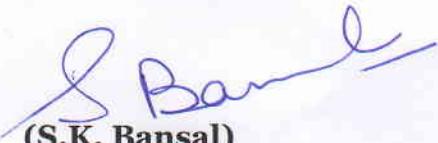
The ACP is evolved based on an elaborate and well-structured laid down procedure of credit planning. NABARD authored district level Potential Linked Credit Plans (PLPs) which are aggregated into State Level Credit Plan (SLCP) forms the basis for ACP and accordingly a process of dovetailing of SLCP and ACP is achieved.

I am sure that the ACP of Rs.1,75,177 crore (including Rs 1,63,031 for Priority Sector) will prop-up GLC disbursement in the Financial Year 2019-20 in the state of Madhya Pradesh and it would not only ensure adequacy of working capital with farmers, artisans and entrepreneurs, but will also lead to Gross Capital Formation in rural areas by way of asset and infrastructure creation through term lending.

I call upon the banking fraternity as also other Financial Institutions to ensure the achievement of ACP 2019-20, both in terms of quality and quantity so that together we can contribute towards onerous job of rural development.

I congratulate SLBC Team for bringing out ACP 2019-20. I am sure that achievement of Annual Credit Plan would accelerate the pace of inclusive growth, especially in the areas of Agriculture and Rural Development and will bring a smile on the faces of rural poor and farmers.

I wish SLBC and Bankers a fruitful business year 2019-20 and assure them of all the necessary support from TEAM NABARD.



(S.K. Bansal)  
Chief General Manager

## **राष्ट्रीय कृषि और ग्रामीण विकास बैंक**

### **National Bank for Agriculture and Rural Development**

## PREFACE

It gives me pleasure in presenting the Annual Credit Plan (ACP) for Financial Year 2019-20 of Madhya Pradesh. The approved Credit Plan of all 52 districts have been aggregated into this ACP. Bank credit is an important component for economic transformation and forms the backbone of development planning in the State.

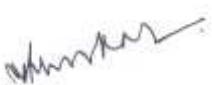
A bottom-up approach is adopted in preparing the ACP, keeping in view the potentiality survey of NABARD and growth pattern of various sectors at block level and above during the preceding few years.



The overall credit flow so arrived for the year 2019-20 in the State has been estimated at Rs 1,75,177 crore after considering the existing and emerging opportunities, showing an increase of Rs 27,559 crore (18.67%) over previous year. The total credit projections under Priority Sector have been assessed at Rs 1, 63,031 crore. The Agriculture credit flow target has been fixed at Rs 1, 23,857 crore, which includes Crop Loan of Rs 90,000 crore and Agriculture Term Loan of Rs 33,857 crore. The assessment of credit disbursement for MSME is Rs 30,201 crore and Other Priority Sectors like Education, Housing, Export Credit, Social infrastructure, Renewable Energy and others are Rs 8,973 crore. The allocation made for credit disbursement to these sectors is minimum and not a maximum ceiling.

State Level Banker's Committee reiterates its commitment to work in tandem with all the stakeholders and the Government of Madhya Pradesh for ushering sustainable growth. I am confident that working towards the achievement of the set targets under various sectors will take the progress of the state to greater heights. I exhort all the stake holders to strategize for achieving ACP for 2019-20 with whole hearted participation.

Thanking you,

  
**(S.D.Mahurkar)**  
**Convenor/SLBC**

Madhya Pradesh with an area of 3, 08,245 sq.km. is the second largest state in India after Rajasthan. It is bordered by the states of Rajasthan to its northwest, Uttar Pradesh to its north, Chhattisgarh to its east, Maharashtra to its south, and Gujarat to its west.

Total population of Madhya Pradesh as per 2011 census is 7.27 crore, of which male and female are 3.76 crore and 3.51 crore respectively. The scheduled castes and the scheduled tribes constitute a significant portion of the population of the State and constituting 15.54% and 21.04% of total population respectively.

Hindi is the official language of Madhya Pradesh and it is widely spoken. Apart from Hindi, the languages of Bundeli, Bagheli, Nimari, Marathi, Sindhi, Urdu, and Malwi are the commonly spoken regional dialects. There are several other dialects which are spoken.

According to the census of 2011, 90.9% of the state residents follow Hinduism, while others are Muslim (6.6%), Jain (0.8%), Buddhists (0.3%), Christians (0.3%), and Sikhs (0.2%).

Agriculture is the main source of livelihood of a large number of the people (around 70%) in the state. Soyabean, Wheat, Paddy, Jowar, Maize, Gram, Mustard, Tuar etc. are the main crops of the state. The average size of land holding was 1.78 hectare as against the all India average of 1.16 hectare. The share of SF/MF in total holdings was 71.46% as against the national average of 85.01%.



The State is richly endowed with mineral resources. Coal, limestone, manganese ore, bauxite, copper ore, dolomite, fire clay, slate, prophyllite are the main minerals occurring in the state. The State is proud of having diamond mine only in the Country in Panna. 10 major rivers viz. Narmada, Tapti, Chambal, Betwa, Shipra, Tawa, Ken, Sone, Pench etc. originate in the state. The climate of the state is sub-tropical. Black, Alluvial, Mixed Red & Yellow are the soil.

The state is rich in culture. Four sites namely Khajuraho, Devi Jagadambi temple, Buddhist monuments at Sanchi and the rock shelters of Bhimbetka have been declared World Heritage sites by UNESCO. Other architecturally significant or scenic sites include Orchha, Amarkantak, Bandhavgarh, Chanderi etc.

| <b>GEOGRAPHICAL FEATURES</b>                           |          |
|--|----------|
| Total Population in crore<br><i>as per Census 2011</i> | 7.27     |
| Rural Population (cr.)                                 | 5.25     |
| Urban Population (cr.)                                 | 2.02     |
| Male (cr.)   | 3.76     |
| Female (cr.)   | 3.51     |
| Scheduled Castes (cr.)                                 | 1.13     |
| Scheduled Tribes (cr.)                                 | 1.53     |
| Sex Ratio  | 931      |
| Density/km <sup>2</sup>                                | 236      |
| Area(Km <sup>2</sup> )                                 | 3,08,245 |
| Literacy   | 70.63%   |
| <b>AGE GROUP WISE POPULATION</b>                       |          |
| Population up to 18 years Cr.                          | 2.90     |
| Adult (18-40 years) Cr.                                | 2.72     |
| Adult above 40 years Cr.                               | 1.65     |
| <b>ADMINISTRATIVE FEATURES</b>                         |          |
| No. of Districts                                       | 52       |
| No. of Division  | 10       |
| No. of Villages  | 54903    |
| No. of Gram Panchayats                                 | 23043    |
| No. of Block/Janpad Panchayats                         | 313      |
| No. of Tehsils   | 369      |
| <b>HOUSEHOLDS</b>                                      |          |
| Total no. of Households (cr.)                          | 1.51     |
| Rural Households (cr.)                                 | 1.11     |

| <b>LAND UTILISATION</b>   |           |
|---|-----------|
| Gross Cropped Area (GCA) lakh Hectare*  | 251.14    |
| Net Sown Area (NSA) lakh Hectare*   | 151.90    |
| Double Cropped Area (lakh Hectare)*   | 99.23     |
| Crop Intensity (GCA/NSA)  | 1.65      |
| Gross Irrigated Area (lakh Hectare)   | 113.94    |
| No. of cultivators  | 98.44     |
| Of the above, Small/Marginal Farmers  | 63.40     |
| <b>ECONOMY**</b>  |           |
| Gross State Domestic Product (GSDP) at current price 2018-19 (estimated) Lakh crore | 8.26      |
| GDP per capita (2016-17)  | Rs 59,052 |
| GSDP by sector (2016)   |           |
| • Agriculture   | 34%       |
| • Industry  | 22%       |
| • Services  | 38%       |
| <b>BANKING (31.03.2019)</b>   |           |
| Number of Branches  | 7,684     |
| • Rural Branches  | 2,755     |
| • Semi-urban Branches   | 2,470     |
| • Urban Branches  | 2,459     |
| Number of ATMs  | 9,316     |
| No. of Sub Service Area (SSA)   | 11,864    |
| Number of Business Correspondents   | 10,343    |
| Total Aggregate Deposits (Cr.)  | 3,93,177  |
| Total Credit (Cr.)  | 3,07,354  |
| Agriculture Advances (Cr.)  | 1,02,143  |
| Priority Sector Advances (Cr.)  | 1,84,867  |
| Credit to Weaker Section (Cr.)  | 70,391    |
| Credit Deposit Ratio  | 78.17%    |
| No. of districts below 40% CD Ratio   | 7         |
| Number of Lead Banks  | 7         |

\*Source- Commissioner Land Records portal \*\* Source- MP Budget Analysis 2018-19. PRS Legislative Research.

# Key Banking parameters of M.P. as on 31.03.2019

Amount in Crore

| Sr. | Parameters  | Outstanding Amount |                 |                 | Variation     |              |               |              |
|-----|---|--------------------|-----------------|-----------------|---------------|--------------|---------------|--------------|
|     |   | Mar-18             |                 | Mar-19          | Mar-18        |              | Mar-19        |              |
|     |   | Mar-17             | Mar-18          |                 | Absolute Term | %            | Absolute Term | %            |
| 1   | Total number of Branches  | 7,218              | 7,279           | 7,684           | 61            | 0.85         | 405           | 5.56         |
| 2   | Total number of ATMs  | 9,284              | 9,554           | 9,316           | 270           | 2.91         | -238          | -2.49        |
| 3   | Total Deposits  | 3,36,950           | 3,65,432        | 3,93,177        | 28,482        | 8.45         | 27,745        | 7.59         |
| 4   | <b>Total Advances</b>   | <b>2,40,064</b>    | <b>2,72,924</b> | <b>3,07,354</b> | <b>32,860</b> | <b>13.69</b> | <b>34,430</b> | <b>12.62</b> |
| 4a  | Credit as per place of utilization  | NA                 | 10,647          | 10,718          | NA            | NA           | 71            | 0.67         |
| 5   | <b>Credit Deposit Ratio</b>   | <b>71.25</b>       | <b>74.69</b>    | <b>78.17</b>    | <b>3.44</b>   | <b>4.83</b>  | <b>3.49</b>   | <b>3.49</b>  |
| 5a  | CD Ratio including credit as per place of utilization                                 | 71.25              | 77.60           | 80.90           | 6.35          | 6.35         | 3.30          | 3.30         |
| 6   | <b>Total Business [3+4]</b>   | <b>5,77,014</b>    | <b>6,38,356</b> | <b>7,00,531</b> | <b>61,342</b> | <b>10.63</b> | <b>62,175</b> | <b>9.74</b>  |
|     | <b>PRIORITY SECTOR ADVANCES</b>   |                    |                 |                 |               |              |               |              |
| 7   | Agriculture   | 92,362             | 99,393          | 1,02,143        | 7,031         | 7.61         | 2,750         | 2.77         |
| 8   | Crop Loans out of total agriculture   | 67,659             | 75,823          | 75,290          | 8,164         | 12.07        | -533          | -0.70        |
| 9   | <b>% of Agriculture advances to Total advances [RBI Norm: 18%]</b>                    | <b>38.47</b>       | <b>36.42</b>    | <b>33.23</b>    | <b>0.01</b>   | <b>0.01</b>  | <b>-3.18</b>  | <b>-3.18</b> |
| 10  | MSME  | 40,887             | 47,987          | 55,745          | 7,100         | 17.36        | 7,758         | 16.17        |
| 10a | Credit to Micro Enterprises   | 17,546             | 23,263          | 27,449          | 5,717         | 32.58        | 4,186         | 17.99        |
| 11  | <b>% of credit to micro enterprises to total advances (RBI Norm- 7.5%)</b>            | <b>7.31</b>        | <b>8.52</b>     | <b>8.93</b>     | <b>1.21</b>   | <b>1.21</b>  | <b>0.41</b>   | <b>0.41</b>  |
| 12  | Export Credit   | 148                | 142             | 363             | -6            | -4.05        | 221           | 155.6        |
| 13  | Education   | 2,018              | 1,911           | 2,064           | -107          | -5.30        | 153           | 8.01         |
| 14  | Housing   | 19,363             | 19,521          | 20,877          | 158           | 0.82         | 1,356         | 6.95         |
| 15  | Social Infrastructure   | 141                | 150             | 214             | 9             | 6.38         | 64            | 42.67        |
| 16  | Renewable Energy  | 675                | 62              | 47              | -613          | -90.8        | -15           | -24.1        |
| 17  | Others  | 2,823              | 1,384           | 3,415           | -1439         | -50.9        | 2,031         | 146.7        |
| 18  | <b>Total Priority Sector Advances [7+10+12+13+14+15+16+17]</b>                        | <b>1,58,417</b>    | <b>1,70,550</b> | <b>1,84,868</b> | <b>12,133</b> | <b>7.66</b>  | <b>14,318</b> | <b>8.40</b>  |
| 19  | <b>% of Priority Sector advances to Total advances [RBI Norm: 40%]</b>                | <b>65.99</b>       | <b>62.49</b>    | <b>60.15</b>    | <b>-3.50</b>  | <b>-3.50</b> | <b>-2.34</b>  | <b>-2.34</b> |
| 20  | <b>Total Non-Priority Sector Advances</b>   | <b>81,647</b>      | <b>1,02,374</b> | <b>1,22,486</b> | <b>20,727</b> | <b>25.39</b> | <b>20,112</b> | <b>19.65</b> |
| 21  | Advances to small & marginal farmers  | 28,946             | 34,524          | 37,619          | 5,578         | 19.27        | 3,095         | 8.96         |
| 22  | <b>% of advances to small &amp; marginal farmers to total advances [RBI Norm: 8%]</b> | <b>12.06</b>       | <b>12.65</b>    | <b>12.24</b>    | <b>0.59</b>   | <b>0.59</b>  | <b>-0.41</b>  | <b>-0.41</b> |
| 23  | Total NPA   | 16,445             | 21,971          | 35,711          | 5,526         | 33.60        | 13,740        | 62.54        |
| 24  | <b>% of NPA to total advances</b>   | <b>6.85</b>        | <b>8.05</b>     | <b>11.62</b>    | <b>1.20</b>   | <b>1.20</b>  | <b>3.57</b>   | <b>3.57</b>  |
| 25  | Advances to Weaker Sections   | 58,215             | 64,604          | 70,391          | 6,389         | 10.97        | 5,787         | 8.96         |
| 26  | <b>% of advances to Weaker Sections to total Advances [RBI Norm: 10%]</b>             | <b>24.25</b>       | <b>23.67</b>    | <b>22.90</b>    | <b>-0.58</b>  | <b>-0.58</b> | <b>-0.77</b>  | <b>-0.77</b> |

## BANKING FACILITIES

Banks in Madhya Pradesh have a network of 7,684 branches spanning 36% (2,755), 32% (2,470) and 32% (2,459) in rural, semi-urban and urban & metropolitan areas respectively with 9,316 ATMs as on March 31, 2019. Besides brick and mortar branches, banking facilities are being extended by 10,343 business correspondents in 11,864 rural Sub Service Areas (SSAs).

### New changes

- Amalgamation of Dena Bank and Vijaya Bank with Bank of Baroda is effective from 1st April, 2019.
- The Central Government through notification dated 11th January 2019, has cleared amalgamation of Narmada Jhabua Gramin Bank and Central Madhya Pradesh Gramin Bank into a new entity named “Madhya Pradesh Gramin Bank” (MPGB) effective from 1st April 2019.
- IDBI Bank has been categorised as a private sector bank by the Reserve Bank of India, with effect from January 21, 2019.
- The name of IDFC Bank (Private sector bank) has been changed to “IDFC First Bank Limited” with effect from January 12, 2019.

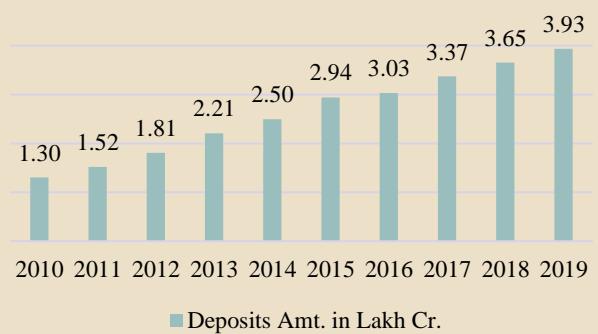
## DEPOSITS

- During FY10–19, deposits grew at a CAGR of 11.68%. Deposits at the end of Q4 FY18-19 stood at Rs 3,93,177 crore.
- Banks deposits grew at 7.59% year-on-year to Rs 3.93 lakh crore in March-2019 from Rs 3.65 lakh crore in March 2018.
- Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY) have also increased by Rs 1,217 crore in a year and reached to Rs 4899 crore as on March 31, 2019.



