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# AGENDA

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**194th SLBC Meeting & Special SLBC Meeting on Financial Inclusion**



**JULY 9, 2025**  
**CONVENOR-CENTRAL BANK OF INDIA**

**ADOPTION OF THE MINUTES OF THE 192<sup>nd</sup> & 193<sup>th</sup> SLBC MEETING**  
**HELD ON APRIL 17, 2025**

The Minute of 192<sup>nd</sup> & 193<sup>th</sup> meeting of SLBC held on April 17, 2025 was circulated to all concerned and was also uploaded on website of SLBC ([www.slbcmadhyapradesh.in](http://www.slbcmadhyapradesh.in)) and Directorate of Institutional Finance, Government of Madhya Pradesh ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)).

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

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## ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
APY	: Atal Pension Yojana
BC	: Business Correspondent
CASA	: Current Account Savings Account
CAGR	: Compound Annual Growth Rate
CLR	: Commissioner Land Records
DCC	: District Consultative Committee
DLRC	: District Level Review Committee
DFS	: Department of Financial Services
IPPB	: India Post Payment Bank
KCC	: Kisan Credit Card
LDM	: Lead District Manager
MSME	: Micro, Small & Medium Enterprises
MoU	: Memorandum of Understanding
NABARD	: National Bank for Agriculture and Rural Development
NPA	: Non Performing Asset
NPS	: Non Priority Sector
NRLM	: National Rural Livelihood Mission
PMAY	: Pradhan Mantri Awas Yojana
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMFBY	: Pradhan Mantri Fasal Bima Yojana
RIDF	: Rural Infrastructure Development Fund
RRB	: Regional Rural Bank
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SOF	: Scale of Finance
SFB	: Small Finance Banks
Y-o-Y	: Year on year
WDRA	: Warehousing Development Regulatory Authority

## ACTION TAKEN REPORT ON ACTION POINTS OF 192<sup>nd</sup> & 193<sup>th</sup> SLBC MEETING HELD ON APRIL 17, 2025

Sr.	Action points	Action Taken Report
1	<p><b>PM-Krishak Mitra Surya Yojana</b></p> <p>ACS, Ministry of New and Renewable Energy gave a brief presentation about the scheme and major terms and conditions of RfP to be floated. Chief General Manager, State Bank of India raised concern over fixed rate of interest as one of the major terms. Chief Secretary advised to form a committee which includes SLBC, SBI, RBI, NABARD, Agriculture Production Commissioner and Ministry of New and Renewable Energy Department to resolve the fixed rate of interest issue at the earliest.</p> <p><b>Action:</b> SLBC &amp; Ministry of New and Renewable Energy Department</p>	<p>A meeting held on 23.04.2025 at Central Bank of India, Zonal Office, 9 Arera Hills Bhopal under Chairmanship of Additional Chief Secretary, New &amp; Renewable Energy wherein major banks participated. Forum reach a consensus for fixing rate of interest linked with maximum rate of interest to be charged under Agri Infra Fund (AIF). Later on department floated Request for Selection (RfS).</p>
2	<p><b>Pending Issues of Last SLBC Meeting</b></p> <p>Forum was informed about non conduct of SLBC Sub-Committee meeting since last SLBC meeting wherein important issues like promotion of TReDS, Stamp Duty on Government Sponsored Scheme and MSME cluster were proposed to be discussed. Chief Secretary expressed concern over it and advised to call the meeting at the earliest and emphasized early resolution of pending matters. CGM SBI consented to extend support in providing necessary training to government departments on TReDS related issues.</p> <p><b>Action:</b> MSME Department, PNB &amp; SBI</p> <p>While reviewing inactive Business Correspondents, Chief Secretary instructed SLBC to ensure presence of minimum one Business Correspondent in each Sub-Service Area (SSA).</p> <p><b>Action:</b> SLBC</p>	<p>Meeting of MSME Sub-committee held on 01.05.2025 under Chairmanship of Principal Secretary MSME. Pending issues of 192<sup>nd</sup> SLBC meeting i.e. like promotion of TReDS, Stamp Duty on Government Sponsored Scheme and MSME cluster along with progress under various employment generation schemes was discussed.</p> <p>MSME Department organized a workshop also on 15.05.2025 for all Government Departments for on-boarding on TReDS.</p> <p>SLBC has verified and found that, all 11,864 SSAs of Madhya Pradesh are covered with banking outlets, and no village is unbanked as on date.</p>

3.	<p><b>Performance of Banks as on December 31, 2024</b></p> <p>Satisfactory performance of banks was observed in business development and Annual Credit Plan achievement. Chair advised to ensure 100 % achievement by each banks for allocated target under Annual Credit Plan.</p> <p><b>Action:</b> SLBC</p>	<p>As per the performance reported by banks as of 31.03.2025, achievement under Agriculture is 89%, MSME 96 %, Priority Sector 92 % and 123 % of total credit plan.</p>
4.	<p><b>Review of Performance under Government Sponsored Schemes</b></p> <p>CS advised to ensure 100 % achievements under all state sponsored employment scheme and instructed department to ensure sufficient number of proposals to be submitted in banks against given target. He opined banks to choose good applicants directly from market and to also include Mudra Loan beneficiaries under these schemes if they fit so.</p> <p><b>Action: All Banks and relevant State Government Departments.</b></p> <p>ACS, Urban Administration and Development Department highlighted the good work done by banks under PMSVANidhi Scheme and requested to disburse all pending sanctioned cases within 1 months as the present scheme was only valid up to 31.12.2024.</p> <p><b>Action:</b> All Banks</p> <p>During review of National Rural Livelihood Mission (NRLM), Chief Secretary noted that Madhya Pradesh is lagging behind the national average i.e. 3.70 lakh per SHG and advised banks and Madhya Pradesh State Rural Livelihood Mission (MPSRLM) to improve the state performance looking huge potential under state.</p> <p><b>Action:</b> MPSRLM &amp; Banks</p> <p>Performance under PM Vishwakarma scheme was not satisfactory and rejection level is too high. Chief Secretary directed the Commissioner Handloom to</p>	<p>All departments and banks took due cognizance of same. Target under different employment generation schemes for financial year 2025-26 has been distributed among banks by SLBC. Banks have been advised to source the application directly and punch the same in SAMAST portal as per the functionality provided by MPOnline.</p> <p>Around 1,400 cases have been disbursed since last SLBC meeting, but still around 25000 cases are pending for disbursal. Only SBI, BOI, PNB, Canara and MPGB are disbursing sanctioned cases. Remaining banks yet to start.</p> <p>MPSRLM in coordination with banks are working on improving the average ticket size of SHG loan and a meeting regarding same was organized on 17.06.2025 under Chairmanship of GM, NABARD. The activity based financing to Self Help Groups will lead towards increasing average loan ticket size in the state.</p>



	<p>verify the reason of rejected cases focusing on non-interested and non-traceable category.</p> <p><b>Action:</b> Handloom Department &amp; All Banks</p>	<p>Madhya Pradesh is at number 5<sup>th</sup> rank in country in sanctioning loan under the scheme. As on now 38, 924 cases have been sanctioned by Banks. High rejections with specific reason observed, mostly because artisans are not visiting branch. Banks have been requested to re-consider these proposals in extend credit support to needy people.</p>
5.	<p><b>Opening of Brick and Mortar Branches</b></p> <ul style="list-style-type: none"> <li>• <i>Branch Opening at 56 locations identified by DFS</i></li> </ul> <p>Out of 56 identified locations by DFS, 45 covered and 11 remaining. Commissioner Institutional Finance appraised the forum that, respective Collectors are ready to provide suitable premises in nearby villages. For connectivity issue, Chief Secretary directed to form a committee of respective banks, SLBC, DIF and BSNL. Banks should also explore the possibility of using V-SAT for connectivity by utilizing services of BSNL, AIRTEL, JIO etc.</p> <p><b>Action: SLBC, DIF, BSNL and respective Banks</b></p>	<p>A reviewed meeting organized on 14 May 2025 under the chairmanship of Commissioner, Institutional Finance. Representative from District collector office, Senior Manager, Bharat Sanchar Nigam Ltd &amp; Banks attended the meeting.</p> <p>All the 11 pending branches are located in 4 districts i.e Khargone, Rewa, Singrauli, and Burhanpur. State government representatives assured that buildings would be made available for opening the branches by the end of May 2025.</p> <p>The Senior Manager of Bharat Sanchar Nigam Limited informed that connectivity facilities for the proposed branches can be provided through V-set within a week, and the cost details will be shared accordingly. He also assured that fiber network connectivity will be made available at all the above-mentioned locations in the coming year under the Bharat Mala Project.</p> <p>The Commissioner, Institutional Finance, directed that by the end of the month, banks should coordinate with the representatives of the state government to complete the process related to premises and network facilities for the proposed branches, after obtaining consent from their technical teams based on the quotation provided by Bharat Sanchar Nigam Limited.</p> <p>DFS, Ministry of Finance, Govt. of India also had VC on 29.05.2025 with banks corporate offices in this regard. In meeting location wise</p>

	<ul style="list-style-type: none"> <li>• <i>Branch opening at 80 Identified Block Centres</i></li> </ul> <p>GM RBI appreciated Public Sector Banks for accepting the call and applauded SBI and Union Bank of India for opening the branches in the identified blocks. For remaining blocks, Chief Secretary instructed to share the list with banks and solicited for branch opening during current financial year</p> <p><b>Action:</b> All PSBs</p>	<p>progress discussed and it was advised to open the branches at the earliest.</p> <p>List of blocks has been shared with all Public Sector Banks. After undertaking survey banks have sent proposal to their respective approving authority for branch opening.</p>
6	<p><b>Re-KYC of Low Risk Accounts</b></p> <p>Banks to provide list of accounts wherein DBT is being regularly credited in inoperative accounts so that respective government department may check the genuineness of beneficiaries.</p> <p><b>Action:</b> All Banks</p> <p>SLBC in consultation with State Bank of India will write a letter to Chief Secretary Office, who in turn will further write to RBI to ease the KYC norms for Low Risk Accounts.</p> <p><b>Action:</b> SLBC &amp; SBI</p>	<p>SLBC vide its letter dated 3<sup>rd</sup>, 21<sup>st</sup>, 27<sup>th</sup> May 2025 and various telephonic calls, asked banks to submit the detail. Only 13 Banks have submitted the required data which is being sent to DIF.</p> <p>A draft letter received from State Bank of India in this regard has been shared with Institutional Finance on 16.05.2025.</p>
7.	<p><b>Early Financial Education</b></p> <p>RBI requested incorporation of financial literacy into school curriculum developed by the National Centre for Financial Education (NCFE) for classes VI to X. Chief Secretary advised Finance Department to explore the possibility for inclusion of financial literacy in school curricula.</p> <p><b>Action:</b> Finance Department</p>	<p>School Curriculum developed by the national centre for financial education (NCFE) for classes VI to X obtained from Reserve Bank of India. A Copy of above material provided to School Education Department on 05-06-2025.</p> <p>DIF is coordinating with the department to conduct a meeting with the participation of Reserve Bank of India also.</p>
8.	<p><b>Incorporation of Article 6(h) in NeSL Portal</b></p> <p>CGM SBI requested for incorporation of Article 6(h) and making necessary changes in the portal developed</p>	

	<p>by NeSL enabling banks to sanction online MSME loans wherein collateral is not required. Official from Inspector General of Registration and Stamp (IGRS) Department, ensured for integration of SAMPADA 2 portal with the NeSL wherein suggested changes will be made available and a timeline of May 30, 2025 has been fixed by Chief Secretary for the same.</p> <p><i>Action: IGRS</i></p>	<p>In discussion with Department, it has been informed that, Government is going to modify the Article 6(H).</p>
9.	<p><b>Central Bank Digital Currency (CBDC)</b></p> <p>General Manager, RBI briefed the benefits of CBDC if state implements it in different welfare schemes. Chief Secretary advised Finance Department to explore the uses of CBDC in different welfare schemes implemented by Govt. of Madhya Pradesh with pilot of 2-3 schemes. Chief Secretary also suggested banks for implementation of CBDC in their loan disbursements.</p> <p><i>Action: Finance Department &amp; All Banks</i></p>	<p>On 14-05-2025, a meeting was organized in this regard under the chairmanship of the Secretary, Finance Department. The meeting was attended by the Commissioner, Accounts &amp; Treasury; the Commissioner, Horticulture Department; and the Financial Advisor, Horticulture Department.</p>
10.	<p><b>Credit Guarantee Scheme for e-NWR based Pledge Financing</b></p> <p>SLBC Convenor briefed the Guarantee scheme launched by Government of India in December 2024 for e-Negotiable Warehouse Receipt based pledge financing. Chief Secretary Directed to convene a meeting with Warehouse Associations to know the reason for non-registration with Warehousing Development Regulatory Authority.</p> <p><i>Action: SLBC &amp; NABARD</i></p>	<p>A meeting held with NRCL (service provider) in this regard. during discussion, it came out that, warehouse owners were initially hesitant for registration due to standard norms of WDRA. But situation has changed, and presently Madhya Pradesh is one of the leading state under WDRA registration. Around 2000 warehouses of Madhya Pradesh have been registered with WDRA.</p>
11.	<p><b>Collateral Free Agriculture Loans</b></p> <p>Chief Secretary reiterated that no collateral security should be asked by banks for agriculture loans up to ₹2 lakhs as per Reserve Bank of India guideline.</p> <p><i>Action: All Banks</i></p>	<p>As per the response received from banks, they are not taking any collateral security from farmers for agriculture loan up to Rs. 2.00 lakh.</p>

