

मुख्य महाप्रबंधक
Chief General Manager



Message

It's a matter of pride that State Level Banker's Committee (SLBC) is launching the Annual Credit Plan (ACP) 2021-22 for the state of Madhya Pradesh. Timely and adequate credit plays a pivotal role in the process of development, more so in case of rural and agriculture development. The process of credit planning ensures equitable and optimal use of credit resource and it also facilitates effective monitoring of ground level credit 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. 2,12,821 crore (including Rs 1,99,077 crore for Priority Sector) will prop-up Ground Level Credit (GLC) in the Financial Year 2021-22 in the state of Madhya Pradesh and it would not only ensure adequacy of working capital to 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 thereby giving fillip to make Atmanirbhar Madhya Pradesh.

I, call upon the banking fraternity as also other Financial Institutions to ensure the achievement of ACP 2021-22, both in terms of quality and quantity so that together we can contribute holistically towards Agriculture and Rural development. If together, we strive to achieve the targets set under agriculture term lending, it will lead to improvement of CD Ratio, especially in low CD ratio districts. Once again, I urge all banks to strive to diversify their agriculture loan portfolio and give focus on term lending for capital formation in agriculture.

I congratulate SLBC Team for bringing out ACP 2021-22. I am sure that achievement of Annual Credit Plan would accelerate the pace of inclusive growth and will bring smiles on the faces of rural poor and farmers.

I wish SLBC and Bankers a fruitful business year 2021-22 and assure them of all the necessary support from NABARD.

(T.S. Raji Gain)

**Chief General Manager,
NABARD, Madhya Pradesh Regional Office**

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National Bank for Agriculture and Rural Development

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P R E F A C E

Banks are in the forefront of implementing developmental programmes of national interest. The Banking industry in M.P. has witnessed a phenomenal growth over the past few years. Total loans to priority sector has reached to 62.25% of total credit as against RBI Norm of 40%. Of which, the quantum of credit made available to



weaker section of the society has reached Rs 74,215 crore and number of people benefitted crossed 85 lakh as of December, 2020.

State Level Bankers' Committee, as mandated by Reserve Bank of India promotes Banks' role in the overall development of the State, and has been publishing 'Annual Credit Plan' every year. It gives me pleasure in presenting the Annual Credit Plan for Financial Year 2021-22, which is an aggregation of approved district credit plan of all 52 districts. The Plan entails an outlay of Rs 2, 12,821 crore (priority & non-priority sectors) with an increase of 12.46% over previous year's plan, which will be the minimum benchmark for all the banks.

The credit plan for priority sector has been assessed at Rs 1, 99,077 crore, which denotes an increase of 12.97% over the previous year. The share of agriculture is pegged at Rs 1,52, 057 crore, which is 71.45% of total credit plan. Share of term loans to total agriculture has been kept at 35%. Keeping in view the State Government's priority to boost the activities of SHGs, a fund of Rs 2,152 crore has been allocated for SHGs, which is 53% more than the previous year targets.

The credit assessment for MSME, Education, Housing, Export Credit, Social Infrastructure, Renewable Energy and Other Priority Sector are Rs 35,009 crore, Rs 1,345 crore, Rs 8,070 crore, Rs 864 crore, Rs 710 crore, Rs 617 crore and Rs 205 crore respectively. Nine districts in the state has been low CD ratio (below 40%) historically. A sufficient fund has been allocated for these districts, keeping in view the potentiality survey of NABARD.

When the world in the crisis, we believe that our great resolve will help overcome this crisis. The 'Atmanirbhar M.P. Roadmap 2023' of Govt. of M.P. is founded on the existing strengths of the State with a vision to position itself as one of the leading States through bold initiatives and innovations. It will give push to national goal of making 'Atmanirbhar Bharat'.

I extend my sincere thanks to the State Government, NABARD, RBI, LDMs, Officials of SLBC department and Controlling Offices of various banks for providing their cooperation in preparing of this document. We are confident that with devotion and diligence, banks would be able to achieve the estimated credit disbursement targets and realize the goal of Self-reliant nation and Madhya Pradesh.

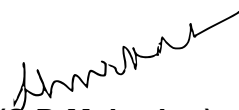

(S.D.Mahurkar)
Convenor-SLBC

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Amount in crore

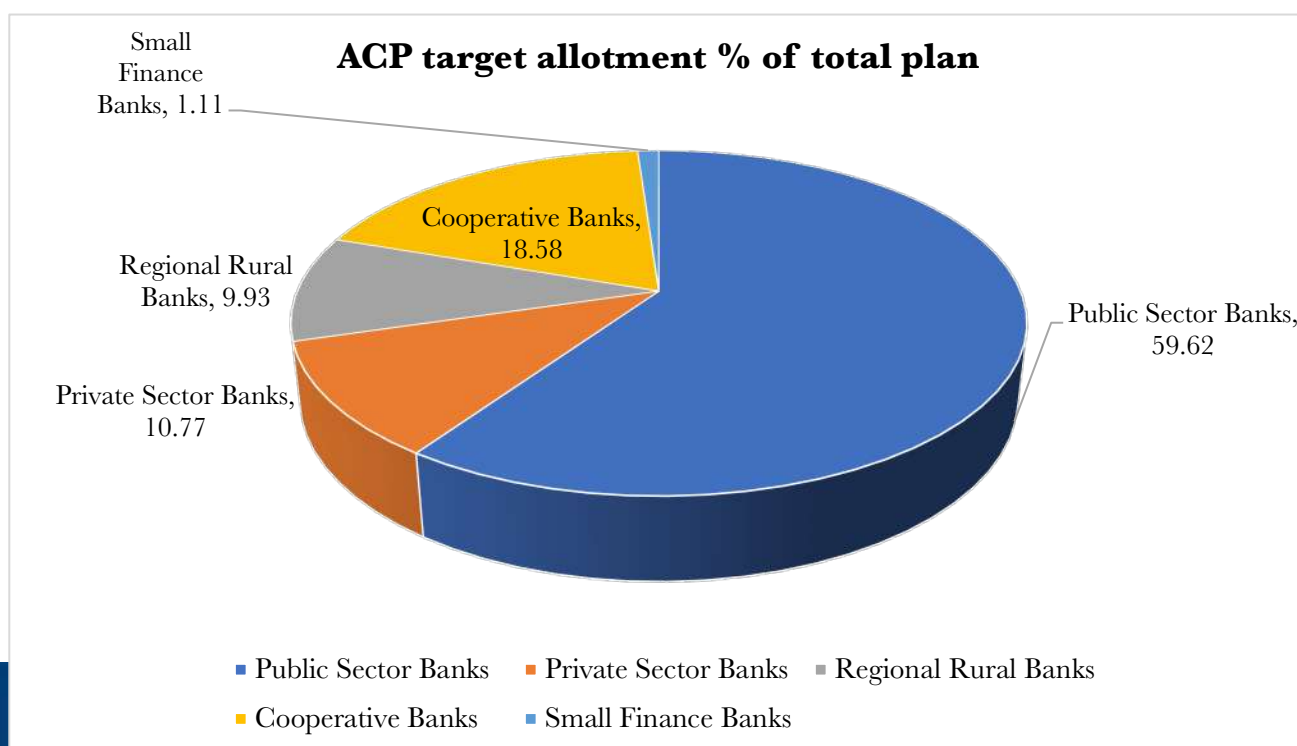
Sr.	Sector	No. of A/cs	Amount	% Share to total credit plan outlay
1	Farm Credit	60,96,552	1,40,222	65.89
1a	Out of Farm Credit Crop loans	50,32,218	1,00,991	47.45
1b	Agriculture Term Loan	10,83,756	53,218	25.01
2	Agriculture Infrastructure	90,692	5,105	2.40
3	Ancillary Activities	1,06,265	6,730	3.16
4	Total Agriculture (1+2+3)	62,93,509	1,52,057	71.45
5	MSME (5a+5b+5c+5d+5e)	5,90,792	35,009	16.45
5a	Micro Enterprises	4,67,549	20,085	9.44
5b	Small Enterprises	96,643	12,908	6.07
5c	Medium Enterprises	531	1,222	0.57
5d	Khadi & Village Industries	3,439	291	0.14
5e	Other under MSME	22,630	502	0.24
6	Education	24,552	1,345	0.63
7	Housing	1,31,978	8,270	3.89
8	Export Credit	1,405	864	0.41
9	Social Infrastructure	19,337	710	0.33
10	Renewable Energy	18,400	617	0.29
11	Other Priority	2,855	205	0.10
12	Total Priority Sector (4+5+6+7+8+9+10+11)	70,82,828	1,99,077	93.54
13	Non-Priority Sector	1,59,841	13,744	6.46
14	Total Credit Plan (12+13)	72,42,669	2,12,821	100.00
15	Weaker Sections	10,84,006	29,614	13.91

- Annual Credit Plan 2021-22 for the state of Madhya Pradesh has been drawn with an outlay of Rs. 2,12,821 crores, considering the PLP and requirement of Atma Nirbhar Bharat & Madhya Pradesh.
- Priority Sector lending targets have been fixed at Rs. 1,99,077 crores. Agriculture segment has a major share of Rs. 1,52,057 crores, comprising 71% of total credit plan outlay.
- 35% share, out of total agriculture has been allocated for agriculture term lending.
- Rs. 2,152 crore has been fixed for Self-Help Groups, which is 53% more than the previous year's targets.
- An amount of Rs. 1,00,991 crore is projected for Crop loan (Production Credit) disbursals for the year 2021-22.
- The potential assessed for Micro, Small and Medium (MSME) enterprises is Rs. 35,009 crore (16.45% of total outlay), followed by housing sector with outlay of Rs. 8,270 crore under priority sector. (3.89% of total outlay)
- Sufficient provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made.

AGENCY WISE ACP TARGETS

Amt. in Crore (FY 2021-22)

Sr.	Banks	Agriculture		Crop Loan		MSME		Priority Sector (PS)	
		Target	Allotment % of agriculture target	Target	Allotment % of crop loan target	Target	Allotment % of MSME target	Total Target	Allotment % of PS target
1	Public Sector Banks	84,267	55.42	51,232	50.73	25,457	72.72	1, 18,686	59.62
2	Private Sector Banks	12,864	8.46	7,165	7.1	6,689	19.11	21,431	10.77
3	Commercial Banks (PSBs+PVTs)	97,131	63.88	58,398	57.82	32,146	91.82	1,40,117	70.38
4	Regional Rural Banks	17,436	11.47	12,322	12.2	1,501	4.29	19,773	9.93
5	Cooperative Banks	36,323	23.89	29,631	29.34	533	1.52	36,979	18.58
6	Small Finance Banks	1,168	0.77	640	0.63	829	2.37	2,207	1.11
7	Total	1,52,057	100	1,00,991	100	35,009	100	1,99,077	100



Amount in crore

Sr.	Sector	FY 19-20	FY 20-21	FY 21-22	FY'21-22 Variation amt. over previous year	FY'21-22 % Variation over previous year
1	Farm Credit	1,16,000	1,24,412	1,40,222	15,810	12.71
1a	Out of Farm Credit Crop loans	90,000	96,864	1,00,991	4,127	4.26
1b	Term Loan out of total agriculture	33,857	37,372	53,218	15,846	42.40
1c	% of term loan to total agriculture	27.34	27.84	35.00	7.16	25.71
2	Agriculture Infrastructure	3,800	3,905	5,105	1,200	30.73
3	Ancillary Activities	4,057	5,919	6,730	810	13.69
4	Total Agriculture	1,23,857	1,34,236	1,52,057	17,821	13.28
5	MSME	30,201	32,078	35,009	2,931	9.14
6	Education	1,000	1,037	1,345	308	29.64
7	Housing	4,984	7,131	8,270	1,139	15.97
8	Export Credit	523	530	864	334	63.01
9	Social Infrastructure	1,000	595	710	115	19.33
10	Renewable Energy	400	288	617	329	113.92
11	Other Priority	1,066	321	205	-115	-35.95
12	Total Priority Sector	1,63,031	1,76,217	1,99,077	22,860	12.97
13	Non-Priority Sector	12,146	13,033	13,744	711	5.46
14	Total Credit	1,75,177	1,89,250	2,12,821	23,571	12.46

Disb:- Disbursed

O/s:- Outstanding

PLP:- Potential Linked Plan (NABARD)

- As compared to last year's credit plan, an additional allocation of Rs. 23,571 crore has been made in current year's plan with increase of 12.46%. An increase of Rs 22,860 crore (12.97%) has been made over last year's plan under priority sector.
- Agriculture credit target is growing every year. It is kept at 1, 52,057 crore for the year 2021-22 with increase of 13.28% over previous year. Of which, allocation for crop loans and terms loans is Rs 1, 00,991 crore and 53,218 crore respectively.
- With regard to lending to the MSME sectors, a growth of 9.14% over the previous year's allocation has been made for FY 2021-22.
- 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.



ACP Target for SHGs & JLGs

SHG:- Self Help Group

JLG:- Joint Liability Group

Amount in crore (FY

Sr.	District	Total SHGs (nos)	Total amt	Total JLGs (nos)	Sr.	District	Total SHGs (nos)	Total amt	Total JLGs (nos)
1	Agar Malwa	1,536	27.77	6000	28	Mandla	2,835	58.52	6000
2	Alirajpur	2,685	50.71	6000	29	Mandsaur	514	8.89	6000
3	Anuppur	2,866	49.61	6000	30	Morena	1,601	28.8	6000
4	Ashok Nagar	1,270	21.45	6000	31	Narsinghpur	2,492	44.59	6000
5	Balaghat	3,651	60.47	6000	32	Neemuch	495	8.34	6000
6	Barwani	3,423	61.36	6000	33	Niwari	508	8.87	6000
7	Betul	2,410	45.07	6000	34	Panna	2,295	40.37	6000
8	Bhind	1,318	21.94	6000	35	Raisen	2,867	53.8	6000
9	Bhopal	1,107	19.48	6000	36	Rajgarh	5,452	88.26	6000
10	Burhanpur	461	8.13	6000	37	Ratlam	863	14.63	6000
11	Chhatarpur	2,505	47.88	6000	38	Rewa	5,056	87.33	6000
12	Chhindwara	3,051	53.76	6000	39	Sagar	5,316	92.48	6000
13	Damoh	3,586	62.66	6000	40	Satna	2,071	35.88	6000
14	Datia	1,283	21.65	6000	41	Sehore	1,760	31.24	6000
15	Dewas	1,827	34.76	6000	42	Seoni	2,571	43.78	6000
16	Dhar	4,954	93.46	6000	43	Shahdol	4,688	77.49	6000
17	Dindori	2,101	40.61	6000	44	Shajapur	1,571	27.79	6000
18	Guna	4,151	66.18	6000	45	Sheopur	1,889	36.56	6000
19	Gwalior	953	19.15	6000	46	Shivpuri	4,496	77.31	6000
20	Harda	1,034	18.39	6000	47	Sidhi	3,203	54.77	6000
21	Hoshangabad	2,169	39.24	6000	48	Singoli	2,167	36.47	6000
22	Indore	1,005	17.29	6000	49	Tikamgarh	1,562	25.41	6000
23	Jabalpur	2,123	38.44	6000	50	Ujjain	1,012	17.13	6000
24	Jhabua	4,104	66.99	6000	51	Umaria	1,212	21.72	6000
25	Katni	2,065	36.24	6000	52	Vidisha	3,346	58.11	6000
26	Khandwa	815	16.09	6000		Total	1,22,276	2151.87	312000
27	Khargone	1981	34.55	6000					

2021-22)

ACP Target for Animal Husbandry & Fisheries

Amount in Crore (FY 2021-22)

Sr. No.	District	Dairy	Poultry	Sheep	Goatery	Piggery	Others	Total Animal Husbandry	Fisheries
1	Agar-Malwa	28.16	3.48	0.50	11.50	0.10	0.00	43.74	6.89
2	Alirajpur	38.60	1.94	0.36	2.51	1.52	0.66	45.59	7.39
3	Anuppur	26.25	10.98	0.00	0.00	0.00	5.70	42.93	6.88
4	Ashoknagar	65.00	2.11	0.00	2.11	0.00	0.00	69.22	1.64
5	Balaghat	239.88	7.25	0.00	4.66	14.29	0.00	266.08	30.25
6	Barwani	135.12	2.76	0.20	2.00	0.00	0.00	140.08	5.55
7	Betul	97.40	0.00	3.40	19.01	0.00	0.56	120.37	2.46