*With effect from 1st April 2019, there are 40 Commercial Banks (18 PSBs & 22 PVBs), 2 Regional Rural Banks (RRBs), 1 State Cooperative Bank (MPStCB), 38 District Central Cooperative Banks (DCCBs) and 7 Small Finance Banks (SFBs). Payment Banks viz. FINO and IPPB are also functioning in the state.*

Growth in deposits over the past few years  
**CAGR 11.68%**



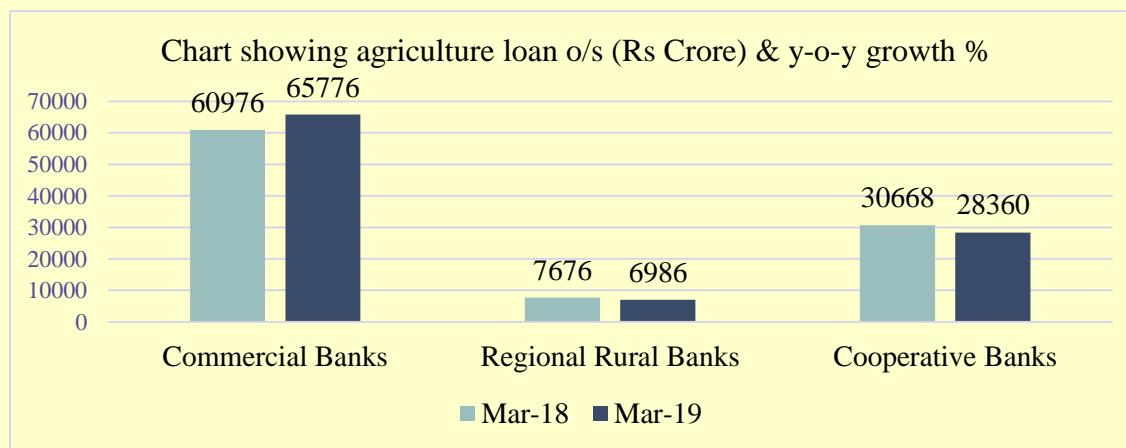
## CREDIT

- During FY10–19, credit off-take grew at a CAGR of 14.51%. Total credit extended surged to Rs 3,07,354 crore at the end of Q4 FY 2018-19.
- Bank's credit grew at 12.62% year-on-year to Rs 3.07 lakh crore in March-2019 from Rs 2.73 lakh crore in March 2018.
- Bank's credit to agriculture, MSME, housing, education and priority sector grew at 2.77%, 16.17%, 6.95%, 8.01% and 8.40% respectively year-on-year in March 2019.

Growth in credit over the past few years  
**CAGR 14.51%**



## AGENCY WISE CREDIT GROWTH IN AGRICULTURE



- Agriculture credit grew at 2.77% y-o-y in March 2019 as compared to 7.61% during corresponding period of previous year.
- While agriculture loan in Commercial Banks grew at 7.87% y-o-y in March 2019, Regional Rural Banks and Cooperative Banks have shown negative growth.
- During FY 2017-18, increase in agriculture loans was Rs 7,032 crore y-o-y. The same was Rs 2,750 crore in March 2019. Negative annual growth in Regional Rural Banks and DCCBs during March-2019 and deposits of debt waiver amount under 'Jai Kisan Fasal Rin Mafi Yojana' could be one of the reasons for this variation added by slower demand.
- The share of agriculture term loan to total agricultural credit was 26.30% in March 2019. However, it was 33.26% for the Commercial Banks, which is more than the minimum Norm of 32% for the country.
- Rural credit by Commercial banks had gone up by 17% y-o-y as on March 2019 as against 11 % in the same period last year. Credit growth in semi-urban and urban centres was 9% and 10% respectively.

## MICRO SMALL AND MEDIUM ENTERPRISES

- Credit to MSME rose by 16.17% year-on-year in March 2019 as compared with an increase of 17.36% in March 2018.
- The outstanding credit to MSMEs grew to Rs 55,745 crore at the end of March 2019 from Rs 47,987 crore in March 2018.
- Non-Performing Assets in the sector increased to 9.04% in March 2019 from 7.59% a year ago.

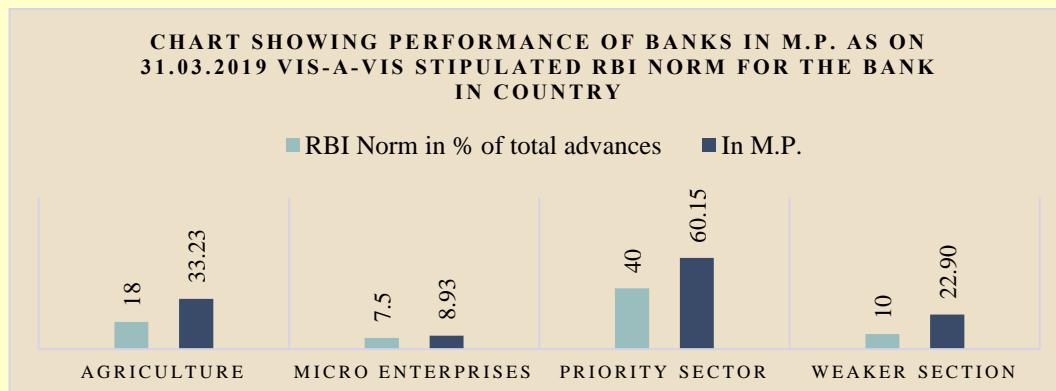
## EDUCATION

- Education loans under priority sector (Up to Rs 10 lakh) grew at the rate of 8.01% y-o-y in March 2019 as against negative growth in previous year.

## PRIORITY SECTOR

- Priority sector advances increased by 8.40% in March 2019 as compared with an increase of 7.66% in March 2018.
- The outstanding credit to priority sector grew to Rs 1.85 lakh crore at the end of March 2019 from Rs 1.71 lakh crore in March 2018.

## RBI NORM VIS-À-VIS PERFORMANCE OF BANKS IN MADHYA PRADESH AS ON 31.03.2019



## HOUSING

- As of 31st March 2019, credit to housing under priority sector increased by 6.95% year-on-year as compared with an increase of 0.82% in March 2018.
- Classification of priority and non-priority accounts played a major role in lower growth rate in March 2019 as compared to previous year.

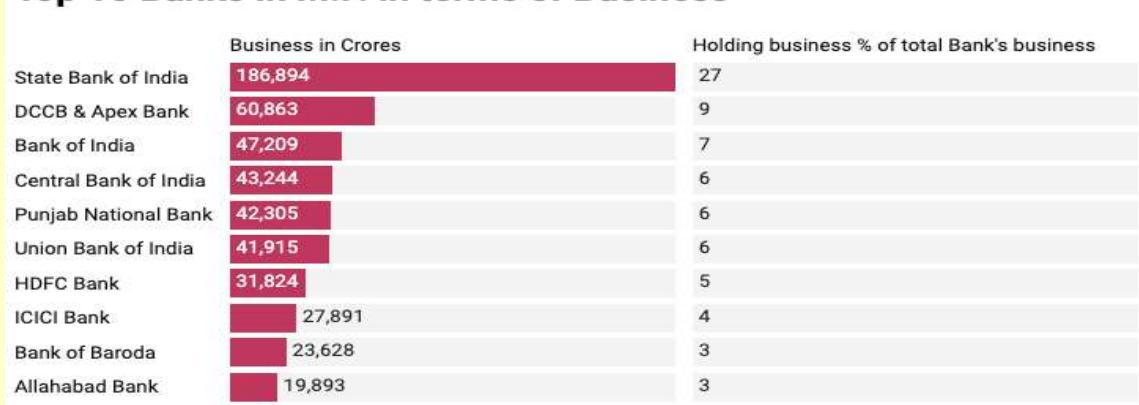
## NON-PERFORMING ASSETS

- NPA in the Banks increased by 62.54% y-o-y in Mar-19 as compared to 33.60% last year. Total NPA stood at Rs 35,711 crore, which is 11.62% of total credit.



1. Total Business of the Banks increased to Rs. 7,00,531 crore in March 2019 from Rs. 6,38,356 crore in previous year. On year-on-year (y-o-y) basis, bank's business increased by 9.74% in March 2019 as compared with an increase of 10.63% in March 2018.
2. Aggregate deposits increased by Rs 27,745 Crore y-o-y and stood at Rs. 3,93,177 crore in March 2019. The year-on-year (y-o-y) growth in aggregate deposits worked out to 7.59% in March 2019 which was lower as compared with that in March 2018 i.e. 8.45%.
3. Out of total deposits, share of savings, current and term deposits was 40.25 per cent, 6.98 per cent and 52.77 per cent, respectively, in March 31, 2019.
4. The credit-deposit (C-D) ratio of the state increased to 78.17% at the end of March 2019 from 74.69% a year ago. However, actual CD ratio stood at 80.90% after including credit of Rs. 10,718 crore as per "place of utilisation Norm" of RBI.
5. Gross Advances of the Banks increased to Rs.3,07,354 crore in March 2019 from Rs. 2,72,924 crore one year ago, registering y-o-y growth of 12.62%.
6. Agriculture credit increased by 2.77% y-o-y to Rs.1,02,143 crore in March 2019 from Rs. 99,393 crore previous year. Agriculture credit is constituting 33.23% of the total credit portfolio as on March 2019.
7. Credit to MSME sectors stood at Rs. 55,745 crore in March 2019, showing y-o-y growth of 16.17% as compared to 17.36% a year ago.
8. Credit to housing under priority sector increased by 6.95% in March 2019, up from an increase of 0.82% in March 2018.
9. Gross NPA increased from Rs 21,971 crore in March 2018 to Rs 35,711 crore in March 2019, showing 62.54% increase year on year basis. During corresponding period of previous year, it increased by 33.60% y-o-y.
10. Ten Banks namely State Bank of India, DCCBs, Bank of India, Central Bank of India, Punjab National Bank, Union Bank of India, HDFC Bank, ICICI Bank, Bank of Baroda and Allahabad Bank continued to be accounted for over two-thirds of total business as on March-19.

#### **Top 10 Banks in M.P. in terms of Business**



# Performance under ACP achievement FY 2018-19

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Number in actuals and amount in Crore

| Sr. No.   | Sector                          | Q-4 OF FY 2017-18 |                 |            | Q-4 OF FINANCIAL YEAR 2018-19 |                 |                  |                 |            |
|-----------|---------------------------------|-------------------|-----------------|------------|-------------------------------|-----------------|------------------|-----------------|------------|
|           |                                 | Target            | Achie.          | Achi. %    | Target                        |                 | Achievement      |                 | Achi. %    |
|           |                                 | Amt.              | Amt.            | Amt.       | No.                           | Amt.            | No.              | Amt.            | Amt.       |
| 1         | <b>Agriculture</b>              | <b>94,868</b>     | <b>60,882</b>   | <b>64</b>  | <b>40,05,666</b>              | <b>1,09,264</b> | <b>48,87,727</b> | <b>66,478</b>   | <b>61</b>  |
| 1a        | Farm Credit                     | 88,374            | 56,469          | 64         | 37,75,495                     | 1,02,578        | 48,60,814        | 62,871          | <b>61</b>  |
| 1b        | Crop loan out of 1a             | 67,229            | 46,493          | 69         | 30,37,033                     | 80,319          | 38,14,745        | 51,706          | <b>64</b>  |
| 1c        | Agriculture Infra.              | 3,905             | 614             | 16         | 1,23,708                      | 3,733           | 5,775            | 509             | <b>14</b>  |
| 1d        | Ancillary Activities            | 2,589             | 3,799           | 147        | 1,06,463                      | 2,953           | 21,138           | 3,098           | <b>105</b> |
| 2         | <b>MSME</b>                     | <b>18,441</b>     | <b>22,513</b>   | <b>122</b> | <b>4,27,566</b>               | <b>20,945</b>   | <b>8,81,370</b>  | <b>30,615</b>   | <b>146</b> |
| 2a        | Micro Enterprises               | 11,493            | 12,056          | 105        | 2,44,680                      | 9,436           | 5,83,554         | 16,124          | <b>171</b> |
| 2b        | Small Enterprises               | 2,865             | 7,752           | 271        | 1,44,038                      | 9,601           | 47,745           | 10,838          | <b>113</b> |
| 2c        | Medium Enterprises              | 1,101             | 2,354           | 214        | 351                           | 1,007           | 11,498           | 2,579           | <b>256</b> |
| 2d        | KVIC                            | 910               | 108             | 12         | 17,187                        | 543             | 2,030            | 78              | <b>14</b>  |
| 2e        | Other under MSME                | 2,072             | 243             | 12         | 21,310                        | 358             | 2,36,543         | 997             | <b>278</b> |
| 3         | Export Credit                   | 529               | 282             | 53         | 3,074                         | 672             | 41               | 401             | <b>60</b>  |
| 4         | Education                       | 1,138             | 362             | 32         | 35,535                        | 1,194           | 17,724           | 526             | <b>44</b>  |
| 5         | Housing                         | 6,996             | 3,428           | 49         | 1,39,394                      | 6,839           | 72,837           | 4,903           | <b>72</b>  |
| 6         | Social Infrastructure           | 1,410             | 105             | 7          | 1,14,018                      | 2,042           | 1,030            | 56              | <b>3</b>   |
| 7         | Renewable Energy                | 356               | 10              | 3          | 27,936                        | 402             | 37               | 2               | <b>1</b>   |
| 8         | Others                          | 3,141             | 2,596           | 83         | 1,09,602                      | 2,077           | 1,05,249         | 594             | <b>29</b>  |
| <b>9</b>  | <b>Total Priority Sector</b>    | <b>1,26,879</b>   | <b>90,178</b>   | <b>83</b>  | <b>4,862,791</b>              | <b>1,43,435</b> | <b>59,66,015</b> | <b>1,03,576</b> | <b>72</b>  |
| 10        | Total Non-Priority Sector       | 5,076             | 58,683          | 1156       | 1,33,198                      | 4,184           | 5,25,140         | 36,153          | <b>864</b> |
| <b>11</b> | <b>Total Credit Plan (9+10)</b> | <b>1,31,955</b>   | <b>1,48,861</b> | <b>113</b> | <b>49,95,989</b>              | <b>1,47,619</b> | <b>64,91,155</b> | <b>1,39,729</b> | <b>95</b>  |

## Highlights

- The potential credit outlay FY 2018-19 for priority sector lending was estimated as Rs. 1,43,435 crore, with an increase of 13.05% over the projections of the previous financial year.
- As against the target of Rs 1,47,619 crore (priority & non-priority), under Annual Credit Plan, an amount of Rs 1,39,729 crore was disbursed at the end of the last quarter of for FY 2018-19, recording an achievement of 95% less than corresponding period of last year, which was 113%.
- The Banks disbursed Rs 1,03,576 crore to the priority sector during FY 2018-19 against the target of Rs 1,43,435 crore with achievement index of 72%, which is below the achievement of 83% during corresponding period of previous financial year. However, in terms of absolute term, total disbursement under priority sector in FY 2018-19 was 13,398crore more than the disbursement of corresponding period of previous financial year.

- The Banks disbursed Rs 66,478 crore to the agriculture sector against the target of Rs 1,09,264 crore and achieved 61% of the target as against the achievement of 64% during same period of FY 2017-18. Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks were 70%, 38% and 47% respectively at the end of current fiscal.
- Crop loans target of Rs. 80,319 crores for current fiscal, constitutes a major share of 54.41% in the credit plan. The credit flow to this sector was Rs 51,706 crore with achievement of 64% at the quarter end of FY 2018-19.
- Banks achieved 100% target under ancillary activities during FY 2018-19.
- Under MSME sectors, banks disbursed Rs. 30,615 crores during FY 2018-19 as against the target of Rs. 20,945 crores and achieved 146% of the target, which is higher than the achievement of 122% during same period of previous financial year.
- Credit offtake under education loans, housing sector of priority sector was Rs 526 crore and Rs 4903 crore and achievement index was 44% and 72% respectively against the target of current fiscal.
- Agriculture infrastructure, social infrastructure and renewable energy sector are yet to be picked up and achievement index was 14%, 3% and 1% respectively

### **AGENCY WISE ACP PERFORMANCE FY 2018-19**

Amount in Crore

| Bank Type      | Agriculture    |               |            | MSME          |               |            | Priority Sector |                |            |
|----------------|----------------|---------------|------------|---------------|---------------|------------|-----------------|----------------|------------|
|                | Target         | Achiev        | Achi.<br>% | Target        | Achiev.       | Achi.<br>% | Target          | Achiev.        | Achi.<br>% |
| <b>CBs</b>     | 69,568         | 48,679        | 70         | 19,253        | 29,694        | 154        | 100,708         | 84,662         | 84         |
| <b>RRBs</b>    | 13,284         | 5,049         | 38         | 1,011         | 530           | 52         | 15,211          | 5,728          | 38         |
| <b>Co-Ope.</b> | 26,401         | 12,518        | 47         | 668           | 4             | 1          | 27,479          | 12,550         | 46         |
| <b>SFBs</b>    | 11             | 232           | 2109       | 13            | 387           | 2977       | 38              | 636            | 1674       |
| <b>Total</b>   | <b>109,264</b> | <b>66,478</b> | <b>61</b>  | <b>20,945</b> | <b>30,615</b> | <b>146</b> | <b>143,436</b>  | <b>103,576</b> | <b>72</b>  |

- Data shows that CBs (Commercial Banks), RRBs disbursed Rs. 48,679 crore, 29,694 crore and Rs. 84,662 crore under agriculture, MSMEs and priority sector and achieved 70%, 154% and 84% of the targets of FY 2018-19 respectively. RRBs could achieve 38%, 52% & 38% and cooperative banks could achieve 47%, 1% and 46% in these sectors respectively.
- As per the directives of Reserve Bank of India, Small Finance Banks (SFBs) are the members of State Level Bankers' Committee from current fiscal and part of credit planning exercise. Out of 7 SFBs functional in the state, target had been allotted to only AU Bank. Au Small Finance Bank achieved 100% disbursement target for FY 2018-19.