**AGENDA NO-1**  
**BANKING DEVELOPMENT IN MADHYA PRADESH FY 2024-25**

**(i) KEY BANKING PARAMETERS OF THE STATE AS ON 31.03.2025**

Amount in crore

Sr.	Parameters	Outstanding			Y-o-Y Variation		Y-o-Y Variation %	
		Mar'23	Mar'24	Mar'25	Mar'24	Mar'25	Mar'24	Mar'25
1	Total number of Branches	8,319	8,464	8779	145	315	1.74	3.72
2	Total number of ATMs	9,294	9,156	8,882	-138	-274	-1.48	-2.99
3	<b>Total Deposits</b>	<b>5,84,111</b>	<b>6,56,101</b>	<b>7,14,336</b>	<b>71,990</b>	<b>58,235</b>	<b>12.32</b>	<b>8.88</b>
4	<b>Total Advances</b>	<b>4,55,195</b>	<b>5,29,951</b>	<b>5,96,554</b>	<b>74,756</b>	<b>66,603</b>	<b>16.42</b>	<b>12.57</b>
5	Credit Deposit Ratio	77.93	80.77	83.51	-	-	2.84	2.74
6	<b>Total Business</b>	<b>10,39,306</b>	<b>11,86,052</b>	<b>13,10,890</b>	<b>1,46,746</b>	<b>1,24,838</b>	<b>14.12</b>	<b>10.53</b>
7	Agriculture	1,43,712	1,63,077	1,78,745	19,365	15,668	13.47	9.61
8	Crop Loans out of total Agriculture	1,04,359	1,08,493	1,13,779	4,134	5,286	3.96	4.87
9	% of Agriculture credit to total credit	31.57	30.77	29.96	-	-	-0.80	-0.81
10	MSME	88,467	1,06,612	1,20,082	18,145	13,470	20.51	12.63
11	Education	2,881	3,629	4,180	748	551	25.96	15.18
12	Housing	56,703	72,255	81,709	15,552	9,454	27.43	13.08
13	Social Infrastructure	382	193	121	-189	-72	-49.48	-37.31
14	Renewable Energy	38	27	170	-11	143	-28.95	529.63
15	Others	4,764	5,109	6,616	345	1,507	7.24	29.50
16	<b>Priority Sector Advances</b>	<b>2,69,665</b>	<b>3,12,671</b>	<b>3,43,705</b>	<b>43,006</b>	<b>31,034</b>	<b>15.95</b>	<b>9.93</b>
17	% of Priority Sector advances to total credit	59.24	59.00	57.62	-	-	-0.24	-1.38
18	Non-Priority Sector Advances	1,85,530	2,17,280	2,52,680	31,750	35,400	17.11	16.29
19	Total NPA	32,604	35,639	37,130	3,035	1,491	9.31	4.18
20	NPA % of total credit	7.16	6.72	6.22	-	-	-0.44	-0.50

**(ii) KEY HIGHLIGHTS- MARCH 31, 2025 (FY 2024-25)**

Highlights of the performance of all the Banks during FY 2024-25 are given below:

1. Total business of the Banks increased to Rs. 13, 10,890 Crore in March 2025 from Rs.11, 86,052 Crore in the previous year. On year-on-year (y-o-y) basis, banks business increased by 10.53 % in March 2025 as compared to 14.12 % in March 2024. In absolute terms, the total business of banks increased by Rs. 1,24,838 crores during the FY 2024-25.
2. Aggregate deposit of banks increased by Rs. 58,235 crores during year ended FY 2024-25 and stood at Rs. 7,14,336 crores. The y-o-y growth in aggregate deposits is mere 8.88% in March 2025 as compared to increase of 12.32% last year.
3. Gross credit of the banks increased to Rs.5, 96,554 crore in March 2025, which was Rs. 5,29,951 Crore as of March 2024, registering y-o-y growth of 12.57 % as compared to 16.42 % in March 2024.
4. The Credit-Deposit (C-D) Ratio of the state increased to 83.51 % at the end of March 2025 from 80.77 % previous year in March 2024. However, the actual CD ratio stood at 87.22 % after including credit of Rs. 26,513 crores as per “place of utilisation norm” of RBI.
5. Agriculture credit increased by 9.61 % y-o-y to Rs.1,78,745 Crore in March 2025 from Rs. 1,63,077 crore corresponding previous year. Agriculture credit constitutes 29.96 % of the total credit and 52 % of total priority sector portfolio as on March 2025.
6. Advances to MSMEs also increased by 12.63 % y-o-y to Rs. 1, 20,082 crores in March 2025 from Rs. 1,06,612 crores in March 2024. Out of this share of micro credit is 11.81%. Credit to MSMEs constitutes 20.12 % of the total credit and 34.93 % of total priority sector portfolio as on March 2025.
7. Housing loan portfolio of banks increased by Rs. 9,454 crores during FY 2024-25 from Rs. 72,255 crores in March 2024 to Rs. 81,709 crores as of March 2025 registering y-o-y growth of 13.08 % as compared to 27.43 % in March 2024. The exponential growth in housing loan portfolio during FY 2023-24 was registered due to merger of HDFC Finance Ltd. in to HDFC Bank.
8. Gross NPA of banks increased by Rs. 1,491 crores during FY 2024-25 from Rs. 35,639 crores in March 2024 to Rs. 37,130 crores as of March 2025. However, NPA percentage reduced to 6.22 % of total credit in March 2025 from 6.72 % reported during previous year.

**(iii) TOP 10 BANKS IN TERMS OF BUSINESS AS ON 31.03.2025**

10 Banks namely State Bank of India, HDFC Bank, DCCBs & Apex Bank, Punjab National Bank, Bank of India, ICICI Bank, Central Bank of India, Union Bank of India, Bank of Baroda and Axis Bank accounted for over two- thirds of total business and State Bank of India alone holds 24.65 % of total business in the state as of March 2025. During year 2024-25, Bank of India surpassed Punjab National Bank and increased its position by one notch in table.

In descending order		Amount in crore		
Sr.	Bank Name	Deposits	Advances	Total Business
1	State Bank of India	208911	114188	323099
2	HDFC Bank	47487	70281	117767
3	DCCB & Apex Bank	40409	44392	84801
4	Bank of India	42041	37862	79904
5	Punjab National Bank	41545	36279	77824
6	ICICI Bank	34229	39314	73543
7	Central Bank of India	44963	25371	70334
8	Union Bank of India	48518	21518	70036
9	Bank of Baroda	27702	22143	49845
10	Axis Bank	21910	24454	46365

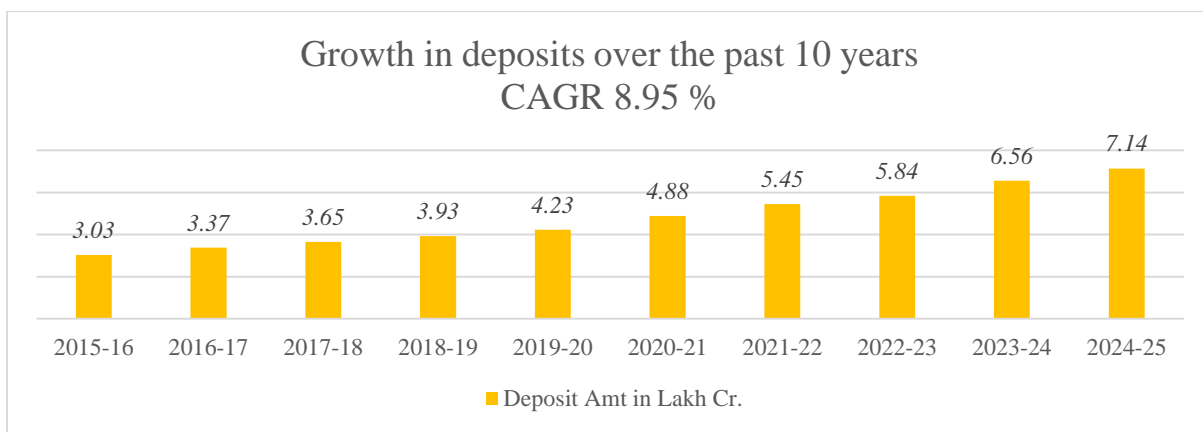
**(iv) PERFORMANCE AND SIGNIFICANT DEVELOPMENTS- ALL BANKS**

**Banking Network**

Banks in Madhya Pradesh have a network of 8,779 branches having presence of 33 %, 31% and 36 % in rural, semi-urban and urban/metropolitan areas respectively with 8,882 ATMs as on March 31, 2025. The number of bank branches increased by 315 during FY 2024-25, whereas the number of ATMs decreased by 274.

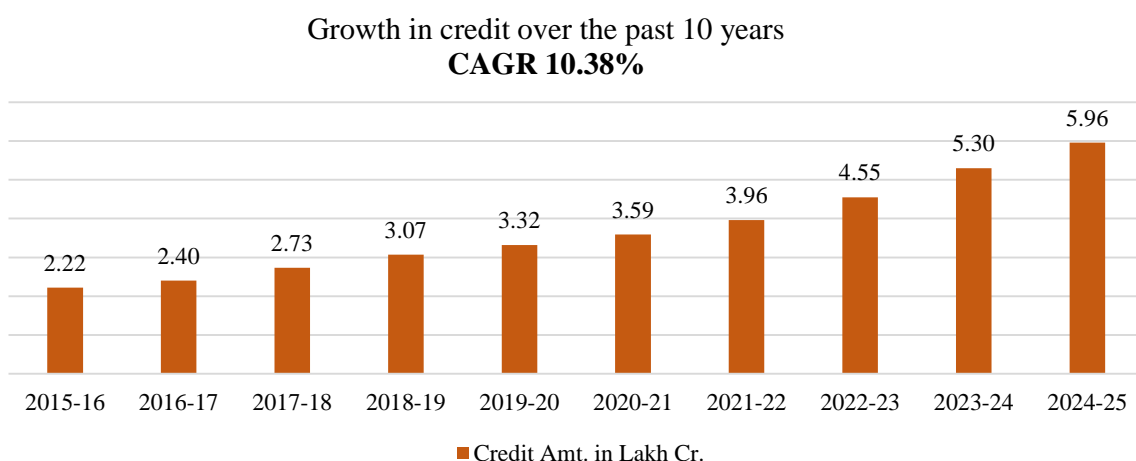
**Deposits**

- Aggregate deposit of banks increased by Rs. 58,235 crores during year ended FY 2024-25 and stood at Rs. 7,14,336 crores. The y-o-y growth in aggregate deposits is mere 8.88 % in March 2025 as compared to increase of 12.32% last year.
- Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY) increased by Rs 2,382 crore in a year and reached to Rs 16,308 crore as on March 31, 2025.
- From FY 2016 to FY 2025, deposits grew at a CAGR of 8.95%.



## **Credit**

- Gross credit of the banks increased to Rs.5, 96,554 crore in March 2025, which was Rs. 5,29,951 Crore as of March 2024, registering y-o-y growth of 12.57 % as compared to 16.42 % in March 2024
- From FY 2016 to FY 2025, credit off-take grew at a CAGR of 10.38%.



- 57.61 % of total credit goes to priority sector, 29.96 % of total bank's credit goes to agriculture lending and 20.12 % of total bank's credit goes to MSMEs as on March 31, 2025.
- Merger of HDFC Pvt. Ltd. into the HDFC Bank accounted for higher growth rate in the housing sector during the FY 2023-24. Around Rs 11,500 crore added into the outstanding of housing portfolio of the HDFC Bank.

## Agriculture

- Agriculture credit accounts for 29.96 % of the total bank's credit and 52 % of total priority sector portfolio as on March 31, 2025. Out of total agriculture credit, the share of crop loans and term loans is around 63.65 % and 36.35% respectively.
- Y-o-Y agriculture credit increased by 9.61 % from Rs. 1,63,077 crores to Rs.1,78,745 crores in March 2025.