Sr. No.	District	Dairy	Poultry	Sheep	Goatery	Piggery	Others	Total Animal Husbandry	Fisheries
8	Bhind	164.06	0.00	0.22	7.79	0.00	0.00	172.07	5.49
9	Bhopal	191.92	30.30	1.50	36.28	2.50	0.00	262.50	12.66
10	Burhanpur	120.00	8.58	0.00	4.68	0.00	0.00	133.26	2.46
11	Chhatarpur	18.56	10.50	0.72	2.00	0.00	0.00	31.78	3.00
12	Chhindwara	59.04	0.45	0.00	13.17	0.91	0.00	73.57	1.02
13	Damoh	89.00	6.50	0.90	2.50	0.00	0.00	98.90	0.82
14	Datia	125.25	2.50	1.35	14.60	0.40	0.00	144.10	1.80
15	Dewas	128.03	4.90	1.90	16.07	1.55	0.00	152.45	9.00
16	Dhar	130.92	32.30	2.95	8.87	0.50	0.00	175.54	51.20
17	Dindori	57.50	2.93	0.00	7.03	0.00	1.75	69.21	32.64
18	Guna	63.50	7.00	1.10	5.00	0.20	0.00	76.80	3.00
19	Gwalior	279.11	0.00	3.31	10.36	0.00	0.00	292.78	0.91
20	Harda	55.00	6.20	1.30	11.50	0.50	0.00	74.50	15.30
21	Hoshangabad	189.15	4.57	0.00	67.44	0.00	39.73	300.89	30.58
22	Indore	599.00	110.60	5.80	170.55	2.65	0.00	888.60	20.65
23	Jabalpur	231.28	11.60	2.16	15.06	9.09	3.98	273.17	25.19
24	Jhabua	88.01	4.41	0.82	5.73	3.46	1.52	103.95	9.58
25	Katni	48.00	7.00	0.00	6.00	0.00	0.00	61.00	4.00
26	Khandwa	160.00	20.00	1.00	58.00	0.70	0.00	239.70	4.56
27	Khargone	185.20	4.06	2.00	8.00	1.20	0.00	200.46	9.00
28	Mandla	63.46	31.09	0.00	8.08	0.00	84.52	187.15	29.96
29	Mandsaur	107.69	0.77	0.00	4.40	0.00	0.00	112.86	0.00
30	Morena	164.06	0.00	0.22	7.79	0.00	0.00	172.07	5.49
31	Narsinghpur	40.23	22.05	3.16	2.64	3.11	0.00	71.19	16.79
32	Neemuch	98.00	8.00	0.91	4.00	0.00	0.00	110.91	2.98
33	Niwari	8.80	8.10	0.40	5.00	0.10	0.00	22.40	5.10
34	Panna	23.00	3.30	1.97	4.75	0.00	0.00	33.02	6.00
35	Raisen	36.59	8.14	0.99	1.63	0.66	28.16	76.17	0.00
36	Rajgarh	236.70	18.10	8.50	91.00	0.50	0.00	354.80	18.23
37	Ratlam	152.81	2.25	0.00	62.66	0.00	15.76	233.48	2.68
38	Rewa	135.75	6.81	1.27	8.84	5.34	2.34	160.35	14.78
39	Sagar	99.57	19.33	0.18	5.37	0.25	35.16	159.86	2.75
40	Satna	154.90	7.76	1.14	10.09	6.09	2.66	182.64	16.86
41	Sehore	210.00	31.00	1.75	16.50	0.00	0.00	259.25	18.50
42	Seoni	62.92	0.05	0.00	6.58	4.21	0.00	73.76	12.70
43	Shahdol	42.15	10.36	0.00	0.00	0.00	5.89	58.40	8.96
44	Shajapur	126.00	10.70	3.10	27.90	0.50	0.00	168.20	8.00
45	Sheopurkalan	99.00	51.20	5.50	24.00	1.25	0.00	180.95	14.00
46	Shivpuri	99.93	5.31	6.98	40.00	0.00	0.00	152.22	10.70
47	Sidhi	45.98	1.30	0.15	1.10	0.05	0.00	48.58	75.95
48	Singrauli	41.82	3.80	1.05	9.20	0.30	0.00	56.17	6.55
49	Tikamgarh	4.98	2.79	0.00	1.36	0.00	0.00	9.13	1.85
50	Ujjain	398.20	15.00	2.30	19.00	0.00	0.00	434.50	9.50
51	Umaria	15.20	3.00	0.58	4.00	0.00	0.00	22.78	2.50
52	Vidisha	135.00	17.50	0.12	4.40	1.50	0.00	158.52	6.00
	Total	6215.68	590.63	71.76	882.71	63.43	228.39	8052.60	600.75



Potential Linked Plan(PLP) of NABARD & ACP 2021-22

Amount in crore

Sr.	Sector	PLP of NABARD 2021-22	ACP 2021-22	% of PLP
1	Farm Credit	1,47,409	1,40,222	95
1a	Out of Farm Credit Crop loans	1,11,736	1,00,991	90
1b	Agriculture Term loans	35,673	53,219	149
2	Agriculture Infrastructure	7,044	5,105	72
3	Ancillary Activities	6,257	6,730	108
4	Total Agriculture (1+2+3)	1,60,710	1,52,057	95
5	MSME	36,102	35,009	97
6	Education	2,560	1,345	53
7	Housing	10,746	8,270	77
8	Export Credit	1,384	864	62
9	Social Infrastructure	2,574	710	28
10	Renewable Energy	883	617	70
11	Other Priority	2,416	205	9
12	Total Priority Sector	2,17,374	1,99,077	92

- The National Bank for Agriculture and Rural Development (NABARD) has projected Rs.2,17,374 crore as Potential Linked Credit Plan (PLP) for the year 2021-22 for the state of Madhya Pradesh under priority sector.
- Credit assessed by the Banks for the year 2021-22 under priority sector is in line with the PLP of NABARD, which is Rs. 1, 99,077 crore and comprising 92% of the PLP.
- As against PLP of Rs. 1, 60,710 crore for agriculture sector, credit provisions have been made of Rs. 1, 52,057 crore in the ACP. This includes provision of Rs 1, 00,991 crore for crop loans and Rs. 53,219 crore for agriculture term loans.
- Provision of Rs. 35,009 crore has been made for Micro, Small & Medium Enterprises comprising manufacturing, processing & service industries as against the PLP of Rs. 36,102 crore keeping in view of the opportunity in the MSME sectors in the State.

Thrust has been laid on agriculture investment credit, which is 35% per cent of total outlay earmarked for agriculture lending with a view to achieve capital formation in agriculture for doubling the farmer's income. After thorough discussions and 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. has been made.



District wise ACP vis-a-vis PLP

Amount in Crore (FY 2021-22)

Sr.	District	PLP	ACP	ACP % of PLP	Sr.	District	PLP	ACP	ACP % of PLP
1	Agar Malwa	2,769	1,805	65	27	Khargone	7,528	6,317	84
2	Alirajpur	1,314	902	69	28	Mandla	2,120	2,050	97
3	Anuppur	902	882	98	29	Mandsaur	4,518	4,501	100
4	Ashok Nagar	2,085	1,879	90	30	Morena	4,522	4,519	100
5	Balaghat	3,581	3,481	97	31	Narsinghpur	4,902	4,696	96
6	Barwani	4,050	3,442	85	32	Neemuch	1,998	1,898	95
7	Betul	2,745	2,673	97	33	Niwari	861	647	75
8	Bhind	4,380	4,270	97	34	Panna	1,747	1,499	86
9	Bhopal	13,225	12,050	91	35	Raisen	7,033	7,013	100
10	Burhanpur	2,308	2,080	90	36	Rajgarh	5,467	5,166	94
11	Chhatarpur	2,909	2,121	73	37	Ratlam	8,088	7,918	98
12	Chhindwara	4,899	4,838	99	38	Rewa	3,007	3,000	100
13	Damoh	2,700	2,338	87	39	Sagar	5,835	5,647	97
14	Datia	2,427	2,064	85	40	Satna	4,564	3,423	75
15	Dewas	5,427	4,962	91	41	Sehore	5,430	4,851	89
16	Dhar	7,179	6,374	89	42	Seoni	2,730	2,483	91
17	Dindori	1,465	1,394	95	43	Shahdol	1,124	1,048	93
18	Guna	2,736	2,462	90	44	Shajapur	4,533	4,059	90
19	Gwalior	7,698	7,546	98	45	Sheopur Kala	2,198	2,093	95
20	Harda	3,311	2,726	82	46	Shivpuri	3,488	3,369	97
21	Hoshangabad	8,002	7,997	100	47	Sidhi	1,983	1,474	74
22	Indore	15,257	15,226	100	48	Singrauli	1,110	830	75
23	Jabalpur	6,082	5,785	95	49	Tikamgarh	1,822	1,360	75
24	Jhabua	2,028	1,725	85	50	Ujjain	9,346	7,476	80
25	Katni	2,347	2,112	90	51	Umaria	567	457	81
26	Khandwa	4,013	3,888	97	52	Vidisha	5,013	4,262	85
						Grand Total	2,17,374	1,99,077	92



Year wise ACP achievement

Amount in crore

Year	Credit O/s	Deposit O/s	CD Ratio	ACP (Priority Sector)		
				Target	Achievement	Achv. %
2016-17	2,40,064	3,36,950	71.25	1,12,356	1,15,176	102.51
2017-18	2,72,924	3,65,432	74.69	1,26,879	90,176	71.07
2018-19	3,07,354	3,93,177	78.17	1,43,435	1,03,576	72.21
2019-20	3,32,321	4,23,556	78.46	1,63,005	1,03,053	63.22
2020-21	3,58,785	4,88,688	73.42	1,76,217	1,15,757	66.00

Sector wise ACP achievement

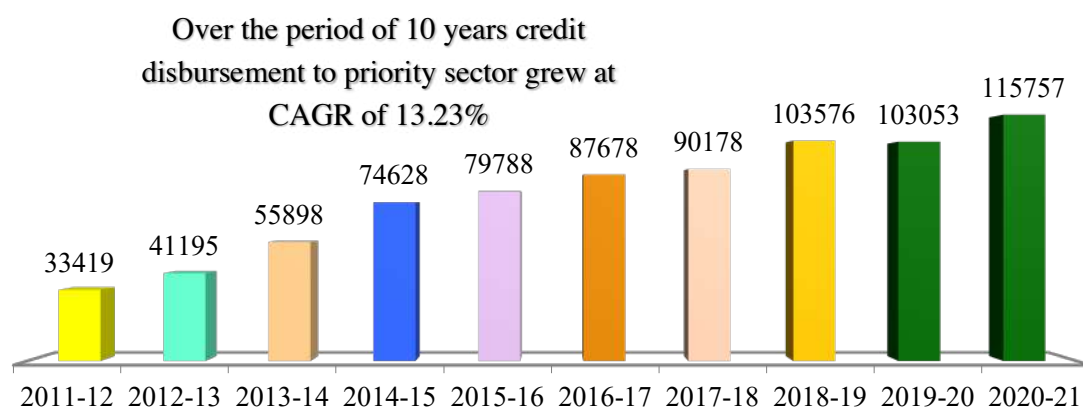
^Actual- 108 ^^Actual-24

Amount in crore

Sr. No	Sector	FY 2019-20			FY 2020-21				
		Target	Achi.	Achi. %	Target		Achievement		Achi. %
		Amt.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Agriculture	1,23,857	64,965	52	50.98	1,34,236	56.56	72,480	54
1a	Farm Credit	1,16,000	59,816	52	49.53	1,24,412	54.64	64,458	52
1b	Crop Loan	90,000	47,496	53	41.28	96,864	41.9	51,738	53
1c	Agri Infra	3,800	737	19	0.61	3,905	0.09	1,185	30
1d	Ancillary Activity	4,057	4,412	109	0.84	5,919	1.83	6,837	116
2	MSME	30,201	31,114	103	5.19	32,079	12.66	33,563	105
3	Export Credit	523	476	91	0.01	530	0^	216	41
4	Education	995	420	42	0.19	1,037	0.19	419	40
5	Housing	4,962	3,514	71	1.01	7,131	0.93	6,551	92
6	Social infra	1,000	177	18	0.14	595	0.03	263	44
7	Renewable	400	1,018	255	0.12	288	0^^	44	15
8	Others	1,066	1,368	128	0.07	321	4.38	2,221	692
9	Total Priority	1,63,004	1,03,052	63	57.72	1,76,217	74.75	1,15,757	66
10	Total NPS	12,146	12,912	106	1.46	13,033	14.34	52,518	403
11	Total Credit Plan	1,75,150	1,15,964	66	59.18	1,89,250	89.09	1,68,276	89



DISBURSEMENT UNDER PRIORITY SECTOR OVER PAST FEW YEARS



District wise ACP achievement

Amount in Crore

Sr.	District Name	2017-18			2018-19			2019-20			2020-21 (upto Dec)		
		Target	Achv.	% of Achv.	Target	Achv.	% of Achv.	Target	Achv.	% of Achv.	Target	Achv.	% of Achv.
1	Agar-Malwa	1673	485	29	1923	692	36	2164	961	44	1462	704	48
2	Alirajpur	751	194	26	220	236	107	634	465	73	734	507	69
3	Anuppur	543	455	84	584	424	73	663	427	64	766	512	67
4	Ashoknagar	1290	700	54	1424	709	50	1456	569	39	1474	635	43
5	Balaghat	1744	1554	89	2087	1909	91	2439	1933	79	2975	2054	69
6	Barwani	2770	1410	51	2937	1428	49	2932	1260	43	3072	887	29
7	Betul	1673	1488	89	1799	1590	88	2074	1608	78	2387	1657	69
8	Bhind	2383	2135	90	2615	2160	83	3027	2276	75	3619	2385	66
9	Bhopal	8088	4927	61	8886	5859	66	10267	6260	61	11750	4092	35
10	Burhanpur	1647	741	45	1719	809	47	1752	798	46	2066	579	28
11	Chhatarpur	1568	766	49	1881	903	48	2126	726	34	1929	583	30
12	Chhindwara	2808	2493	89	3258	2884	89	3652	2911	80	4320	3009	70
13	Damoh	1508	703	47	1799	734	41	1971	729	37	2138	535	25
14	Datia	1225	780	64	1593	802	50	1808	557	31	2219	392	18
15	Dewas	3348	2169	65	3723	2856	77	3977	2221	56	4839	2264	47
16	Dhar	4855	1648	34	5356	2255	42	6078	2435	40	6189	2453	40
17	Dindori	790	701	89	836	649	78	967	751	78	1162	777	67
18	Guna	2710	861	32	1881	1189	63	2474	881	36	6775	1004	15
19	Gwalior	1687	3989	236	5194	4017	77	5875	4560	78	2659	4681	176
20	Harda	4504	922	20	2355	1093	46	2593	1161	45	7189	1249	17
21	Hoshangabad	1484	4663	314	5498	4814	88	6244	4719	76	12150	4946	41
22	Indore	5146	9490	184	11434	11013	96	11905	13596	114	5031	8232	164
23	Jabalpur	10257	2969	29	3664	3200	87	4101	3061	75	1495	3319	222
24	Jhabua	3347	726	22	1004	823	82	1292	1014	79	1745	1022	59
25	Katni	1035	593	57	1454	563	39	1727	585	34	3781	447	12
26	Khandwa	1380	1220	88	2981	1613	54	3671	1323	36	2465	1052	43
27	Khargone	4758	2688	56	5480	3229	59	6097	3252	53	6161	2633	43
28	Mandla	1127	984	87	1316	1041	79	1436	1113	78	1716	1127	66
29	Mandsaur	2833	2516	89	3067	2764	90	3438	2634	77	3988	2752	69
30	Morena	2534	2284	90	2795	2378	85	3218	2453	76	3830	2646	69



Sr.	District Name	2017-18			2018-19			2019-20			2020-21 (Dec)		
		Target	Achv.	% of Achv.	Target	Achv.	% of Achv.	Target	Achv.	% of Achv.	Target	Achv.	% of Achv.
31	Narsinghpur	2413	2151	89	2854	2665	93	3258	2575	79	3913	2704	69
32	Neemuch	1319	739	56	1451	919	63	1592	748	47	1838	677	37
33	Niwari	0	0	0	0	0	0	644	138	21	398	92	23
34	Panna	893	319	36	1171	441	38	1246	379	30	588	292	50
35	Raisen	4865	4383	90	5064	4171	82	5589	4445	80	1245	4438	356
36	Rajgarh	3253	1574	48	3552	3337	94	5126	2136	42	6418	1840	29
37	Ratlam	4499	4048	90	5254	4822	92	5917	4694	79	4990	4610	92
38	Rewa	1645	1099	67	1865	857	46	2382	1911	80	6826	710	10
39	Sagar	3286	1480	45	3494	2996	86	3922	3031	77	2779	3234	116
40	Satna	1138	994	87	1235	635	51	1797	1322	74	4706	1001	21
41	Sehore	3258	2191	67	3933	3725	95	4873	2547	52	2094	2401	115
42	Seoni	1251	1120	90	1667	1480	89	1876	1477	79	4778	1492	31
43	Shahdol	660	579	88	700	564	81	779	516	66	2158	594	28
44	Shajapur	2596	1445	56	2971	1718	58	3348	1456	43	857	1559	182
45	Sheopurkalan	1204	429	36	1575	428	27	2090	332	16	3707	353	10
46	Shivpuri	1804	631	35	2482	886	36	3330	658	20	2103	627	30
47	Sidhi	624	1690	271	687	1872	273	827	1105	134	3315	1388	42
48	Singrauli	402	269	67	454	297	65	595	262	44	723	279	39
49	Tikamgarh	1558	491	32	1688	550	33	1314	285	22	362	252	69
50	Ujjain	5487	5295	96	6817	4272	63	5422	3848	71	1252	3333	266
51	Umaria	346	104	30	120	99	83	335	97	29	4862	121	2
52	Vidisha	2912	1890	65	3638	2208	61	4685	1856	40	4224	1878	44
Total		126879	90176	71	143435	103576	72	163005	103053	63	176217	93009	53