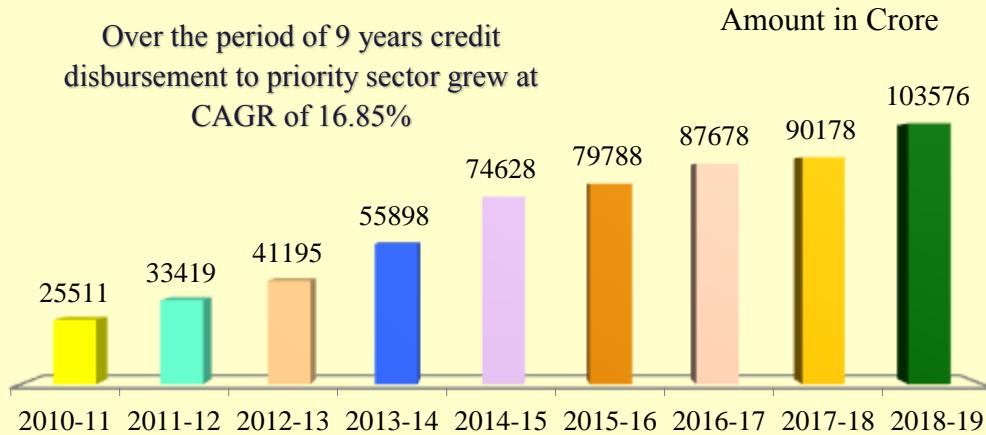
## **GROUND LEVEL CREDIT TARGET OF GOI FOR AGRICULTURE VIS-À-VIS ACHIEVEMENT**

| Agency                      | Target FY 2018-19 |               |               | Disbursement by Banks FY 2018-19 |               |            | Achievement % |           |  |
|-----------------------------|-------------------|---------------|---------------|----------------------------------|---------------|------------|---------------|-----------|--|
|                             | Crop Loan         | Term Loan     | Total         | Crop Loan                        | Term Loan     | Crop Loan  | Term Loan     | Total     |  |
|                             | 26,047            | 24,760        | 50,807        | 34,231                           | 14,448        | 131        | 58            | 96        |  |
| <b>Commercial Banks</b>     |                   |               |               |                                  |               |            |               |           |  |
| <b>Regional Rural Banks</b> | 6,792             | 2,348         | 9,140         | 4,971                            | 78            | 73         | 3             | 55        |  |
| <b>Cooperative Banks</b>    | 13,509            | 549           | 14,058        | 12,504                           | 14            | 93         | 3             | 89        |  |
| <b>Total</b>                | <b>46,348</b>     | <b>27,657</b> | <b>74,005</b> | <b>51,706</b>                    | <b>14,540</b> | <b>112</b> | <b>53</b>     | <b>90</b> |  |

The Government of India in the Union Budget, announced Rs 11 lakh crore ground level credit (GLC) target for agriculture during 2018-19 for the country. It was Rs 74,005 crore for Madhya Pradesh. Commercial Banks, Regional Rural Banks and Cooperative Banks disbursed Rs 66,246 crore and achieved 90% of the target for financial year 2018-19.

While Commercial Banks achieved 96% of the target, it was 55% and 89% for RRBs and Cooperative respectively. Achievement percentage under agriculture term loan was only 53%.

## **DISBURSEMENT UNDER PRIORITY SECTOR OVER PAST FEW YEARS**



Amount in Crore

| Sr. | Sector   | No. of A/cs      | Amount          | % Share to total credit plan outlay |
|-----|--|------------------|-----------------|-------------------------------------|
| 1   | Farm Credit                                      | 43,31,269        | 1,16,000        | 66.22                               |
| 1a  | Out of Farm Credit Crop loans                    | 37,17,889        | 90,000          | 51.38                               |
| 2   | Agriculture Infrastructure                       | 39,138           | 3,800           | 2.17                                |
| 3   | Ancillary Activities                             | 63,327           | 4,057           | 2.32                                |
| 4   | <b>Total Agriculture (1+2+3)</b>                 | <b>44,33,734</b> | <b>1,23,857</b> | <b>70.70</b>                        |
| 5   | <b>MSME (5a+5b+5c+5d+5e)</b>                     | <b>5,00,908</b>  | <b>30,201</b>   | <b>17.24</b>                        |
| 5a  | Micro Enterprises                                | 3,66,500         | 16,283          | 9.30                                |
| 5b  | Small Enterprises                                | 1,12,449         | 12,183          | 6.95                                |
| 5c  | Medium Enterprises                               | 542              | 1,079           | 0.62                                |
| 5d  | Khadi & Village Industries                       | 2,965            | 238             | 0.14                                |
| 5e  | Other under MSME                                 | 18,452           | 418             | 0.24                                |
| 6   | Education  | 14,200           | 1,000           | 0.57                                |
| 7   | Housing  | 70,109           | 4,984           | 2.85                                |
| 8   | Export Credit                                    | 642              | 523             | 0.30                                |
| 9   | Social Infrastructure                            | 7,671            | 1,000           | 0.57                                |
| 10  | Renewable Energy                                 | 9,669            | 400             | 0.23                                |
| 11  | Other Priority                                   | 7,706            | 1,066           | 0.61                                |
| 12  | <b>Total Priority Sector (4+5+6+7+8+9+10+11)</b> | <b>50,44,639</b> | <b>1,63,031</b> | <b>93.07</b>                        |
| 13  | Non-Priority Sector                              | 1,36,911         | 12,146          | 6.93                                |
| 14  | <b>Total Credit Plan (12+13)</b>                 | <b>51,81,550</b> | <b>1,75,177</b> | <b>100.00</b>                       |

- Annual Credit Plan 2019-20 for the state of Madhya Pradesh has been drawn with an outlay of Rs.1, 75,177 crores.
- Priority Sector lending targets have been fixed at Rs. 1, 63,031 crores. Agriculture segment has a major share of Rs 1, 23,857 crores, comprising 71% of total credit plan outlay. Factors like percentage share of Gross Cropped area, Gross Irrigated Area, cropping intensity etc. and past trends have been taken into account.
- An amount of Rs. 90,000 crore is projected for Crop loan (Production Credit) disbursals for the year 2019-20.
- The potential assessed under Micro, Small and Medium (MSME) enterprises is Rs. 30,201 crore (17.24% of total outlay), followed by housing sector with outlay of Rs. 4,984 crore under priority sector (2.85% of total outlay)
- Provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made, keeping in view of outstanding in the banks and past trends of disbursement.



# Potential Linked Plan (PLP) of NABARD & ACP-2018-19

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| Amount in Crore |  |                       |                 |            |
|-----------------|--|-----------------------|-----------------|------------|
| Sr.             | Sector   | PLP of NABARD 2019-20 | ACP 2019-20     | % of PLP   |
| <b>1</b>        | Farm Credit                                      | 1,22,868              | 1,16,000        | 94         |
| <b>1a</b>       | Out of Farm Credit Crop loans                    | 93,184                | 90,000          | 97         |
| <b>1b</b>       | Agriculture Term loans                           | 39,212                | 33,857          | 86         |
| <b>2</b>        | Agriculture Infrastructure                       | 5,470                 | 3,800           | 69         |
| <b>3</b>        | Ancillary Activities                             | 4,057                 | 4,057           | 100        |
| <b>4</b>        | <b>Total Agriculture (1+2+3)</b>                 | <b>1,32,395</b>       | <b>1,23,857</b> | <b>94</b>  |
| <b>5</b>        | <b>MSME</b>                                      | <b>26,375</b>         | <b>30,201</b>   | <b>115</b> |
| <b>6</b>        | Education  | 2,121                 | 1,000           | 47         |
| <b>7</b>        | Housing  | 8,307                 | 4,984           | 60         |
| <b>8</b>        | Export Credit                                    | 951                   | 523             | 55         |
| <b>9</b>        | Social Infrastructure                            | 2,076                 | 1,000           | 48         |
| <b>10</b>       | Renewable Energy                                 | 614                   | 400             | 65         |
| <b>11</b>       | Other Priority                                   | 2,132                 | 1,066           | 50         |
| <b>12</b>       | <b>Total Priority Sector (4+5+6+7+8+9+10+11)</b> | <b>1,74,971</b>       | <b>1,63,031</b> | <b>93</b>  |

- The National Bank for Agriculture and Rural Development (NABARD) has projected Rs.1,74,971 crore as Potential Linked Credit Plan (PLP) for the year 2019-20 for the state of Madhya Pradesh under priority sector.
- Credit assessed by the banks for the year 2019-20 under priority sector is in line with the PLP of NABARD. It is Rs. 1, 63,031 crore, which is 93% of the PLP.
- As against PLP of Rs. 1, 32,395 crore for agriculture sector, banks have made provisions of Rs. 1, 23,857 crore. This includes provision of Rs 90,000 crore for crop loans and Rs. 33,857 crore for agriculture term loans.
- Provision of Rs. 30,201 crore has been made for Micro, Small & Medium Enterprises comprising manufacturing, processing & service industries as against the PLP of Rs. 26,375 crore keeping in view of opportunity in MSMEs in the State.

Thrust has been laid on investment credit, which is 26% per cent of total outlay earmarked for agriculture lending with a view to achieve capital formation in agriculture for doubling farmer's income. After thorough sector-wise analysis in consultation with the stake holders, the projections for credit flow under water resource development, irrigation, farm mechanization, land development, animal husbandry and dairy development, sheep and goat rearing, poultry, plantation and horticulture, etc. were made.



# Comparative Annual Credit Plan

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Amount in Crore

| Sr.       | Sector                        | 2017-18         | 2018-19         | 2019-20         | Variation amt. over previous year | Variation %  | Disb. during FY 18-19 | O/s in Banks 31.03.19 |
|-----------|-------------------------------|-----------------|-----------------|-----------------|-----------------------------------|--------------|-----------------------|-----------------------|
| <b>1</b>  | Farm Credit                   | 88,374          | 1,02,578        | 1,16,000        | 13,422                            | 13           | 62,871                | 92,068                |
| <b>1a</b> | Out of Farm Credit Crop loans | 67,229          | 80,318          | 90,000          | 9,682                             | 12           | 51,706                | 75,290                |
| <b>2</b>  | Agriculture Infrastructure    | 3,905           | 3,733           | 3,800           | 67                                | 2            | 509                   | 1,860                 |
| <b>3</b>  | Ancillary Activities          | 2,589           | 2,953           | 4,057           | 1,104                             | 37           | 3,098                 | 8,215                 |
| <b>4</b>  | <b>Total Agriculture</b>      | <b>94,868</b>   | <b>1,09,264</b> | <b>1,23,857</b> | <b>14,593</b>                     | <b>13</b>    | <b>66,478</b>         | <b>1,02,143</b>       |
| <b>5</b>  | MSME                          | 18,442          | 20,945          | 30,201          | 9,256                             | 44           | 30,615                | 55,745                |
| <b>6</b>  | Education                     | 1,138           | 1,194           | 1,000           | -194                              | -16          | 526                   | 2,064                 |
| <b>7</b>  | Housing                       | 6,996           | 6,840           | 4,984           | -1856                             | -27          | 4,904                 | 20,877                |
| <b>8</b>  | Export Credit                 | 529             | 672             | 523             | -149                              | -22          | 401                   | 363                   |
| <b>9</b>  | Social Infrastructure         | 1,410           | 2,042           | 1,000           | -1042                             | -51          | 56                    | 214                   |
| <b>10</b> | Renewable Energy              | 356             | 402             | 400             | -2                                | 0            | 2                     | 47                    |
| <b>11</b> | Other Priority                | 3,140           | 2,076           | 1,066           | -1010                             | -49          | 594                   | 3,415                 |
| <b>12</b> | <b>Total Priority Sector</b>  | <b>1,26,879</b> | <b>1,43,435</b> | <b>1,63,031</b> | <b>19,596</b>                     | <b>14</b>    | <b>1,03,576</b>       | <b>1,84,868</b>       |
| <b>13</b> | Non-Priority Sector           | 5,076           | 4,183           | 12,146          | 7,963                             | 190          | 36,153                | 1,22,486              |
| <b>14</b> | <b>Total Credit Plan</b>      | <b>1,31,955</b> | <b>1,47,618</b> | <b>1,75,177</b> | <b>27,559</b>                     | <b>18.67</b> | <b>1,39,729</b>       | <b>3,07,354</b>       |

- As compared to last year's total plan, the banks have made an additional allocation of Rs. 27,559 crore in current year's credit plan with increase of 18.67%. The Banks have planned a rise of Rs 19,596 crore (14%) over last year's plan of priority sector.
- Allocations under education, housing, export credit, social infrastructure and renewable energy sectors have been made keeping the view of achievement during previous year and growth pattern of previous few years
- Agriculture credit target is growing every year. It is kept at 1, 23,857 crore for the year 2019-20 with increase of 13% over previous year. Of which, allocation for crop loans and terms loans is Rs 90,000 crore and 33,857 crore respectively.
- With regard to lending to the MSME sectors, a growth of 44% over the previous year has been made by banks in the state in FY 2019-20, as compared to 14% increase in the corresponding period of previous year.



**Consolidated District wise Annual Credit Plan FY 2019-20-Agriculture Amount in lakh**

| SR.                | DISTRICT NAME | [A(I)] FARM CREDIT |                 | OUT OF FARM<br>CREDIT CROP<br>LOANS |                | [A(II)]<br>INFRASTRUCTURE |               | [A(III)]<br>ANCILLARY<br>ACTIVITIES |               | [A] TOTAL<br>AGRICULTURE = A(I)<br>+ A(II) + A(III) |                 |
|--------------------|---------------|--------------------|-----------------|-------------------------------------|----------------|---------------------------|---------------|-------------------------------------|---------------|---|-----------------|
|                    |               | Number             | Amount          | Number                              | Amount         | Number                    | Amount        | Number                              | Amount        | Number  | Amount          |
| 1                  | AGAR MALWA    | 51622              | 156498          | 44582                               | 116747         | 446                       | 4710          | 773                                 | 5193          | 52841   | 166401          |
| 2                  | ALIRAJPUR     | 17530              | 46566           | 15915                               | 40938          | 352                       | 3304          | 593                                 | 3975          | 18475   | 53845           |
| 3                  | ANUPPUR       | 21508              | 47573           | 18233                               | 39261          | 78                        | 708           | 588                                 | 3597          | 22174   | 51878           |
| 4                  | ASHOK NAGAR   | 47923              | 117456          | 42390                               | 94526          | 492                       | 5202          | 716                                 | 4812          | 49131   | 127470          |
| 5                  | BALAGHAT      | 72697              | 191003          | 63067                               | 145938         | 112                       | 1050          | 1011                                | 6084          | 73820   | 198137          |
| 6                  | BARWANI       | 61054              | 185091          | 58840                               | 133203         | 518                       | 5491          | 395                                 | 2644          | 61967   | 193226          |
| 7                  | BETUL         | 62871              | 180714          | 58009                               | 150397         | 647                       | 5767          | 459                                 | 2981          | 63977   | 189462          |
| 8                  | BHIND         | 82932              | 251415          | 59361                               | 158351         | 298                       | 2804          | 660                                 | 4237          | 83890   | 258456          |
| 9                  | BHOPAL        | 54150              | 171397          | 47700                               | 122158         | 2116                      | 15981         | 1400                                | 10452         | 57666   | 197830          |
| 10                 | BURHANPUR     | 39664              | 133606          | 34794                               | 100642         | 534                       | 5642          | 1222                                | 8211          | 41420   | 147459          |
| 11                 | CHHATARPUR    | 80111              | 191995          | 65660                               | 157570         | 278                       | 2942          | 786                                 | 5279          | 81175   | 200216          |
| 12                 | CHHINDWARA    | 89142              | 301265          | 79333                               | 229885         | 468                       | 4397          | 1730                                | 10874         | 91340   | 316536          |
| 13                 | DAMOH         | 76376              | 162935          | 67980                               | 131942         | 270                       | 2862          | 990                                 | 6659          | 77636   | 172456          |
| 14                 | DATIA         | 49844              | 139913          | 35967                               | 96329          | 514                       | 3885          | 400                                 | 2969          | 50758   | 146767          |
| 15                 | DEWAS         | 105325             | 328763          | 97048                               | 270316         | 566                       | 6839          | 820                                 | 5432          | 106711  | 341034          |
| 16                 | DHAR          | 162302             | 482272          | 130360                              | 405000         | 958                       | 10115         | 1850                                | 12432         | 165110  | 504819          |
| 17                 | DINDORI       | 31199              | 75315           | 23565                               | 63115          | 68                        | 593           | 913                                 | 5520          | 32180   | 81428           |
| 18                 | KHANDWA       | 110713             | 310772          | 95500                               | 245555         | 1040                      | 11018         | 480                                 | 3206          | 112233  | 324996          |
| 19                 | GUNA          | 65300              | 183305          | 63158                               | 145486         | 1818                      | 21966         | 482                                 | 3605          | 67600   | 208876          |
| 20                 | GWALIOR       | 122638             | 410340          | 95796                               | 261694         | 696                       | 7338          | 639                                 | 4150          | 123973  | 421828          |
| 21                 | HARDA         | 63255              | 205970          | 60112                               | 168823         | 962                       | 10178         | 1029                                | 6918          | 65246   | 223066          |
| 22                 | HOSHANGABAD   | 167884             | 471253          | 151225                              | 367757         | 2957                      | 30361         | 2143                                | 12418         | 172984  | 514032          |
| 23                 | INDORE        | 138568             | 394126          | 90880                               | 243194         | 4827                      | 51032         | 14346                               | 96411         | 157741  | 541569          |
| 24                 | JABALPUR      | 72123              | 181592          | 58645                               | 135662         | 712                       | 6738          | 3333                                | 19659         | 76168   | 207989          |
| 25                 | JHABUA        | 41775              | 107413          | 37658                               | 84317          | 98                        | 962           | 628                                 | 4063          | 42501   | 112438          |
| 26                 | KATNI         | 51589              | 114384          | 43250                               | 85140          | 108                       | 1139          | 1088                                | 7317          | 52785   | 122840          |
| 27                 | KHARGONE      | 139830             | 439604          | 126970                              | 345431         | 1218                      | 12834         | 630                                 | 4138          | 141678  | 456576          |
| 28                 | MANDLA        | 45652              | 107646          | 34054                               | 78068          | 215                       | 2060          | 1499                                | 9247          | 47366   | 118953          |
| 29                 | MANDSAUR      | 117807             | 316131          | 113521                              | 267553         | 616                       | 5929          | 1730                                | 11150         | 120153  | 333210          |
| 30                 | MORENA        | 87526              | 256497          | 50705                               | 141777         | 213                       | 2217          | 651                                 | 4259          | 88390   | 262973          |
| 31                 | NARSINGHPUR   | 108981             | 293672          | 105649                              | 271636         | 794                       | 7797          | 1052                                | 5744          | 110827  | 307213          |
| 32                 | NEEMUCH       | 52859              | 139089          | 49100                               | 113652         | 162                       | 1712          | 1106                                | 7434          | 54127   | 148235          |
| 33                 | PANNA         | 35424              | 99437           | 28930                               | 76682          | 196                       | 2076          | 940                                 | 6319          | 36560   | 107832          |
| 34                 | RAISEN        | 158234             | 444162          | 135605                              | 357373         | 572                       | 5530          | 2446                                | 14538         | 161252  | 464230          |
| 35                 | RAJGARH       | 152350             | 406101          | 125900                              | 324862         | 3850                      | 26034         | 980                                 | 5625          | 157180  | 437760          |
| 36                 | RATLAM        | 174758             | 527829          | 154260                              | 444817         | 1661                      | 15506         | 992                                 | 6392          | 177411  | 549727          |
| 37                 | REWA          | 201641             | 166743          | 170995                              | 128195         | 135                       | 6533          | 624                                 | 4037          | 202400  | 177313          |
| 38                 | SAGR          | 124493             | 335475          | 117367                              | 261525         | 705                       | 6714          | 2435                                | 15452         | 127633  | 357641          |
| 39                 | SATNA         | 33324              | 87143           | 31090                               | 64927          | 327                       | 3325          | 1381                                | 8732          | 35032   | 99200           |
| 40                 | SEHORE        | 152065             | 429065          | 132050                              | 342142         | 950                       | 8558          | 600                                 | 4032          | 153615  | 441655          |
| 41                 | SEONI         | 49008              | 148571          | 44797                               | 111818         | 231                       | 2172          | 953                                 | 6190          | 50192   | 156933          |
| 42                 | SHAHDOL       | 24678              | 54587           | 19239                               | 41427          | 83                        | 808           | 800                                 | 4939          | 25561   | 60334           |
| 43                 | SHAJAPUR      | 82995              | 251607          | 69416                               | 171043         | 1044                      | 11018         | 755                                 | 5079          | 84794   | 267704          |
| 44                 | SHEOPUR KALA  | 64383              | 151808          | 47001                               | 100705         | 324                       | 3417          | 486                                 | 3266          | 65193   | 158491          |
| 45                 | SHIVPURI      | 102420             | 281886          | 73305                               | 196320         | 260                       | 2629          | 364                                 | 2442          | 103044  | 286957          |
| 46                 | SIDHI         | 38100              | 49403           | 36100                               | 39102          | 40                        | 604           | 40                                  | 299           | 38180   | 50306           |
| 47                 | SINGRAULI     | 35200              | 33619           | 28552                               | 26064          | 800                       | 1213          | 480                                 | 371           | 36480   | 35203           |
| 48                 | TIKAMGARH     | 49820              | 115992          | 46580                               | 95323          | 174                       | 1845          | 564                                 | 3792          | 50558   | 121629          |
| 49                 | UJJAIN        | 178200             | 424658          | 172500                              | 385668         | 910                       | 8213          | 777                                 | 2699          | 179887  | 435570          |
| 50                 | UMARIA        | 10252              | 21961           | 9010                                | 13482          | 88                        | 935           | 350                                 | 2256          | 10690   | 25152           |
| 51                 | VIDISHA       | 148649             | 417253          | 135200                              | 359702         | 1562                      | 16520         | 984                                 | 6617          | 151195  | 440390          |
| 52                 | NIWARI        | 22525              | 57129           | 20965                               | 46762          | 75                        | 778           | 234                                 | 1567          | 22834   | 59474           |
| <b>GRAND TOTAL</b> |               | <b>4331269</b>     | <b>11600000</b> | <b>3717889</b>                      | <b>9000002</b> | <b>39138</b>              | <b>380001</b> | <b>63327</b>                        | <b>405714</b> | <b>4433734</b>                                      | <b>12385715</b> |