### **Agency wise credit growth under Agriculture**

Amount in crore

Sr.	Agency	Outstanding amount			Y-o-Y growth %	
		Mar'23	Mar'24	Mar'25	Mar'24	Mar'25
1	Commercial Banks	94,507	1,09,246	1,23,014	15.60	12.60
2	Regional Rural Banks	9,736	10,635	11,351	9.23	6.73
3	Cooperative Banks	36,495	37,988	40,325	4.09	6.15
4	Small Finance Banks	2,972	5,208	4,055	75.24	-22.14
<b>Total</b>		<b>1,28,428</b>	<b>1,43,710</b>	<b>1,63,077</b>	<b>1,78,745</b>	<b>13.48</b>

## Micro, Small & Medium Enterprises

Amount in crore

Sr.	Particulars	Outstanding amount			Y-o-Y growth %	
		Mar'23	Mar'24	Mar'25	Mar'24	Mar'25
1	MSE Advances (Micro & Small Enterprises)	73,897	89,975	1,03,794	21.76	15.36
2	% credit to Micro enterprises to MSE	65%	67%	68%	2.00	1.00
3	Micro Enterprises	47,965	60,400	70,444	25.93	16.63
4	% credit to Micro Enterprises to total credit	10.54%	11.40%	11.81%	0.86	0.41
5	Small Enterprises	25,932	29,574	33,350	14.04	12.77
6	Medium Enterprises	12,150	13,446	15,599	10.67	16.01
7	Others	2,420	3,191	687	31.86	-78.47
<b>8</b>	<b>Total Credit to MSMEs</b>	<b>88,467</b>	<b>1,06,611</b>	<b>1,20,080</b>	<b>20.51</b>	<b>12.63</b>
9	Total Bank's Credit	4,55,195	5,29,951	5,96,554	16.42	12.57
10	NPA under MSMEs	9,948	6,174	6,139	-37.94	-0.57
11	NPA % of the total MSME	11.2	5.8	5.1	-5.45	-0.68
12	NPA % of total Credit	2.18	1.16	1.02	-1.02	-0.14

- MSMEs have long been considered the backbone of the Indian economy and it is the second largest employment provider after agriculture. Credit to MSME rose by 12.63 % year-on-year in March 2025 as compared with an increase of 20.51 % in March 2024.



- The outstanding credit to MSMEs grew to Rs 1,20,082 crore at the end of March 2025 from Rs 1,06,612 crore in March 2024.
- Credit to MSE (Micro & Small Enterprises) increased by 15.36 % y-o-y in March 2025.
- NPA under MSME sector slightly decreased to 5.1 % in March 2025 from 5.8 % in March 2024.

### **Housing Loans**

- As of 31<sup>st</sup> March 2025, housing loan portfolio increased to Rs. 81,709 Crore compared to Rs. 72,255 crore in March 2024, registering y-o-y growth of 13.08 % as compared to 25.96 % last year.
- In year 2023-24, the unprecedented growth under this segment was observed due to merger of HDFC Finance Ltd. to the HDFC Bank. Around Rs 11,500 crore was added into the outstanding of housing portfolio of the HDFC Bank.

### **Education Loans**

- Portfolio under education loan increased to Rs. 4,180 crore in March 2025, which was Rs. 3,629 Crore as of March 2024, registering y-o-y growth of 15.18 % as compared to 25.96 % in March 2024.

### **Priority Sector**

- Priority sector advances increased by 9.93 % in March 2025 as compared to an increase of 15.95 % in March 2024.
- The outstanding credit to priority sector grew to Rs 3.43 lakh crore at the end of March 2025 from Rs 3.12 lakh crore previous year.
- 57.61 % of total Bank's credit in the state goes to priority sector lending.

## vii. Credit Deposit Ratio

### Agency wise Credit-Deposit Ratio

Amt. in crore

Sr.	Indicator	Mar-23	Mar-24	Mar-25	Y-o-Y variation		Y-o-Y variation %	
					Mar-24	Mar-25	Mar-24	Mar-25
	All Banks							
1	Deposit	5,84,111	6,56,101	7,14,336	71990	58235	12.32	8.88
2	Credit	4,55,195	5,29,951	5,96,554	74756	66603	16.42	12.57
3	CD Ratio	77.93	80.77	83.51	2.84	2.74	2.84	2.74
	Commercial Banks							
4	Deposit	5,15,034	5,80,898	6,31,796	65864	50898	12.79	8.76
5	Credit	3,81,029	4,48,896	5,09,410	67867	60514	17.81	13.48
6	CD Ratio	73.98	77.28	80.63	3.30	3.35	3.30	3.35
	Regional Rural Banks							
7	Deposit	27940	30262	32207	2322	1945	8.31	6.43
8	Credit	17851	20197	21934	2346	1737	13.14	8.60
9	CD Ratio	63.89	66.74	68.10	2.85	1.36	2.85	1.36
	Cooperative Banks							
10	Deposit	35357	36960	40408	1603	3448	4.53	9.33
11	Credit	41195	42863	44392	1668	1529	4.05	3.57
12	CD Ratio	116.51	115.97	109.86	(0.54)	(6.11)	(0.54)	(6.11)
	Small Finance Banks							
13	Deposit	5540	7105	8447	1565	1342	28.25	18.89
14	Credit	15118	17994	20816	2876	2822	19.02	15.68
15	CD Ratio	272.89	253.26	246.43	(19.63)	(6.83)	(19.63)	(6.83)

- Credit Deposit ratio of state is continuously increasing and it reached to 83.51 % as on March 2025 as compared to 80.77 % as on March 2024.
- C-D Ratio of Commercial Banks and RRBs are increasing and it has reached to 80.63 % & 68.10 % respectively. Whereas CD Ratio of Co-operative and Small Finance Banks are in decreasing trend and it is 109.86 % and 246.43 % respectively.

## Centre-wise CD Ratio

Amt. in crore

Sr.	Indicators	Amount in crore			Y-o-Y variation		Y-o-Y variation %	
		Mar-23	Mar-24	Mar-25	Mar-24	Mar-25	Mar-24	Mar-25
1	<b>Deposits</b>	<b>5,84,109</b>	<b>6,56,101</b>	<b>7,14,336</b>	<b>71,992</b>	<b>58,235</b>	<b>12.3</b>	<b>8.9</b>
2	Rural	78,515	83,072	87,996	4,557	4,924	5.8	5.9
3	Semi Urban	1,25,965	1,40,261	1,51,835	14,296	11,574	11.3	8.3
4	Urban	3,79,629	4,32,768	4,74,505	53,139	41,737	14.0	9.6
5	<b>Credit</b>	<b>4,55,194</b>	<b>5,29,950</b>	<b>5,96,554</b>	<b>74,756</b>	<b>66,604</b>	<b>16.4</b>	<b>12.6</b>
6	Rural	71,919	72,846	93,422	927	20,576	1.3	28.2
7	Semi Urban	1,08,786	1,18,576	1,36,005	9,790	17,429	9.0	14.7
8	Urban	2,74,489	3,38,528	3,67,127	64,039	28,599	23.3	8.4
<b>Credit Deposit Ratio</b>								
9	<b>MP State</b>	<b>77.93</b>	<b>80.77</b>	<b>83.51</b>	-	-	3	3
10	Rural	91.6	87.69	106.17	-	-	-4	18
11	Semi Urban	86.36	84.54	89.57	-	-	-2	5
12	Urban	72.3	78.22	77.37	-	-	6	-1

## CREDIT GROWTH COMPARISION WITH COUNTRY

### Scheduled Commercial Banks (excluding cooperative Banks)

Sector	Y-o-Y Growth %					
	All India			Madhya Pradesh		
	Mar'23	Mar'24	Mar'25	Mar'23	Mar'24	Mar'25
Deposit	9.1	12.9	10.3	6.5	9.5	8.8
Advances	15.4	16.3	12.1	16.3	17.7	12.5
Agriculture & Allied	15.1	19.4	9.9	12.1	16.7	9.6
MSME	13.8	19.3	15.29	16.4	20.5	12.6
Housing	15	36.9	10.7	23.7	27.6	13.0
Education	17	23.3	15.1	6.8	26	15.1
Priority Sector	12.2	18.9	10.37	12.1	17.8	9.9

\*Source- <https://www.rbi.org.in>

^Priority & Non-priority sectors

- ⇒ Credit Deposit Ratio of Scheduled Commercial Banks stood at 80.63 % in Madhya Pradesh as on March 31, 2025 whereas Credit Deposit Ratio for the country is 78.10%.
- ⇒ Total deposit of Scheduled Commercial Banks in the state increased by 8.8 % in March 2025 as compared with increase of 10.3% in the country during the same period.
- ⇒ Total credit of Scheduled Commercial Banks in the state increased 12.5% y-o-y in March 2025 as compared with an increase of 12.1 % in the country during the same period.
- ⇒ On a year-on-year (y-o-y) basis, credit of Commercial Banks in the state to agriculture and allied sectors increased by 9.6 % in March 2025 as compared with an increase of 9.9 % by the Commercial Banks in the country.
- ⇒ Year-on year growth under MSME sectors in Madhya Pradesh was 12.6 % in March, 2025, whereas it was 15.2 % in the Country.
- ⇒ Housing loans portfolio grew by 13%, as compared to 10.7 % in the country.
- ⇒ Education loans portfolio for both State and Country grew by around 15.1%.
- ⇒ Y-o-y growth under priority sector in the state was 9.9 % as compared to growth of 10.3 % in the country.

## AGENDA NO-2

### REVIEW OF CREDIT DISBURSEMENT BY BANKS

#### ACHIEVEMENT UNDER ACP OF THE STATE FY 2024-25

Number in lakh & Amount in crore

Sr.	Sector	FY 2023-24					FY 2024-25				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No	Amt.	No	Amt.	Amt.	No	Amt.	No	Amt.	Amt.
<b>1</b>	<b>Agriculture</b>	<b>73.30</b>	<b>137751</b>	<b>68.15</b>	<b>107257</b>	<b>78</b>	<b>75.92</b>	<b>135459</b>	<b>65.62</b>	<b>120322</b>	<b>89</b>
1a	Farm Credit	72.41	123460	67.60	89920	73	74.97	116682	65.08	99118	85
1b	Crop Loan	45.51	82000	43.97	63730	78	46.34	80871	46.20	71519	88
1c	Agri Infra	0.19	3343	0.05	1006	30	0.14	1679	0.04	1143	68
1d	Ancillary Activity	0.70	10948	0.50	16331	149	0.81	17098	0.50	20061	117
<b>2</b>	<b>MSME</b>	<b>9.80</b>	<b>84137</b>	<b>8.30</b>	<b>99883</b>	<b>119</b>	<b>11.32</b>	<b>111066</b>	<b>8.52</b>	<b>107142</b>	<b>96</b>
3	Export Credit	0.00	309	0.00	408	132	0.00	432	0.00	223	52
4	Education	0.33	581	0.20	399	69	0.28	468	0.25	484	103
5	Housing	1.46	7275	1.19	5448	75	1.09	5998	1.00	5363	89
6	Social infra	0.65	615	0.02	100	16	0.07	213	0.00	129	61
7	Renewable	0.11	84	0.00	2.0	2	0.05	84	0.07	162	193
8	Others	6.55	4616	7.44	4979	108	7.37	5258	3.92	4730	90
<b>9</b>	<b>Total Priority</b>	<b>92.20</b>	<b>235368</b>	<b>85.30</b>	<b>218476</b>	<b>93</b>	<b>96.10</b>	<b>258978</b>	<b>79.38</b>	<b>238554</b>	<b>92</b>
10	Total NPS	10.05	72797	21.78	177181	<b>243</b>	18.27	99645	23.09	200767	<b>201</b>
<b>11</b>	<b>Total Credit Plan</b>	<b>102.25</b>	<b>308165</b>	<b>107.08</b>	<b>395657</b>	<b>128</b>	<b>114.37</b>	<b>358623</b>	<b>102.46</b>	<b>439320</b>	<b>123</b>

## HIGHLIGHTS

- i. As against the target of Rs 3,58,623 crore (priority & non-priority) under Annual Credit Plan for FY 2024-25, an amount of Rs 4,39,320 crore was disbursed, recorded an achievement of 123%.
- ii. The potential credit outlay for FY 2024-25 under priority sector was estimated at Rs. 2,58,978 crores, against which the Banks disbursed Rs 2,38,554 crore and achievement index was 92% against achievement of 93 % during last year. Achievement of Commercial Banks, Regional Rural Banks, Cooperative banks & SFBs was 93%, 86%, 90% & 82 % respectively.
- iii. During the year 2024-25, the Banks disbursed Rs 1, 20,322 crore to the agriculture sector against the target of Rs 1,35,459 crore and achieved 89 % of the target. Achievement of Commercial Banks, Regional Rural Banks, Cooperative Banks & Small Finance Banks was 91%, 76%, 88% and 68 % respectively.
- iv. Farm Credit target of Rs. 1, 16,682 crores for FY 2024-25, constitutes a major share of 32.53 % in the total credit plan. The credit flow to this sector was Rs 99,118 crore with achievement of 85%.
- v. Under the MSME sectors, banks disbursed Rs. 1,07,142 crores during FY 2024-25 as against the target of Rs. 1,11,066 crores and achieved 96 % of the target.
- vi. Credit off-take under education loans, housing sector under priority sector was Rs 484 crore and Rs 5,363 crore and achievement index was 103 % and 89% respectively.