District wise CD Ratio

Amt. in Crore

Sr.	District Name	Deposits		Credit		% Growth		CD Ratio Mar'21
		Mar-20	Mar-21	Mar-20	Mar-21	Deposits	Credit	
1	Agar Malwa	784	947	1397	1548	163	151	163.5
2	Alirajpur	1251	1451	598	670	200	72	46.2
3	Anuppur	3512	3938	801	916	426	116	23.3
4	Ashok Nagar	1768	2153	2136	2336	385	201	108.5
5	Balaghat	4972	5510	2433	2669	537	235	48.4
6	Barwani	3292	3612	3341	3688	319	346	102.1
7	Betul	6788	7600	3390	3551	812	160	46.7
8	Bhind	3874	4355	1592	1840	481	248	42.3
9	Bhopal	86247	102931	75425	84298	16684	8873	81.9
10	Burhanpur	3102	3274	2568	2504	173	-64	76.5
11	Chhatarpur	6148	6902	2714	2884	754	170	41.8
12	Chhindwara	9301	10403	5538	6191	1102	653	59.5
13	Damoh	3484	4019	2121	2273	535	152	56.5
14	Datia	2553	2801	1757	1900	249	143	67.8
15	Dewas	5597	6836	6685	7193	1238	509	105.2
16	Dhar	7806	9060	8088	8679	1254	591	95.8
17	Dindori	1229	1471	417	560	242	143	38.1
18	Guna	3803	4343	3658	3890	540	231	89.6
19	Gwalior	23114	25858	11579	12836	2744	1257	49.6
20	Harda	2025	2461	3085	3221	436	136	130.9
21	Hoshangabad	7096	8149	6329	7165	1053	836	87.9



Sr.	District Name	Deposits		Credit		% Growth		CD Ratio Mar'21
		Mar-20	Mar-21	Mar-20	Mar-21	Deposits	Credit	
22	Indore	64137	72750	59978	58642	8613	-1336	80.6
23	Jabalpur	28874	32999	19601	22841	4125	3240	69.2
24	Jhabua	2118	2416	1724	2086	298	362	86.3
25	Katni	5664	6281	2712	3188	617	475	50.8
26	Khandwa	4417	5149	4585	5206	732	621	101.1
27	Khargone	6191	7008	8537	8840	817	303	126.1
28	Mandla	3093	3670	1240	1493	577	253	40.7
29	Mandsaur	4626	5289	4930	4669	663	-261	88.3
30	Morena	4382	4965	2402	2874	582	472	57.9
31	Narsinghpur	4266	4877	4183	4615	611	432	94.6
32	Neemuch	3673	4243	2898	3011	571	113	71.0
33	Niwari	1036	1219	403	416	183	13	34.1
34	Panna	2645	2944	1090	1249	300	159	42.4
35	Raisen	3654	4091	5985	6615	437	629	161.7
36	Rajgarh	3228	3815	4775	5126	586	351	134.4
37	Ratlam	6451	7217	6489	6996	766	507	96.9
38	Rewa	11463	12640	3756	4117	1176	361	32.6
39	Sagar	10509	12359	5870	6489	1850	619	52.5
40	Satna	10092	11407	4259	4761	1315	502	41.7
41	Sehore	4033	4756	5658	6130	723	472	128.9
42	Seoni	3905	4597	2539	2880	692	341	62.6
43	Shahdol	4721	5248	1377	1594	527	218	30.4
44	Shajapur	2731	3405	4688	4973	674	285	146.0
45	Sheopur Kala	1170	1339	1070	1172	169	102	87.6
46	Shivpuri	4291	4931	2477	2822	640	345	57.2
47	Sidhi	3633	4143	1360	1464	510	104	35.3
48	Singrauli	8418	10553	1835	2076	2135	241	19.7
49	Tikamgarh	3075	3747	1095	1453	672	358	38.8
50	Ujjain	12367	14363	12789	13625	1996	836	94.9
51	Umaria	2366	2750	628	705	384	77	25.7
52	Vidisha	4578	5444	5736	5848	866	112	107.4
	Total	423556	488688	332321	358785	65132	26465	73.4

District wise Sector wise Advances Outstanding

As on 31.03.2021

Amt. in Crore

Sr.	District	Priority Sector						Non-Priority
		Agri	Crop Loans	MSME	Housing	Edu	Priority Sector	
1	Agar-Malwa	867	789	277	117	7	1268	280
2	Alirajpur	245	173	156	88	10	532	137
3	Anuppur	202	149	178	48	15	466	450
4	Ashoknagar	1863	1353	280	106	7	2279	57
5	Balaghat	1128	806	599	363	32	2237	432
6	Barwani	2261	1316	742	316	17	3339	349
7	Betul	1978	1477	663	150	48	3002	549
8	Bhind	1123	795	261	93	12	1541	299



Sr.	District	Priority Sector						Non-Priority
		Agri	Crop Loans	MSME	Housing	Edu	Priority Sector	
9	Bhopal	3765	1428	8492	5349	362	18322	65976
10	Burhanpur	1560	979	496	148	23	2240	264
11	Chhatarpur	1367	954	728	30	15	2353	531
12	Chhindwara	2919	2049	1386	476	44	4936	1254
13	Damoh	1457	960	298	218	11	1975	297
14	Datia	1082	936	234	35	8	1494	406
15	Dewas	4288	3331	1462	528	38	6313	880
16	Dhar	5143	3878	1352	837	32	7334	1346
17	Dindori	260	191	107	43	5	429	131
18	Guna	2498	1694	665	230	19	3917	-27
19	Gwalior	2345	1634	4135	906	132	8052	4785
20	Harda	2192	1688	369	225	14	2791	430
21	Hoshangabad	4515	3212	1102	712	43	6394	771
22	Indore	4678	2878	16676	6579	625	30464	28179
23	Jabalpur	4133	2203	5275	2268	126	12056	10785
24	Jhabua	1074	766	318	315	16	1755	331
25	Katni	1057	850	1013	323	23	2447	741
26	Khandwa	2355	1865	862	345	31	3597	1609
27	Khargone	4867	4108	1308	875	30	7053	1787
28	Mandla	520	377	272	114	11	958	536
29	Mandsaur	3094	2594	855	381	28	4458	211
30	Morena	1763	1234	596	157	16	2603	271
31	Narsinghpur	3425	2571	645	175	22	4351	264
32	Neemuch	1698	1106	666	209	20	2640	371
33	Niwari	252	148	79	31	3	364	52
34	Panna	727	548	140	87	6	966	283
35	Raisen	4139	3069	751	262	18	5280	1334
36	Rajgarh	3631	2738	600	248	18	4498	628
37	Ratlam	3464	2594	1860	575	39	6037	959
38	Rewa	1360	988	1056	371	24	2824	1293
39	Sagar	3680	2739	923	484	36	5153	1336
40	Satna	1734	1492	1228	237	33	3251	1510
41	Sehore	4192	3032	778	339	21	5374	756
42	Seoni	1701	1242	437	211	17	2452	428
43	Shahdol	448	319	385	132	22	1010	585
44	Shajapur	3455	2398	546	256	19	4285	688
45	Sheopurkalan	897	671	148	54	5	1124	48
46	Shivpuri	1605	1124	531	209	15	2397	425
47	Sidhi	478	353	212	76	7	790	674
48	Singrauli	481	334	398	67	14	970	1107
49	Tikamgarh	512	360	285	99	6	918	535
50	Ujjain	8463	6815	2116	974	83	11607	2017
51	Umaria	223	156	117	40	10	410	295
52	Vidisha	4635	3904	640	391	25	5724	124
Total		117797	85372	65696	27904	2265	219029	139756

BANKING

KEY BANKING PARAMETERS

Amount in crore

Sr.	Parameters	Outstanding			Y-o-Y variation (Absolute Term)		% Y-o-Y variation	
		Mar-19	Mar-20	Mar-21	Mar-20	Mar-21	Mar-20	Mar-21
1	Total number of Branches	7,684	7,958	8,032	274	74	3.6	0.9
2	Total number of ATMs	9,316	9,320	9,453	4	133	0.0	1.4
3	Total Deposits	3,93,177	4,23,556	4,88,688	30,379	65,132	7.7	15.4
4	Total Advances	3,07,354	3,32,321	3,58,785	24,967	26,464	8.1	8.0
4a	Credit as per place of utilization	10,718	9,421	11,194	-1,297	1,773	-12.1	18.8
5	Credit Deposit Ratio	78.17	78.46	73.42	0	-5	0.4	-6.4
5a	CD Ratio including credit as per place of utilization	80.9	80.68	75.71	0	-5	-0.3	-6.2
6	Total Business [3+4]	7,00,531	7,55,877	8,47,473	55,346	91,596	7.9	12.1
PRIORITY SECTOR ADVANCES								
7	Agriculture	1,02,143	1,09,952	1,17,797	7,809	7,845	7.6	7.1
8	Crop Loans out of total agriculture	75,290	83,295	85,372	8,005	2,077	10.6	2.5
9	% of Agriculture advances to Total advances [RBI Norm*: 18%]	33.23	33.09	32.83	0	0	-0.4	-0.8
10	MSME	55,745	60,228	65,696	4,483	5,468	8.0	9.1
10a	Credit to Micro Enterprises	27,449	31,263	33,958	3,814	2,695	13.9	8.6
11	% of credit to micro enterprises to total advances (RBI Norm*- 7.5%)	8.93	9.41	9.46	0	0	5.4	0.5
12	Export Credit	363	341	435	-22	94	-6.1	27.6
13	Education	2,064	2,175	2,265	111	90	5.4	4.1
14	Housing	20,877	25,507	27,905	4,630	2,398	22.2	9.4
15	Social Infrastructure	214	235	252	21	17	9.8	7.2
16	Renewable Energy	47	1041	58	994	-983	2114.9	-94.4
17	Others	3,415	3,443	4,621	28	1,178	0.8	34.2
18	Total Priority Sector Advances	1,84,868	2,02,922	2,19,029	18,054	16,107	9.8	7.9
19	% of Priority Sector advances to Total advances [RBI Norm*: 40%]	60.15	61.06	61.05	1	0	1.5	0.0
20	Total Non-Priority Sector Advances	1,22,486	1,29,399	1,39,756	6,913	10,357	5.6	8.0
21	Advances to small & marginal farmers	37,619	34,290	40,179	-3,329	5,889	-8.8	17.2
22	% of advances to small & marginal farmers to total advances [RBI Norm*: 8%]^	12.24	10.32	11.2	-2	1	-15.7	8.5
23	Total NPA	35,711	36,275	33,739	564	-2,536	1.6	-7.0
24	% of NPA to total advances	11.62	10.92	9.4	-1	-2	-6.0	-13.9
25	Advances to Weaker Sections	70,391	69,241	79,939	-1,150	10,698	-1.6	15.5
26	% of advances to Weaker Sections to total Advances [RBI Norm*: 10%]^	22.9	20.84	22.28	-2	1	-9.0	6.9

* For Domestic Commercial Banks in the Country (excluding RRBs & SFBs), ^ For FY 2021-22, -9% ^^ For FY 2021-22- 11%

KEY HIGHLIGHTS- MARCH 31, 2021 (FY 2020-21)

Highlights of the performance of all the Banks during FY 2020-21 are given below:

1. Total Business of the Banks increased to Rs 8,47,473 crore in March 2021 from Rs. 7,55,877 crore in previous year. On year-on-year (y-o-y) basis, bank's business increased by 12.1% in March 2021 as compared with an increase of 7.9% in March 2020.
2. Aggregate deposits increased by Rs 65,132 crore y-o-y and stood at Rs. 4, 88,688 crore in March 2021. The year-on-year (y-o-y) growth in aggregate deposits worked out to 15.4% in March 2021 which is almost double as compared with growth in March 2020, which was 7.7%. The rise in deposits growth seems to be driven by lower transaction demand and precautionary cash preservation in the face of huge uncertainties created by the pandemic, lockdown restrictions and the slide of the business cycle.
3. Out of total deposits, share of CASA (Savings Account & Current Account) was 44.3 per cent March 31, 2021. Savings and Current deposits stood at Rs 1, 87,732 crore and Rs 28,669 crore respectively. Share of Time/Term Deposits was 55.7% of total deposits.
4. The Credit-Deposit (C-D) Ratio of the state decreased to 73.42% at the end of March 2021 from 78.46% previous year in March 2020. However, actual CD ratio stood at 75.71% after including credit of Rs. 11,194 crore as per "place of utilization Norm" of RBI.
5. Gross credit of the Banks increased to Rs.3,58,785 crore in March 2021 from Rs. 3,32,321 crore one year ago, registering y-o-y growth of 8.0%. Year-on year growth of credit in March 2018, March 2019 and March 2020 was 13.7%, 12.6% and 8.1% respectively.
6. Agriculture credit increased by 7.1% y-o-y to Rs.1, 17,797 crore in March 2021 from Rs. 1, 09,952 crore previous year. Agriculture credit is constituting 32.83% of the total credit portfolio as on March 2021.
7. Credit to MSME sectors stood at Rs. 65,696 crore in March 2021, showing y-o-y growth of 9.1% as compared to 8.0% a year ago.
8. Credit to housing under priority sector increased by 9.4% in March 2021, down from an increase of 22.2% in March 2019.
9. Gross NPA reduced from Rs 36,275 crore in March 2020 to Rs 33,739 crore in March 2021, showing 7.0% down year on year basis. The main reasons for this decline is the recovery held in the large corporate accounts in some banks.
10. 10 Banks namely State Bank of India, DCCB & Apex Bank, Bank of India, Punjab National Bank, Union Bank of India Central Bank of India, HDFC Bank, ICICI Bank, Bank of Baroda & Canara Bank continued to be accounted for over two-thirds of total business as on March 2021. Of which, around ¼th of total business is lying with SBI.

TOP 10 BANKS IN TERMS OF BUSINESS IN M.P. AS ON 31.03.2021

In descending order		Amount in crore		
Sr.	Bank Name	Deposits	Advances	Business
1	State Bank of India	1,48,665	75,277	2,23,942
2	DCCB & Apex Bank	30,593	36,228	66,822
3	Bank of India	35,500	25,603	61,103
4	Punjab National Bank	36,254	21,704	57,958
5	Union Bank of India	33,249	20,196	53,445
6	Central Bank of India	33,661	15,040	48,701
7	HDFC Bank	18,316	24,899	43,215
8	ICICI Bank	15,772	22,703	38,475
9	Bank of Baroda	19,880	15,728	35,608
10	Canara Bank	16,066	14,544	30,610

PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS

Banking Network

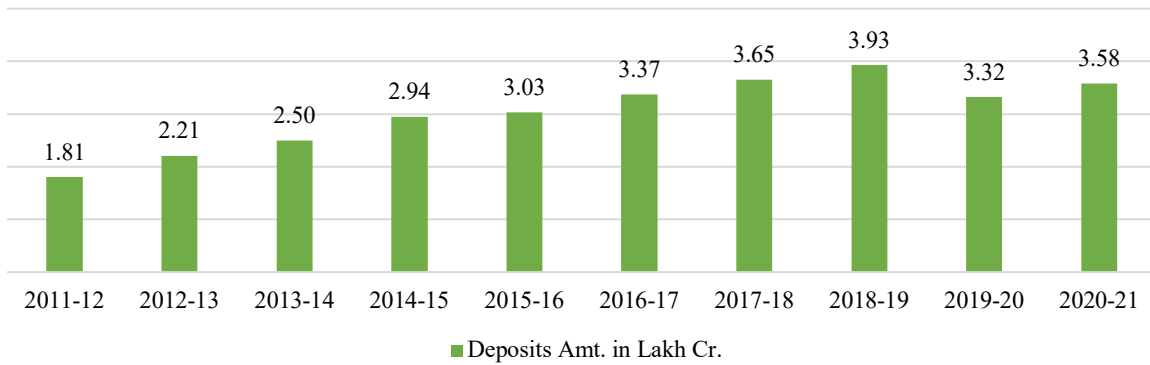
Banks in Madhya Pradesh have a network of 8,032 branches spanning 34%, 32% and 34% in rural, semi-urban and urban/metropolitan areas respectively with 9,453 ATMs as on March 31, 2021. Besides brick and mortar branches, banking facilities are being extended by 10,343 business correspondents in 11,864 rural Sub Service Areas (SSAs). 50.36% of total branch network constitutes the branches of Public Sector Banks.

As on 31.03.2021, there were 34 Commercial Banks {(12 Public Sector Banks (PSBs), 22 Private Sector Banks (PVTs)}, 2 Regional Rural Banks, 1 State Cooperative Bank (MPSStCB), 38 District Central Cooperative Banks (DCCBs) and 8 Small Finance Banks (SFBs) in the State. Payment Banks viz. India Post Payment Bank (IPPB), Airtel and FINO also functioning in the state.