**Consolidated District wise Annual Credit Plan FY 2019-20-MSMEs Amount in lakh**

| SR.                | DISTRICT NAME | [B(I)] MICRO ENTERPRISES |                | [B(II)] SMALL ENTERPRISES |                | [B(III)] MEDIUM ENTERPRISES |               | [B(IV)] KHADI & VILLAGE INDUSTRIES |              | [B(V)] OTHER UNDER MSME |              | [B] TOTAL MSME = B(I) + B(II) + B(III) + B(IV) + B(V) |                |
|--------------------|---------------|--------------------------|----------------|---------------------------|----------------|-----------------------------|---------------|------------------------------------|--------------|-------------------------|--------------|---|----------------|
|                    |               | Number                   | Amount         | Number                    | Amount         | Number                      | Amount        | Number                             | Amount       | Number                  | Amount       | Number  | Amount         |
| 1                  | AGAR MALWA    | 4644                     | 23686          | 1298                      | 18162          | 8                           | 1603          | 34                                 | 355          | 199                     | 599          | 6183  | 44405          |
| 2                  | ALIRAJPUR     | 1013                     | 3605           | 439                       | 2762           | 1                           | 244           | 11                                 | 52           | 42                      | 92           | 1506  | 6755           |
| 3                  | ANUPPUR       | 1146                     | 5500           | 649                       | 4223           | 2                           | 372           | 14                                 | 82           | 64                      | 143          | 1875  | 10320          |
| 4                  | ASHOK NAGAR   | 1496                     | 8231           | 450                       | 6311           | 2                           | 557           | 12                                 | 123          | 88                      | 208          | 2048  | 15430          |
| 5                  | BALAGHAT      | 4262                     | 21309          | 2334                      | 16341          | 6                           | 1442          | 67                                 | 315          | 209                     | 543          | 6878  | 39950          |
| 6                  | BARWANI       | 8280                     | 49675          | 2340                      | 38089          | 16                          | 3362          | 74                                 | 745          | 500                     | 1257         | 11210   | 93128          |
| 7                  | BETUL         | 1488                     | 7737           | 781                       | 5932           | 2                           | 524           | 25                                 | 116          | 94                      | 197          | 2390  | 14506          |
| 8                  | BHIND         | 3754                     | 19144          | 1957                      | 14677          | 5                           | 1296          | 41                                 | 283          | 195                     | 488          | 5952  | 35888          |
| 9                  | BHOPAL        | 80669                    | 403347         | 20618                     | 309278         | 136                         | 27298         | 604                                | 6049         | 4083                    | 10208        | 106110  | 756180         |
| 10                 | BURHANPUR     | 2450                     | 13476          | 794                       | 10333          | 4                           | 912           | 20                                 | 202          | 136                     | 341          | 3404  | 25264          |
| 11                 | CHHATARPUR    | 1092                     | 5460           | 300                       | 4187           | 2                           | 370           | 9                                  | 82           | 55                      | 138          | 1458  | 10237          |
| 12                 | CHHINDWARA    | 3668                     | 15992          | 1533                      | 12265          | 4                           | 1082          | 33                                 | 237          | 170                     | 408          | 5408  | 29984          |
| 13                 | DAMOH         | 1388                     | 8186           | 448                       | 6277           | 2                           | 554           | 11                                 | 123          | 82                      | 207          | 1931  | 15347          |
| 14                 | DATIA         | 9160                     | 13742          | 1054                      | 10538          | 2                           | 930           | 20                                 | 206          | 138                     | 348          | 10374   | 25764          |
| 15                 | DEWAS         | 4258                     | 23424          | 1288                      | 17961          | 7                           | 1585          | 36                                 | 351          | 236                     | 593          | 5825  | 43914          |
| 16                 | DHAR          | 6355                     | 36790          | 2014                      | 28210          | 13                          | 2490          | 52                                 | 552          | 370                     | 931          | 8804  | 68973          |
| 17                 | DINDORI       | 1416                     | 6148           | 786                       | 4713           | 2                           | 416           | 16                                 | 91           | 71                      | 158          | 2291  | 11526          |
| 18                 | KHANDWA       | 2150                     | 10551          | 250                       | 4000           | 4                           | 714           | 159                                | 158          | 2580                    | 1636         | 5143  | 17059          |
| 19                 | GUNA          | 5491                     | 10983          | 1250                      | 11356          | 50                          | 1002          | 22                                 | 222          | 290                     | 375          | 7103  | 23938          |
| 20                 | GWALIOR       | 14589                    | 61716          | 6938                      | 47320          | 18                          | 4177          | 133                                | 917          | 749                     | 1576         | 22427   | 115706         |
| 21                 | HARDA         | 2893                     | 16780          | 920                       | 12867          | 5                           | 1136          | 25                                 | 252          | 170                     | 425          | 4013  | 31460          |
| 22                 | HOSHANGABAD   | 10393                    | 42300          | 4687                      | 32436          | 11                          | 2863          | 91                                 | 626          | 469                     | 1082         | 15651   | 79307          |
| 23                 | INDORE        | 58744                    | 294241         | 15014                     | 225199         | 100                         | 19913         | 440                                | 4170         | 2124                    | 7084         | 76422   | 550607         |
| 24                 | JABALPUR      | 26838                    | 85882          | 9829                      | 65853          | 21                          | 5812          | 182                                | 1272         | 995                     | 2190         | 37865   | 161009         |
| 25                 | JHABUA        | 1473                     | 5614           | 706                       | 4305           | 2                           | 380           | 17                                 | 83           | 62                      | 143          | 2260  | 10525          |
| 26                 | KATNI         | 3946                     | 23287          | 1190                      | 17857          | 7                           | 1576          | 35                                 | 349          | 235                     | 589          | 5413  | 43658          |
| 27                 | KHARGONE      | 6982                     | 40492          | 2218                      | 31048          | 14                          | 2740          | 62                                 | 607          | 365                     | 1025         | 9641  | 75912          |
| 28                 | MANDLA        | 2677                     | 10069          | 1291                      | 7718           | 3                           | 681           | 25                                 | 149          | 122                     | 257          | 4118  | 18874          |
| 29                 | MANDSAUR      | 1268                     | 4818           | 598                       | 3696           | 1                           | 326           | 10                                 | 71           | 53                      | 123          | 1930  | 9034           |
| 30                 | MORENA        | 6638                     | 24296          | 2739                      | 18627          | 7                           | 1644          | 52                                 | 361          | 295                     | 614          | 9731  | 45542          |
| 31                 | NARSINGHPUR   | 1249                     | 6195           | 792                       | 4751           | 2                           | 419           | 16                                 | 95           | 54                      | 159          | 2113  | 11619          |
| 32                 | NEEMUCH       | 2450                     | 4522           | 270                       | 3467           | 1                           | 306           | 7                                  | 68           | 48                      | 114          | 2776  | 8477           |
| 33                 | PANNA         | 1210                     | 6054           | 358                       | 4642           | 2                           | 410           | 10                                 | 91           | 63                      | 153          | 1643  | 11350          |
| 34                 | RAISEN        | 8726                     | 45988          | 4765                      | 35261          | 11                          | 3112          | 112                                | 685          | 434                     | 1173         | 14048   | 86219          |
| 35                 | RAJGARH       | 3345                     | 17397          | 690                       | 8842           | 5                           | 1177          | 25                                 | 261          | 176                     | 440          | 4241  | 28117          |
| 36                 | RATLAM        | 4459                     | 19576          | 2421                      | 15013          | 5                           | 1325          | 46                                 | 290          | 208                     | 500          | 7139  | 36704          |
| 37                 | REWA          | 19624                    | 19580          | 1312                      | 5922           | 0                           | 0             | 47                                 | 204          | 148                     | 353          | 21131   | 26059          |
| 38                 | SAGR          | 2767                     | 11403          | 1457                      | 8746           | 3                           | 772           | 29                                 | 171          | 127                     | 291          | 4383  | 21383          |
| 39                 | SATNA         | 9244                     | 39472          | 4656                      | 30266          | 10                          | 2671          | 98                                 | 585          | 479                     | 1006         | 14487   | 74000          |
| 40                 | SEHORE        | 2510                     | 12643          | 300                       | 3450           | 4                           | 821           | 20                                 | 182          | 122                     | 307          | 2956  | 17403          |
| 41                 | SEONI         | 3025                     | 11770          | 1439                      | 9026           | 3                           | 796           | 28                                 | 175          | 136                     | 299          | 4631  | 22066          |
| 42                 | SHAHDOL       | 1744                     | 6381           | 790                       | 4899           | 2                           | 432           | 20                                 | 95           | 68                      | 166          | 2624  | 11973          |
| 43                 | SHAJAPUR      | 5385                     | 29619          | 1748                      | 22711          | 10                          | 2005          | 44                                 | 444          | 300                     | 750          | 7487  | 55529          |
| 44                 | SHEOPUR KALA  | 3409                     | 17048          | 670                       | 10655          | 5                           | 1154          | 25                                 | 256          | 172                     | 431          | 4281  | 29544          |
| 45                 | SHIVPURI      | 2140                     | 10253          | 758                       | 10603          | 4                           | 936           | 22                                 | 207          | 140                     | 350          | 3064  | 22349          |
| 46                 | SIDHI         | 2400                     | 11000          | 300                       | 6000           | 0                           | 0             | 0                                  | 0            | 0                       | 0            | 2700  | 17000          |
| 47                 | SINGRAULI     | 2904                     | 10275          | 111                       | 1138           | 0                           | 0             | 0                                  | 0            | 0                       | 0            | 3015  | 11413          |
| 48                 | TIKAMGARH     | 554                      | 2772           | 164                       | 2126           | 1                           | 188           | 5                                  | 42           | 28                      | 70           | 752   | 5198           |
| 49                 | UIJAIN        | 6430                     | 38550          | 2114                      | 29560          | 13                          | 2610          | 58                                 | 578          | 390                     | 976          | 9005  | 72274          |
| 50                 | UMARIA        | 754                      | 3765           | 198                       | 2887           | 1                           | 255           | 10                                 | 57           | 40                      | 95           | 1003  | 7059           |
| 51                 | VIDISHA       | 1240                     | 6170           | 338                       | 4731           | 2                           | 418           | 9                                  | 93           | 64                      | 156          | 1653  | 11568          |
| 52                 | NIWARI        | 310                      | 1386           | 85                        | 1063           | 1                           | 94            | 2                                  | 21           | 14                      | 35           | 412   | 2599           |
| <b>GRAND TOTAL</b> |               | <b>366500</b>            | <b>1628300</b> | <b>112449</b>             | <b>1218300</b> | <b>542</b>                  | <b>107902</b> | <b>2965</b>                        | <b>23801</b> | <b>18452</b>            | <b>41802</b> | <b>500908</b>   | <b>3020105</b> |