## AGENCY WISE ACP PERFORMANCE FY 2024-25

Amount in Crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi.%	Target	Achi.	Achi.%	Target	Achi.	Achi.%
<b>CBs</b>	95,837	87,613	91	1,04,236	1,00,915	97	2,09,717	1,95,462	93.2
<b>RRBs</b>	10,993	8,363	76	1,970	2,512	128	14,335	12,332	86.0
<b>Co-Ope.</b>	24,713	21,681	88	700	7	1	25,605	23,111	90.3
<b>SFBs</b>	3,916	2,664	68	4,161	3,708	89	9,322	7,649	82.1
<b>Total</b>	<b>1,35,459</b>	<b>1,20,321</b>	<b>89</b>	<b>1,11,066</b>	<b>1,07,142</b>	<b>96</b>	<b>2,58,979</b>	<b>2,38,554</b>	<b>92.1</b>

## AGENDA NO-3

### RELEASE OF ANNUAL CREDIT PLAN FY 2025-26

#### HIGHLIGHTS

Amount in Crore

Sr.	Sector	No. of A/cs	Amount	% Share to total credit plan outlay
<b>1</b>	Farm Credit	84,72,117	1,20,931	28.85
<b>1a</b>	Out of Farm Credit Crop Loans	59,00,510	87,570	20.89
<b>1b</b>	Agriculture Term Loan	25,71,607	33,360	7.96
<b>2</b>	Agriculture Infrastructure	6,774	1,726	0.41
<b>3</b>	Ancillary Activities	77,379	23,377	5.58
<b>4</b>	<b>Total Agriculture (1+2+3)</b>	<b>85,56,270</b>	<b>1,46,034</b>	<b>34.84</b>
<b>5</b>	<b>MSME (5a+5b+5c+5d+5e)</b>	<b>9,83,109</b>	<b>1,33,971</b>	<b>31.97</b>
<b>5a</b>	Micro Enterprises	9,23,849	65,641	15.66
<b>5b</b>	Small Enterprises	45,755	44,334	10.58
<b>5c</b>	Medium Enterprises	9,122	23,315	5.56
<b>5d</b>	KVIC	3,859	165	0.04
<b>5e</b>	Other under MSME	524	516	0.12
<b>6</b>	Export Credit	71	251	0.06
<b>7</b>	Education	34,454	577	0.14
<b>8</b>	Housing	1,23,159	8,196	1.96
<b>9</b>	Social Infrastructure	830	142	0.03
<b>10</b>	Renewal Energy	1,230	186	0.04
<b>11</b>	Other Priority Sector	4,85,921	4,386	1.05
<b>12</b>	<b>Total Priority Sector</b>	<b>1,01,85,044</b>	<b>2,93,744</b>	<b>70.09</b>
<b>13</b>	Non-Priority Sector	25,32,903	1,25,366	29.91
<b>14</b>	<b>Total Credit Plan</b>	<b>1,27,17,947</b>	<b>4,19,110</b>	<b>100</b>
<b>15</b>	Weaker Section	46,87,416	63,967	15.26

- Annual Credit Plan for Madhya Pradesh has been drawn with an outlay of Rs.4.19 lakh crores for the financial year 2025-26.
- This is aggregation of the approved credit plan of all the 55 districts. A bottom-up approach is adopted in preparing the ACP, keeping in view of disbursement trends and growth pattern of the banks in past few years. ACP is also aligned with the Potential Credit Plan of NABARD, actual credit requirements of the various sector and potential identified in respect of Government Sponsored Scheme.
- Priority Sector lending targets have been fixed at Rs.2,93,744 crore having significant share of Rs.1,46,034 crores as Agriculture Credit & Rs.1,33,970 Crore for MSMEs.

- Madhya Pradesh is an agrarian state, hence target under Agriculture has been fixed at Rs. 1,46,034 Crore which accounts for 34.84 % of the total credit outlay.
- Looking to untapped potential in the state, target under MSME has been fixed at Rs. 1,33,970 Crore which accounts for 31.97 % of the total credit outlay.
- Sufficient provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made.

### AGENCY WISE ACP TARGETS

Sr	Banks	Agriculture		Crop Loans		MSME		Priority Sector	
		Target	Allotment %	Target	Allotment %	Target	Allotment %	Target	Allotment %
1	Public Sector Banks	62,273	42.64	39,567	45.18	58,564	43.71	1,26,573	43.09
2	Private Sector Banks	41,123	28.16	12,145	13.87	67,873	50.66	1,13,447	38.62
3	Commercial Banks (PSBs+PVTs)	1,03,396	70.80	51,712	59.05	1,26,438	94.38	2,40,020	81.71
4	Regional Rural Banks	9,472	6.49	8,140	9.30	2747.48	2.05	13,929	4.74
5	Cooperative Banks	29,717	20.35	27,546	31.46	1127.91	0.84	31,294	10.65
6	Small Finance Banks	3,449	2.36	172.59	0.20	3,658	2.73	8,502	2.89
7	<b>Total</b>	<b>1,46,034</b>	<b>100</b>	<b>87,570</b>	<b>100</b>	<b>1,33,971</b>	<b>100</b>	<b>2,93,744</b>	<b>100</b>



## ANNUAL CREDIT PLAN COMPARISON WITH PLP OF NABARD

Amount in crore				
Sr.	Sector	PLP NABARD	Total Credit Plan 2025-26	ACP % of PLP
A	Farm Credit	163225	120931	74.09
1	Crop Loans (out of Farm Credit)	107857	87570	81.19
2	Term Loan	55368	33360	60.25
B	Agriculture Infrastructure	7430	1726	23.24
C	Ancillary Activities	9187	23377	254.46
I	Agriculture	179843	146034	81.20
II	MSMEs	115714	133971	115.78
III	Export Credit	2184	251	11.48
IV	Education	1531	577	37.71
V	Housing	7700	8196	106.45
VI	Social Infrastructure	2350	142	6.04
VII	Renewable Energy	1011	186	18.40
VIII	Others	3452	4386	127.05
<b>Total Priority</b>		<b>313786</b>	<b>293744</b>	<b>93.61</b>

- The National Bank for Agriculture and Rural Development (NABARD) has projected Rs.3,13,786 crore as Potential Linked Credit Plan (PLP) for the 2025-26 for the State of Madhya Pradesh under priority sector.
- Banks have assessed the Credit for the year 2025-26 under priority sector is Rs.2,93,744 crore comprises 93.61 % of PLP.
- Against the PLP of Rs. 1,79,843 Crore under agriculture sector, credit provision of Rs. 1,46,034 crore have been made in ACP.
- Provision of Rs. 1,33,971 crore have been made by banks for MSMEs against the PLP of Rs. 1,15,714 crore which is 115.78 % of PLP. The ambitious target has been set keeping in view of ample opportunity in the MSME sector in the state.

## ANNUAL CREDIT PLAN COMPARISON

Amount in Crore

Sr.	Sector	ACP	Disbursements during			ACP achievement % 2024-25	ACP
		2024-25	2022-23	2023-24	2024-25		2025-26
<b>1</b>	Farm Credit	116682	80870	89920	99118	84.9	120931
<b>1a</b>	Out of Farm Credit Crop loans	80872	57954	63730	71519	88.4	87570
<b>1b</b>	Agriculture Term Loan	35810	22916	26190	27599	77.1	33360
<b>2</b>	Agriculture Infrastructure	1680	1671	1006	1143	68.1	1726
<b>3</b>	Ancillary Activities	17098	11653	16331	20061	117.3	23377
<b>4</b>	<b>Total Agriculture</b>	<b>135460</b>	<b>94194</b>	<b>107257</b>	<b>120322</b>	<b>88.8</b>	<b>146034</b>
<b>5</b>	MSME	111067	74814	99884	107142	96.5	133971
<b>6</b>	Education	432	81	408	484	112.0	577
<b>7</b>	Housing	5997	5092	5447	5363	89.4	8196
<b>8</b>	Export Credit	468	427	399	223	47.6	251
<b>9</b>	Social Infrastructure	213	300	101	129	60.5	142
<b>10</b>	Renewable Energy	84	2	1	162	192.9	186
<b>11</b>	Other Priority	5258	4564	4979	4730	90.0	4386
<b>12</b>	<b>Total Priority Sector</b>	<b>258979</b>	<b>179474</b>	<b>218476</b>	<b>238554</b>	<b>92.1</b>	<b>293744</b>
<b>13</b>	Non-Priority Sector	99646	167574	177181	200767	201.5	125366
<b>14</b>	<b>Total Credit Plan</b>	<b>358625</b>	<b>347048</b>	<b>395657</b>	<b>439321</b>	<b>122.5</b>	<b>419110</b>

## AGENDA NO-4

### FINANCIAL INCLUSION

#### Opening of Brick & Mortar Branches in the identified Villages

Department of Financial Services vide mail dated 18.07.2022, informed that 56 locations in the state of Madhya Pradesh have been identified to open the brick-and-mortar branches. Further in January 2025, DFS identified 6 more villages having population of more than 3000, wherein Brick and Mortar Branches need to be opened. Allocation of these villages to member banks for opening of branches has done by SLBC. After undertaking survey, banks have opened brick-and-mortar branches but still there are issue at few locations like non availability of suitable premises and network facility. Location wise update is as given below-

Sr.	District	Village Name	Allocated to Bank	Present Status
1	Alirajpur	Umrath	Bank of Baroda	Branch opened at Umrath
2	Burhanpur	Bakadi	Bank of Baroda	Branch opened at Bakadi
3	Chhatarpur	Rajpur	Bank of Baroda	Branch opened at Rajpur
4	Singrauli	Pidariya	Bank of Baroda	Branch opened at Padariya
5	Khargone	Palas Khurd	Bank of Baroda	Branch opened at alternate location Pipaljhopa having distance of 15 km from Palaskhurd, due to non-availability of suitable infrastructure
6	Khargone	Panwada	Bank of Baroda	BOB selected Sanghvi in place of Panwada having 15 km distance from Panwada
7	Barwani	Kajalmata	Bank of India	Branch opened at Kajalmata
8	Barwani	Jhapadipadla	Bank of India	Branch opened at Jhapadipadla
9	Burhanpur	Jhir Panjariya	Bank of India	Branch opened at Rajpur
10	Dewas	Polakhal	Bank of India	Branch opened at Padariya
11	Sehore	Kheri	Bank of India	Already having branch of UBI
12	Khargone	Panjaraya	Bank of India	Branch opened at Panjaria
13	Barwani	Gawadi	BOM	Branch opened at Gawadi
14	Barwani	Vilva	BOM	Already having branch MPGB
15	Barwani	Ubadgarh	Canara Bank	Branch opened at Ubadgarh
16	Dhar	Arada	Canara Bank	Branch opened ah Arada
17	Dhar	Chunpiya	Canara Bank	Alternate location Tanda was identified in place of Chunpiya which is 6 km away.DFS has denied opening branch at alternate location and advised to open branch at Chunpiya.
18	Sidhi	Sirsi	Canara Bank	Branch opened at Sirsi

19	Khargone	Garhi	Canara Bank	Branch opened at Deonalya
20	Khargone	Deonalya	Canara Bank	Branch opened
21	Burhanpur	Dwatiya	Indian Bank	Branch opened at Dwatiya
22	Burhanpur	Mandwa	Indian Bank	Bank unable to find a suitable premises within 5 km radius. No Internet Connectivity Available
23	Satna	Bihata	Indian Bank	Branch opened at Bihata
24	Singrauli	Teldah	Indian Bank	Branch opened at Teldah
25	Barwani	Sawariyapani	PNB	Branch opened at Sawariyapani
26	Barwani	Sirwel	Punjab National Bank	Branch opened at alternate location Chachariya Pani in place of Sirwel having 10 km distance from Sirwel
27	Barwani	Mohan Padawa	Punjab National Bank	Branch opened at Mohan Padawa
28	Niwari	Luharguwan	Punjab National Bank	Branch opened at Luhaguwan
29	Shajapur	Sundarsi	Punjab National Bank	Branch opened at Sundarsi
30	Singrauli	Baghadih	Punjab National Bank	Branch opened at Baghadih
31	Singrauli	Gadaigaon	Punjab National Bank	Branch opened at alternate location Rajania having distance of 9.9 km from Gadaigaon
32	Khargone	Chopali	Punjab National Bank	District administration has identified location for bank Branch opening. PNB has surveyed the location and in process to send formal communication for allotment of building premises.
33	Khargone	Sapatiya	Punjab National Bank	District administration has identified location for bank Branch opening. PNB has surveyed the location and in process to send formal communication for allotment of building premises.
34	Bhind	Mehda	State Bank of India	Branch opened at Mehda
35	Burhanpur	Amba	State Bank of India	Branch opened at Amba
36	Chhatarpur	Kanti	State Bank of India	Branch opened at Kanti
37	Chhatarpur	Dauriya	State Bank of India	Branch opened at Dauriya
38	Guna	Mahur	State Bank of India	Branch opened at Mahur
39	Niwari	Kakawani Khas	State Bank of India	Branch opened at Kakawani Khas
40	Raisen	Dungariya	State Bank of India	Branch opened at Dungariya
41	Shivpuri	Chandawani	State Bank of India	Branch opened at Chandawani
42	Singrauli	Malgotola	State Bank of India	Branch opened at Malgotola
43	Singrauli	Chingi Tola	State Bank of India	Branch opened at Chingi tola
44	Khargone	Borwal	State Bank of India	District authorities provided premises having area only 120 sq ft which is not suitable for branch opening.