Deposits

- Bank's deposits increased by Rs 65,132 crore y-o-y and stood at Rs. 4, 88,688 crore in March 2021. The year-on-year (y-o-y) growth in aggregate deposits worked out to 15.4% in March 2021 which is almost double as compared with growth in March 2020, which was 7.7%.
- Out of total deposits, share of CASA (Savings Account & Current Account) was 44.3 per cent March 31, 2021. Savings and Current deposits stood at Rs 1, 87,732 crore and Rs 28,669 crore respectively. Share of Time/Term Deposits was 55.7% of total deposits.
- Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY) increased by Rs 2,259 crore in a year and reached to Rs 8,257 crore as on March 31, 2021.
- During FY12-21, deposits grew at a CAGR of 7.05%.

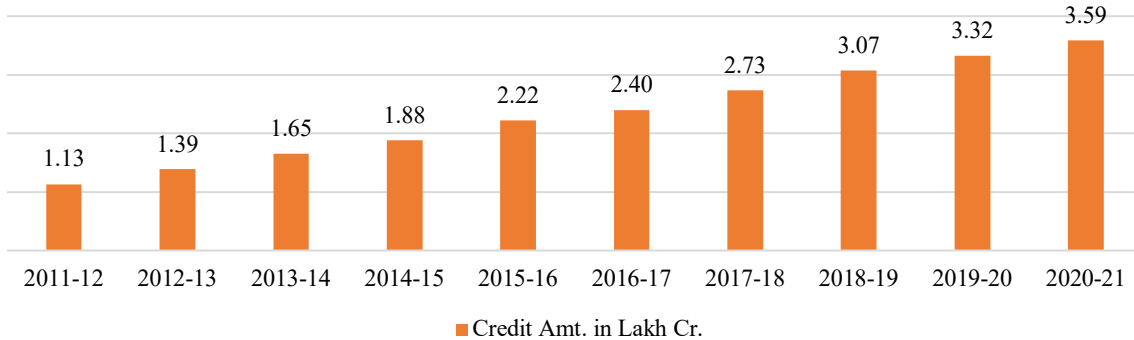
Growth in deposits over the past 10 years
CAGR 7.05%



Credit

- Gross credit of the Banks increased to Rs.3,58,785 crore in March 2021 from Rs. 3,32,321 crore one year ago, registering y-o-y growth of 8.0%. Year-on year growth of credit in March 2018, March 2019 and March 2020 was 13.7%, 12.6% and 8.1% respectively.

Growth in credit over the past 10 years
CAGR 12.25%



- 61.05% and 32.83% of total bank's credit goes to priority sector and agriculture lending respectively as on March 31, 2021.
- Year-on-year, Bank's credit to Agriculture, MSME, Housing, Education and Priority Sector grew at 7.1%, 9.1%, 9.4%, 4.1% and 7.9% respectively in March 2021. Last year it was 7.6%, 8.0%, 22.2%, 5.4% and 9.8% respectively. Merger of Gruh Housing Finance Company into the Bandhan Bank accounted for higher growth rate in the housing sector during the FY 2019-20. Around Rs 2,800 crore added into the outstanding of housing portfolio of the Bandhan Bank.
- Average loan size was Rs 2.17 lakh as on March 31, 2021.

Agriculture

- Agriculture credit accounts for 32.83% of the total bank's credit as on March 31, 2021. Out of which, the share of crop loans and term loans was 72% and 28% respectively.
- Agriculture credit grew by 7.1% year-on-year as on March 2021 as compared to 7.6% last year.

Agency wise credit growth under Agriculture

Amount in crore

Sr.	Agency	Mar-19	Mar-20	Mar-21	Y-o-Y growth in March 2020	Y-o-Y growth in March 2021
1	Public Sector Bank	49,508	49,692	51,686	0.37	4.01
2	Private Sector Banks	16,268	19,105	24,358	17.44	27.50
3	Commercial Banks	65,777	68,798	76,044	4.59	10.53
4	Regional Rural Banks	6,986	7,926	8,182	13.45	3.23
5	Cooperative Banks	28,360	31,624	31,211	11.51	-1.31
6	Small Finance Banks	1,020	1,604	2,360	57.31	47.15
	Total	1,02,143	1,09,952	1,17,797	7.65	7.14

- An amount of Rs 5,600 crore (approx.) was deposited into the farmer's accounts on account of the crop insurance claim under Pradhan Mantri Fasal Bima Yojana in the year 2019-20.
- Out of total agriculture credit, 11.20% of the Agriculture credit was financed to Small and Marginal Farmers as on March 31, 2021.

Micro, Small & Medium Enterprises

- Credit to MSME rose by 9.1% year-on-year in March 2021 as compared with an increase of 8.0% in March 2020.
- The outstanding credit to MSMEs grew to Rs 65,696 crore at the end of March 2021 from Rs 60,228 crore in March 2020.
- Credit to MSE (Micro & Small Enterprises) increased by 3.35% y-o-y in March, 2021.

No. in lakh & Amount in crore

Sr.	Particulars	March-2020		March-2021		% Y-o-Y variation	
		No.	Amt.	No.	Amt.	No.	Amt.
1	MSE Advances (Micro & Small Enterprises)	21.72	53,127	25.21	54,907	16.07	3.35
2	% credit to Micro enterprises to MSE	95.03	58.85	96.51	61.85	1.48	3.00
3	Micro Enterprises	20.64	31,263	24.33	33,958	17.88	8.62
4	% credit to Micro Enterprises to total credit	14.08	9.41	14.68	9.46	0.60	0.06
5	Small Enterprises	0.90	21,864	0.90	20,949	0.00	-4.18
6	Medium Enterprises	0.10	6,060	0.10	7,687	0.00	26.85
7	Others	0.35	1,041	0.36	3,102	3.15	197.98
8	Total credit to MSMEs	21.99	60,228	25.70	65,696	16.87	9.08
9	Total Bank's Credit	146.55	3,32,377	165.71	3,58,785	13.07	7.95
10	NPA under MSMEs	2.66	5,892	3.08	6,191	15.79	5.07
11	% NPA of the portfolio	12.10	9.78	11.98	9.42	-0.11	-0.36

Housing Loans

- As of 31st March, 2021, credit to housing under priority sector grew at the rate of 9.4% year-on-year as compared with an increase of 22.2% last year.
- Merger of Gruh Housing Finance Company into the Bandhan Bank accounted for higher growth rate in the housing sector during the FY 2019-20. Around Rs 2,800 crore added into the outstanding of housing portfolio of the Bandhan Bank.

Education Loans

- Education loans under priority sector (Up to Rs 10 lakh) grew at the rate of 4.1% y-o-y in March 2021 as compared to growth of 5.4% in the previous year.
- About 90% education loans have been disbursed by the Public Sector Banks as on March 31, 2021.

Priority Sector

- Priority sector advances increased by 7.9% in March 2021 as compared to an increase of 9.8% in March 2020.
- The outstanding credit to priority sector grew to Rs 2.19 lakh crore at the end of March 2021 from Rs 2.03 lakh crore in March 2020.
- 61.05% of total Bank's credit goes to priority sector lending.

BANKING

Banking is a financial service that involves the acceptance of deposits and the lending of money. It is a key component of the financial system and plays a vital role in the economy. The banking industry is highly regulated and subject to strict oversight. It is a complex and dynamic industry that is constantly evolving. The banking industry is a key component of the financial system and plays a vital role in the economy. The banking industry is highly regulated and subject to strict oversight. It is a complex and dynamic industry that is constantly evolving.

PERFORMANCE OF SCHEDULED COMMERCIAL BANKS IN M.P.-HIGHLIGHTS
(Excluding RRBs)

Amount in crore

Sr.	Parameters	Outstanding Amount					Y-o-Y variation %			
		Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-18	Mar-19	Mar-20	Mar-21
1	Total number of Branches	5,061	5,103	5,296	5,427	5,421	0.8	3.8	2.5	-0.1
2	Total number of ATMs	9,284	9,547	9,211	9,200	9,317	2.8	-3.5	-0.1	1.3
3	Total Deposits	295728	324203	345281	372,394	429751	9.6	6.5	7.9	15.4
4	Total Advances	197260	229915	254060	276054	299683	16.6	10.5	8.7	8.6
4a	Credit as per place of utilization	0	10,647	10,718	9,420	11,193	0.0	0.7	-12.1	18.8
5	Credit Deposit Ratio	66.70	70.92	73.58	74.13	69.73	6.3	3.8	0.7	-5.9
5a	CD Ratio including credit as per place of utilization	66.70	74.20	76.68	76.66	72.34	11.2	3.3	0.0	-5.6
6	Total Business [3+4]	492988	554118	599341	648448	729434	12.4	8.2	8.2	12.5
PRIORITY SECTOR ADVANCES										
7	Agriculture	53,780	60,976	65776	68797	76044	13.4	7.9	4.6	10.5
8	Crop Loans out of total agriculture	34,168	39,542	43,906	45,052	47,039	15.7	11.0	2.6	4.4
9	% of Agriculture advances to Total advances	27.26	26.52	25.89	24.92	25.37	-2.7	-2.4	-3.7	1.8
10	MSME	39,810	46,767	51,490	54,844	58,246	17.5	10.1	6.5	6.2
11	Export Credit	148	142	363	341	434	-4.1	155.6	-6.1	27.4
12	Education	1933	1823	1975	2091	2185	-5.7	8.3	5.9	4.5
13	Housing	17381	17325	18692	23313	25546	-0.3	7.9	24.7	9.6
14	Social Infrastructure	141	150	209	213	221	6.4	39.3	1.9	3.8
15	Renewable Energy	673	61	46	1040	58	-90.9	-24.6	2161.2	-94.4
16	Others	2747	1298	1001	842	1321	-52.7	-22.9	-15.9	56.9
17	Total Priority Sector Advances	116,613	128,542	139,552	151,481	164,055	10.2	8.6	8.5	8.3
18	% of Priority Sector advances to Total advances	59.12	55.91	54.93	54.87	54.74	-5.4	-1.8	-0.1	-0.2
19	Total Non-Priority Sector Advances	80,647	101,373	114,508	124,573	135,628	25.7	13.0	8.8	8.9
20	Total NPA	11,638	16,386	26,961	26,637	24,215	40.8	64.5	-1.2	-9.1
21	% of NPA to total advances	5.90	7.13	10.61	9.65	8.08	20.8	48.9	-9.1	-16.3

IMPORTANT FACTS OF MADHYA PRADESH

At a glance



GEOGRAPHICAL FEATURES

Total Population in crore <i>as per Census 2011</i>	7.27
Rural Population (cr.) & % of rural population to total population	5.25 72.21%
Urban Population (cr.) % of urban population to total population	2.02 27.79%
Male (cr.)	3.76
Female (cr.)	3.51
Scheduled Castes (cr.) % of SC population to total population	1.13 15.54%
Scheduled Tribes (cr.) % of ST population to total population	1.53 21.04%
Sex Ratio	931
Density/km ²	236
Area(Km ²)	3,08,245
Literacy	69.3%

AGE GROUP WISE POPULATION

Population up to 18 years Cr.	2.90
Adult (18-40 years) Cr.	2.72
Adult above 40 years Cr.	1.65

ADMINISTRATIVE FEATURES

No. of Districts	52
No. of Division	10
No. of Villages	54,903
No. of Gram Panchayats	23,043
No. of Block/Janpad Panchayats	313
No. of Tehsils	369

Total no. of Households (cr.)	1.51
Rural Households (cr.)	1.11
Working population in the total population	43.5%
Govt. PDS Shops	24,710

LAND UTILISATION

Gross Cropped Area (GCA) lakh Hectare*	261.15
Net Sown Area (NSA) lakh Hectare	152.05
Double Cropped Area (lakh Hectare)	99.23
Crop Intensity (GCA/NSA)	1.72
Net Irrigated Area (lakh Hectare)	115.35
No. of cultivators (Lakh)	100.03
Of the above, Small/Marginal Farmers	75.60

ECONOMY**

Gross State Domestic Product (GSDP) at current price 2020-21 (estimated) Lakh crore	9.17
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Per capita income at current price 2020-21 (estimated) Rupees	98,418
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Sectors contribution in GSDP 2020-21 at current price (estimated)

• Primary	46.98%
• Secondary	19.47%
• Tertiary	33.55%

BANKING (31.12.2020)

Number of Branches	8,021
• Rural Branches	2,704
• Semi-urban Branches	2,591
• Urban Branches	2,726
Number of ATMs	9,220
No. of Sub Service Area (SSA)	11,864
Number of Business Correspondents	10,343
Number of Post Offices	8,227
Total Aggregate Deposits (Cr.)	4,64,171
Total Credit (Cr.)	3,50,880
Agriculture Advances (Cr.)	1,15,006
Priority Sector Advances (Cr.)	2,18,426
Credit to Weaker Section (Cr.)	74,215
Credit Deposit Ratio	75.59
No. of districts below 40% CD Ratio	9
Number of Lead Banks	7
Per capita Deposits (Rupees)	63,847
Per capita Credit (Rupees)	48,264
No. of Branches per lakh population	11

About Madhya Pradesh

DEMOGRAPHIC FEATURES

Madhya Pradesh with an area of 3,08,252 sq.km is the second largest state in India after Rajasthan, covering 9.38% of total area of the country. 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, which constitutes 5.99% of total population of the country.
- Rural population out of total population is 72.4%. **(All India-68.9%)**
- Ratio of rural and urban population is 72:28.
- Male and female are 3.76 crore and 3.51 crore respectively. Female per thousand male is 931.
- Scheduled Castes population is 15.6% (1.13 crore) of total population. **(All India-16.6)**
- Scheduled Tribes population is 21.1% (1.53 crore) of total population. **(All India- 8.6)**
- Density of the population (per sq. km) is 236. **(All India-382)**
- Percentage of forest area to Geographical Area is 30.72%.
- Literacy rate is 69.3% **(All India-73.0%)**. Of which literacy rate of male and female is 78.7% and 59.2% respectively.

OCCUPATIONAL PATTERN

- Percentage of working population to total population is 43.5%. **(All India-38.8%)**
- Percentage of women working population to total working population is 32.6%. **(All India-25.5%)**
- Percentage of agricultural laborers to total workers is 38.6%. **(All India-17.9%)**
- Population below poverty line is 31.65% (varying between 21% in urban area to 35.74% in rural area). **(All India-21.9%)**
- Per capita income is Rs 98,418 in 2020-21 (Estimation) as per current price. **(All India-Rs 1,26,968)**
- Mortality rate is 6.7 per thousand. **(All India-6.2)**
- Infant mortality rate is 48 per thousand. **(All India-32)**
- Birth rate is 24.6 per thousand. **(All India-20.0)**

All figures as per census 2011

LANGUAGE & RELIGION

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 in the state.

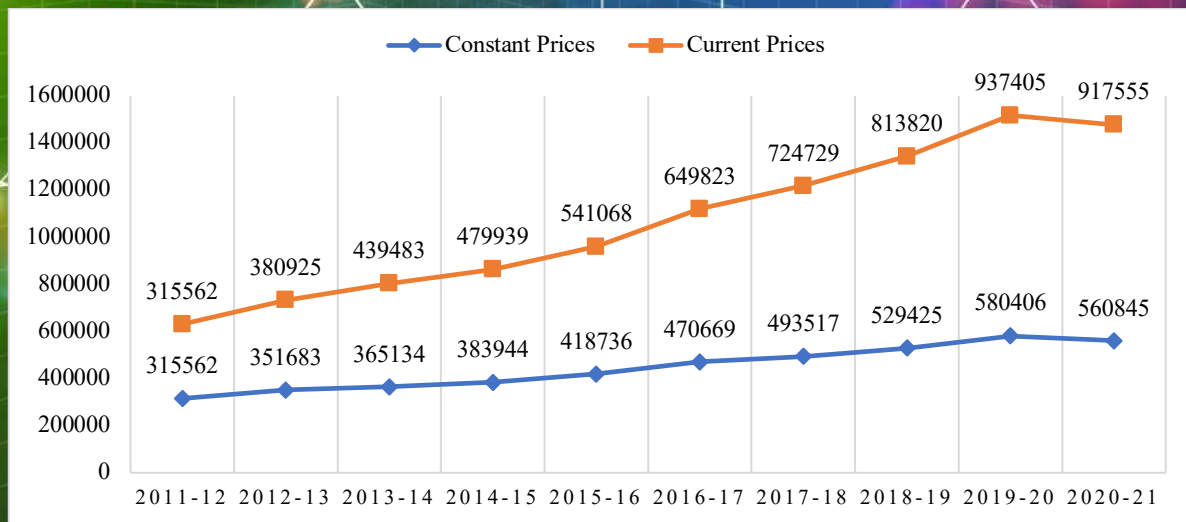
About Madhya Pradesh

ECONOMY

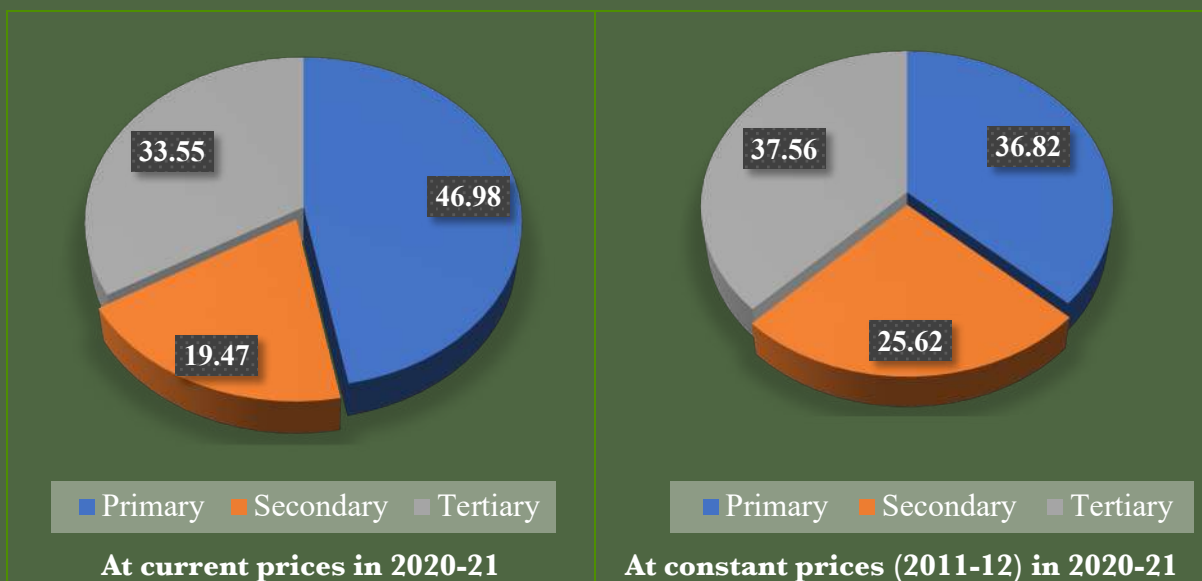
The Gross State Domestic Product (GSDP) of Madhya Pradesh for 2020-21 at current price is estimated to be Rs 9, 17, 555 crore. The primary sector accounts for 46.98% (at current price) of the State's GSDP as of 2020-21 (Estimation), followed by Industry (19.47% GSDP) and Service sector (33.55% in GSDP). Taking into account of the GDP at constant price, share of the GDP of Madhya Pradesh is approximately 3.86% to GDP of the Country.