**Consolidated District wise Annual Credit Plan FY 2019-20-Other Priority Sectors Amount in lakh**

| SR.                | DISTRICT NAME | [C] EXPORT CREDIT |              | [D] EDUCATION |               | [E] HOUSING  |               | [F] SOCIAL INFRASTRUCTURE |               | [G] RENEWABLE ENERGY |              | [H] OTHER   |               | [I] TOTAL PRIORITY SECTOR = A + B + C + D + E + F + G + H |                 | [J] LOANS TO WEAKER SECTIONS UNDER PRIORITY SECTOR |                |
|--------------------|---------------|-------------------|--------------|---------------|---------------|--------------|---------------|---------------------------|---------------|----------------------|--------------|-------------|---------------|---|-----------------|--|----------------|
|                    |               | Number            | Amount       | Number        | Amount        | Number       | Amount        | Number                    | Amount        | Number               | Amount       | Number      | Amount        | Number  | Amount          | Number   | Amount         |
| 1                  | AGAR MALWA    | 10                | 517          | 192           | 1391          | 160          | 1549          | 62                        | 1991          | 50                   | 115          | 0           | 0             | 59498   | 216369          | 7734   | 25556          |
| 2                  | ALIRAJPUR     | 0                 | 0            | 93            | 585           | 259          | 1665          | 26                        | 375           | 73                   | 184          | 0           | 0             | 20432   | 63409           | 3249   | 10397          |
| 3                  | ANUPPUR       | 0                 | 0            | 27            | 160           | 589          | 3708          | 7                         | 128           | 47                   | 100          | 0           | 0             | 24719   | 66294           | 2391   | 7296           |
| 4                  | ASHOK NAGAR   | 0                 | 0            | 124           | 878           | 175          | 1073          | 12                        | 146           | 220                  | 591          | 0           | 0             | 51710   | 145588          | 6736   | 17078          |
| 5                  | BALAGHAT      | 0                 | 0            | 121           | 735           | 255          | 1835          | 6                         | 91            | 105                  | 314          | 157         | 2849          | 81342   | 243911          | 9282   | 28774          |
| 6                  | BARWANI       | 0                 | 0            | 85            | 604           | 540          | 5282          | 20                        | 589           | 160                  | 337          | 0           | 0             | 73982   | 293166          | 9617   | 35090          |
| 7                  | BETUL         | 0                 | 0            | 121           | 834           | 301          | 2299          | 12                        | 206           | 37                   | 77           | 0           | 0             | 66838   | 207384          | 7389   | 22831          |
| 8                  | BHIND         | 0                 | 0            | 221           | 1423          | 819          | 5990          | 52                        | 936           | 10                   | 23           | 0           | 0             | 90944   | 302716          | 11097  | 35510          |
| 9                  | BHOPAL        | 5                 | 517          | 810           | 5777          | 8844         | 59353         | 25                        | 594           | 120                  | 230          | 358         | 6246          | 173938  | 1026727         | 26355  | 128208         |
| 10                 | BURHANPUR     | 4                 | 237          | 44            | 310           | 156          | 1158          | 20                        | 502           | 100                  | 291          | 0           | 0             | 45148   | 175221          | 5868   | 20857          |
| 11                 | CHHATARPUR    | 0                 | 0            | 30            | 158           | 214          | 1586          | 2                         | 64            | 100                  | 353          | 0           | 0             | 82979   | 212614          | 10787  | 24918          |
| 12                 | CHHINDWARA    | 47                | 1723         | 141           | 1019          | 1822         | 14167         | 44                        | 923           | 350                  | 798          | 0           | 0             | 99152   | 365150          | 13191  | 40892          |
| 13                 | DAMOH         | 10                | 598          | 64            | 433           | 902          | 7796          | 9                         | 279           | 50                   | 146          | 0           | 0             | 80602   | 197055          | 10478  | 23193          |
| 14                 | DATIA         | 1                 | 11           | 240           | 1596          | 644          | 3026          | 40                        | 110           | 136                  | 268          | 374         | 3286          | 62567   | 180828          | 8157   | 20910          |
| 15                 | DEWAS         | 34                | 3640         | 98            | 716           | 603          | 7353          | 24                        | 438           | 210                  | 575          | 0           | 0             | 113505  | 397670          | 14755  | 46557          |
| 16                 | DHAR          | 20                | 2389         | 606           | 3455          | 2430         | 24010         | 108                       | 3923          | 80                   | 184          | 0           | 0             | 177158  | 607753          | 18228  | 61862          |
| 17                 | DINDORI       | 8                 | 230          | 144           | 855           | 401          | 2475          | 6                         | 82            | 55                   | 153          | 0           | 0             | 35085   | 96749           | 3619   | 11579          |
| 18                 | KHANDWA       | 0                 | 0            | 556           | 3174          | 530          | 3977          | 1958                      | 17886         | 0                    | 0            | 0           | 0             | 120420  | 367092          | 14090  | 35252          |
| 19                 | GUNA          | 8                 | 510          | 261           | 1545          | 885          | 5434          | 887                       | 5673          | 92                   | 1312         | 4           | 82            | 76840   | 247370          | 12450  | 23030          |
| 20                 | GWALIOR       | 8                 | 271          | 1449          | 10186         | 4255         | 32032         | 36                        | 548           | 81                   | 192          | 375         | 6782          | 152604  | 587545          | 20055  | 62976          |
| 21                 | HARDA         | 10                | 620          | 105           | 732           | 368          | 2729          | 14                        | 438           | 340                  | 284          | 0           | 0             | 70096   | 259329          | 9112   | 30449          |
| 22                 | HOSHANGABAD   | 66                | 2721         | 577           | 4162          | 3234         | 23149         | 44                        | 671           | 129                  | 376          | 0           | 0             | 192685  | 624418          | 21159  | 67499          |
| 23                 | INDORE        | 200               | 28181        | 970           | 6464          | 4956         | 51992         | 34                        | 1107          | 2458                 | 10562        | 0           | 0             | 242781  | 1190482         | 33233  | 147708         |
| 24                 | JABALPUR      | 9                 | 345          | 558           | 4133          | 4673         | 35755         | 41                        | 548           | 121                  | 353          | 0           | 0             | 119435  | 410132          | 15243  | 51826          |
| 25                 | JHABUA        | 0                 | 0            | 102           | 602           | 752          | 4732          | 54                        | 767           | 53                   | 130          | 0           | 0             | 45722   | 129194          | 5252   | 15808          |
| 26                 | KATNI         | 30                | 1815         | 74            | 502           | 380          | 3287          | 8                         | 224           | 115                  | 337          | 0           | 0             | 58805   | 172663          | 7644   | 20885          |
| 27                 | KHARGONE      | 3                 | 321          | 82            | 595           | 790          | 7721          | 24                        | 639           | 210                  | 568          | 3852        | 67342         | 156280  | 609674          | 20316  | 65012          |
| 28                 | MANDLA        | 35                | 1150         | 218           | 1245          | 452          | 2893          | 6                         | 96            | 162                  | 360          | 0           | 0             | 52357   | 143571          | 5782   | 17230          |
| 29                 | MANDSAUR      | 10                | 346          | 21            | 127           | 136          | 944           | 3                         | 50            | 39                   | 107          | 0           | 0             | 122292  | 343818          | 12166  | 38689          |
| 30                 | MORENA        | 0                 | 0            | 712           | 4312          | 1238         | 8863          | 4                         | 73            | 26                   | 77           | 0           | 0             | 100101  | 321840          | 11808  | 37785          |
| 31                 | NARSINGHPUR   | 4                 | 159          | 67            | 409           | 690          | 4855          | 35                        | 548           | 308                  | 951          | 0           | 0             | 114044  | 325754          | 12304  | 37773          |
| 32                 | NEEMUCH       | 4                 | 299          | 32            | 192           | 230          | 1662          | 2                         | 50            | 110                  | 322          | 0           | 0             | 57281   | 159237          | 8820   | 18876          |
| 33                 | PANNA         | 1                 | 4            | 90            | 614           | 604          | 4472          | 4                         | 110           | 55                   | 184          | 0           | 0             | 38957   | 124566          | 5064   | 14787          |
| 34                 | RAISEN        | 32                | 1149         | 328           | 2246          | 656          | 4775          | 5                         | 91            | 67                   | 238          | 0           | 0             | 176388  | 558948          | 19402  | 63833          |
| 35                 | RAJGARH       | 8                 | 488          | 550           | 3172          | 1229         | 10619         | 1560                      | 21910         | 1450                 | 10547        | 0           | 0             | 166218  | 512613          | 24448  | 73344          |
| 36                 | RATLAM        | 3                 | 118          | 331           | 2336          | 267          | 2049          | 37                        | 530           | 104                  | 215          | 0           | 0             | 185292  | 591679          | 20856  | 65489          |
| 37                 | REWA          | 0                 | 0            | 1102          | 12332         | 8599         | 14682         | 37                        | 594           | 98                   | 384          | 1031        | 6875          | 234398  | 238239          | 25310  | 22561          |
| 38                 | SAGAR         | 18                | 804          | 246           | 1826          | 1266         | 9835          | 38                        | 576           | 45                   | 115          | 0           | 0             | 133629  | 392180          | 15234  | 46158          |
| 39                 | SATNA         | 1                 | 42           | 160           | 1129          | 629          | 4581          | 11                        | 178           | 203                  | 591          | 0           | 0             | 50523   | 179721          | 13172  | 39516          |
| 40                 | SEHORE        | 0                 | 0            | 190           | 1524          | 1540         | 9474          | 980                       | 16512         | 230                  | 698          | 0           | 0             | 159511  | 487266          | 16614  | 48074          |
| 41                 | SEONI         | 5                 | 116          | 154           | 939           | 862          | 6170          | 53                        | 804           | 235                  | 560          | 0           | 0             | 56132   | 187588          | 6823   | 21834          |
| 42                 | SHAHDOL       | 0                 | 0            | 75            | 458           | 735          | 4797          | 13                        | 196           | 39                   | 123          | 0           | 0             | 29047   | 77881           | 2604   | 8701           |
| 43                 | SHAJAPUR      | 8                 | 517          | 265           | 1887          | 250          | 2102          | 98                        | 2658          | 72                   | 192          | 290         | 4236          | 93264   | 334825          | 12124  | 38764          |
| 44                 | SHEOPUR KALA  | 4                 | 94           | 146           | 1627          | 540          | 10933         | 4                         | 3270          | 98                   | 644          | 152         | 4416          | 70418   | 209019          | 6630   | 20119          |
| 45                 | SHIVPURI      | 4                 | 94           | 390           | 2239          | 2133         | 13164         | 530                       | 7267          | 170                  | 928          | 0           | 0             | 109335  | 332998          | 10992  | 31611          |
| 46                 | SIDHI         | 0                 | 0            | 250           | 1425          | 600          | 7899          | 40                        | 1827          | 50                   | 767          | 600         | 3496          | 42420   | 82720           | 9500   | 7035           |
| 47                 | SINGRAULI     | 0                 | 0            | 305           | 2284          | 2450         | 7190          | 120                       | 1210          | 120                  | 1227         | 513         | 990           | 43003   | 59517           | 0  | 0              |
| 48                 | TIKAMGARH     | 0                 | 0            | 30            | 143           | 430          | 3636          | 175                       | 448           | 7                    | 391          | 0           | 0             | 51952   | 131445          | 6757   | 15337          |
| 49                 | UJJAIN        | 22                | 2017         | 118           | 775           | 2699         | 29942         | 218                       | 699           | 340                  | 913          | 0           | 0             | 192289  | 542190          | 31603  | 63206          |
| 50                 | UMARIA        | 0                 | 0            | 35            | 228           | 116          | 854           | 4                         | 73            | 37                   | 107          | 0           | 0             | 11885   | 33473           | 1542   | 4815           |
| 51                 | VIDISHA       | 10                | 259          | 476           | 3438          | 1521         | 15020         | 114                       | 238           | 4                    | 169          | 0           | 0             | 154973  | 471082          | 20146  | 54245          |
| 52                 | NIWARI        | 0                 | 0            | 14            | 70            | 300          | 1845          | 5                         | 114           | 98                   | 337          | 0           | 0             | 23663   | 64439           | 3076   | 7500           |
| <b>GRAND TOTAL</b> |               | <b>642</b>        | <b>52302</b> | <b>14200</b>  | <b>100001</b> | <b>70109</b> | <b>498389</b> | <b>7671</b>               | <b>100000</b> | <b>9669</b>          | <b>40000</b> | <b>7706</b> | <b>106600</b> | <b>5044639</b>  | <b>16303112</b> | <b>630264</b>                                      | <b>1879235</b> |

**Consolidated District wise Annual Credit Plan FY 2019-20-Non-Priority Sectors Amount in lakh**

| SR. | DISTRICT NAME | [A(I)] AGRICULTURE |        | [B] EDUCATION |        | [C] HOUSING |        | [D] PERSONAL LOANS |        | [E] OTHER |        | [F] TOTAL NON-PRIORITY SECTOR = A + B + C + D + E |         |
|-----|---------------|--------------------|--------|---------------|--------|-------------|--------|--------------------|--------|-----------|--------|---|---------|
|     |               | Number             | Amount | Number        | Amount | Number      | Amount | Number             | Amount | Number    | Amount | Number  | Amount  |
| 1   | AGAR MALWA    | 16                 | 151    | 7             | 173    | 46          | 1398   | 27                 | 278    | 100       | 1000   | 196   | 3000    |
| 2   | ALIRAJPUR     | 7                  | 65     | 3             | 69     | 22          | 570    | 195                | 1949   | 617       | 6170   | 844   | 8823    |
| 3   | ANUPPUR       | 5                  | 46     | 2             | 48     | 15          | 402    | 152                | 1366   | 393       | 4326   | 567   | 6188    |
| 4   | ASHOK NAGAR   | 10                 | 101    | 5             | 115    | 32          | 934    | 290                | 3194   | 1015      | 10107  | 1352  | 14451   |
| 5   | BALAGHAT      | 18                 | 181    | 7             | 190    | 54          | 1577   | 674                | 5394   | 1707      | 17072  | 2460  | 24414   |
| 6   | BARWANI       | 21                 | 208    | 10            | 238    | 64          | 1918   | 50                 | 500    | 60        | 600    | 205   | 3464    |
| 7   | BETUL         | 14                 | 143    | 6             | 151    | 46          | 1251   | 611                | 4280   | 1328      | 13547  | 2005  | 19372   |
| 8   | BHIND         | 22                 | 223    | 9             | 235    | 73          | 1946   | 739                | 6656   | 2107      | 21069  | 2950  | 30129   |
| 9   | BHOPAL        | 0                  | 0      | 32            | 868    | 233         | 7008   | 2398               | 23975  | 7580      | 75873  | 10243   | 107724  |
| 10  | BURHANPUR     | 12                 | 134    | 6             | 141    | 38          | 1140   | 390                | 3900   | 1122      | 12343  | 1568  | 17658   |
| 11  | CHHATARPUR    | 15                 | 148    | 7             | 169    | 46          | 1362   | 388                | 4660   | 1340      | 14747  | 1796  | 21086   |
| 12  | CHHINDWARA    | 25                 | 257    | 10            | 271    | 83          | 2241   | 766                | 7662   | 2206      | 24264  | 3090  | 34695   |
| 13  | DAMOH         | 13                 | 137    | 6             | 157    | 42          | 1268   | 394                | 4337   | 1144      | 13726  | 1599  | 19625   |
| 14  | DATIA         | 12                 | 124    | 6             | 141    | 45          | 1143   | 392                | 3910   | 1238      | 12374  | 1693  | 17692   |
| 15  | DEWAS         | 27                 | 276    | 12            | 315    | 85          | 2545   | 880                | 8706   | 2771      | 27553  | 3775  | 39395   |
| 16  | DHAR          | 38                 | 366    | 17            | 419    | 135         | 3382   | 400                | 4000   | 380       | 3833   | 970   | 12000   |
| 17  | DINDORI       | 7                  | 73     | 3             | 77     | 24          | 641    | 241                | 2171   | 687       | 6872   | 962   | 9834    |
| 18  | KHANDWA       | 12                 | 209    | 10            | 239    | 70          | 1927   | 100                | 1000   | 120       | 1264   | 312   | 4639    |
| 19  | GUNA          | 15                 | 136    | 6             | 156    | 10          | 227    | 50                 | 500    | 50        | 500    | 131   | 1519    |
| 20  | GWALIOR       | 38                 | 395    | 17            | 417    | 119         | 3452   | 1180               | 11803  | 3397      | 37366  | 4751  | 53433   |
| 21  | HARDA         | 18                 | 180    | 8             | 206    | 55          | 1664   | 50                 | 500    | 60        | 600    | 191   | 3150    |
| 22  | HOSHANGABAD   | 41                 | 424    | 17            | 447    | 132         | 3700   | 1406               | 12651  | 4005      | 40048  | 5601  | 57270   |
| 23  | INDORE        | 88                 | 875    | 40            | 999    | 322         | 8074   | 280                | 27621  | 10926     | 87413  | 11656   | 124982  |
| 24  | JABALPUR      | 32                 | 325    | 13            | 343    | 101         | 2841   | 1079               | 9714   | 2795      | 30750  | 4020  | 43973   |
| 25  | JHABUA        | 10                 | 99     | 4             | 105    | 33          | 866    | 309                | 2963   | 938       | 9380   | 1294  | 13413   |
| 26  | KATNI         | 15                 | 147    | 7             | 168    | 46          | 1358   | 388                | 4646   | 1475      | 14702  | 1931  | 21021   |
| 27  | KHARGONE      | 39                 | 385    | 0             | 0      | 17          | 440    | 0                  | 0      | 180       | 1803   | 236   | 2628    |
| 28  | MANDLA        | 11                 | 108    | 4             | 114    | 36          | 944    | 404                | 3229   | 1022      | 10223  | 1477  | 14618   |
| 29  | MANDSAUR      | 25                 | 243    | 10            | 256    | 79          | 2121   | 906                | 7252   | 2296      | 22954  | 3316  | 32826   |
| 30  | MORENA        | 23                 | 237    | 10            | 250    | 80          | 2071   | 787                | 7084   | 2038      | 22416  | 2938  | 32058   |
| 31  | NARSINGHPUR   | 23                 | 237    | 10            | 250    | 77          | 2070   | 708                | 7081   | 2241      | 22414  | 3059  | 32052   |
| 32  | NEEMUCH       | 10                 | 103    | 4             | 117    | 32          | 946    | 100                | 1000   | 300       | 3000   | 446   | 5166    |
| 33  | PANNA         | 8                  | 88     | 4             | 100    | 28          | 808    | 252                | 2765   | 708       | 8751   | 1000  | 12512   |
| 34  | RAISEN        | 39                 | 401    | 16            | 422    | 130         | 3499   | 1196               | 11962  | 3156      | 37872  | 4537  | 54156   |
| 35  | RAJGARH       | 28                 | 283    | 13            | 324    | 92          | 2615   | 40                 | 441    | 40        | 400    | 213   | 4063    |
| 36  | RATLAM        | 40                 | 411    | 17            | 433    | 128         | 3589   | 1227               | 12272  | 3532      | 38856  | 4944  | 55561   |
| 37  | REWA          | 0                  | 0      | 5             | 135    | 30          | 816    | 324                | 2908   | 17241     | 8791   | 17600   | 12650   |
| 38  | SAGAR         | 28                 | 290    | 12            | 305    | 87          | 2530   | 874                | 8651   | 2282      | 27387  | 3283  | 39163   |
| 39  | SATNA         | 25                 | 248    | 10            | 262    | 77          | 2166   | 741                | 7406   | 2131      | 23446  | 2984  | 33528   |
| 40  | SEHORE        | 29                 | 285    | 13            | 325    | 50          | 1384   | 50                 | 500    | 50        | 500    | 192   | 2994    |
| 41  | SEONI         | 14                 | 137    | 6             | 144    | 46          | 1202   | 431                | 4091   | 1178      | 12954  | 1675  | 18528   |
| 42  | SHAHDOL       | 6                  | 55     | 2             | 58     | 18          | 477    | 177                | 1631   | 516       | 5163   | 719   | 7384    |
| 43  | SHAJAPUR      | 22                 | 230    | 11            | 262    | 70          | 2119   | 728                | 7249   | 2230      | 22940  | 3061  | 32800   |
| 44  | SHEOPUR KALA  | 19                 | 119    | 5             | 136    | 37          | 1099   | 50                 | 500    | 100       | 1000   | 211   | 2854    |
| 45  | SHIVPURI      | 18                 | 187    | 8             | 214    | 59          | 1728   | 492                | 5911   | 212       | 2129   | 789   | 10169   |
| 46  | SIDHI         | 0                  | 0      | 0             | 0      | 65          | 1625   | 1200               | 1800   | 1200      | 1600   | 2465  | 5025    |
| 47  | SINGRAULI     | 0                  | 0      | 0             | 0      | 0           | 0      | 5600               | 11744  | 3750      | 7380   | 9350  | 19124   |
| 48  | TIKAMGARH     | 9                  | 91     | 4             | 104    | 28          | 839    | 28                 | 280    | 100       | 1000   | 169   | 2314    |
| 49  | UJJAIN        | 48                 | 480    | 22            | 548    | 148         | 4422   | 534                | 5340   | 1250      | 10000  | 2002  | 20790   |
| 50  | UMARIA        | 3                  | 29     | 1             | 33     | 9           | 263    | 92                 | 900    | 77        | 775    | 182   | 2000    |
| 51  | VIDISHA       | 40                 | 321    | 15            | 367    | 98          | 2965   | 780                | 10144  | 2918      | 32102  | 3851  | 45899   |
| 52  | NIWARI        | 4                  | 44     | 2             | 51     | 14          | 410    | 10                 | 100    | 20        | 200    | 50  | 805     |
|     | GRAND TOTAL   | 1042               | 10435  | 474           | 12067  | 3506        | 97983  | 31560              | 280577 | 100329    | 813555 | 136911  | 1214617 |