45	Khargone	Koth Barda	State Bank of India	District authorities provided premises having area only 120 sq ft which is not suitable for branch opening.
46	Jabalpur	Katra Belkheda	UCO Bank	Branch opened at Katra Belkheda
47	Khargone	Dhupa Buzurg	UCO Bank	The identified location lacks suitable premises and physical infrastructure necessary for operating a standard bank branch.
48	Jabalpur	Gauraha Bhitauni	Union Bank of India	Branch opened at Gauraha Bhitauni
49	Rewa	Deora	Union Bank of India	Already having branch MPGB
50	Rewa	Jadkud	Union Bank of India	Network is not available
51	Singrauli	Gobha	Union Bank of India	Union Bank Barahpan Branch is catering Gobha Village Within 5 km radius
52	Sidhi	Hadbado	Union Bank of India	Branch opened at Hadbado
53	Singrauli	Bagdara (Bagdari)	Union Bank of India	Network is not available
54	Singrauli	Barahpan	Union Bank of India	Our Barahpan Branch is catering Gobha Village.
55	Khargone	Rupgarh	Union Bank of India	Yet to be opened. Initially no proper building and network was available for branch opening. Recently we have received communication from janpad panchayat for allotment of premises. Branch likely to be opened by 31.12.2025
56	Khargone	Malgaon	Union Bank of India	District Administration is ready to provide premises for branch opening nearby village Sapatiya. Branch likely to be opened by 31.12.2025.
57	Shivpuri	Karar Kheda	Bank of India	Suitable premises are not available in this village. A survey was conducted by a branch official and no proper premises available.
58	Shivpuri	Sirsona	Punjab National Bank	The survey will be conducted on Wednesday 18.06.2025
59	Vidisha	Jhukar Jogi	State Bank of India	Bank is shifting its Lateri Branch which will also cover the Jhukar Jogi Branch. The Branch will start functioning at new location by 31.07.2025.
60	Tikamgarh	Satguwan Khas	State Bank of India	Premises finalised & Letter submitted to distt. Authorities for allotment of premises. Branch likely to be opened 31.12.2025
61	Katni	Chargawan	State Bank of India	Bank has finalized the premises/plot for branch opening. Network connectivity is also available. Branch likely to be opened 31.12.2025
62	Sidhi	Naudhiya	Union bank of India	Survey done, Proposal sent for approval. After approval, Branch opening process will start.

Further DFS vide its mail dated 23.05.2025 identified 121 villages of Madhya Pradesh with population more than 5000, but there is absence of brick and mortar branches within radius of 5 km. Upon working, we found that in 64 locations there is already bank branches within radius of 5 km and for which necessary instruction has been issued to respective banks for updation of same on Jan Dhan Darshak App. For remaining 57 locations allotment for opening of brick and mortar branches has been done by SLBC on 30.06.2025 with advise to undertake survey and submit action taken report by 07<sup>th</sup> July 2025.

SN	Dist Name	Village Code	Village Name	Village Population	Alloted to Bank for Branch opening
1	Alirajpur	505390	Mathwad	5,016	BANK OF INDIA
2	Alirajpur	504913	Ringol	6,498	CENTRAL BANK OF INDIA
3	Alirajpur	504915	Sejawada	5,516	PUNJAB NATIONAL BANK
4	Anuppur	501954	Deohra (CT)	9,686	BANK OF BARODA
5	Balaghat	498488	Temni	5,370	CENTRAL BANK OF INDIA
6	Barwani	478577	Jhopali	7,778	PUNJAB & SIND BANK
7	Bhind	452952	Nunahata	6,669	CENTRAL BANK OF INDIA
8	Bhind	452951	Babedi	7,287	STATE BANK OF INDIA
9	Bhind	453126	Goara	5,549	BANK OF MAHARASHTRA
10	Bhind	453520	Rahawali Ubari	5,273	PUNJAB & SIND BANK
11	Burhanpur	506213	Khamni	5,076	PUNJAB NATIONAL BANK
12	Burhanpur	506404	Mandwa	6,059	INDIAN BANK
13	Chhatarpur	457432	Khaddi	5,471	UCO BANK
14	Jhabua	504455	Guwali	6,489	CENTRAL BANK OF INDIA
15	Jhabua	504365	Mohankot	6,530	BANK OF BARODA
16	Katni	488527	Karitalai	5,197	STATE BANK OF INDIA
17	Mandsaur	469650	Kuchrod	5,293	STATE BANK OF INDIA
18	Morena	451992	Tutwas	6,164	STATE BANK OF INDIA
19	Morena	452353	Parsota	5,150	AXIS BANK
20	Morena	452317	Saithri	5,393	CENTRAL BANK OF INDIA
21	Morena	452443	Khandoli	9,601	BANK OF MAHARASHTRA
22	Morena	452129	Jatawar	5,252	STATE BANK OF INDIA
23	Morena	452049	Mahua	5,038	KOTAK MAHINDRA BANK
24	Morena	452032	Ludhawali	5,081	STATE BANK OF INDIA
25	Morena	452033	Useth	5,247	BANK OF BARODA

26	Morena	452629	Kaimara Kalan	5,724	IDBI BANK
27	Panna	459068	Jaswant Pura	5,186	STATE BANK OF INDIA
28	Rajgarh	480238	Kotdi Kalan	6,711	CENTRAL BANK OF INDIA
29	Ratlam	470045	Amba	5,597	STATE BANK OF INDIA
30	Rewa	466280	Khatkhari	9,224	UNION BANK OF INDIA
31	Rewa	466213	Gauri	6,808	UNION BANK OF INDIA
32	Rewa	467464	Khajuha Kalan	5,350	UNION BANK OF INDIA
33	Rewa	466775	Bhir	5,268	UNION BANK OF INDIA
34	Sagar	459758	Basahari	7,138	INDIAN OVERSEAS BANK
35	Sagar	460350	Narwan	7,355	PUNJAB & SIND BANK
36	Satna	463506	Nayagaon	5,906	UCO BANK
37	Satna	464212	Deomau Daldal	8,589	CENTRAL BANK OF INDIA
38	Sehore	483255	Bhanu Khadi	5,431	BANK OF MAHARASHTRA
39	Sheopur	451513	Shyampur	5,310	CANARA BANK
40	Sheopur	451565	Bagdiya	6,875	BANK OF BARODA
41	Shivpuri	456045	Vijroni	6,148	INDIAN BANK
42	Sidhi	502374	Bhitri	5,821	HDFC BANK
43	Sidhi	502375	Hanumangarh	7,782	ICICI BANK
44	Sidhi	502803	Bithauli	5,081	UNION BANK OF INDIA
45	Singrauli	503641	Churki	5,448	BANK OF BARODA
46	Singrauli	503789	Gadaigaon	5,253	HDFC BANK
47	Singrauli	503665	Kursa	5,622	BANK OF INDIA
48	Tikamgarh	456747	Satguwan Khas	5,296	STATE BANK OF INDIA
49	Tikamgarh	457281	Astaun Khas	5,624	CANARA BANK
50	Ujjain	471683	Kadodiya	5,302	BANK OF INDIA
51	Umaria	467849	Padkhuri	5,535	CENTRAL BANK OF INDIA
52	Khargone	477845	Sirwel	7,966	UNION BANK OF INDIA
53	Khargone	477478	Kanjhar	5,253	INDIAN OVERSEAS BANK
54	Khargone	477726	Dasnawal [Takha	5,092	UCO BANK
55	Khargone	477955	Chopali	5,534	PUNJAB NATIONAL BANK
56	Khargone	477951	Chiriyia	6,489	BANK OF INDIA
57	Khargone	477949	Mundiya	5,270	BANK OF MAHARASHTRA

## Opening of Brick & Mortar Branches in the identified Blocks

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

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

Bank	No of Blocks	No of locations identified for branch opening	Name of Identified Locations	No of locations Approved by Competent Authority	Present status of approved locations
SBI	39 (other PSBs present)	14	Gyaraspur, Bhimpur, Bhabra, Kathiwada, Pati, Bagh, Khaknar, Jhirniya, Rama, kurai, Mohangaon, Bajag, Dheemarkheda, Chawarpatha	14	<b>12 branches opened.</b> <b>Khurai Branch will be opened by 31 July 2025.</b>  Survey in under process for Mohangaon.
BOI	41 (only SBI present)	10	Niwas, Jaisinghnagar, Badamalehra, Manpur, Badarwas, Narwar, Pichhore, Lateri, Nateran, Ranapur	0	Declined for Niwas. For remaining 9 survey conducted and found positive. Proposal is under process.
CBI		12	Jaisinghnagar, Amarpur, Samnapur, Badamalhara, Patera, Luvkushnagar, Pawai, Bijawar, Barghat, Dhanora, Bahoriband, Jatara	1	<b>Branch opening at Jatara is scheduled on 11<sup>th</sup> July 2025.</b>
PNB		5	Nateran, baldeogarh, Saigaon, Ajaygarh, Badalmalehra	2	<b>Branch opened at Natern &amp; Badamalehra.</b>  Remaining three locations Not Found Feasible in Preliminary Survey.
Canara		5	Umarban, Tirla, Lateri, Nateran, Chichali	1	Branch opened at Chichli.  Remaining 4 Location Not Found Feasible in Preliminary Survey
BOB		5	Badamalehra, Bahoriband, Barghat, Raipurkarchuliyan	0	No locations approved by competent authority.
UBI		5	Esagarh, Badamalhara, Lavkushnagar, Bahoriband, Ghansore	1	<b>Branch is opened at Ghansaur location,</b>  Remaining 4 Location Not Found Feasible in Preliminary Survey
<b>Total</b>	<b>80</b>	<b>55</b>		<b>19</b>	



## **BANK-WISE ENROLLMENT & CLAIM STATUS UNDER PMSBY**

Numbers in actual

Sr.	Bank Name	PMSBY				
		Gross Enrolment	Claim			
			Received	Paid	Under Process	Rejected
1	State Bank of India	12428945	1117	1094	8	15
2	MPGB	7059755	4802	3307	434	1061
3	Bank of India	3910041				
4	Bank of Baroda	2344644	760	157	592	11
5	Central Bank of India	2314949	1661	1358	106	197
6	Union Bank of India	1729629	705	562	36	107
7	Punjab National Bank	1246486	1061	807	15	239
8	Canara Bank	757719	343	298	0	45
9	Indian Bank	757613	386	219	78	89
10	Bank of Maharashtra	581338	781	349	152	280
11	UCO Bank	526520	344	264	25	55
12	ICICI Bank Ltd	330492	46	43	0	3
13	HDFC Bank Ltd	270390	42	25	7	10
14	IDBI Bank Ltd.	131637	98	78	1	19
15	Punjab & Sind Bank	105517	79	75	0	4
16	Indian Overseas Bank	93976	66	42	1	23
17	IDFC Bank Ltd.	35195	8	8	0	0
18	Axis Bank Ltd	27267	25	17	1	7
19	Federal Bank Ltd	2366	1	1	0	0
20	Tamilnadu Mercantile Bank	1880	1	1	0	0
21	Other Pvt. Banks & SFBs	40347	2011	1546	113	352
	<b>Grand Total</b>	<b>34696706</b>	<b>14,337</b>	<b>10,251</b>	<b>1,569</b>	<b>2,517</b>

## **BANK-WISE ENROLLMENT & CLAIM STATUS UNDER PMJJBY**

Numbers in actual

Sr.	Bank Name	PMJJBY				
		Gross Enrolment	Claim			
			Received	Paid	Under Process	Rejected
1	State Bank of India	5014416	15669	15214	0	455
2	MPGB	3693497	14375	13438	147	790
3	Bank of India	1815786				
4	Bank of Baroda	936637	3210	2860	178	172
5	Central Bank of India	865221	3438	2282	1100	56
6	Union Bank of India	435033	2739	2634	0	105
7	Canara Bank	380397	1432	1356	3	73
8	Indian Bank	350273	1521	1262	144	115
9	Punjab National Bank	275270	1705	1144	472	89
10	Bank of Maharashtra	272539	1486	1300	1	185
11	UCO Bank	218821	1520	1262	106	152
12	HDFC Bank Ltd	62781	192	188	2	2
13	IDBI Bank Ltd.	54372	316	292	12	12
14	Punjab & Sind Bank	50310	177	155	18	4
15	Indian Overseas Bank	41872	173	153	2	18
16	ICICI Bank Ltd	16395	947	899	4	44
17	Axis Bank Ltd	10659	647	565	2	80
18	IDFC Bank Ltd.	5278	14	13	0	1
28	Other Pvt. Banks & SFBs	11210	3527	3342	72	113
	<b>Grand Total</b>	<b>1,45,10,767</b>	<b>53,088</b>	<b>48,359</b>	<b>2,263</b>	<b>2,466</b>