Gross State Domestic Product (GSDP) at current prices & constant prices (2011-12)

Amount in crore



Sector wise distribution % of GSDP at current prices & constant prices (2011-12) (Estimation)

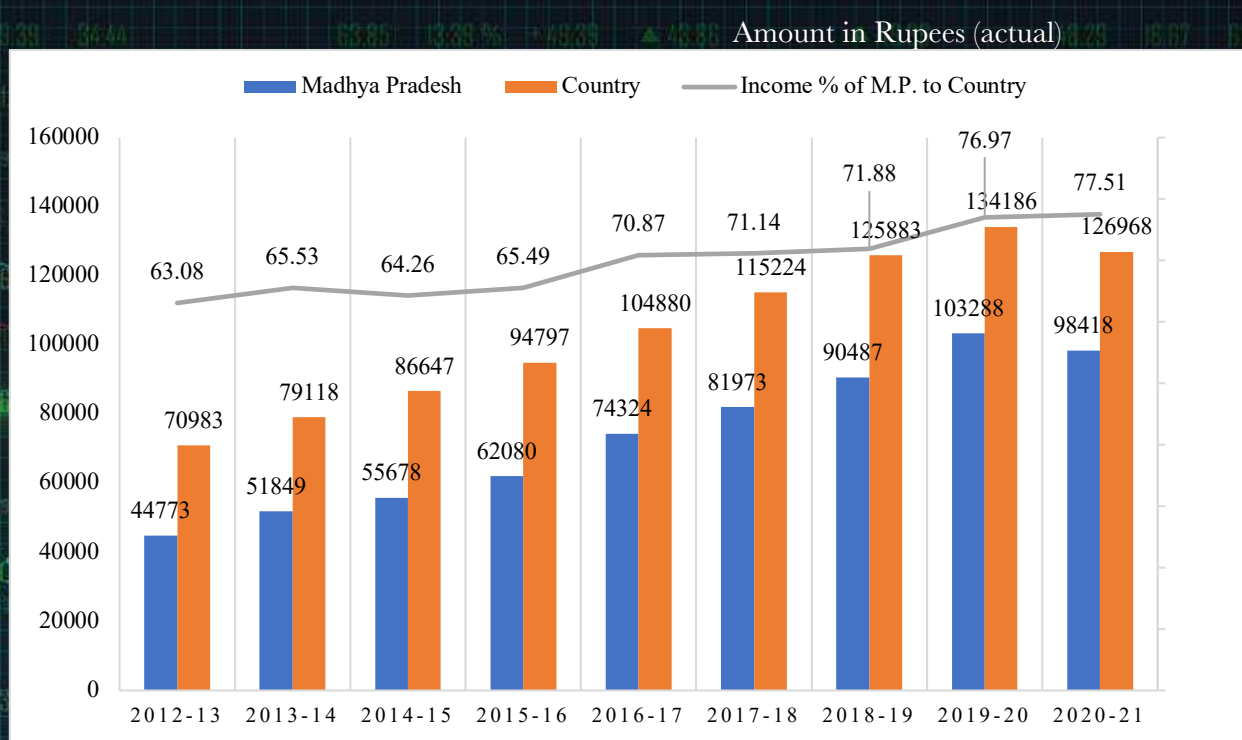


Economy of Madhya Pradesh is primarily agrarian and it is a champion in the development of agriculture and allied sector for more than a decade. Owing to an impressive agriculture growth rate, MP has been the recipient of the Krishi Karman Award consecutively from the last many years. The State has taken several concrete steps to attract investment, simplified various procedures for starting a business in 30 days, and set up an online system for the same. Due to these efforts, Madhya Pradesh is ranked fourth in the 'Ease of Doing Business' list as per the State Business Reform Action Plan-2019 ranking. According to the Department of Promotion of Industry and Internal Trade (DPIIT), the cumulative FDI inflows in MP were valued at US\$ 225.70 million between October 2019 to September 2020.

Madhya Pradesh has immense potential to become the manufacturing hub of India due to availability of land, Narmada water, power surplus, almost negligible Labour-unrest incidents, presence of eminent skill institutes, and availability of the best infrastructure for setting up industries in the state. The state is suitable for the auto-sector, food processing, textile and apparel, defence sector logistics and warehousing development.

The state is home to around 280 pharmaceutical units operating in the industrial areas of Dewas, Indore, Pithampur, Mandideep and Malanpur. Due to the abundance of tigers and other wildlife in the national parks of the state, it has been recognized as the 'Tiger State of India'. The state is focusing on infrastructure development in agriculture and allied sectors and by developing the infrastructure it is attracting the industries, thereby generating employment opportunities.

Per capita Income at current prices, Madhya Pradesh vis-à-vis Country



2020-21- Estimation

*Source- Economic Survey of M.P. 2020-21

About Madhya Pradesh

AGRICULTURE

Madhya Pradesh is an agrarian economy with 35% share of GVA coming from primary sector, especially agriculture and allied sector. Around 152.05 lakh ha land (49.43% of total land) in the state out of total 307.56 lakh ha is under cultivation (upto 2018-19). Madhya Pradesh is known as 'Soya Pradesh' as around 60% of the national production is in the state. The State is blessed with 11 agro-ecological zones providing ecological support system for production of unique crops and varieties.

As per Agriculture statistics at a glance of MoA & FW, GoI, Madhya Pradesh holds the first rank in production of pulses (32% of national share), & oilseeds (22% of national share) and second position in production of food grains (12% national share).

LAND UTILISATION

Sr.	Particulars	Area (lakh Hectare)
1	Geographical Area	307.56
2	Gross Cropped Area (GCA)	261.15
3	% of Gross Cropped Area to total area	84.91
4	Net Sown Area (NSA)	152.05
5	Crop Intensity % (GCA/NSA)	1.72
6	Double Crop Area	99.23
7	Net Irrigated Area	115.35
8	Net Irrigated Area % to Net Sown Area	75.86
9	Net Sown Area % to Gross Cropped Area	58.22
10	% of Small & Marginal farmers to total farmers	75.56
11	Average land holdings (Hectare)	1.57

DISTRIBUTION OF LAND HOLDINGS

Particulars	Numbers (lakh)	% to total number	Area (lakh Ha)	% to total area
Marginal (Below 1.0 ha)	48.35	48.33	23.72	15.14
Small (1.0 ha to 2.0 ha)	27.25	27.24	38.36	24.48
Small & Marginal	75.60	75.56	62.08	39.61
Semi Medium (2.0 ha to 4.0 ha)	16.74	16.73	45.22	28.86
Medium (4.0 ha to 10.0 ha)	7.07	7.07	40.08	25.58
Large (above 10.0 ha)	0.63	0.63	9.33	5.95
Total	100.04	100.00	156.71	100.00

Source- Agriculture Census 2015-16

IRRIGATION

Particulars	Numbers (lakh Hectare)	% to total
Area irrigated by canal	19.64	17.03
Area irrigated by tanks	2.85	2.47
Area irrigated by wells & tube well	79.03	68.51
Other sources	13.83	11.99
Total	115.35	100.00

Source- Farmers Welfare & Development Dept, GoMP

RIVERS

- There are 10 rivers originating from Madhya Pradesh. Of which, Narmada is the major River, which originates from Amarkantak and flows from east to west and joins Arabian Sea.
- Tapti and Mahi Rivers flow from east to west and joins Arabian Sea.
- Chambal, Sindh, Betwa and Ken flow northward and meet with Yamuna
- Sone River falls directly into Ganges.
- Wainganga and Pench rivers meet Godawari in the South.

AREA, PRODUCTION & PRODUCTIVITY OF CROPS 2018-19

Crops	Area (lakh Hectare)	Production (lakh MT)	Production Kg/Ha
Kharif	132.97	234.76	1765
Rabi	116.7	298.81	2560
Zaid	2.71	4.20	1549
Total	252.38	537.77	2131

Source- Farmers Welfare & Development Dept, GoMP

AREA AND PRODUCTION OF MAJOR CROPS 2018-19

Crops	Area (lakh Hectare)	Production (lakh MT)
Paddy	28.12	79.26
Wheat	72.22	252.76
Maize	12.67	41.33
Gram	31.03	39.97
Soyabean	54.19	58.09
Mustard	7.07	10.41
Sugarcane	1.08	5.28
Cotton	4.55	8.79

Source- Economic Survey of M.P. 2020-21

PRADHAN MANTRI FASAL BIMA YOJANA

Sr.	Particulars	Kharif	Rabi	Kharif	Rabi
		2018	2018-19	2019	2019-20
1	No. of Insured Farmers (lakh)	35	25.04	37.28	34.39
2	Insured Area (Lakh Hectare)	68.63	43.21	51.71	47.45
3	Farmers' contribution in the premium (Rs crore)	658.59	321.74	310.07	201.67
4	State's contribution in the premium (Rs crore)	1695.31	575.68	1020	386.22
5	Central's contribution in the premium (Rs crore)	1695.31	575.68	1020	386.22
6	Total premium (Rs crore)	4049.21	1473.1	2350.74	947.11
7	Claim amount (Rs crore)	1987.27	1241	5417.85	Under process
8	No. of benefitted farmers (lakh)	---	8.95	23.6	Under process

AREA AND PRODUCTION SPICES, VEGETABLES & FRUITS 2018-19

Crops	Area (Hectare)	Production (lakh MT)
Spices	7,24,077	40.76
Vegetables	8,67,075	172.81
Fruits	3,60,648	75.45

Source- Economic Survey of M.P. 2020-21

AREA AND PRODUCTION FLOWERS & MEDICINAL CROPS 2018-19

Crops	Area (Hectare)	Production (Tonne)
Flowers	29,834	3,55,090
Medicinal Crops	20,19,686	2, 93, 51, 174

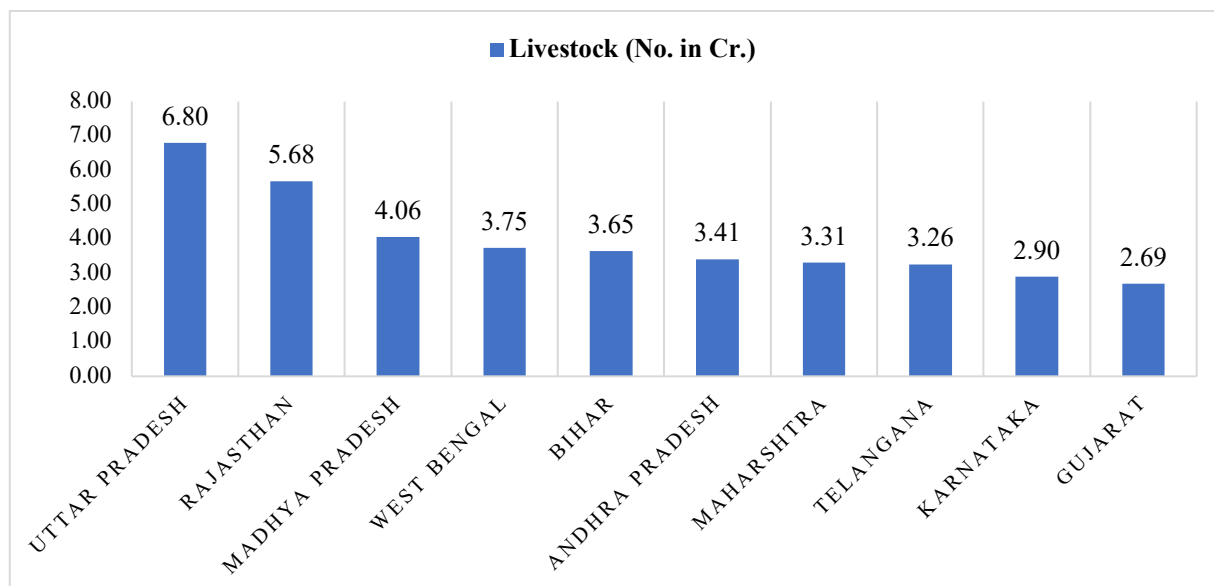
Source- Economic Survey of M.P. 2020-21

AGRICULTURE MARKET

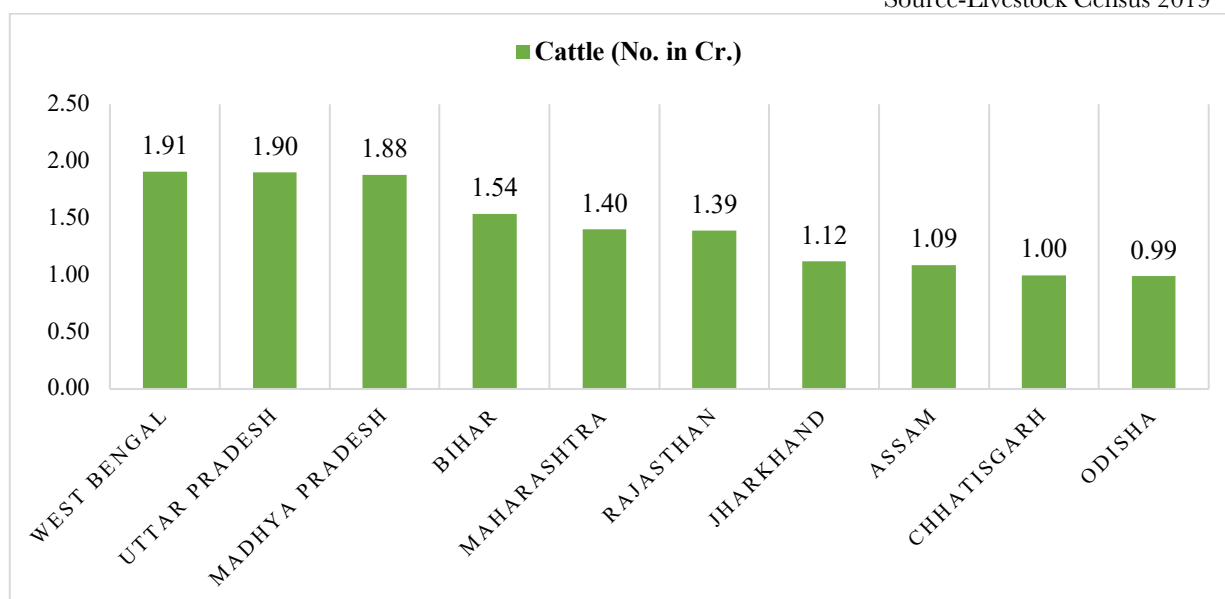
Madhya Pradesh has 557 regulated markets, of which **259 are wholesale Market (Krishi Upaj Mandis)**, and 298 Sub Mandis. The Madhya Pradesh State Agricultural Marketing Board is coordinating the implementation of eNAM i.e. electronic portal of National Agriculture Market. 80 Mandis are live on e-NAM in the State.

ANIMAL HUSBANDRY

The total livestock population consisting of Cattle, Buffalo, Sheep, Goat, pig, Horses, Donkeys, etc. in the state is 4.06 crore numbers in 2019 (Livestock Census 2019). Of which, cattle population is 1.88 crore.