**Consolidated Bank wise Annual Credit Plan FY 2019-20-Agriculture Amount in lakh**

| SR. | DISTRICT NAME                | [A(I)] FARM CREDIT |                 | OUT OF FARM CREDIT CROP LOANS |                | [A(II)] INFRASTRUCTURE |               | [A(III)] ANCILLARY ACTIVITIES |               | [A] TOTAL AGRICULTURE = A(I) + A(II) + A(III) |                 |
|-----|------------------------------|--------------------|-----------------|-------------------------------|----------------|------------------------|---------------|-------------------------------|---------------|---|-----------------|
|     |                              | Number             | Amount          | Number                        | Amount         | Number                 | Amount        | Number                        | Amount        | Number  | Amount          |
| 1   | Allahabad Bank               | 85318              | 195820          | 65452                         | 129130         | 1194                   | 11305         | 1906                          | 11943         | 88418   | 219068          |
| 2   | Andhra Bank                  | 5146               | 11869           | 3867                          | 7752           | 99                     | 1006          | 324                           | 2161          | 5569  | 15036           |
| 3   | Bank of Baroda               | 112710             | 306424          | 90704                         | 219330         | 1757                   | 17094         | 2900                          | 19442         | 117367  | 342960          |
| 4   | Bank of India                | 295818             | 837744          | 256435                        | 664567         | 2895                   | 27448         | 2922                          | 18823         | 301635  | 884015          |
| 5   | Bank of Maharashtra          | 60306              | 183879          | 45548                         | 127243         | 683                    | 6759          | 1288                          | 8098          | 62277   | 198736          |
| 6   | Canara Bank                  | 55797              | 146943          | 44648                         | 109161         | 670                    | 6501          | 1089                          | 7006          | 57556   | 160450          |
| 7   | Central Bank of India        | 313324             | 873374          | 238129                        | 581484         | 3405                   | 33363         | 6007                          | 37463         | 322736  | 944200          |
| 8   | Corporation Bank             | 10740              | 27875           | 8694                          | 19530          | 337                    | 3608          | 272                           | 1719          | 11349   | 33202           |
| 9   | Indian Bank                  | 5824               | 15417           | 4070                          | 8875           | 125                    | 1320          | 211                           | 1382          | 6160  | 18119           |
| 10  | Indian Overseas Bank         | 9424               | 24492           | 7465                          | 16312          | 143                    | 1507          | 234                           | 1505          | 9801  | 27504           |
| 11  | Oriental Bank of Comm.       | 23762              | 63594           | 17535                         | 38569          | 357                    | 3689          | 439                           | 2850          | 24558   | 70133           |
| 12  | Punjab and Sindh Bank        | 10943              | 26457           | 8386                          | 17163          | 156                    | 1610          | 204                           | 1331          | 11303   | 29398           |
| 13  | Punjab National Bank         | 154595             | 420531          | 129391                        | 318269         | 2210                   | 21241         | 3004                          | 19415         | 159809  | 461187          |
| 14  | State Bank of India          | 911800             | 2473854         | 757323                        | 1861164        | 10914                  | 107886        | 17054                         | 107924        | 939768  | 2689664         |
| 15  | Syndicate Bank               | 29105              | 72314           | 23342                         | 49985          | 420                    | 4268          | 712                           | 4400          | 30237   | 80982           |
| 16  | UCO Bank                     | 71935              | 227044          | 55390                         | 133080         | 894                    | 8662          | 1390                          | 8855          | 74219   | 244561          |
| 17  | Union Bank of India          | 151813             | 347711          | 126064                        | 252971         | 1682                   | 16675         | 2902                          | 18247         | 156397  | 382633          |
| 18  | United Bank of India         | 1690               | 4337            | 1174                          | 2422           | 72                     | 601           | 242                           | 1592          | 2004  | 6530            |
|     | <b>SUB TOTAL PSBs</b>        | <b>2310050</b>     | <b>6259679</b>  | <b>1883617</b>                | <b>4557007</b> | <b>28013</b>           | <b>274543</b> | <b>43100</b>                  | <b>274156</b> | <b>2381163</b>                                | <b>6808378</b>  |
| 19  | Axis Bank                    | 49461              | 148853          | 41247                         | 114723         | 853                    | 8307          | 1748                          | 11545         | 52062   | 168705          |
| 20  | Bandhan Bank                 | 7838               | 21531           | 6575                          | 17170          | 126                    | 1117          | 147                           | 991           | 8111  | 23639           |
| 21  | Catholic Syrian Bank         | 100                | 238             | 84                            | 186            | 0                      | 0             | 0                             | 0             | 100   | 238             |
| 22  | City Union Bank              | 4                  | 11              | 0                             | 0              | 8                      | 60            | 30                            | 213           | 42  | 284             |
| 23  | Development Credit Bank      | 6009               | 17314           | 4689                          | 11960          | 218                    | 1882          | 165                           | 1126          | 6392  | 20322           |
| 24  | Dhan Lakshmi Bank            | 22                 | 70              | 0                             | 0              | 10                     | 76            | 9                             | 70            | 41  | 216             |
| 25  | Federal Bank Ltd.            | 2005               | 5561            | 1510                          | 3183           | 57                     | 474           | 66                            | 444           | 2128  | 6479            |
| 26  | HDFC Bank                    | 94831              | 265542          | 70055                         | 172521         | 1410                   | 13923         | 2831                          | 18847         | 99072   | 298312          |
| 27  | ICICI Bank                   | 90143              | 260067          | 73067                         | 188524         | 1271                   | 12017         | 2385                          | 15572         | 93799   | 287656          |
| 28  | IDBI Bank                    | 24880              | 65368           | 19828                         | 45765          | 543                    | 5474          | 865                           | 5877          | 26288   | 76719           |
| 29  | IDFC                         | 4547               | 12948           | 3549                          | 9357           | 279                    | 2751          | 47                            | 327           | 4873  | 16026           |
| 30  | Indusind Bank Limited        | 8417               | 20691           | 6445                          | 13984          | 266                    | 2653          | 297                           | 1879          | 8980  | 25223           |
| 31  | Jammu and Kashmir Bank       | 50                 | 158             | 0                             | 0              | 10                     | 76            | 47                            | 317           | 107   | 551             |
| 32  | Karnataka Bank Limited       | 442                | 1268            | 137                           | 401            | 11                     | 83            | 56                            | 382           | 509   | 1733            |
| 33  | Karur Vysya Bank Ltd.        | 95                 | 301             | 20                            | 54             | 11                     | 77            | 56                            | 379           | 162   | 757             |
| 34  | Kotak Mahindra Bank          | 12853              | 35613           | 4976                          | 12793          | 525                    | 5530          | 548                           | 3689          | 13926   | 44832           |
| 35  | Lakshmi Vilas Bank           | 533                | 1512            | 453                           | 1174           | 21                     | 174           | 59                            | 405           | 613   | 2091            |
| 36  | Ratnakar Bank Ltd. (RBL)     | 4967               | 13264           | 4273                          | 10399          | 51                     | 486           | 190                           | 1276          | 5208  | 15026           |
| 37  | South Indian Bank            | 309                | 793             | 245                           | 561            | 10                     | 76            | 58                            | 402           | 377   | 1271            |
| 38  | Standard Chartered Bank      | 118                | 525             | 110                           | 402            | 13                     | 104           | 22                            | 159           | 153   | 788             |
| 39  | Tamilnadu Mercantile Bank    | 520                | 1540            | 386                           | 1200           | 0                      | 0             | 0                             | 0             | 520   | 1540            |
| 40  | Yes Bank                     | 5393               | 15194           | 4260                          | 11015          | 179                    | 1601          | 417                           | 2800          | 5989  | 19595           |
|     | <b>SUB TOTAL PVTs</b>        | <b>313537</b>      | <b>888362</b>   | <b>241909</b>                 | <b>615372</b>  | <b>5872</b>            | <b>56941</b>  | <b>10043</b>                  | <b>66700</b>  | <b>329452</b>                                 | <b>1012003</b>  |
|     | <b>TOTAL COMM BANKS</b>      | <b>2623587</b>     | <b>7148041</b>  | <b>2125526</b>                | <b>5172379</b> | <b>33885</b>           | <b>331484</b> | <b>53143</b>                  | <b>340856</b> | <b>2710615</b>                                | <b>7820381</b>  |
| 41  | MGB                          | 161173             | 264802          | 143447                        | 212954         | 467                    | 3428          | 641                           | 3899          | 162281  | 272129          |
| 42  | MPGB                         | 390824             | 1108833         | 341132                        | 897832         | 3716                   | 35016         | 5983                          | 37326         | 400523  | 1181175         |
|     | <b>SUB TOTAL RRBs</b>        | <b>551997</b>      | <b>1373635</b>  | <b>484579</b>                 | <b>1110786</b> | <b>4183</b>            | <b>38444</b>  | <b>6624</b>                   | <b>41225</b>  | <b>562804</b>                                 | <b>1453304</b>  |
| 43  | DCCB                         | 1141528            | 3052097         | 1096255                       | 2698588        | 838                    | 8070          | 2074                          | 13673         | 1144440                                       | 3073840         |
|     | <b>SUB TOTAL COOPERATIVE</b> | <b>1141528</b>     | <b>3052097</b>  | <b>1096255</b>                | <b>2698588</b> | <b>838</b>             | <b>8070</b>   | <b>2074</b>                   | <b>13673</b>  | <b>1144440</b>                                | <b>3073840</b>  |
| 44  | AU Small Finance Bank        | 5672               | 13312           | 4341                          | 8986           | 93                     | 811           | 435                           | 2908          | 6200  | 17031           |
| 45  | Equitas Small Finance Bank   | 2404               | 4200            | 1959                          | 2941           | 72                     | 550           | 260                           | 1750          | 2736  | 6500            |
| 46  | Fincare Small Finance Bank   | 966                | 1991            | 873                           | 1382           | 11                     | 60            | 14                            | 75            | 991   | 2126            |
| 47  | Jana Small Finance Bank      | 132                | 317             | 120                           | 214            | 16                     | 101           | 182                           | 1218          | 330   | 1636            |
| 48  | Suryoday Small Finance Bank  | 601                | 1673            | 525                           | 1214           | 18                     | 156           | 180                           | 1223          | 799   | 3052            |
| 49  | Ujjivan Small Finance Bank   | 0                  | 0               | 0                             | 0              | 0                      | 0             | 172                           | 1157          | 172   | 1157            |
| 50  | Utkarsh Small Finance Bank   | 4382               | 4734            | 3711                          | 3512           | 22                     | 325           | 243                           | 1629          | 4647  | 6688            |
|     | <b>SUB TOTAL SFBs</b>        | <b>14157</b>       | <b>26227</b>    | <b>11529</b>                  | <b>18249</b>   | <b>232</b>             | <b>2003</b>   | <b>1486</b>                   | <b>9960</b>   | <b>15875</b>                                  | <b>38190</b>    |
|     | <b>GRAND TOTAL</b>           | <b>4331269</b>     | <b>11600000</b> | <b>3717889</b>                | <b>9000002</b> | <b>39138</b>           | <b>380001</b> | <b>63327</b>                  | <b>405714</b> | <b>4433734</b>                                | <b>12385715</b> |