## **DISTRICT-WISE ENROLLMENT & CLAIM STATUS UNDER PMSBY**

Numbers in actual

Sr.	District	Population	Gross Enrolment	Claim Received	Claim Paid	Under Process	Rejected
1	Agar Malwa	480000	204134	33	16	8	9
2	Alirajpur	728999	350835	112	62	34	16
3	Anuppur	749237	337472	300	83	150	67
4	Ashoknagar	845071	358861	88	56	7	25
5	Balaghat	1701698	771931	311	235	8	68
6	Barwani	1385881	603912	185	125	23	37
7	Betul	1575362	745558	488	348	19	121
8	Bhind	1703005	548990	109	85	9	15
9	Bhopal	2371061	1201046	607	416	65	126
10	Burhanpur	757847	367695	121	80	12	29
11	Chhatarpur	1762375	931522	126	84	28	14
12	Chhindwara	2090922	1085013	767	525	97	145
13	Damoh	1264219	731785	192	163	13	16
14	Datia	786754	294091	82	55	13	14
15	Dewas	1563715	947703	405	283	37	85
16	Dhar	2185793	1251493	882	655	59	168
17	Dindori	704524	299689	62	46	6	10
18	East Nimar	1310061	644273	334	235	8	91
19	Guna	1241519	668157	98	79	8	11
20	Gwalior	2032036	867249	330	242	21	67
21	Harda	570465	302017	130	96	9	25
22	Indore	3276697	1659362	692	502	62	128
23	Jabalpur	2463289	1068087	702	505	65	132
24	Jhabua	1025048	570327	280	178	40	62
25	Katni	1292042	600975	162	133	11	18
26	Khargone	1873046	874650	408	220	157	31
27	Mandla	1054905	476918	283	181	52	50
28	Mandsaur	1340411	625633	362	260	38	64
29	Morena	1965970	671306	119	98	10	11
30	Narmadapuram	1241350	672565	168	95	24	49
31	Narsinghpur	1091854	482168	249	202	15	32
32	Neemuch	826067	453005	150	104	22	24
33	Niwari	404807	184432	0	0	0	0
34	Panna	1016520	496117	88	66	6	16
35	Raisen	1331597	669962	203	156	22	25
36	Rajgarh	1545814	859231	245	184	12	49
37	Ratlam	1455069	663929	217	138	52	27
38	Rewa	2365106	900333	256	190	22	44
39	Sagar	2378458	1159209	1,131	916	45	170
40	Satna	2228935	796699	259	189	20	50
41	Sehore	1311332	754381	491	332	66	93

42	Seoni	1379131	640406	200	154	5	41
43	Shahdol	1066063	531683	274	180	55	39
44	Shajapur	1512681	735840	190	153	8	29
45	Sheopur	687861	318898	56	45	4	7
46	Shivpuri	1726050	820305	144	117	12	15
47	Sidhi	1127033	521787	123	102	5	16
48	Singrauli	1178273	404224	187	172	5	10
49	Tikamgarh	1040359	566629	97	81	9	7
50	Ujjain	1986864	1008508	549	411	57	81
51	Umaria	644758	318333	81	59	8	14
52	Vidisha	1458875	677378	217	153	27	37
	<b>Grand Total</b>	<b>73106809</b>	<b>34696706</b>	<b>14,337</b>	<b>10,251</b>	<b>1,569</b>	<b>2,517</b>

### **DISTRICT-WISE ENROLLMENT & CLAIM STATUS UNDER PMJJBY**

Numbers in actual

Sr.	District	Population	Gross Enrolment	Claim Received	Claim Paid	Under Process	Rejected
1	Agar Malwa	480000	84734	608	601	4	3
2	Alirajpur	728999	202550	504	452	17	35
3	Anuppur	749237	166874	6240	6187	28	25
4	Ashoknagar	845071	100770	157	144	4	9
5	Balaghat	1701698	390595	1573	1386	95	92
6	Barwani	1385881	271659	865	788	10	67
7	Betul	1575362	287695	749	642	64	43
8	Bhind	1703005	201232	445	392	31	22
9	Bhopal	2371061	454375	1695	1492	132	71
10	Burhanpur	757847	136238	475	428	9	38
11	Chhatarpur	1762375	363297	455	427	5	23
12	Chhindwara	2090922	500058	2268	2046	116	106
13	Damoh	1264219	202461	385	355	6	24
14	Datia	786754	86997	168	156	5	7
15	Dewas	1563715	443998	1038	952	21	65
16	Dhar	2185793	649948	2769	2557	41	171
17	Dindori	704524	139427	245	220	19	6
18	East Nimar	1310061	246336	677	625	12	40
19	Guna	1241519	209691	320	285	7	28
20	Gwalior	2032036	327924	2387	2122	158	107
21	Harda	570465	115414	294	262	19	13
22	Indore	3276697	814675	2829	2559	132	138
23	Jabalpur	2463289	461741	2375	1972	252	151
24	Jhabua	1025048	286066	866	791	27	48
25	Katni	1292042	267086	655	554	65	36
26	Khargone	1873046	395774	1691	1562	30	99

27	Mandla	1054905	252210	1340	1188	108	44
28	Mandsaur	1340411	267477	1618	1500	68	50
29	Morena	1965970	213843	1393	1240	48	105
30	Narmadapuram	1241350	287052	452	391	47	14
31	Narsinghpur	1091854	164360	556	500	29	27
32	Neemuch	826067	205901	823	725	47	51
33	Niwari	404807	72108	6	6	0	0
34	Panna	1016520	166613	198	169	13	16
35	Raisen	1331597	263719	585	510	42	33
36	Rajgarh	1545814	370200	664	622	7	35
37	Ratlam	1455069	281398	1338	1218	49	71
38	Rewa	2365106	343043	584	534	14	36
39	Sagar	2378458	394836	828	733	58	37
40	Satna	2228935	350180	770	695	41	34
41	Sehore	1311332	301063	627	577	7	43
42	Seoni	1379131	283036	1090	986	30	74
43	Shahdol	1066063	254663	918	854	41	23
44	Shajapur	1512681	318092	764	683	12	69
45	Sheopur	687861	127021	1615	1578	11	26
46	Shivpuri	1726050	313411	484	436	18	30
47	Sidhi	1127033	193816	254	245	5	4
48	Singrauli	1178273	150880	152	135	3	14
49	Tikamgarh	1040359	211664	294	279	4	11
50	Ujjain	1986864	510016	1973	1651	214	108
51	Umaria	644758	162447	460	426	14	20
52	Vidisha	1458875	244103	569	521	24	24
	<b>Grand Total</b>	<b>73106809</b>	<b>14510767</b>	<b>53088</b>	<b>48359</b>	<b>2263</b>	<b>2466</b>

### **Non-Renewal of PMSBY Insurance Policy by New India Assurance Co. Ltd.**

Madhya Pradesh Rajya Sahkari Bank Maryadit Bank raised concern over denial of renewal for policy for above scheme by their insurance partner New Indian Assurance Company Limited citing reason, banks non-engagement in any other insurance business with company. This decision of insurance company stands to effect approximately 4,86,047 customers of M.P Rajya Sahkari Bank Maryadit Bank and various District Credit Cooperative Banks across the state.

Additional Chief Secreatry, Finance Government of Madhya Pradesh vide its letter dated 10.06.2025 addressed to Secretary, Finance, Govt. of India and Chairman, Insurance Regulatory and Development Authority raised concern in this regard and sought intervention enabling to facilitate the uninterrupted renewal and continued implementation of the schemes for the affected customers.

State Level Banker's Committee vide its letter dated 12.05.2025 also flagged this issued to DFS, Ministry of Finance, Govt. of India, New Delhi in this regard and response is yet to receive.

## PROGRESS UNDER RSETIs

Rural Self Employment Training Institute (RSETI) has been established in every districts with an intension to provide necessary skill training and skill up gradation of rural BPL youth to mitigate the employment problem. Lead Bank of the district takes responsibility for establishment and managing the institute. There are 50 RSETIs and 1 RUDSET in the state of Madhya Pradesh. Progress for financial 2024-25 is-

Sr.	District	Target (2024-25)	No. of Candidates Trained	No. of Candidates Settled	Self Employed (out of Settled)	Out of Settled under Self Employment	
						With Bank Finance	With Self Finance
1	Satna	1000	1003	711	711	360	351
2	Alirajpur	1000	543	414	414	284	130
3	Jhabua	1000	264	195	195	102	93
4	Barwani	1000	1013	731	730	422	308
5	Burhanpur	1000	1005	714	714	364	350
6	Dewas	1000	1002	731	708	364	344
7	Dhar	1000	1007	712	712	376	336
8	Khandwa	1000	1025	732	705	460	245
9	Khargone	1000	1024	726	726	375	351
10	Rajgarh	1000	1035	735	735	511	224
11	Sehore	1000	1007	710	706	464	242
12	Shajapur	1000	1044	738	719	408	311
13	Ujjain	1000	1003	727	727	459	268
14	Annupur	1000	1017	758	758	399	359
15	Balaghat	1000	1139	834	834	579	255
16	Betul	1000	1016	775	773	406	367
17	Bhind	1000	1039	802	802	518	284
18	Chhindwara	1000	1002	703	703	353	350
19	Dindori	1000	1074	872	872	506	366
20	Gwalior	1000	1009	739	714	569	145
21	Hoshangabad	1000	1038	742	740	384	356
22	Jabalpur	1000	1059	755	730	422	308
23	Mandala	1000	1007	727	727	437	290
24	Mandsaur	1000	1005	725	725	370	355
25	Morena	1000	1000	799	799	413	386
26	Narsinghpur	1000	1029	756	756	395	361
27	Raisen	1000	1158	815	815	416	399
28	Ratlam	1000	1004	790	789	435	354
29	Sagar	1000	1006	769	768	434	334
30	Seoni	1000	1026	796	791	435	356
31	Shahdol	1000	1160	825	825	416	409
32	Datia	1000	1028	730	669	179	490
33	Bhopal	1000	1013	731	697	429	268
34	Ashok Nagar	1000	1011	734	729	385	344
35	Chhatarpur	1000	1037	748	738	429	309

36	Damoh	1000	1002	706	706	383	323
37	Guna	1000	1029	814	814	435	379
38	Harda	1000	1003	710	708	355	353
39	Katni	1000	1020	740	717	366	351
40	Neemuch	1000	880	625	569	291	278
41	Panna	1000	1005	728	728	372	356
42	Sheopuri	1000	1029	737	737	565	172
43	Shivpuri	1000	1013	725	725	366	359
44	Tikamgarh	1000	1014	711	709	358	351
45	Umaria	1000	1001	755	722	501	221
46	Vidisha	1000	1005	707	707	473	234
47	Mauganj	0	102	12	12	0	12
48	Rewa	1000	1005	725	725	375	350
49	Sidhi	1000	1011	716	715	375	340
50	Singrauli	1000	1167	841	840	432	408
51	Indore	1000	1006	714	711	356	355
<b>Total</b>		<b>50000</b>	<b>50144</b>	<b>36467</b>	<b>36101</b>	<b>20261</b>	<b>15840</b>

Total 50,144 candidates trained against target of 50,000. Out of 50,144 trained candidates, 36,467 candidates are settled and only 20261 candidates received financial from banks. Alirajpur, Jhabua and Neemuch failed to achieve the given target during the year.

RSETIs directors in close liaison with banks may arrange adequate financial assistance to all trained candidates under different Central /State Government sponsored Employment Generation Schemes.

## PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

Number & amount in crore

Particulars	2015	31.03.2024	31.03.2025	30.06.2025	Progress	
					Mar-25	June-25
No. of PMJDY A/cs	1.19	4.33	4.51	4.54	0.18	0.03
Ratio of Rural & Urban A/cs	49:51	61:39	61:39	61:39	-	-
Ratio of Male and Female A/cs	53:47	45:55	45:55	45:55	-	-
Total Deposits (Rs. crore)	530	13926	16308	16,654	2382	3468
No. of Zero Balance A/cs	0.86	0.39	0.36	0.37	-0.03	0.01
% of Zero Balance A/cs	72.27	9.01	7.98	8.15	-1.02	-0.17
No. of Adhar Sedded A/cs	0.45	3.8	4.01	4.05	0.21	0.04
% of Adhar Seeded A/cs	37.82	87.76	88.91	89.21	1.15	0.29
No. of Rupay card issued	1.05	3.23	3.36	3.39	0.13	0.03
% of Rupay card issued	88.24	74.60	74.50	74.67	-0.09	0.17

### BANK-WISE PMJDY ACCOUNT STATUS

Number & amount in crore

Sr.	Banks	Total A/C	Total Deposit	Male A/C	Female A/C	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Bank of Baroda	5097868	1853	2348253	2749615	347634	4828597	4976716
2	Bank of India	4569283	1737	1965532	2603751	293987	4175956	4086533
3	Bank of Maharashtra	728852	379	320967	407885	37118	418855	694329
4	Canara Bank	668785	490	339618	329167	78246	422183	611154
5	Central Bank of India	3229215	1264	1367738	1861477	232560	1894068	2976142
6	Indian Bank	1367663	764	585958	781705	97953	730144	1071762
7	Indian Overseas Bank	113162	46	57625	55537	4385	105385	106005
8	Punjab & Sind Bank	78309	21	37018	41291	3426	51074	70293
9	Punjab National Bank	3045504	1205	1391444	1654060	474460	2505542	2917592
10	State Bank of India	14643906	4903	6782693	7861213	337463	13109509	12417745
11	UCO Bank	1015778	313	508800	506978	75919	525642	894742
12	Union Bank of India	3001296	1405	1431444	1569852	464919	1047885	2821668
	<b>PSB Sub Total</b>	<b>37559621</b>	<b>14380</b>	<b>17137090</b>	<b>20422531</b>	<b>2448070</b>	<b>29814840</b>	<b>33644681</b>
13	Axis Bank Ltd	58624	38	36320	22304	8852	39759	47157
14	City Union Bank	301	0	138	163	24	256	272
15	Federal Bank Ltd	1870	2	980	890	634	360	1529
16	HDFC Bank Ltd	269663	78	73048	196615	124753	269650	163796
17	ICICI Bank Ltd	338626	62	190872	147754	104390	314484	246768
18	IDBI Bank Ltd.	103460	37	49907	53553	28061	31924	73498
19	IndusInd Bank Ltd	22791	6	16854	5937	507	3056	18336
20	Jammu & Kashmir	174	0	79	95	33	131	158
21	Karur Vysya Bank	243	0	142	101	95	232	217
22	Kotak Mahindra Bank	38146	6	27588	10558	18370	22249	35809



23	RBL Bank Ltd	17197	4	2	17195	721	17197	9767
24	South Indian Bank	641	0	454	187	298	287	619
25	Yes Bank Ltd	6750	1	5407	1343	2289	6750	6606
	<b>PVT Sub Total</b>	<b>858486</b>	<b>235</b>	<b>401791</b>	<b>456695</b>	<b>289027</b>	<b>706335</b>	<b>604532</b>
26	MPGB	7041407	2039	2784953	4256454	967999	3406538	6318865
	<b>RRB Sub Total</b>	<b>7041407</b>	<b>2039</b>	<b>2784953</b>	<b>4256454</b>	<b>967999</b>	<b>3406538</b>	<b>6318865</b>
	<b>Grand Total</b>	<b>45459514</b>	<b>16654</b>	<b>20323834</b>	<b>25135680</b>	<b>3705096</b>	<b>33927713</b>	<b>40568078</b>

### **DISTRICT-WISE PMJDY ACCOUNT STATUS**

Number in lakh & amount in crore

Sr.	District	Population	Total A/C	Total Deposit	Male A/C	Female A/C	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Agar Malwa	4.80	2.78	58.88	1.32	1.46	0.25	2.40	2.41
2	Alirajpur	7.29	5.79	166.03	2.62	3.17	0.31	4.80	5.37
3	Anuppur	7.49	3.95	164.05	1.68	2.27	0.24	2.97	3.52
4	Ashoknagar	8.45	6.10	156.13	2.93	3.17	0.68	4.56	5.53
5	Balaghat	17.02	8.51	324.42	3.51	5.00	0.48	6.29	7.73
6	Barwani	13.86	9.93	216.88	4.09	5.84	0.87	7.99	8.91
7	Betul	15.75	6.47	282.99	2.77	3.69	0.41	4.52	5.84
8	Bhind	17.03	9.55	339.49	4.40	5.15	0.70	7.06	8.39
9	Bhopal	23.71	11.35	469.12	5.11	6.24	0.96	9.50	10.01
10	Burhanpur	7.58	4.38	114.90	1.87	2.50	0.34	3.66	3.92
11	Chhatarpur	17.62	12.17	575.50	5.87	6.30	0.87	9.45	10.56
12	Chhindwara	20.91	11.89	439.80	5.07	6.81	0.79	8.61	10.71
13	Damoh	12.64	10.92	307.73	5.25	5.67	1.18	7.23	9.72
14	Datia	7.87	5.17	200.38	2.38	2.79	0.54	4.17	4.74
15	Dewas	15.64	10.84	371.22	4.65	6.18	0.92	9.29	9.68
16	Dhar	21.86	17.17	526.75	7.57	9.61	1.37	14.06	15.26
17	Dindori	7.05	5.29	186.76	2.44	2.85	0.28	3.76	4.84
18	East Nimar	13.10	7.14	201.70	2.98	4.16	0.56	5.78	6.31
19	Guna	12.42	8.83	214.93	4.26	4.57	0.80	6.19	7.92
20	Gwalior	20.32	11.05	423.00	5.01	6.05	0.91	8.66	9.57
21	Harda	5.70	2.71	101.99	1.15	1.56	0.30	2.18	2.53
22	Indore	32.77	16.78	715.03	7.01	9.77	1.37	14.25	15.01
23	Jabalpur	24.63	11.63	543.32	4.90	6.74	0.92	8.72	10.32
24	Jhabua	10.25	10.05	204.64	4.39	5.65	0.60	8.45	9.18
25	Katni	12.92	6.78	341.66	2.93	3.85	0.42	5.02	6.00
26	Khargone	18.73	12.96	359.35	5.65	7.30	0.92	10.87	11.37
27	Mandla	10.55	5.59	245.99	2.29	3.30	0.27	4.19	5.12
28	Mandsaur	13.40	8.59	273.86	3.80	4.79	0.61	6.73	7.79

29	Morena	19.66	12.10	320.48	5.67	6.43	1.04	8.68	10.51
30	Narmadapuram	12.41	6.14	260.64	2.65	3.49	0.54	4.78	5.61
31	Narsinghpur	10.92	7.11	240.41	3.27	3.84	0.65	4.97	6.12
32	Neemuch	8.26	4.77	191.39	2.19	2.59	0.32	3.88	4.19
33	Niwari	4.05	2.03	80.28	0.89	1.14	0.23	0.87	1.86
34	Panna	10.17	6.54	283.14	2.99	3.55	0.62	4.31	5.79
35	Raisen	13.32	7.99	275.91	3.69	4.30	0.66	6.50	7.10
36	Rajgarh	15.46	11.97	303.42	5.38	6.59	1.03	10.05	10.55
37	Ratlam	14.55	9.53	255.95	4.29	5.24	0.74	7.50	8.65
38	Rewa	23.65	14.46	838.84	6.53	7.93	1.36	7.88	13.13
39	Sagar	23.78	17.29	625.37	8.01	9.28	1.55	11.99	15.62
40	Satna	22.29	12.48	696.75	5.44	7.04	1.14	6.87	11.39
41	Sehore	13.11	8.51	349.79	3.89	4.62	0.64	6.83	7.53
42	Seoni	13.79	8.65	327.81	3.75	4.90	0.58	6.17	7.97
43	Shahdol	10.66	6.43	270.08	2.85	3.58	0.42	4.84	5.73
44	Shajapur	15.13	8.82	247.84	3.89	4.92	0.64	7.56	7.64
45	Sheopur	6.88	5.45	160.47	2.53	2.92	0.51	3.99	4.75
46	Shivpuri	17.26	11.55	349.69	5.51	6.04	1.09	8.02	10.08
47	Sidhi	11.27	8.94	504.64	4.10	4.83	0.90	4.59	8.20
48	Singrauli	11.78	6.87	442.52	3.29	3.59	0.65	2.96	6.35
49	Tikamgarh	10.40	7.31	282.81	3.44	3.87	0.62	4.38	6.40
50	Ujjain	19.87	12.08	380.85	4.99	7.09	1.00	10.32	10.60
51	Umaria	6.45	3.35	147.00	1.43	1.93	0.30	2.37	2.98
52	Vidisha	14.59	9.85	291.73	4.66	5.19	0.93	7.58	8.67
<b>Grand Total</b>		<b>731.07</b>	<b>454.60</b>	<b>16654.3</b>	<b>203.24</b>	<b>251.36</b>	<b>37.05</b>	<b>339.28</b>	<b>405.68</b>

## **BANK-WISE ATAL PENSION YOJANA**

<b>Sr.</b>	<b>Bank Name</b>	<b>Target (FY 2025- 26)</b>	<b>APY accounts opened in FY 2025-26</b>	<b>Achie%</b>	<b>Cumulative APY accounts opened since inception</b>
1	Central Bank of India	46200	23303	50.4	421715
2	State Bank of India	112700	50971	45.2	1312773
3	Punjab And Sind Bank	4900	1668	34.0	24567
4	Union Bank of India	34800	10460	30.1	330946
5	Bank of Baroda	27200	7859	28.9	251743
6	Canara Bank	32400	8429	26.0	176847
7	Indian Bank	23000	5541	24.1	150959
8	Bank of Maharashtra	18800	4173	22.2	113259
9	Uco Bank	17500	3428	19.6	67260
10	Indian Overseas Bank	5900	1131	19.2	29993
11	Punjab National Bank	37500	7405	19.7	196036
12	Bank of India	43700	5416	12.4	408533
	<b>PSB Sub Total</b>	<b>404600</b>	<b>129784</b>	<b>32.1</b>	<b>3484631</b>
13	Dhanlaxmi Bank	40	57	142.5	167
14	Yes Bank	1880	2052	109.1	14375
15	Karnataka Bank	280	129	46.1	3021
16	IDBI Bank	8330	1773	21.3	56135
17	HDFC Bank	29050	5543	19.1	51053
18	The South Indian Bank Marketing Department Nps Cell	160	21	13.1	398
19	Indusind Bank	1600	105	6.6	6952
20	Kotak Mahindra Bank	1880	415	22.1	9705
21	Tamilnad Mercantile Bank	120	6	5.0	1249
22	Federal Bank	720	19	2.6	1255
23	Bandhan Bank	2680	32	1.2	3406
24	IDFC First Bank	2320	25	1.1	4901
25	City Union Bank	280	2	0.7	43
26	The Jammu And Kashmir Bank	160	1	0.6	58
27	DCB Bank	1360	24	1.8	2992
28	Axis Bank	14140	19	0.1	40416
29	ICICI Bank	13580	7	0.1	9904
30	CSB Bank	240	0	0.0	56
31	RBL Bank	520	0	0.0	259
32	Standard Chartered Bank	120	0	0.0	0
33	The Karur Vysya Bank	160	0	0.0	48
34	The Lakshmi Vilas Bank	160	0	0.0	7
	<b>Pvt Sub Total</b>	<b>79780</b>	<b>10230</b>	<b>12.8</b>	<b>206400</b>
36	Madhya Pradesh Gramin Bank	131900	39198	29.7	963453
	<b>RRB Sub Total</b>	<b>131900</b>	<b>39198</b>	<b>29.7</b>	<b>963453</b>

37	Ujjivan Small Finance Bank	910	403	44.3	1363
38	Au Small Finance Bank	3120	912	29.2	17981
39	Esaf Small Finance Bank	4420	604	13.7	14201
40	Utkarsh Small Finance Bank	2470	24	1.0	2235
41	Equitas Small Finance Bank	1820	0	0.0	5
42	Suryoday Small Finance Bank	195	0	0.0	37
<b>SFB Sub Total</b>		<b>12935</b>	<b>1943</b>	<b>15.0</b>	<b>35822</b>
<b>DCCB</b>		17560	3	0.0	3047
<b>Grand Total</b>		<b>646775</b>	<b>181158</b>	<b>28.0</b>	<b>4693353</b>