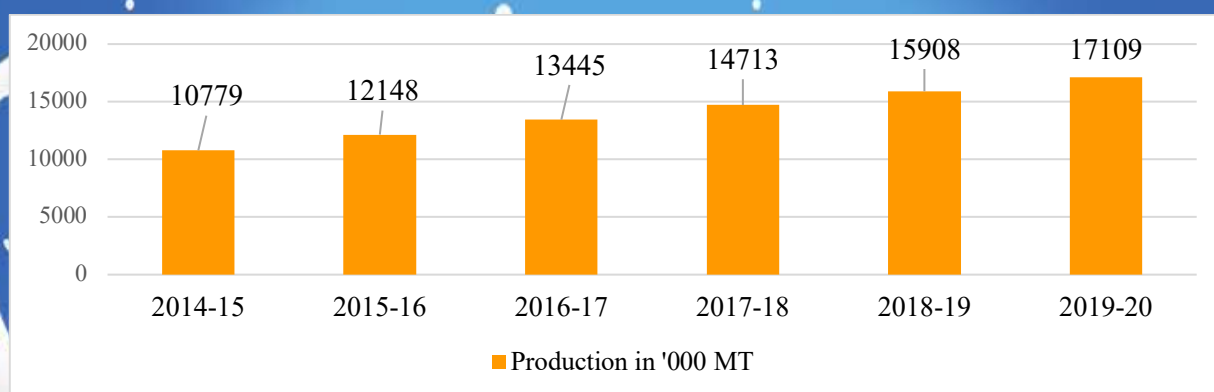


Source-Livestock Census 2019



Source-Livestock Census 2019

MILK PRODUCTION



Source- Economic Survey of M.P 2020-21

Particulars	2017-18	2018-19	2019-20	2020-21 (October)
No. of Functional Dairy Cooperatives Societies	6,737	6,498	7,811	7,032
Membership of Functional Dairy Cooperatives Societies	2,64,653	2,57,418	2,68,087	2,47,449
Milk Procurement Per day/kg	11,02,657	1,01,09,888	85,8,527	87,5,588

Source- Economic Survey of M.P 2020-21

FISHERIES

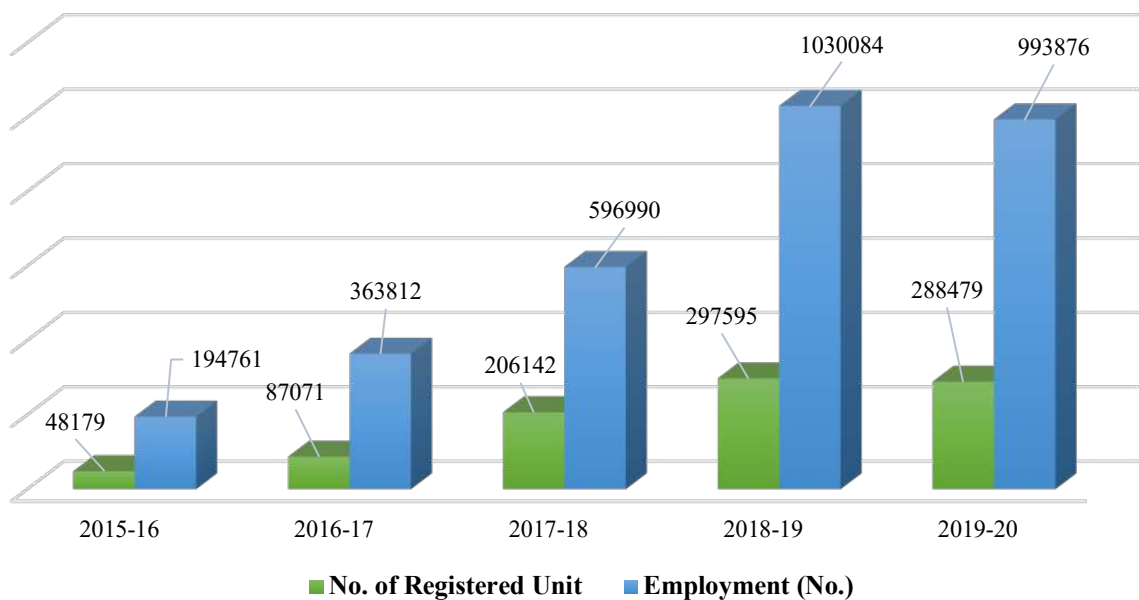
Cooperative Societies (No.) 2019-20	2,462
Registered Members	91,297
Production Lakh Tonne 2019-20	2.01
Water Area under Fisheries 2019-20 (Lakh Ha)	4.30

INDUSTRY

Madhya Pradesh is home to India's first green-field Special Economic Zone (SEZ) in Pithampur which is spread over a total area of 1,114 hectares. Besides Pithampur SEZ, the State also has four IT SEZs and four key industrial corridors.

Industrial development is considered as the driver for sustained developmental progress. The State inherits large petrochemical processing facilities, traditional public sector units (PSUs) and defence related production. The State has potential to become a logistics hub of India with over 160,000 Kms of road network and over 424 trains passing through its geographical jurisdiction daily. The State offers an installed power capacity of over 23,400 MW to its investors; 35% of which is contributed by renewable energy sources. Madhya Pradesh is home to the thickest coal field and accounts for 14% of India's total cement production. The State with a strong base of mineral resources also has an oil refinery at Bina with an annual capacity of 6 MMT.

MICRO, SMALL & MEDIUM ENTERPRISES



Source- Economic Survey of M.P. 2020-21

HANDLOOM

The handloom industry of Madhya Pradesh has a long tradition of exquisite and incomparable craftsmanship. It has a diverse and rich textile tradition, a wide range of textiles of varied designs, manufactured by different techniques. Total functional handloom industry were 13.66 thousand in the state in 2019-20, which are providing employment to around 40 thousand weavers from rural and semi-urban areas. **Chanderi & Maheswari** are the major clusters in the state for handloom sarees.

MISCELLANEOUS

MINERAL RESERVES

Mineral	Reserves 2015-17 (Million Tonne)
Coal	27673.00
Limestone	9424.80
Dolomite	2311.39
Copper	283.00
Diamond (Million Carate)	62.90
Rock phosphate	58.05
Manganese	57.71
Pyrophyllite	25.55
Bauxite	17.46
Diaspore	7.56

Source- Economic Survey of M.P. 2020-21

ROADS

(Kilo Meter)

Year	National Highway	State Highway	Main District Road	Rural & other	Total
2016	7175	10934	19429	26482	64020
2017	7175	10934	21132	23755	62996
2018	8010	11389	22129	23395	64923
2019	8858	11389	22091	28623	70961

REGISTERED VEHICLES

Number in Thousand

Year	Car & Jeep	Taxi/Cab/3-Wheeler	Passenger Vehicles	Freight Vehicles	Motor-cycle/Scooter etc.	Tractor & others	Total Vehicles
2014-15	696	226	172	244	8,831	972	11,141
2015-16	784	243	176	267	9,631	1,027	12,128
2016-17	877	261	180	292	10,498	1,085	13,193
2017-18	982	268	226	318	11,596	1,192	14,582
2018-19	1109	271	311	326	12,774	1,296	16,087
2019-20	1228	259	332	361	14408	1330	17,918

Source- Economic Survey of M.P. 2020-21

EDUCATION

NUMBER OF SCHOOLS, STUDENTS & TEACHERS

School Type	Number	Students in lakh	Government Teachers (actual)
Primary Government Schools	80,807	76.15	NA
Middle Government Schools	30,228	42.96	NA
High Schools (Govt. & Private)	8,296	24.08	28,103
Higher Secondary Schools (Govt. & Private)	9,252	14.61	49,683
Total	1,28,583	157.80	77,786

TECHNICAL EDUCATION INSTITUTES

Technical Institute	No. of Institute	Capacity
Engineering & Architecture	156	57,174
M.C.A	42	2,470
M.B.A	158	22,611
B.Pharma/D.Pharma	156	16,430
Diploma (Engi). Courses	142	30,146
Total	654	1,28,831



District wise ACP- 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	AGAR MALWA	66635	126608	46800	82580	510	2550	1390	6955	68535	136113
2	ALIRAJPUR	25214	67022	22999	54968	491	4599	827	5533	26532	77154
3	ANUPPUR	28454	63089	23754	47515	102	941	782	4768	29338	68798
4	ASHOK NAGAR	78085	163979	69542	135627	404	2021	900	4524	79389	170524
5	BALAGHAT	104895	283163	87988	189079	158	1573	1529	9224	106582	293960
6	BARWANI	98460	206768	73662	143662	912	4560	1711	8555	101083	219883
7	BETUL	78297	232335	70421	169566	846	7543	597	3891	79740	243769
8	BHIND	118270	354535	87689	217276	414	3877	909	5860	119593	364272
9	BHOPAL	88728	186328	52188	101781	2530	13378	6610	33911	97868	233617
10	BURHANPUR	100862	151292	81708	113822	2122	7828	1478	10344	104462	169464
11	CHHATARPUR	111382	196817	95822	157989	300	2174	544	2865	112226	201856
12	CHHINDWARA	117793	399690	104475	281204	645	5843	2276	14453	120714	419986
13	DAMOH	128412	192618	104806	146000	352	2292	1850	9202	130614	204112
14	DATIA	76298	152595	55288	102691	925	4570	1159	8100	78382	165265
15	DEWAS	186298	391225	165298	322374	2410	12182	880	7520	189588	410927
16	DHAR	206036	515190	167872	393537	1425	7248	2166	17765	209627	540203
17	DINDORI	46825	110901	31750	79011	106	910	1401	8478	48332	120289
18	GUNA	91042	185454	77780	147141	2759	13020	793	8026	94594	206500
19	GWALIOR	144324	493184	109168	277052	836	8826	770	4993	145930	507003
20	HARDA	99580	209118	82166	160245	1490	8008	1847	11006	102917	228132
21	HOSHANGABAD	205834	598686	184658	416772	4240	42400	2833	17000	212907	658086
22	INDORE	226680	521362	144524	281861	18250	91248	17500	140978	262430	753588
23	JABALPUR	107339	270262	87472	187875	1096	10359	4969	29314	113404	309935
24	JHABUA	54314	141423	47956	99800	136	1340	871	5658	55321	148421
25	KATNI	73720	147438	64862	108258	478	2368	2450	13669	76648	163475
26	KHANDWA	152292	319815	120628	235255	3689	18470	510	5702	156491	343987
27	KHARGONE	243093	486186	202642	376386	3125	13354	2430	20600	248648	520140
28	MANDLA	65108	154275	47766	101781	315	2986	2166	13360	67589	170621
29	MANDSAUR	156959	414983	152020	332741	740	7048	2060	13279	159759	435310
30	MORENA	122538	356932	76002	197369	292	3068	899	5894	123729	365894
31	NARSINGHPUR	154920	422822	149110	356034	1152	11258	1519	8302	157591	442382
32	NEEMUCH	71164	149444	57760	112647	2780	13808	1952	8678	75896	171930
33	NIWARI	28988	56738	24420	45020	90	566	260	2310	29338	59614
34	PANNA	63325	113942	58150	82107	1831	3661	3730	11043	68886	128646
35	RAISEN	204507	571209	177166	433549	736	7086	3133	18630	208376	596925
36	RAJGARH	187256	411964	161898	315745	4180	21580	4858	24290	196294	457834
37	RATLAM	235508	713258	207112	555207	2247	21001	1278	8248	239033	742507
38	REWA	259346	214468	219934	153125	171	8405	801	5187	260318	228060
39	SAGAR	177607	477931	167598	346873	1009	9557	3467	22001	182083	509489
40	SATNA	47507	175465	44522	119313	441	4513	1882	11852	49830	191830
41	SEHORE	200582	431250	175200	341695	1320	6857	1288	6600	203190	444707
42	SEONI	71413	201812	65782	141348	329	3103	1364	8843	73106	213758
43	SHAHDOL	33197	73092	26447	52878	113	1118	1186	6853	34496	81063
44	SHAJAPUR	135954	312694	108720	212032	2040	10202	1652	8256	139646	331152
45	SHEOPUR KALA	72472	152193	52359	99638	378	1965	1698	8512	74548	162670
46	SHIVPURI	171858	257788	112862	157221	275	2500	1252	28708	173385	288996
47	SIDHI	40034	92979	37925	71289	43	442	38	368	40115	93789
48	SINGRAULI	26100	50196	20600	37458	600	678	350	400	27050	51274
49	TIKAMGARH	58326	122486	52698	102777	352	1020	534	2001	59212	125507
50	UJJAIN	278331	556663	233248	428902	13042	39136	4965	19566	296338	615365
51	UMARIA	38498	30798	31512	23412	255	1533	718	2250	39471	34581
52	VIDISHA	135892	339732	107489	249563	5210	33952	1233	8631	142335	382315
	GRAND TOTAL	6096552	14022197	5032218	10099051	90692	510525	106265	672956	6293509	15205678

District wise ACP- MSME

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	10404	19770	624	6240	8	1603	34	355	199	599	11269	28567
2	ALIRAJPUR	1757	4876	256	3595	1	657	12	73	55	127	2081	9328
3	ANUPPUR	1944	8573	338	3713	1	557	48	104	88	178	2419	13125
4	ASHOK NAGAR	3280	8800	42	2220	3	600	14	150	112	422	3451	12192
5	BALAGHAT	6365	28456	1199	14906	2	1502	70	363	235	623	7871	45850
6	BARWANI	12477	56888	2520	46498	20	4606	80	826	1547	2380	16644	111198
7	BETUL	2419	10434	512	6516	2	1273	26	148	107	253	3066	18624
8	BHIND	6808	32146	1237	15712	2	1455	48	399	256	685	8351	50397
9	BHOPAL	68795	419214	21450	331752	142	28548	622	7262	4220	11016	95229	797792
10	BURHANPUR	2688	21520	794	10433	4	912	20	202	136	341	3642	33408
11	CHHATARPUR	1092	5460	68	670	2	370	9	82	55	138	1226	6720
12	CHHINDWARA	5365	22136	899	11981	2	1484	35	288	189	495	6490	36384
13	DAMOH	2242	9883	1020	6537	2	554	11	123	82	207	3357	17304
14	DATIA	9588	19580	1248	8650	8	930	24	200	140	340	11008	29700
15	DEWAS	6124	33118	1652	21306	10	1718	40	372	248	636	8074	57150
16	DHAR	6678	38650	2118	29638	18	2618	58	580	380	978	9252	72464
17	DINDORI	2245	8248	311	4222	1	642	17	106	76	182	2650	13400
18	GUNA	5582	12400	985	10657	52	1111	28	250	740	1333	7387	25751
19	GWALIOR	30430	115786	4816	63228	8	5988	181	1493	1189	2571	36624	189066
20	HARDA	3120	21228	102	14154	8	1250	28	278	179	468	3437	37378
21	HOSHANGABAD	16111	58678	2995	37308	3	2178	106	792	571	1362	19786	100318
22	INDORE	61682	308041	14952	206296	102	19980	440	4425	2250	7120	79426	545862
23	JABALPUR	40918	112100	6583	85282	8	6646	231	1648	1290	2837	49030	208513
24	JHABUA	2887	9224	438	5781	1	690	21	130	95	219	3442	16044
25	KATNI	3540	20146	900	14820	6	1476	32	310	230	580	4708	37332
26	KHANDWA	4258	22806	550	8400	10	1470	184	315	3125	1840	8127	34831
27	KHARGONE	7680	45276	4708	42900	18	3135	65	672	378	1178	12849	93161
28	MANDLA	4528	14811	710	8906	1	701	32	197	155	340	5426	24955
29	MANDSAUR	2190	6764	384	4810	1	651	11	98	57	170	2643	12493
30	MORENA	11846	38220	2104	26496	2	1544	72	536	428	920	14452	67716
31	NARSINGHPUR	2682	11096	423	5228	1	729	16	138	61	237	3183	17428
32	NEEMUCH	2610	7370	388	4120	2	336	8	75	50	126	3058	12027
33	NIWARI	692	1760	88	1103	1	94	2	21	14	35	797	3013
34	PANNA	1150	5054	390	3892	2	410	10	91	63	153	1615	9600
35	RAISEN	11756	51045	2719	34613	7	5046	112	732	451	1260	15045	92696
36	RAJGARH	4870	24350	1344	13574	10	1658	42	382	202	548	6468	40512
37	RATLAM	5730	22566	2174	17299	3	1527	49	334	228	576	8184	42302
38	REWA	25501	24472	663	7408	0	0	52	251	178	437	26394	32568
39	SAGAR	6094	21102	990	12149	3	2209	37	286	185	494	7309	36240
40	SATNA	15940	94247	3248	40022	4	2634	130	806	659	1389	19981	139098
41	SEHORE	4155	21798	625	6560	8	950	24	282	350	800	5162	30390
42	SEONI	3972	13318	593	7237	2	1543	28	178	140	308	4735	22584
43	SHAHDOL	3043	9881	472	5810	1	600	20	132	77	227	3613	16650
44	SHAJAPUR	6520	33880	1933	25725	13	2205	50	600	318	950	8834	63360
45	SHEOPUR KALA	3010	15000	820	8760	4	1000	24	250	170	430	4028	25440
46	SHIVPURI	2258	9124	288	5300	5	954	24	218	150	410	2725	16006
47	SIDHI	2552	29698	320	6293	0	0	0	0	0	0	2872	35991
48	SINGRAULI	2025	17952	100	930	0	0	130	800	0	0	2255	19682
49	TIKAMGARH	554	2772	125	1408	1	188	5	42	28	70	713	4480
50	UJJAIN	11596	43452	1980	24658	13	2610	58	578	390	976	14037	72274
51	UMARIA	1820	4595	190	2000	1	255	10	57	40	95	2061	7002
52	VIDISHA	3976	10763	255	3120	2	418	9	93	64	156	4306	14550
	GRAND TOTAL	467549	2008527	96643	1290836	531	122215	3439	29123	22630	50215	590792	3500916