**Consolidated Bank wise Annual Credit Plan FY 2019-20-MSMEs Amount in lakh**

| SR. | DISTRICT NAME                | [B(I)] MICRO ENTERPRISES |                | [B(II)] SMALL ENTERPRISES |                | [B(III)] MEDIUM ENTERPRISES |               | [B(IV)] KHADI & VILLAGE INDUSTRIES |              | [B(V)] OTHER UNDER MSME |              | [B] TOTAL MSME = B(I) + B(II) + B(III) + B(IV) + B(V) |                |
|-----|------------------------------|--------------------------|----------------|---------------------------|----------------|-----------------------------|---------------|------------------------------------|--------------|-------------------------|--------------|---|----------------|
|     |                              | Number                   | Amount         | Number                    | Amount         | Number                      | Amount        | Number                             | Amount       | Number                  | Amount       | Number  | Amount         |
| 1   | Allahabad Bank               | 15454                    | 66422          | 4295                      | 43107          | 22                          | 4598          | 97                                 | 787          | 415                     | 816          | 20283   | 115730         |
| 2   | Andhra Bank                  | 3163                     | 14554          | 746                       | 8525           | 2                           | 465           | 47                                 | 439          | 91                      | 316          | 4049  | 24299          |
| 3   | Bank of Baroda               | 18020                    | 82374          | 7031                      | 84041          | 43                          | 9457          | 274                                | 2012         | 1035                    | 1426         | 26403   | 179310         |
| 4   | Bank of India                | 21125                    | 102705         | 5301                      | 61875          | 51                          | 10079         | 318                                | 2442         | 1266                    | 1772         | 28061   | 178873         |
| 5   | Bank of Maharashtra          | 8277                     | 35700          | 2229                      | 19175          | 10                          | 2565          | 38                                 | 213          | 265                     | 652          | 10819   | 58305          |
| 6   | Canara Bank                  | 7190                     | 33262          | 2232                      | 25608          | 12                          | 2270          | 139                                | 1294         | 242                     | 649          | 9815  | 63083          |
| 7   | Central Bank of India        | 25217                    | 109802         | 8809                      | 70433          | 31                          | 6969          | 259                                | 1979         | 1041                    | 2461         | 35357   | 191644         |
| 8   | Corporation Bank             | 2526                     | 11123          | 1732                      | 23086          | 0                           | 0             | 48                                 | 440          | 118                     | 336          | 4424  | 34985          |
| 9   | Indian Bank                  | 2014                     | 8349           | 848                       | 9082           | 0                           | 0             | 9                                  | 49           | 100                     | 346          | 2971  | 17826          |
| 10  | Indian Overseas Bank         | 2553                     | 10524          | 968                       | 9404           | 0                           | 0             | 14                                 | 82           | 115                     | 357          | 3650  | 20367          |
| 11  | Oriental Bank of Comm.       | 4856                     | 20466          | 1548                      | 16214          | 0                           | 0             | 19                                 | 123          | 138                     | 426          | 6561  | 37229          |
| 12  | Punjab and Sindh Bank        | 2797                     | 12170          | 899                       | 9882           | 0                           | 0             | 10                                 | 48           | 97                      | 330          | 3803  | 22430          |
| 13  | Punjab National Bank         | 34359                    | 148490         | 8589                      | 94135          | 37                          | 8944          | 220                                | 1908         | 1044                    | 1896         | 44249   | 255373         |
| 14  | State Bank of India          | 83194                    | 376154         | 27577                     | 276040         | 167                         | 27365         | 794                                | 6226         | 7496                    | 16349        | 119228  | 702149         |
| 15  | Syndicate Bank               | 5047                     | 21280          | 1633                      | 16045          | 0                           | 0             | 24                                 | 127          | 155                     | 468          | 6859  | 37920          |
| 16  | UCO Bank                     | 12283                    | 55542          | 3153                      | 29381          | 6                           | 1586          | 57                                 | 406          | 260                     | 694          | 15759   | 87609          |
| 17  | Union Bank of India          | 18675                    | 72764          | 5408                      | 57703          | 19                          | 4568          | 93                                 | 746          | 458                     | 1045         | 24653   | 136826         |
| 18  | United Bank of India         | 935                      | 4156           | 577                       | 7019           | 0                           | 0             | 4                                  | 21           | 77                      | 235          | 1593  | 11431          |
|     | <b>SUB TOTAL PSBs</b>        | <b>267685</b>            | <b>1185837</b> | <b>83575</b>              | <b>860755</b>  | <b>400</b>                  | <b>78866</b>  | <b>2464</b>                        | <b>19342</b> | <b>14413</b>            | <b>30574</b> | <b>368537</b>   | <b>2175389</b> |
| 19  | Axis Bank                    | 7318                     | 36188          | 3796                      | 50411          | 6                           | 1260          | 19                                 | 146          | 186                     | 433          | 11325   | 88438          |
| 20  | Bandhan Bank                 | 1829                     | 9294           | 781                       | 10903          | 0                           | 0             | 0                                  | 0            | 197                     | 550          | 2807  | 20747          |
| 21  | Catholic Syrian Bank         | 17                       | 100            | 5                         | 69             | 0                           | 0             | 0                                  | 0            | 0                       | 0            | 22  | 169            |
| 22  | City Union Bank              | 170                      | 850            | 97                        | 1460           | 0                           | 0             | 0                                  | 0            | 57                      | 200          | 324   | 2510           |
| 23  | Development Credit Bank      | 1199                     | 6079           | 481                       | 6535           | 1                           | 200           | 1                                  | 2            | 61                      | 211          | 1743  | 13027          |
| 24  | Dhan Lakshmi Bank            | 186                      | 930            | 37                        | 548            | 0                           | 0             | 0                                  | 0            | 0                       | 0            | 223   | 1478           |
| 25  | Federal Bank Ltd.            | 417                      | 2179           | 129                       | 1837           | 0                           | 0             | 0                                  | 0            | 57                      | 200          | 603   | 4216           |
| 26  | HDFC Bank                    | 15102                    | 73910          | 4551                      | 58468          | 65                          | 13302         | 173                                | 1684         | 533                     | 1408         | 20424   | 148772         |
| 27  | ICICI Bank                   | 13339                    | 65779          | 4429                      | 56079          | 38                          | 7255          | 150                                | 1451         | 186                     | 517          | 18142   | 131081         |
| 28  | IDBI Bank                    | 4210                     | 18811          | 1958                      | 25462          | 14                          | 3383          | 25                                 | 196          | 154                     | 523          | 6361  | 48375          |
| 29  | IDFC                         | 1143                     | 6082           | 357                       | 5108           | 1                           | 200           | 0                                  | 0            | 58                      | 201          | 1559  | 11591          |
| 30  | Indusind Bank Limited        | 3868                     | 18758          | 1003                      | 13582          | 10                          | 2000          | 4                                  | 16           | 323                     | 836          | 5208  | 35192          |
| 31  | Jammu and Kashmir Bank       | 545                      | 2725           | 151                       | 2256           | 0                           | 0             | 0                                  | 0            | 57                      | 200          | 753   | 5181           |
| 32  | Karnataka Bank Limited       | 735                      | 2265           | 224                       | 3058           | 0                           | 0             | 1                                  | 3            | 60                      | 207          | 1020  | 5533           |
| 33  | Karur Vysya Bank Ltd.        | 197                      | 947            | 155                       | 2234           | 0                           | 0             | 0                                  | 0            | 59                      | 203          | 411   | 3384           |
| 34  | Kotak Mahindra Bank          | 6270                     | 31570          | 739                       | 10493          | 0                           | 0             | 1                                  | 1            | 59                      | 205          | 7069  | 42269          |
| 35  | Lakshmi Vilas Bank           | 140                      | 664            | 128                       | 1888           | 0                           | 0             | 0                                  | 0            | 58                      | 201          | 326   | 2753           |
| 36  | Ratnakar Bank Ltd. (RBL)     | 1070                     | 5664           | 262                       | 3631           | 0                           | 0             | 0                                  | 0            | 59                      | 204          | 1391  | 9499           |
| 37  | South Indian Bank            | 323                      | 1701           | 146                       | 2167           | 0                           | 0             | 0                                  | 0            | 57                      | 200          | 526   | 4068           |
| 38  | Standard Chartered Bank      | 60                       | 295            | 67                        | 987            | 0                           | 0             | 0                                  | 0            | 0                       | 0            | 127   | 1282           |
| 39  | Tamilnadu Mercantile Bank    | 87                       | 500            | 0                         | 0              | 0                           | 0             | 0                                  | 0            | 0                       | 0            | 87  | 500            |
| 40  | Yes Bank                     | 3100                     | 15725          | 488                       | 6410           | 5                           | 1000          | 1                                  | 4            | 63                      | 215          | 3657  | 23354          |
|     | <b>SUB TOTAL PVTs</b>        | <b>61325</b>             | <b>301016</b>  | <b>19984</b>              | <b>263586</b>  | <b>140</b>                  | <b>28600</b>  | <b>375</b>                         | <b>3503</b>  | <b>2284</b>             | <b>6714</b>  | <b>84108</b>  | <b>603419</b>  |
|     | <b>TOTAL COMM BANKS</b>      | <b>329010</b>            | <b>1486853</b> | <b>103559</b>             | <b>1124341</b> | <b>540</b>                  | <b>107466</b> | <b>2839</b>                        | <b>22845</b> | <b>16697</b>            | <b>37288</b> | <b>452645</b>   | <b>2778808</b> |
| 41  | MGB                          | 10859                    | 16407          | 888                       | 7041           | 0                           | 0             | 31                                 | 250          | 62                      | 148          | 11840   | 23846          |
| 42  | MPGB                         | 14365                    | 63226          | 4664                      | 40436          | 2                           | 436           | 87                                 | 642          | 665                     | 1660         | 19783   | 106400         |
|     | <b>SUB TOTAL RRBs</b>        | <b>25224</b>             | <b>79633</b>   | <b>5552</b>               | <b>47477</b>   | <b>2</b>                    | <b>436</b>    | <b>118</b>                         | <b>892</b>   | <b>727</b>              | <b>1808</b>  | <b>31623</b>  | <b>130246</b>  |
| 43  | DCCB                         | 5354                     | 28371          | 1758                      | 25123          | 0                           | 0             | 5                                  | 58           | 950                     | 2458         | 8067  | 56010          |
|     | <b>SUB TOTAL COOPERATIVE</b> | <b>5354</b>              | <b>28371</b>   | <b>1758</b>               | <b>25123</b>   | <b>0</b>                    | <b>0</b>      | <b>5</b>                           | <b>58</b>    | <b>950</b>              | <b>2458</b>  | <b>8067</b>   | <b>56010</b>   |
| 44  | AU Small Finance Bank        | 3778                     | 19207          | 859                       | 11917          | 0                           | 0             | 1                                  | 1            | 73                      | 236          | 4711  | 31361          |
| 45  | Equitas Small Finance Bank   | 1012                     | 4858           | 225                       | 3107           | 0                           | 0             | 1                                  | 1            | 2                       | 1239         | 7968  |                |
| 46  | Fincare Small Finance Bank   | 106                      | 443            | 50                        | 315            | 0                           | 0             | 0                                  | 0            | 0                       | 0            | 156   | 758            |
| 47  | Jana Small Finance Bank      | 448                      | 2316           | 112                       | 1604           | 0                           | 0             | 0                                  | 0            | 0                       | 0            | 560   | 3920           |
| 48  | Suryoday Small Finance Bank  | 511                      | 2769           | 145                       | 2101           | 0                           | 0             | 0                                  | 0            | 0                       | 0            | 656   | 4870           |
| 49  | Ujjivan Small Finance Bank   | 452                      | 2357           | 36                        | 539            | 0                           | 0             | 0                                  | 0            | 0                       | 0            | 488   | 2896           |
| 50  | Utkarsh Small Finance Bank   | 605                      | 1493           | 153                       | 1776           | 0                           | 0             | 1                                  | 4            | 4                       | 10           | 763   | 3283           |
|     | <b>SUB TOTAL SFBs</b>        | <b>6912</b>              | <b>33443</b>   | <b>1580</b>               | <b>21359</b>   | <b>0</b>                    | <b>0</b>      | <b>3</b>                           | <b>6</b>     | <b>78</b>               | <b>248</b>   | <b>8573</b>   | <b>55056</b>   |
|     | <b>GRAND TOTAL</b>           | <b>366500</b>            | <b>1628300</b> | <b>112449</b>             | <b>1218300</b> | <b>542</b>                  | <b>107902</b> | <b>2965</b>                        | <b>23801</b> | <b>18452</b>            | <b>41802</b> | <b>500908</b>   | <b>3020120</b> |

**Consolidated Bank wise Annual Credit Plan FY 2019-20- Other Priority Sectors Amount in lakh**

| SR. | DISTRICT NAME                | [C] EXPORT CREDIT |              | [D] EDUCATION |               | [E] HOUSING  |               | [F] SOCIAL INFRASTRUCTURE |               | [G] RENEWABLE ENERGY |              | [H] OTHER   |               | [I] TOTAL PRIORITY SECTOR = A + B + C + D + E + F + G + H |                 | [J] LOANS TO WEAKER SECTIONS UNDER PRIORITY SECTOR |                |
|-----|------------------------------|-------------------|--------------|---------------|---------------|--------------|---------------|---------------------------|---------------|----------------------|--------------|-------------|---------------|---|-----------------|--|----------------|
|     |                              | Number            | Amount       | Number        | Amount        | Number       | Amount        | Number                    | Amount        | Number               | Amount       | Number      | Amount        | Number  | Amount          | Number   | Amount         |
| 1   | Allahabad Bank               | 9                 | 430          | 501           | 3833          | 3267         | 18883         | 213                       | 2909          | 271                  | 1235         | 246         | 2069          | 113208  | 364157          | 16119  | 45390          |
| 2   | Andhra Bank                  | 0                 | 0            | 82            | 566           | 444          | 3285          | 26                        | 304           | 86                   | 276          | 7           | 47            | 10263   | 43813           | 1597   | 5378           |
| 3   | Bank of Baroda               | 45                | 4875         | 677           | 4633          | 3249         | 25907         | 488                       | 7755          | 836                  | 3129         | 737         | 12331         | 149802  | 580900          | 20809  | 66922          |
| 4   | Bank of India                | 74                | 7587         | 821           | 5338          | 3632         | 31504         | 1362                      | 14715         | 1091                 | 4341         | 534         | 9394          | 337210  | 1135767         | 42861  | 130516         |
| 5   | Bank of Maharashtra          | 4                 | 156          | 356           | 2322          | 1405         | 10620         | 157                       | 1856          | 237                  | 698          | 145         | 2296          | 75400   | 274989          | 9633   | 31024          |
| 6   | Canara Bank                  | 9                 | 488          | 332           | 2222          | 1541         | 11669         | 258                       | 2700          | 212                  | 836          | 113         | 1579          | 69836   | 243027          | 8763   | 27903          |
| 7   | Central Bank of India        | 36                | 1470         | 1124          | 7771          | 4715         | 35194         | 335                       | 4079          | 553                  | 1933         | 225         | 3094          | 365081  | 1189385         | 44172  | 136461         |
| 8   | Corporation Bank             | 0                 | 0            | 117           | 813           | 724          | 5830          | 23                        | 213           | 58                   | 192          | 9           | 76            | 16704   | 75311           | 2771   | 8936           |
| 9   | Indian Bank                  | 0                 | 0            | 92            | 656           | 383          | 2928          | 50                        | 653           | 24                   | 92           | 5           | 17            | 9685  | 40291           | 1566   | 4785           |
| 10  | Indian Overseas Bank         | 0                 | 0            | 115           | 842           | 517          | 3841          | 55                        | 567           | 43                   | 130          | 19          | 117           | 14200   | 53368           | 2105   | 6306           |
| 11  | Oriental Bank of Comm.       | 1                 | 56           | 271           | 1889          | 1371         | 9754          | 82                        | 903           | 68                   | 253          | 48          | 437           | 32960   | 120654          | 4475   | 13868          |
| 12  | Punjab and Sindh Bank        | 1                 | 41           | 127           | 886           | 701          | 4848          | 63                        | 540           | 29                   | 100          | 35          | 344           | 16062   | 58587           | 2144   | 6783           |
| 13  | Punjab National Bank         | 74                | 7002         | 817           | 5720          | 4192         | 29391         | 396                       | 4860          | 553                  | 2194         | 472         | 6060          | 210562  | 771787          | 29070  | 90129          |
| 14  | State Bank of India          | 204               | 13042        | 3718          | 25830         | 19380        | 147355        | 1771                      | 24200         | 2193                 | 9350         | 1395        | 22185         | 1087657   | 3633775         | 137422   | 417853         |
| 15  | Syndicate Bank               | 1                 | 25           | 248           | 1813          | 1003         | 6246          | 84                        | 994           | 135                  | 491          | 119         | 1544          | 38686   | 130015          | 5114   | 14715          |
| 16  | UCO Bank                     | 6                 | 217          | 463           | 3259          | 2133         | 15163         | 138                       | 2632          | 216                  | 936          | 160         | 2284          | 93094   | 356661          | 13667  | 40779          |
| 17  | Union Bank of India          | 26                | 2210         | 781           | 6344          | 4580         | 24383         | 360                       | 5794          | 503                  | 2209         | 571         | 4481          | 187871  | 564880          | 24010  | 63488          |
| 18  | United Bank of India         | 0                 | 0            | 46            | 319           | 176          | 1529          | 0                         | 0             | 19                   | 77           | 1           | 29            | 3839  | 19915           | 741  | 2630           |
|     | <b>SUB TOTAL PSBs</b>        | <b>490</b>        | <b>37599</b> | <b>10688</b>  | <b>75056</b>  | <b>53413</b> | <b>388330</b> | <b>5861</b>               | <b>75674</b>  | <b>7127</b>          | <b>28472</b> | <b>4841</b> | <b>68384</b>  | <b>2832120</b>  | <b>9657282</b>  | <b>367039</b>                                      | <b>1113866</b> |
| 19  | Axis Bank                    | 2                 | 123          | 205           | 1402          | 764          | 6157          | 139                       | 1638          | 226                  | 1028         | 136         | 1917          | 64859   | 269408          | 9961   | 31449          |
| 20  | Bandhan Bank                 | 0                 | 0            | 45            | 270           | 166          | 1486          | 41                        | 345           | 49                   | 184          | 0           | 0             | 11219   | 46671           | 1736   | 5530           |
| 21  | Catholic Syrian Bank         | 0                 | 0            | 0             | 0             | 11           | 123           | 0                         | 0             | 0                    | 0            | 0           | 0             | 133   | 530             | 32   | 63             |
| 22  | City Union Bank              | 0                 | 0            | 9             | 57            | 71           | 626           | 0                         | 0             | 36                   | 153          | 0           | 0             | 482   | 3630            | 95   | 442            |
| 23  | Development Credit Bank      | 0                 | 0            | 57            | 350           | 138          | 1265          | 35                        | 585           | 39                   | 207          | 12          | 181           | 8416  | 35937           | 1336   | 4307           |
| 24  | Dhan Lakshmi Bank            | 0                 | 0            | 0             | 0             | 33           | 222           | 0                         | 0             | 0                    | 0            | 0           | 0             | 297   | 1916            | 50   | 242            |
| 25  | Federal Bank Ltd.            | 0                 | 0            | 37            | 255           | 134          | 1175          | 5                         | 82            | 36                   | 153          | 0           | 0             | 2943  | 12360           | 396  | 1416           |
| 26  | HDFC Bank                    | 31                | 2270         | 322           | 2075          | 1566         | 13086         | 289                       | 4274          | 444                  | 2102         | 149         | 2010          | 122297  | 472901          | 17469  | 55719          |
| 27  | ICICI Bank                   | 59                | 6352         | 417           | 2801          | 1940         | 15926         | 257                       | 3417          | 368                  | 1595         | 135         | 1853          | 115117  | 450681          | 16584  | 52654          |
| 28  | IDBI Bank                    | 38                | 5276         | 183           | 1249          | 763          | 5807          | 153                       | 2160          | 94                   | 407          | 158         | 2418          | 34038   | 142411          | 5410   | 16562          |
| 29  | IDFC                         | 0                 | 0            | 24            | 150           | 82           | 654           | 50                        | 635           | 25                   | 123          | 43          | 758           | 6656  | 29937           | 1028   | 3372           |
| 30  | Indusind Bank Limited        | 1                 | 15           | 58            | 374           | 305          | 2236          | 11                        | 213           | 35                   | 138          | 17          | 146           | 14615   | 63537           | 2143   | 7745           |
| 31  | Jammu and Kashmir Bank       | 0                 | 0            | 40            | 272           | 101          | 881           | 0                         | 0             | 36                   | 153          | 0           | 0             | 1037  | 7038            | 186  | 867            |
| 32  | Karnataka Bank Limited       | 0                 | 0            | 35            | 234           | 121          | 1081          | 0                         | 0             | 36                   | 153          | 0           | 0             | 1721  | 8734            | 317  | 1069           |
| 33  | Karur Vysya Bank Ltd.        | 0                 | 0            | 24            | 162           | 107          | 919           | 0                         | 0             | 36                   | 153          | 1           | 6             | 741   | 5381            | 147  | 657            |
| 34  | Kotak Mahindra Bank          | 0                 | 0            | 32            | 203           | 216          | 1976          | 8                         | 100           | 47                   | 169          | 0           | 0             | 21298   | 89549           | 2908   | 10760          |
| 35  | Lakshmi Vilas Bank           | 0                 | 0            | 10            | 68            | 85           | 691           | 6                         | 95            | 36                   | 153          | 0           | 0             | 1076  | 5851            | 170  | 679            |
| 36  | Ratnakar Bank Ltd. (RBL)     | 0                 | 0            | 20            | 129           | 157          | 1569          | 6                         | 95            | 0                    | 0            | 0           | 0             | 6782  | 26318           | 917  | 3125           |
| 37  | South Indian Bank            | 0                 | 0            | 26            | 179           | 68           | 594           | 0                         | 0             | 14                   | 61           | 0           | 0             | 1011  | 6173            | 209  | 772            |
| 38  | Standard Chartered Bank      | 0                 | 0            | 0             | 0             | 11           | 73            | 0                         | 0             | 0                    | 0            | 0           | 0             | 291   | 2143            | 64   | 268            |
| 39  | Tamilnad Mercantile Bank     | 0                 | 0            | 4             | 17            | 0            | 0             | 0                         | 0             | 0                    | 0            | 0           | 0             | 611   | 2057            | 66   | 224            |
| 40  | Yes Bank                     | 0                 | 0            | 35            | 226           | 213          | 1851          | 37                        | 563           | 29                   | 130          | 1           | 29            | 9961  | 45748           | 1533   | 5612           |
|     | <b>SUB TOTAL PVTs</b>        | <b>131</b>        | <b>14036</b> | <b>1583</b>   | <b>10473</b>  | <b>7052</b>  | <b>58398</b>  | <b>1037</b>               | <b>14202</b>  | <b>1586</b>          | <b>7062</b>  | <b>652</b>  | <b>9318</b>   | <b>425601</b>   | <b>1728911</b>  | <b>62757</b>                                       | <b>203534</b>  |
|     | <b>TOTAL COMM. BANKS</b>     | <b>621</b>        | <b>51635</b> | <b>12271</b>  | <b>85529</b>  | <b>60465</b> | <b>446728</b> | <b>6898</b>               | <b>89876</b>  | <b>8713</b>          | <b>35534</b> | <b>5493</b> | <b>77702</b>  | <b>3257721</b>  | <b>11386193</b> | <b>429796</b>                                      | <b>1317400</b> |
| 41  | MGB                          | 0                 | 0            | 712           | 6597          | 4294         | 12423         | 112                       | 758           | 66                   | 249          | 717         | 4144          | 180022  | 320146          | 21188  | 33129          |
| 42  | MPGB                         | 21                | 667          | 1050          | 6564          | 3954         | 29878         | 368                       | 4810          | 855                  | 4156         | 350         | 5443          | 426904  | 1339093         | 52806  | 156840         |
|     | <b>SUB TOTAL RRBs</b>        | <b>21</b>         | <b>667</b>   | <b>1762</b>   | <b>13161</b>  | <b>8248</b>  | <b>42301</b>  | <b>480</b>                | <b>5568</b>   | <b>921</b>           | <b>4405</b>  | <b>1067</b> | <b>9587</b>   | <b>606926</b>   | <b>1659239</b>  | <b>73994</b>                                       | <b>189969</b>  |
| 43  | DCCB                         | 0                 | 0            | 66            | 483           | 794          | 6227          | 277                       | 4302          | 5                    | 15           | 1022        | 17511         | 1154671   | 3158388         | 122352   | 359451         |
|     | <b>SUB TOTAL COOPERATIVE</b> | <b>0</b>          | <b>0</b>     | <b>66</b>     | <b>483</b>    | <b>794</b>   | <b>6227</b>   | <b>277</b>                | <b>4302</b>   | <b>5</b>             | <b>15</b>    | <b>1022</b> | <b>17511</b>  | <b>1154671</b>  | <b>3158388</b>  | <b>122352</b>                                      | <b>359451</b>  |
| 44  | AU Small Finance Bank        | 0                 | 0            | 36            | 270           | 178          | 1096          | 16                        | 254           | 3                    | 0            | 50          | 804           | 11194   | 50816           | 1971   | 6339           |
| 45  | Equitas Small Finance Bank   | 0                 | 0            | 16            | 133           | 112          | 554           | 0                         | 0             | 3                    | 0            | 51          | 827           | 4157  | 15982           | 683  | 1967           |
| 46  | Fincare Small Finance Bank   | 0                 | 0            | 18            | 120           | 57           | 464           | 0                         | 0             | 12                   | 23           | 0           | 0             | 1234  | 3491            | 126  | 395            |
| 47  | Jana Small Finance Bank      | 0                 | 0            | 5             | 38            | 18           | 137           | 0                         | 0             | 2                    | 0            | 0           | 0             | 915   | 5731            | 203  | 781            |
| 48  | Suryoday Small Finance Bank  | 0                 | 0            | 0             | 2             | 14           | 83            | 0                         | 0             | 0                    | 0            | 1           | 23            | 1470  | 8030            | 309  | 1056           |
| 49  | Ujjivan Small Finance Bank   | 0                 | 0            | 0             | 0             | 0            | 0             | 0                         | 0             | 0                    | 0            | 0           | 0             | 660   | 4053            | 145  | 567            |
| 50  | Utkarsh Small Finance Bank   | 0                 | 0            | 26            | 264           | 223          | 789           | 0                         | 0             | 10                   | 23           | 22          | 146           | 5691  | 11193           | 685  | 1310           |
|     | <b>SUB TOTAL SFBs</b>        | <b>0</b>          | <b>0</b>     | <b>101</b>    | <b>827</b>    | <b>602</b>   | <b>3123</b>   | <b>16</b>                 | <b>254</b>    | <b>30</b>            | <b>46</b>    | <b>124</b>  | <b>1800</b>   | <b>25321</b>  | <b>99296</b>    | <b>4122</b>  | <b>12415</b>   |
|     | <b>GRAND TOTAL</b>           | <b>642</b>        | <b>52302</b> | <b>14200</b>  | <b>100000</b> | <b>70109</b> | <b>498379</b> | <b>7671</b>               | <b>100000</b> | <b>9669</b>          | <b>40000</b> | <b>7706</b> | <b>106600</b> | <b>5044639</b>  | <b>16303116</b> | <b>630264</b>                                      | <b>1879235</b> |

**Consolidated Bank wise Annual Credit Plan FY 2019-20-Non-Priority Sector Amount in lakh**

| SR. | DISTRICT NAME                | [A(I)] AGRICULTURE |              | [B] EDUCATION |              | [C] HOUSING |              | [D] PERSONAL LOANS |               | [E] OTHER     |               | [F] TOTAL NON-PRIORITY SECTOR = A + B + C + D + E |                |
|-----|------------------------------|--------------------|--------------|---------------|--------------|-------------|--------------|--------------------|---------------|---------------|---------------|---|----------------|
|     |                              | Number             | Amount       | Number        | Amount       | Number      | Amount       | Number             | Amount        | Number        | Amount        | Number  | Amount         |
| 1   | Allahabad Bank               | 5                  | 49           | 22            | 558          | 134         | 3630         | 1300               | 9765          | 4413          | 26096         | 5874  | 40098          |
| 2   | Andhra Bank                  | 0                  | 0            | 2             | 49           | 19          | 437          | 70                 | 1399          | 323           | 2147          | 414   | 4032           |
| 3   | Bank of Baroda               | 48                 | 452          | 53            | 1294         | 208         | 5584         | 1341               | 11667         | 4317          | 36967         | 5967  | 55964          |
| 4   | Bank of India                | 80                 | 833          | 59            | 1488         | 314         | 8538         | 1154               | 20208         | 4655          | 39942         | 6262  | 71009          |
| 5   | Bank of Maharashtra          | 8                  | 80           | 11            | 286          | 102         | 2758         | 626                | 6329          | 1870          | 17454         | 2617  | 26907          |
| 6   | Canara Bank                  | 38                 | 366          | 29            | 745          | 118         | 3231         | 533                | 5566          | 1897          | 17370         | 2615  | 27278          |
| 7   | Central Bank of India        | 9                  | 70           | 33            | 850          | 214         | 5903         | 3017               | 27918         | 8304          | 86980         | 11577   | 121721         |
| 8   | Corporation Bank             | 0                  | 0            | 1             | 26           | 22          | 606          | 113                | 1133          | 491           | 3761          | 627   | 5526           |
| 9   | Indian Bank                  | 0                  | 0            | 4             | 104          | 22          | 718          | 169                | 2060          | 382           | 2550          | 577   | 5432           |
| 10  | Indian Overseas Bank         | 0                  | 0            | 3             | 76           | 28          | 777          | 88                 | 1236          | 605           | 4507          | 724   | 6596           |
| 11  | Oriental Bank of Comm.       | 0                  | 0            | 7             | 178          | 58          | 1519         | 298                | 4421          | 994           | 7300          | 1357  | 13418          |
| 12  | Punjab and Sindh Bank        | 0                  | 0            | 5             | 129          | 25          | 691          | 85                 | 838           | 655           | 5083          | 770   | 6741           |
| 13  | Punjab National Bank         | 442                | 4465         | 53            | 1322         | 254         | 7068         | 1550               | 13868         | 3930          | 31611         | 6229  | 58334          |
| 14  | State Bank of India          | 105                | 1016         | 118           | 3057         | 879         | 25404        | 10588              | 86630         | 25943         | 247166        | 37633   | 363273         |
| 15  | Syndicate Bank               | 0                  | 0            | 8             | 215          | 52          | 1444         | 393                | 2405          | 1307          | 7269          | 1760  | 11333          |
| 16  | UCO Bank                     | 5                  | 30           | 16            | 403          | 137         | 3623         | 808                | 7471          | 2241          | 20084         | 3207  | 31611          |
| 17  | Union Bank of India          | 5                  | 38           | 17            | 443          | 190         | 5136         | 2603               | 12414         | 7125          | 31919         | 9940  | 49950          |
| 18  | United Bank of India         | 0                  | 0            | 0             | 0            | 11          | 222          | 35                 | 351           | 369           | 3625          | 415   | 4198           |
|     | <b>SUB TOTAL PSBs</b>        | <b>745</b>         | <b>7399</b>  | <b>441</b>    | <b>11223</b> | <b>2787</b> | <b>77289</b> | <b>24771</b>       | <b>215679</b> | <b>69821</b>  | <b>591831</b> | <b>98565</b>                                      | <b>903421</b>  |
| 19  | Axia Bank                    | 0                  | 0            | 3             | 78           | 91          | 2568         | 655                | 6948          | 1876          | 17046         | 2625  | 26640          |
| 20  | Bandhan Bank                 | 0                  | 0            | 0             | 0            | 0           | 0            | 19                 | 173           | 167           | 1637          | 186   | 1810           |
| 21  | Catholic Syrian Bank         | 0                  | 0            | 0             | 0            | 0           | 0            | 0                  | 0             | 0             | 0             | 0   | 0              |
| 22  | City Union Bank              | 0                  | 0            | 0             | 0            | 0           | 0            | 0                  | 0             | 18            | 177           | 18  | 177            |
| 23  | Development Credit Bank      | 0                  | 0            | 1             | 27           | 0           | 0            | 50                 | 611           | 367           | 4061          | 418   | 4699           |
| 24  | Dhan Lakshmi Bank            | 0                  | 0            | 0             | 0            | 0           | 0            | 0                  | 0             | 28            | 283           | 28  | 283            |
| 25  | Federal Bank Ltd.            | 0                  | 0            | 0             | 0            | 0           | 0            | 1                  | 13            | 117           | 1081          | 118   | 1094           |
| 26  | HDFC Bank                    | 51                 | 524          | 11            | 278          | 220         | 6288         | 1224               | 12367         | 5933          | 53052         | 7439  | 72509          |
| 27  | ICICI Bank                   | 0                  | 0            | 12            | 298          | 214         | 6223         | 1240               | 12482         | 4558          | 41268         | 6024  | 60271          |
| 28  | IDBI Bank                    | 5                  | 47           | 2             | 50           | 27          | 642          | 454                | 5746          | 1468          | 11180         | 1956  | 17665          |
| 29  | IDFC                         | 0                  | 0            | 0             | 0            | 0           | 0            | 5                  | 45            | 96            | 969           | 101   | 1014           |
| 30  | Indusind Bank Limited        | 0                  | 0            | 1             | 27           | 16          | 518          | 47                 | 412           | 455           | 4546          | 519   | 5503           |
| 31  | Jammu and Kashmir Bank       | 0                  | 0            | 0             | 0            | 0           | 0            | 0                  | 0             | 25            | 230           | 25  | 230            |
| 32  | Karnataka Bank Limited       | 0                  | 0            | 0             | 0            | 2           | 56           | 2                  | 25            | 37            | 333           | 41  | 414            |
| 33  | Karur Vysya Bank Ltd.        | 0                  | 0            | 0             | 0            | 0           | 0            | 0                  | 2             | 11            | 82            | 708   | 84             |
| 34  | Kotak Mahindra Bank          | 0                  | 0            | 0             | 0            | 0           | 0            | 67                 | 766           | 340           | 3423          | 407   | 4189           |
| 35  | Lakshmi Vilas Bank           | 0                  | 0            | 0             | 0            | 0           | 0            | 1                  | 8             | 39            | 352           | 40  | 360            |
| 36  | Ratnakar Bank Ltd. (RBL)     | 0                  | 0            | 0             | 0            | 0           | 0            | 7                  | 63            | 173           | 1852          | 180   | 1915           |
| 37  | South Indian Bank            | 0                  | 0            | 0             | 0            | 0           | 0            | 0                  | 0             | 33            | 327           | 33  | 327            |
| 38  | Standard Chartered Bank      | 0                  | 0            | 0             | 0            | 0           | 0            | 0                  | 2             | 21            | 6             | 74  | 8              |
| 39  | Tamilnadu Mercantile Bank    | 0                  | 0            | 0             | 0            | 0           | 0            | 0                  | 0             | 40            | 400           | 40  | 400            |
| 40  | Yes Bank                     | 0                  | 0            | 0             | 0            | 0           | 0            | 0                  | 32            | 288           | 213           | 2225  | 245            |
|     | <b>SUB TOTAL PVTs</b>        | <b>56</b>          | <b>571</b>   | <b>30</b>     | <b>758</b>   | <b>570</b>  | <b>16295</b> | <b>3808</b>        | <b>39979</b>  | <b>16071</b>  | <b>145224</b> | <b>20535</b>                                      | <b>202827</b>  |
|     | <b>TOTAL COMM. BANKS</b>     | <b>801</b>         | <b>7970</b>  | <b>471</b>    | <b>11981</b> | <b>3357</b> | <b>93584</b> | <b>28579</b>       | <b>255658</b> | <b>85892</b>  | <b>737055</b> | <b>119100</b>                                     | <b>1106248</b> |
| 41  | MGB                          | 28                 | 272          | 3             | 86           | 41          | 1325         | 923                | 5257          | 7564          | 7529          | 8559  | 14469          |
| 42  | MPGB                         | 186                | 1917         | 0             | 0            | 99          | 2750         | 1918               | 18310         | 5949          | 64263         | 8152  | 87240          |
|     | <b>SUB TOTAL RRBs</b>        | <b>214</b>         | <b>2189</b>  | <b>3</b>      | <b>86</b>    | <b>140</b>  | <b>4075</b>  | <b>2841</b>        | <b>23567</b>  | <b>13513</b>  | <b>71792</b>  | <b>16711</b>                                      | <b>101709</b>  |
| 43  | DCCB                         | 27                 | 276          | 0             | 0            | 7           | 269          | 47                 | 499           | 56            | 529           | 137   | 1573           |
|     | <b>SUB TOTAL COOPERATIVE</b> | <b>27</b>          | <b>276</b>   | <b>0</b>      | <b>0</b>     | <b>7</b>    | <b>269</b>   | <b>47</b>          | <b>499</b>    | <b>56</b>     | <b>529</b>    | <b>137</b>  | <b>1573</b>    |
| 44  | AU Small Finance Bank        | 0                  | 0            | 0             | 0            | 0           | 0            | 47                 | 542           | 259           | 1757          | 306   | 2299           |
| 45  | Equitas Small Finance Bank   | 0                  | 0            | 0             | 0            | 0           | 0            | 11                 | 62            | 184           | 935           | 195   | 997            |
| 46  | Fincare Small Finance Bank   | 0                  | 0            | 0             | 0            | 1           | 25           | 14                 | 99            | 29            | 329           | 44  | 453            |
| 47  | Jana Small Finance Bank      | 0                  | 0            | 0             | 0            | 0           | 0            | 4                  | 13            | 4             | 48            | 8   | 61             |
| 48  | Suryoday Small Finance Bank  | 0                  | 0            | 0             | 0            | 0           | 0            | 1                  | 3             | 46            | 675           | 47  | 678            |
| 49  | Ujjivan Small Finance Bank   | 0                  | 0            | 0             | 0            | 0           | 0            | 0                  | 0             | 0             | 0             | 0   | 0              |
| 50  | Utkarsh Small Finance Bank   | 0                  | 0            | 0             | 0            | 1           | 30           | 16                 | 134           | 346           | 435           | 363   | 599            |
|     | <b>SUB TOTAL SFBs</b>        | <b>0</b>           | <b>0</b>     | <b>0</b>      | <b>0</b>     | <b>2</b>    | <b>55</b>    | <b>93</b>          | <b>853</b>    | <b>868</b>    | <b>4179</b>   | <b>963</b>  | <b>5087</b>    |
|     | <b>GRAND TOTAL</b>           | <b>1042</b>        | <b>10435</b> | <b>474</b>    | <b>12067</b> | <b>3506</b> | <b>97983</b> | <b>31560</b>       | <b>280577</b> | <b>100329</b> | <b>813555</b> | <b>136911</b>                                     | <b>1214617</b> |