District wise ACP- Other Priority Sector

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	12	546	250	1246	1412	7056	1646	4940	1142	2056	0	0	84266	180524	12640	27078
2	ALIRAJPUR	0	0	121	776	347	2219	32	500	93	246	0	0	29206	90223	3503	10822
3	ANUPPUR	0	0	51	243	894	5638	7	195	61	152	0	0	32770	88151	3932	10578
4	ASHOK NAGAR	2	288	150	554	648	3240	112	708	120	354	0	0	83872	187860	12580	28180
5	BALAGHAT	0	0	143	1041	345	2598	6	129	121	445	206	4034	115274	348057	13831	41766
6	BARWANI	4	192	240	600	2425	12128	30	164	165	55	0	0	120591	344220	30148	86055
7	BETUL	0	0	161	1199	421	3305	14	296	39	111	0	0	83441	267304	10013	32076
8	BHIND	0	0	338	2100	1232	8838	60	1381	10	34	0	0	129584	427022	15548	51243
9	BHOPAL	24	1530	1780	14859	16999	149944	1275	6577	130	651	0	0	213305	1204970	35824	215840
10	BURHANPUR	12	300	90	275	715	3483	440	880	188	225	0	0	109549	208035	16432	31160
11	CHHATARPUR	0	0	130	376	524	2624	214	428	160	96	0	0	114480	212100	17172	31820
12	CHHINDWARA	71	2541	205	1503	2738	20896	54	1362	499	1177	0	0	130771	483849	15697	58063
13	DAMOH	2	48	78	288	2156	10638	210	1100	65	327	0	0	136482	233817	20472	35072
14	DATIA	4	18	940	3760	1298	6494	250	681	265	490	0	0	92147	206408	13822	30962
15	DEWAS	45	3586	140	584	3914	19958	582	2940	255	1050	0	0	202598	496195	30390	74430
16	DHAR	28	2204	644	1910	2450	19098	300	1108	98	450	0	0	222399	637437	55598	159360
17	DINDORI	8	345	206	1282	607	3712	6	123	105	229	0	0	51914	139380	6233	16726
18	GUNA	12	550	455	1128	1342	6615	1582	4395	988	1297	0	0	106360	246236	18082	43012
19	GWALIOR	8	317	1677	11915	4956	37469	37	641	83	225	421	7933	189736	754569	22766	90549
20	HARDA	14	660	148	468	815	4016	255	374	790	1600	0	0	108376	272628	16256	40894
21	HOSHANGABAD	74	3611	744	5522	4298	30725	46	890	152	498	0	0	238007	799650	28563	95800
22	INDORE	730	57000	4790	19750	18682	109760	2126	6378	3975	30304	0	0	372159	1522642	55824	228396
23	JABALPUR	12	506	812	6035	6816	52165	65	878	163	465	0	0	170302	578497	20434	69422
24	JHABUA	0	0	125	777	967	6095	71	988	69	168	0	0	59995	172493	7660	21684
25	KATNI	58	1922	180	562	920	6448	120	592	180	887	0	0	82814	211218	12422	31682
26	KHANDWA	0	0	864	1729	804	4020	1088	3266	300	922	0	0	167674	388755	25152	58315
27	KHARGONE	50	495	290	825	1650	13200	254	3036	185	800	0	0	263926	631657	76538	183180
28	MANDLA	43	1888	352	2044	735	4750	8	158	261	591	0	0	74414	205007	8927	24601
29	MANDSAUR	11	503	21	184	177	1372	3	73	50	155	0	0	162664	450090	19518	54009
30	MORENA	0	0	990	5929	1715	12187	4	100	31	106	0	0	140921	451932	16911	54232
31	NARSINGHPUR	4	225	72	578	969	6862	39	774	415	1344	0	0	162273	469593	19472	56349
32	NEEMUCH	22	560	200	685	780	3798	90	376	125	396	0	0	80171	189772	12025	28466
33	NIWARI	0	0	41	125	498	1848	14	58	26	35	0	0	30714	64693	4608	9708
34	PANNA	4	5	246	1232	1326	7956	280	765	2177	1718	0	0	74534	149922	11180	9994
35	RAISEN	38	1573	424	3074	866	6536	5	125	79	326	0	0	224833	701255	26980	84149
36	RAJGARH	10	500	600	1900	1900	9500	1740	5250	1512	1134	0	0	208524	516630	52132	129158
37	RATLAM	3	157	414	3116	322	2727	39	707	116	289	0	0	248111	791805	27292	87098
38	REWA	0	0	1245	13937	9717	16593	37	671	108	434	1166	7770	298985	300033	34795	34965
39	SAGAR	22	1162	336	2639	1766	14214	47	832	52	167	0	0	191615	564743	22994	67767
40	SATNA	1	54	198	1967	798	7959	11	311	262	1034	0	0	71081	342252	7944	28145
41	SEHORE	20	880	250	1014	756	3800	1025	2360	350	1918	0	0	210753	485069	28250	75889
42	SEONI	5	162	188	1310	1202	8607	55	1122	327	781	0	0	79618	248324	9553	31237
43	SHAHDOL	0	0	77	582	928	6091	13	249	39	156	0	0	39166	104791	4701	12576
44	SHAJAPUR	12	600	312	1020	1600	8000	1190	1570	110	150	0	0	151704	405852	27158	60620
45	SHEOPUR KALA	4	40	146	856	1900	17874	299	1495	290	895	0	0	81215	209270	12777	31542
46	SHIVPURI	4	40	1065	3244	3580	26430	470	1894	122	329	0	0	181351	336939	27202	50540
47	SIDHI	0	0	282	1642	677	14447	44	867	57	226	677	400	44724	147363	9774	7382
48	SINGRAULI	0	0	220	2042	1500	8971	92	424	90	257	385	363	31592	83012	4600	5550
49	TIKAMGARH	0	0	169	424	992	4960	48	408	185	220	0	0	61319	135999	11650	24480
50	UJJAIN	12	1000	524	2097	11149	51090	1936	3872	648	1946	0	0	324644	747644	48206	112146
51	UMARIA	0	0	188	596	540	2158	610	916	178	434	0	0	43048	45687	12484	13249
52	VIDISHA	20	408	240	985	5210	25920	356	624	389	1350	0	0	152856	426152	25341	63354
	GRAND TOTAL	1405	86416	24552	134529	131978	827032	19337	70951	18400	61705	2855	20500	7082828	19907726	1084006	2961371

District wise ACP- Non-Priority Sector

Amount in lakh

SR.	DISTRICT NAME	[A(D)] 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	8	80	3	88	23	693	238	2597	757	8215	1029	11673
3	ANUPPUR	5	48	2	54	15	413	180	1656	484	5329	686	7500
4	ASHOK NAGAR	11	110	6	120	34	950	293	3198	1274	12734	1618	17112
5	BALAGHAT	18	185	8	199	54	1591	866	7305	2377	23786	3323	33066
6	BARWANI	21	208	11	242	64	1918	50	500	62	650	208	3518
7	BETUL	14	145	7	180	46	1259	704	5610	1864	18200	2635	25394
8	BHIND	24	228	9	239	73	1968	1038	8962	2834	29170	3978	40567
9	BHOPAL	0	0	34	902	330	8250	2398	23975	7580	75873	10342	109000
10	BURHANPUR	12	134	6	141	40	1240	390	3900	1125	12420	1573	17835
11	CHHATARPUR	15	148	7	169	46	1362	388	4660	1340	14747	1796	21086
12	CHHINDWARA	28	286	10	281	83	2291	1064	10155	2892	32953	4077	45966
13	DAMOH	14	138	6	157	42	1268	395	4338	1144	13726	1601	19627
14	DATIA	2	20	4	60	15	375	112	1120	320	985	453	2560
15	DEWAS	24	175	14	325	90	2610	882	8715	2771	27553	3781	39378
16	DHAR	38	366	18	425	1130	3390	410	4100	380	3833	1976	12114
17	DINDORI	8	76	3	80	24	647	342	2956	932	9621	1309	13380
18	GUNA	15	136	12	182	20	500	120	590	110	817	277	2225
19	GWALIOR	41	412	17	427	119	3514	1658	15836	4522	51495	6357	71684
20	HARDA	18	180	8	206	10	250	50	500	60	600	146	1736
21	HOSHANGABAD	45	512	19	508	145	4195	1942	16782	5290	53968	7441	75965
22	INDORE	92	908	42	1000	2452	9852	2787	27876	10926	87413	16299	127049
23	JABALPUR	34	346	15	423	127	3479	1321	11897	3432	37775	4929	53920
24	JHABUA	10	112	4	111	33	856	371	3585	1136	11351	1554	16015
25	KATNI	15	147	8	200	46	1358	200	800	500	1520	769	4025
26	KHANDWA	12	209	10	239	60	1820	100	1000	120	1264	302	4532
27	KHARGONE	39	385	2	20	17	440	0	0	190	1900	248	2745
28	MANDLA	13	113	4	122	37	965	511	4302	1397	13973	1962	19475
29	MANDSAUR	27	279	10	264	79	2176	1147	9546	3116	30944	4379	43209
30	MORENA	26	242	10	255	73	1935	976	8999	2656	29306	3741	40737
31	NARSINGHPUR	26	253	10	262	79	2204	1113	9856	3035	32037	4263	44612
32	NEEMUCH	12	110	7	135	33	948	130	1307	350	3500	532	6000
33	NIWARI	4	44	2	51	16	450	20	140	24	245	66	930
34	PANNA	8	88	5	105	28	808	248	2865	0	0	289	3866
35	RAISEN	42	426	16	425	137	3527	1470	14873	3962	48070	5627	67321
36	RAJGARH	30	300	16	400	98	2820	40	441	60	597	244	4558
37	RATLAM	44	463	17	446	138	3751	1758	18315	4819	53039	6776	76014
38	REWA	0	0	7	192	30	864	371	3363	19921	10154	20329	14573
39	SAGAR	31	315	12	317	76	2227	1172	11852	3199	38939	4490	53650
40	SATNA	28	289	10	292	83	2429	909	9042	2602	28627	3632	40679
41	SEHORE	29	285	13	325	50	1384	100	1000	50	500	242	3494
42	SEONI	15	145	6	154	46	1215	590	5512	1601	17924	2258	24950
43	SHAHDOL	6	62	3	67	20	535	254	2199	691	7092	974	9955
44	SHAJAPUR	22	230	12	270	72	2120	805	7400	2230	22940	3141	32960
45	SHEOPUR KALA	19	119	5	136	37	1099	50	500	102	1200	213	3054
46	SHIVPURI	18	187	8	214	59	1728	492	5911	212	2129	789	10169
47	SIDHI	0	0	0	0	73	1708	1356	2030	1355	1800	2784	5538
48	SINGRAULI	0	0	0	0	0	0	5000	9005	3005	6015	8005	15020
49	TIKAMGARH	9	91	5	105	30	840	28	280	102	1056	174	2372
50	UJJAIN	48	480	22	548	148	4422	534	5340	1250	10000	2002	20790
51	UMARIA	3	29	1	33	9	263	92	900	77	675	182	1900
52	VIDISHA	33	321	15	367	98	2965	780	10144	2918	32102	3844	45899
	GRAND TOTAL	1072	10716	508	12636	6733	101270	38272	318013	113256	931762	159841	1374397

Bank wise ACP- Agriculture

Amount in lakh

SR.	BANK 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	Bank of Baroda	180089	402078	139553	263736	5042	25653	5217	33312	190348	461043
2	Bank of India	444082	957921	365094	709064	7064	34947	6219	37258	457365	1030126
3	Bank of Maharashtra	86543	229791	62892	143689	1652	10259	2048	12974	90243	253024
4	Canara Bank	117951	254348	89887	166250	3108	17904	3344	20282	124403	292534
5	Central Bank of India	434339	1120530	324246	694565	7596	40068	9284	56237	451219	1216835
6	Indian Bank	128831	276167	95560	167368	2801	20649	3577	21144	135209	317960
7	Indian Overseas Bank	15864	34342	11028	20317	849	6367	433	3131	17146	43840
8	Punjab and Sind Bank	15924	32947	12061	20621	476	2091	390	2696	16790	37734
9	Punjab National Bank	257142	584350	201379	400399	6772	37950	6382	41114	270296	663414
10	State Bank of India	1254258	2956644	999455	2054564	21423	120343	26580	162078	1302261	3239065
11	UCO Bank	99291	274004	72175	145339	3114	16065	2372	15159	104777	305228
12	Union Bank of India	237295	499952	190850	337329	4613	30377	5743	35577	247651	565906
	PSBs - SUB TOTAL	3271609	7623074	2564180	5123241	64510	362673	71589	440962	3407708	8426709
13	Axis Bank	73445	187586	58359	133406	2231	11265	2645	17550	78321	216401
14	Bandhan Bank	28939	66631	25418	54986	533	5376	346	2523	29818	74530
15	Catholic Syrian Bank	158	215	114	186	0	0	0	0	158	215
16	City Union Bank	448	948	254	633	8	40	80	484	536	1472
17	Development Credit Bank	10083	22940	6917	13875	367	2454	410	2391	10860	27785
18	Dhanlaxmi Bank	38	80	0	0	12	60	70	360	120	500
19	Federal Bank Ltd.	2800	5843	1594	3124	96	466	95	678	2991	6987
20	HDFC Bank	133957	289699	100490	190287	3765	18561	4610	29639	142332	337899
21	ICICI Bank	129814	302120	98581	200165	3104	15840	4160	25725	137078	343685
22	IDBI Bank	37510	77137	27060	48288	1407	8044	1620	10823	40537	96004
23	IDFC	8962	18952	6149	11930	931	5053	373	2082	10266	26087
24	Indusind Bank Limited	11836	25643	8284	15464	795	6071	477	2959	13108	34673
25	Jammu and Kashmir Bank	36	76	0	0	6	30	74	540	116	646
26	Karnataka Bank Limited	656	1551	162	425	13	69	173	1048	842	2668
27	Karur Vysya Bank Ltd.	139	329	23	57	13	62	109	715	261	1106
28	Kotak Mahindra Bank	20775	46559	9256	17087	1763	6703	1047	7338	23585	60600
29	Lakshmi Vilas Bank	720	1594	602	1174	28	140	118	758	866	2492
30	Ratnakar Bank Ltd. (RBL)	7951	17250	5738	11019	184	1383	288	2088	8423	20721
31	South Indian Bank	465	978	230	618	12	60	156	972	633	2010
32	Standard Chartered Bank	155	698	145	493	27	143	82	429	264	1270
33	Tamilnadu Mercantile Bank	656	1640	496	1166	0	0	0	0	656	1640
34	Yes Bank	8120	18962	5653	12158	737	3578	601	4447	9458	26987
	PVTs - SUB TOTAL	477663	1087431	355525	716541	16032	85398	17534	113549	511229	1286378
	COMM. BANKS SUB TOTAL	3749272	8710505	2919705	5839782	80542	448071	89123	554511	3918937	9713087
35	MGB	452896	979710	387888	724340	2673	23074	5562	34563	461131	1037347
36	MPGB	309016	654669	262256	507887	4445	23279	4591	28265	318052	706213
	RRBs - SUB TOTAL	761912	1634379	650144	1232227	7118	46353	10153	62828	779183	1743560
37	DCCB	1540272	3586527	1426481	2963077	1603	7613	4498	38140	1546373	3632280
	CO-OP BANK - SUB TOTAL	1540272	3586527	1426481	2963077	1603	7613	4498	38140	1546373	3632280
38	AU Small Finance Bank	12107	24121	8176	13277	641	3795	860	5613	13608	33529
39	Equitas Small Finance Bank	5667	10788	3767	6092	346	2084	434	3089	6447	15961
40	ESAF	1416	2658	621	990	94	389	62	278	1572	3325
41	Fincare Small Finance Bank	15714	35780	15252	31808	94	410	13	85	15821	36275
42	Jana Small Finance Bank	2615	6414	1861	4089	179	1188	272	1995	3066	9597
43	Suryoday Small Finance Bank	1286	2896	882	1879	37	187	294	2161	1617	5244
44	Ujjivan Small Finance Bank	570	1828	490	1523	1	4	208	1708	779	3540
45	Utkarsh Small Finance Bank	5721	6301	4839	4307	37	431	348	2548	6106	9280
	SFBs - SUB TOTAL	45096	90786	35888	63965	1429	8488	2491	17477	49016	116751
	GRAND TOTAL	6096552	14022197	5032218	10099051	90692	510525	106265	672956	6293509	15205678

Bank wise ACP- MSME

Amount in lakh

SR.	BANK 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	Bank of Baroda	21779	94613	6882	91638	44	10922	299	2449	1428	1811	30432	201433
2	Bank of India	28290	124349	5350	72155	61	11078	369	3203	2086	2804	36156	213589
3	Bank of Maharashtra	10493	42003	1634	22359	6	3352	46	289	304	753	12483	68756
4	Canara Bank	15194	65125	3381	44915	12	2307	169	1616	415	1172	19171	115135
5	Central Bank of India	35924	144733	6095	74817	24	9718	299	2317	1231	2980	43573	234565
6	Indian Bank	22457	99895	4115	55105	18	4738	143	1147	603	1290	27336	162175
7	Indian Overseas Bank	3385	13704	888	10836	0	0	16	109	129	407	4418	25056
8	Punjab and Sind Bank	3384	14814	864	11063	0	0	11	68	114	383	4373	26328
9	Punjab National Bank	46670	201923	9648	126401	43	10308	271	1875	1501	2827	58133	343334
10	State Bank of India	110134	477763	21824	280040	161	34934	944	7762	8808	19918	141871	820417
11	UCO Bank	16455	66728	2270	33536	3	1824	63	460	326	860	19117	103408
12	Union Bank of India	31210	126386	6340	96074	17	5027	240	2328	795	1729	38602	231544
	PSBs - SUB TOTAL	345375	1472036	69291	918939	389	94208	2870	23623	17740	36934	435665	2545740
13	Axis Bank	8707	43069	3857	50335	5	1000	21	161	237	535	12827	95100
14	Bandhan Bank	2230	11421	756	11275	0	0	0	0	207	610	3193	23306
15	Catholic Syrian Bank	72	500	55	1069	0	0	0	0	0	0	127	1569
16	City Union Bank	342	1940	118	1702	0	0	0	0	58	200	518	3842
17	Development Credit Bank	1556	6934	369	5643	1	200	1	2	61	215	1988	12994
18	Dhanlaxmi Bank	160	968	38	600	0	0	0	0	0	0	198	1568
19	Federal Bank Ltd.	492	2477	141	1863	0	0	0	0	58	200	691	4540
20	HDFC Bank	18164	90510	4332	59046	61	12304	185	2000	566	1446	23308	165306
21	ICICI Bank	16104	79732	4109	55764	40	7350	174	1845	599	1360	21026	146051
22	IDBI Bank	6017	24855	1893	25833	17	3516	35	301	169	598	8131	55103
23	IDFC	1723	8547	481	7578	1	200	0	0	57	200	2262	16525
24	Indusind Bank Limited	4285	20853	1012	14099	10	2000	13	124	427	944	5747	38020
25	Jammu and Kashmir Bank	496	2910	153	2224	0	0	0	0	57	200	706	5334
26	Karnataka Bank Limited	546	2549	237	3140	0	0	1	3	61	209	845	5901
27	Karur Vysya Bank Ltd.	196	1066	163	2229	0	0	0	0	58	203	417	3498
28	Kotak Mahindra Bank	7039	35985	760	10717	0	0	3	30	59	209	7861	46941
29	Lakshmi Vilas Bank	123	716	132	1883	0	0	0	0	57	200	312	2799
30	Ratnakar Bank Ltd. (RBL)	1345	6452	278	3758	0	0	0	0	59	205	1682	10415
31	South Indian Bank	362	1830	148	2182	0	0	0	0	58	200	568	4212
32	Standard Chartered Bank	49	312	70	1132	0	0	0	0	0	0	119	1444
33	Tamilnadu Mercantile Bank	87	500	0	0	0	0	0	0	0	0	87	500
34	Yes Bank	3421	15857	502	6825	5	1000	1	4	63	217	3992	23903
	PVTs - SUB TOTAL	73516	359983	19604	268897	140	27570	434	4470	2911	7951	96605	668871
	COMM. BANKS SUB TOTAL	418891	1832019	88895	1187836	529	121778	3304	28093	20651	44885	532270	3214611
35	MGB	23543	61220	2498	32474	2	437	93	662	388	1003	26524	95796
36	MPGB	8958	34576	1248	16683	0	0	34	355	998	2678	11238	54292
	RRBs - SUB TOTAL	32501	95796	3746	49157	2	437	127	1017	1386	3681	37762	150088
37	DCCB	4969	26275	2019	25901	0	0	5	4	404	1148	7397	53328
	CO-OP BANK - SUB TOTAL	4969	26275	2019	25901	0	0	5	4	404	1148	7397	53328
38	AU Small Finance Bank	4929	24212	891	13434	0	0	1	1	58	236	5879	37883
39	Equitas Small Finance Bank	1849	9668	275	3571	0	0	1	1	51	102	2176	13342
40	ESAF	295	1403	74	1158	0	0	0	0	0	0	369	2561
41	Fincare Small Finance Bank	1204	6351	155	1835	0	0	0	0	0	0	1359	8186
42	Jana Small Finance Bank	805	4035	126	1817	0	0	0	0	50	100	981	5952
43	Suryoday Small Finance Bank	629	3214	182	2604	0	0	0	0	26	50	837	5868
44	Ujjivan Small Finance Bank	753	3776	108	1541	0	0	0	0	0	0	861	5317
45	Utkarsh Small Finance Bank	724	1778	172	1982	0	0	1	7	4	13	901	3780
	SFBs - SUB TOTAL	11188	54437	1983	27942	0	0	3	9	189	501	13363	82889
	GRAND TOTAL	467549	2008527	96643	1290836	531	122215	3439	29123	22630	50215	590792	3500916

Bank wise ACP- Other Priority Sector

Amount in lakh

SR.	BANK 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	Bank of Baroda	139	8606	1236	6246	7397	46091	1574	5068	1300	3652	37	483	232463	732622	37445	116246
2	Bank of India	216	13273	1502	6369	7778	50865	2451	7311	1696	4339	24	377	507188	1326249	90078	234524
3	Bank of Maharashtra	4	228	569	3017	2502	16387	361	1581	447	1525	74	1034	106683	345552	16231	51747
4	Canara Bank	72	4007	1046	5752	4842	31141	934	3339	815	3352	92	873	151375	456133	22778	68637
5	Central Bank of India	39	1766	1755	10552	8024	55088	848	3477	913	2491	121	1456	506492	1526230	68625	200062
6	Indian Bank	12	717	960	5827	5613	33731	683	2518	668	2071	183	949	170664	525948	23737	71286
7	Indian Overseas Bank	0	0	238	1265	1097	6850	239	917	123	431	18	98	23279	78457	3266	10973
8	Punjab and Sind Bank	1	55	236	1433	1184	8075	83	284	97	841	36	362	22800	75112	3266	11009
9	Punjab National Bank	137	9322	2208	11520	10910	73161	1866	6476	1268	4887	139	1043	344957	1113157	51495	164379
10	State Bank of India	355	17504	5786	32899	35421	231808	2938	14190	3868	10124	458	5508	1492958	4371515	222706	626647
11	UCO Bank	6	267	770	4396	4089	24138	333	1536	496	1272	76	1089	129664	441334	18521	61112
12	Union Bank of India	41	2634	1613	10312	9322	54220	1224	4527	1217	4799	498	2380	300168	876322	43286	121671
	PSBs - SUB TOTAL	1022	58379	17919	99588	98179	631555	13534	51224	12908	39784	1756	15652	3988691	11868631	601434	1738293
13	Axis Bank	64	4284	407	2044	1645	10440	476	1632	535	2470	21	115	94296	332486	13924	48600
14	Bandhan Bank	0	0	188	793	702	4173	319	1219	185	744	0	0	34405	104765	5388	16779
15	Catholic Syrian Bank	0	0	0	0	28	206	0	0	16	44	0	0	329	2034	88	480
16	City Union Bank	0	0	52	264	272	1366	0	0	58	428	0	0	1436	7372	244	1182
17	Development Credit Bank	0	0	111	514	585	3509	196	606	155	748	0	0	13895	46156	2265	7643
18	Dhanlaxmi Bank	0	0	12	92	64	560	0	0	0	0	0	0	394	2720	80	484
19	Federal Bank Ltd.	0	0	54	330	357	2392	68	205	78	496	0	0	4239	14950	567	2380
20	HDFC Bank	123	8389	669	3081	3716	24812	1171	3621	751	2918	91	118	172161	546144	27654	84684
21	ICICI Bank	98	7775	725	3853	4089	28363	716	2657	777	2859	126	196	164635	535439	26827	81715
22	IDBI Bank	76	6618	347	1641	1582	9420	505	1426	424	1064	16	90	51618	171366	8445	27741
23	IDFC	0	0	122	486	541	2961	98	364	97	636	0	0	13386	47059	2478	8588
24	Indusind Bank Limited	1	24	162	808	808	4953	141	440	61	305	21	43	20049	79266	3199	12496
25	Jammu and Kashmir Bank	0	0	136	724	274	1898	0	0	57	428	0	0	1289	9030	238	1492
26	Karnataka Bank Limited	0	0	117	608	360	2107	0	0	71	472	0	0	2235	11756	352	1829
27	Kanur Vysya Bank Ltd.	0	0	111	526	276	1831	0	0	57	428	1	8	1123	7397	188	1176
28	Kotak Mahindra Bank	0	0	123	584	702	4031	219	707	135	631	0	0	32625	113494	5012	17785
29	Lakshmi Vilas Bank	0	0	49	256	181	1219	10	21	57	428	0	0	1475	7215	233	1156
30	Ratnakar Bank Ltd. (RBL)	0	0	58	294	465	2759	18	35	48	544	0	0	10694	34768	1552	5531
31	South Indian Bank	0	0	86	472	214	1490	0	0	36	738	0	0	1537	8922	256	1440
32	Standard Chartered Bank	0	0	0	0	22	166	0	0	0	0	0	0	405	2880	96	546
33	Tamilnadu Mercantile Bank	0	0	4	10	0	0	0	0	0	0	0	0	747	2150	186	538
34	Yes Bank	0	0	92	445	628	3601	52	138	95	630	1	31	14318	55735	2293	8992
	PVTs - SUB TOTAL	362	27090	3625	17825	17511	112257	3989	13071	3693	17011	277	601	637291	2143104	101565	333257
	COMM. BANKS SUB TOTAL	1384	85469	21544	117413	115690	743812	17523	64295	16601	56795	2033	16253	4625982	14011735	702999	2071550
35	MGB	21	947	1628	11471	8739	39701	303	2039	602	1263	578	3766	499526	1192330	65231	148171
36	MPGB	0	0	695	2674	2932	17782	937	2729	802	1307	0	0	334656	784997	60928	143739
	RRBs - SUB TOTAL	21	947	2323	14145	11671	57483	1240	4768	1404	2570	578	3766	834182	1977327	126159	291910
37	DCCB	0	0	119	373	1633	10516	300	994	114	299	202	147	1556138	3697937	244596	562303
	CO-OP BANK - SUB TOTAL	0	0	119	373	1633	10516	300	994	114	299	202	147	1556138	3697937	244596	562303
38	AU Small Finance Bank	0	0	125	652	825	4406	254	809	122	759	8	53	20821	78091	3534	13766
39	Equitas Small Finance Bank	0	0	84	452	541	2569	20	85	55	580	9	85	9332	33074	1532	5486
40	ESAF	0	0	14	222	216	1058	0	0	0	0	0	0	2171	7166	395	1211
41	Fincare Small Finance Bank	0	0	18	164	192	972	0	0	12	33	0	0	17402	45630	2249	6157
42	Jana Small Finance Bank	0	0	33	255	230	1516	0	0	54	549	0	0	4364	17869	702	2844
43	Suryoday Small Finance Bank	0	0	35	220	341	1594	0	0	14	44	1	31	2845	13001	492	2118
44	Ujivan Small Finance Bank	0	0	16	114	202	1148	0	0	14	46	0	0	1872	10165	368	1907
45	Utkarsh Small Finance Bank	0	0	241	519	437	1956	0	0	10	30	24	166	7719	15731	980	2119
	SFBs - SUB TOTAL	0	0	566	2598	2984	15219	274	894	281	2041	42	335	66526	220727	10252	35608
	GRAND TOTAL	1405	86416	24552	134529	131978	827030	19337	70951	18400	61705	2855	20501	7082828	19907726	1084006	2961371

Bank wise ACP- Non-Priority Sector

Amount in lakh

SR.	BANK NAME	[A(D)] 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	Bank of Baroda	42	418	56	1369	275	5705	1269	12154	4431	39265	6073	58911
2	Bank of India	92	944	63	1557	710	8854	1833	19995	4944	42880	7642	74230
3	Bank of Maharashtra	8	80	12	323	309	2897	872	7918	2360	22451	3561	33669
4	Canara Bank	38	366	35	880	210	4284	929	8708	3447	28192	4659	42430
5	Central Bank of India	8	60	36	922	268	5732	3836	35582	10354	108922	14502	151218
6	Indian Bank	1	18	23	600	201	4097	1432	12987	5325	33705	6982	51407
7	Indian Overseas Bank	0	0	3	76	31	857	205	1939	677	5094	916	7966
8	Punjab and Sind Bank	0	0	6	163	30	804	105	1010	706	5500	847	7477
9	Punjab National Bank	473	4821	56	1413	517	9337	2088	19905	5739	46523	8873	81999
10	State Bank of India	105	1005	137	3298	1878	26079	10269	96605	28121	281766	40510	408753
11	UCO Bank	5	30	17	422	191	3692	857	8313	2465	22459	3535	34916
12	Union Bank of India	4	29	27	643	312	6603	6641	22819	11049	48578	18033	78672
	SUB TOTAL PSBs	776	7771	471	11666	4932	78941	30336	247935	79618	685335	116133	1031648
13	Axis Bank	0	0	3	78	262	2513	694	6488	1821	16747	2780	25826
14	Bandhan Bank	0	0	0	0	16	498	23	196	204	1977	243	2671
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0	0	0	0	0	18	177	18	177
17	Development Credit Bank	0	0	1	27	64	364	53	636	375	4149	493	5176
18	Dhanlaxmi Bank	0	0	0	0	0	0	0	0	28	283	28	283
19	Federal Bank Ltd.	0	0	0	0	0	0	2	18	118	1096	120	1114
20	HDFC Bank	52	525	12	305	438	6444	1482	11711	5777	51767	7761	70752
21	ICICI Bank	0	0	12	300	439	6411	1636	12517	4790	43062	6877	62290
22	IDBI Bank	5	47	2	50	77	576	579	5474	1470	10926	2133	17073
23	IDFC	0	0	2	66	62	288	61	470	307	2820	432	3644
24	Indusind Bank Limited	0	0	1	28	19	543	58	525	491	5013	569	6109
25	Jammu and Kashmir Bank	0	0	0	0	0	0	0	0	25	230	25	230
26	Karnataka Bank Limited	0	0	0	0	2	60	4	32	37	351	43	443
27	Karur Vysya Bank Ltd.	0	0	0	0	1	32	2	14	83	719	86	765
28	Kotak Mahindra Bank	0	0	0	0	0	0	72	798	352	3536	424	4334
29	Lakshmi Vilas Bank	0	0	0	0	0	0	1	9	40	358	41	367
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	62	300	9	84	177	1922	248	2306
31	South Indian Bank	0	0	0	0	0	0	0	0	33	327	33	327
32	Standard Chartered Bank	0	0	0	0	0	0	3	28	7	98	10	126
33	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0	40	400	40	400
34	Yes Bank	0	0	0	0	63	332	37	347	231	2438	331	3117
	SUB TOTAL PVTs	57	572	33	854	1505	18361	4716	39347	16424	148396	22735	207530
	TOTAL COMM. BANKS	833	8343	504	12520	6437	97302	35052	287282	96042	833731	138868	1239178
35	MGB	29	281	4	116	70	2180	2824	26544	15157	82419	18084	111540
36	MPGB	186	1917	0	0	31	871	196	2178	727	7547	1140	12513
	SUB TOTAL RRBs	215	2198	4	116	101	3051	3020	28722	15884	89966	19224	124053
37	DCCB	24	175	0	0	7	162	58	629	65	799	154	1765
	SUB TOTAL COOPERATIVE	24	175	0	0	7	162	58	629	65	799	154	1765
38	AU Small Finance Bank	0	0	0	0	62	250	47	556	294	1921	403	2727
39	Equitas Small Finance Bank	0	0	0	0	62	250	51	476	350	2591	463	3317
40	ESAF	0	0	0	0	62	200	4	22	90	693	156	915
41	Fincare Small Finance Bank	0	0	0	0	1	25	16	135	79	797	96	957
42	Jana Small Finance Bank	0	0	0	0	0	0	4	18	5	64	9	82
43	Suryoday Small Finance Bank	0	0	0	0	0	0	3	7	51	654	54	661
44	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0	1	30	17	166	396	546	414	742
	SUB TOTAL SFBs	0	0	0	0	188	755	142	1380	1265	7266	1595	9401
	GRAND TOTAL	1072	10716	508	12636	6733	101270	38272	318013	113256	931762	159841	1374397