### **DISTRICT-WISE ATAL PENSION YOJANA**

<b>Sr.</b>	<b>District</b>	<b>Population</b>	<b>Annual Target</b>	<b>APY accounts opened in current FY 2025-26</b>	<b>Achievement %</b>	<b>Cumulative APY accounts opened since inception</b>
1	Balaghat	1701698	11435	11557	101.1	106109
2	Sheopur	687861	3090	2529	81.8	50486
3	Ujjain	1986864	20895	11145	53.3	114388
4	Anuppur	749237	5420	2887	53.3	56781
5	Morena	1965970	9060	4546	50.2	94852
6	Umaria	644758	3865	1914	49.5	41340
7	Alirajpur	728999	3255	1596	49.0	35337
8	Dindori	704524	3775	1826	48.4	42130
9	Shahdol	1066063	7490	3606	48.1	94806
10	Panna	1016520	6355	2801	44.1	82040
11	Sidhi	1127033	6975	3051	43.7	87524
12	Bhind	1703005	8590	3753	43.7	89184
13	Sagar	2378458	19250	8287	43.0	157638
14	Shivpuri	1726050	9570	4099	42.8	113820
15	Seoni	1379131	8685	3555	40.9	112251
16	Mandla	1054905	6945	2818	40.6	69686
17	Chhatarpur	1762375	12705	5100	40.1	137849
18	Damoh	1264219	8190	3233	39.5	85762
19	Jhabua	1025048	6090	2373	39.0	85088
20	Satna	2228935	17850	6338	35.5	140482
21	Tikamgarh	1040359	6685	2228	33.3	69972
22	Chhindwara	2090922	18715	6066	32.4	145922
23	Agar Malwa	480000	2965	956	32.2	21647
24	Niwari	404807	3000	913	30.4	29628
25	Guna	1241519	8765	2557	29.2	66820
26	Betul	1575362	12950	3652	28.2	106666

27	Katni	1292042	10325	2858	27.7	82001
28	Ratlam	1455069	12615	3403	27.0	82358
29	Singrauli	1178273	7490	2016	26.9	66706
30	Shajapur	1512681	10080	2711	26.9	85250
31	Dhar	2185793	21095	5325	25.2	168288
32	Datia	786754	6050	1511	25.0	44611
33	Barwani	1385881	9275	2182	23.5	68181
34	Dewas	1563715	14620	3391	23.2	99389
35	Raisen	1331597	13490	3121	23.1	94888
36	Gwalior	2032036	23510	5387	22.9	126308
37	Neemuch	826067	7690	1721	22.4	47081
38	Narsimhapur	1091854	11420	2546	22.3	59426
39	Vidisha	1458875	12120	2696	22.2	81781
40	Rewa	2365106	18150	4593	22.1	137495
41	Mandsaur	1340411	10940	2357	21.5	74143
42	Rajgarh	1545814	11835	2438	20.6	102561
43	Jabalpur	2463289	30790	6305	20.5	160053
44	Khargone	1873046	14755	2814	19.1	88520
45	Ashoknagar	845071	6530	1185	18.1	38147
46	Narmadapuram	1241350	16635	2861	17.2	93974
47	Harda	570465	7330	1167	15.9	34339
48	Sehore	1311332	15030	2241	14.9	108510
49	Khandwa	1310061	11115	1631	14.7	68890
50	Burhanpur	757847	5700	706	12.4	33780
51	Bhopal	2371061	46620	4865	10.4	193026
52	Indore	3276697	58995	5741	9.7	215439
	<b>Grand Total</b>	<b>7.3E+07</b>	<b>646775</b>	<b>181158</b>	<b>28.0</b>	<b>4693353</b>

## AGENDA NO-5

### Miscellaneous Agenda

#### Ghar - Ghar PMFBY Abhiyan

The Pradhan Mantri Fasal Bima Yojana (PMFBY) enrolls approximately 4 crore farmers annually, of which 1.5 crore (45%) are loanee farmers. Banks have played a pivotal role in this process, facilitating the insurance of over 55% of farmers through their channels. However, as highlighted by the Ministry of Agriculture & Farmers Welfare (MOA&FW), Government of India, various states and union territories have raised concerns regarding the inadequate coverage of loanee farmers under the scheme. Reports indicate that certain banks have inadvertently compelled farmers to opt out of the PMFBY by failing to debit the requisite premiums from Kisan Credit Card (KCC) loan accounts, leading to instances where farmers remain unaware of their non-enrolment until the time of claiming insurance after crop loss.

The Department of Agriculture & Farmers Welfare (DA&FW), MOA & FW, Government of India has, therefore, rolled out the "Ghar-Ghar PMFBY Abhiyan: Saturation of Loanee Farmers under PMFBY" campaign for Kharif 2024 and Rabi 2024-25 and extended for the Kharif 2025 and Rabi 2025-26 seasons.

As per Para 38.5.8 of the PMFBY Operational Guidelines 2023, all eligible loanee farmers must be enrolled under the scheme's protection framework. In cases where claims arise during the crop season, the responsibility for settling the admissible claim payment rests with the respective defaulting bank and its branches.

**"Lead Bank/Administrative Offices of Banks should ensure that all farmers sanctioned crop loans/seasonal operational loans, i.e., KCC loan for notified crop(s) are necessarily insured (except for those farmers who have opted out) and strict adherence of all provisions stated in the Operational Guidelines of the Scheme. No eligible farmer should be deprived of an insurance cover. Lead Banks/Administrative Offices of Banks therefore, should make all efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance. In case, claims have arisen during crop season then respective defaulting bank and its branches would be responsible to make payment of the admissible claims to loanee farmers who were deprived of insurance cover."**

**All Banks are therefore requested to actively participate** in enrolling all eligible and willing loanee farmers under the PMFBY/RWBCIS scheme, and to regularly update on the PMFBY Portal as indicated in the guideline.

### **Bank wise saturation status during Kharif 2024**

<b>Sr.</b>	<b>Bank Name</b>	<b>KCC Accounts under PRI</b>	<b>Not Eligible</b>	<b>Policy Created</b>	<b>Pending Accounts</b>	<b>Saturated %</b>	<b>Pending %</b>
1	Jila Sahkari Bank	1891534	400460	912673	578401	91	9
2	Indore Premior Co-ope. Bank	40869	5202	31898	3769	91	9
3	MP Gramin Bank	252804	32502	156786	63516	75	25
4	HDFC Bank	961	0	683	278	71	29
5	Bank Of Baroda	44105	2401	28464	13240	70	30
6	Bhopal Central Co-op. Bank	25076	0	17654	7422	70	30
7	Canara Bank	20029	826	12165	7038	65	35
8	Bank Of India	292069	15964	170277	105828	64	36
9	Bank Of Maharashtra	20242	5213	7316	7713	62	38
10	Union Bank Of India	116426	7512	60776	48138	59	41
11	Punjab National Bank	94142	3225	48522	42395	55	45
12	State Bank Of India	301878	7749	149350	144779	52	48
13	UCO Bank	34663	1472	16337	16854	51	49
14	Indian Overseas Bank	2703	217	970	1516	44	56
15	Madhyanchal Gramin Bank	108438	1744	45488	61206	44	56
16	Yes Bank Ltd.	1487	0	612	875	41	59
17	Punjab And Sind Bank	3245	164	1110	1971	39	61
18	Central Bank Of India	300797	3969	109994	186834	38	62
19	ICICI Bank	2349	0	636	1713	27	73
20	IDFC First Bank	4	0	1	3	25	75
21	Indian Bank	60039	2078	11112	46849	22	78
22	IDBI Bank	2774	15	544	2215	20	80
23	Axis Bank Limited	949	0	171	778	18	82
24	Federal Bank Ltd	876	0	45	831	5	95
25	Indusind Bank Ltd	20	0	0	20	0	100
26	Karnataka Gramin Bank	168	0	0	168	0	100
27	RBL Bank Ltd.	1165	0	0	1165	0	100
28	Tamilnad Mercantile Bank	8	0	0	8	0	100

## **Enhancing Credit Potential through Rural Infrastructure Development Fund**

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

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

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

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

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

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



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

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

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

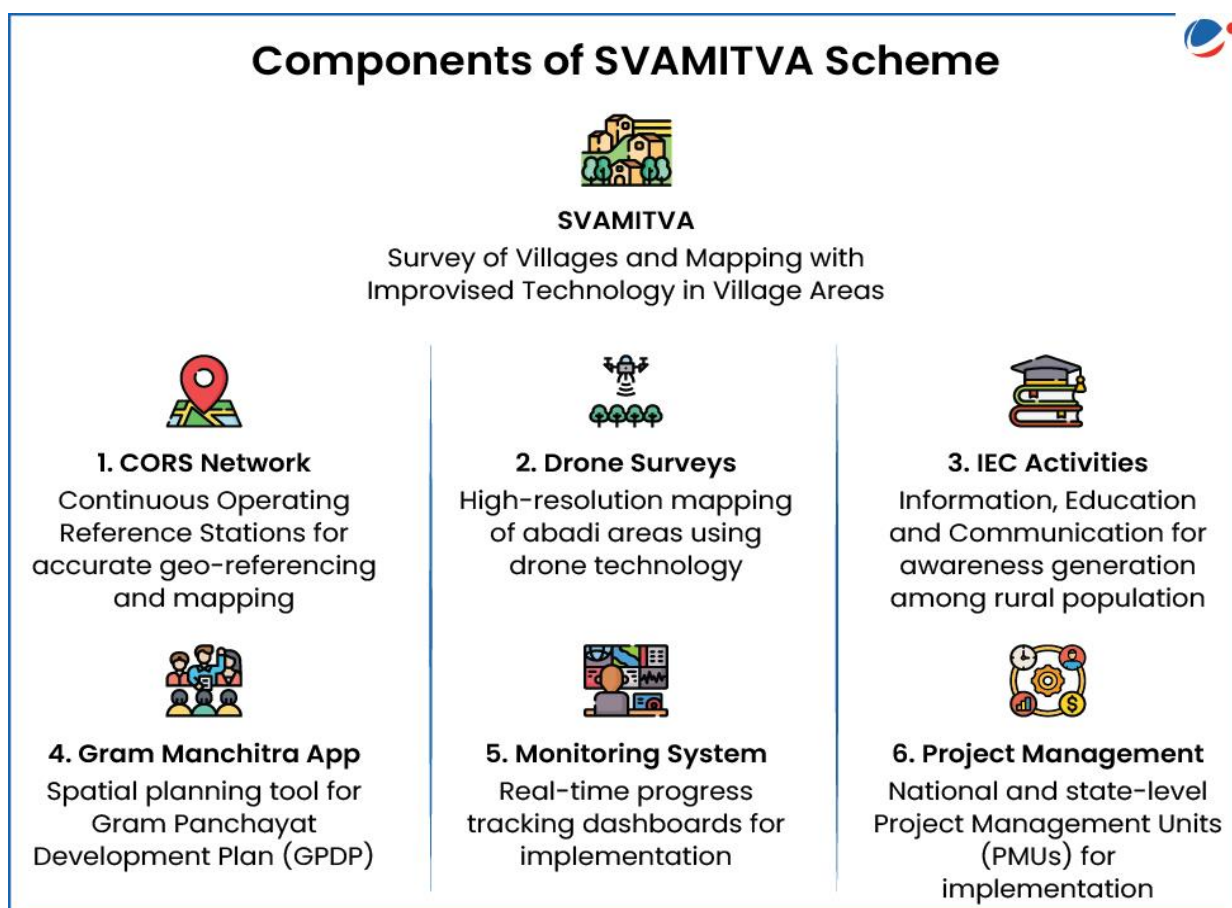
**District Wise RIDF loan sanctioned for Ongoing Project in M.P.**

<b>District</b>	<b>RIDF Loan</b>
Agar Malwa	189
Alirajpur	12
Annupur	49
Ashoknagar	5
Balaghat	139
Barwani	10
Betul	35
Bhind	49
Bhopal	21
Burhanpur	2
Chhatarpur	29
Chhindwara	17
Damoh	161
Datia	55
Dewas	11
Dhar	138
Dhar & Jhabua	1425
Dhar and Alirajpur	952
East Nimar	19
Guna	168
Guna and Ashoknagar	732
Harda	5
Indore	808
Jabalpur	30
Katni & Umariya	75
Khandwa	130

<b>District</b>	<b>RIDF Loan</b>
Khargone	119
Mandla	446
Mandsaur	468
Morena	10
Narsinghpur	607
Narsinghpur, Raisen & Narmadapuram	1200
Neemuch	904
Neemuch & Mandsaur	700
Panna	352
Raisen	85
Rajgarh	20
Rajgarh, Shajapur	2435
Rewa	341
Sagar	102
Sagar, Damoh	24
Satna	768
Sehore	82
Sehore and Shajapur	958
Seoni	143
Shahdol	103
Shivpuri	404
Singrauli	584
Tikamgarh	72
Ujjain	9
Umaria	40
Vidisha	15
<b>TOTAL</b>	<b>16257</b>

## SVAMITVA SCHEME

**SVAMITVA**, a Central Sector Scheme of Ministry of Panchayati Raj was launched by the Hon'ble Prime Minister on National Panchayati Raj Day, 24th April 2020 to enable the economic progress of Rural India by providing a "Record of Right" to every rural household owner in a rural inhabited area. Scheme is a reformative step towards establishment of clear ownership of property in rural inhabited ("Abadi") areas, by mapping of land parcels using drone technology and providing 'Record of Rights' to village household owners with issuance of legal ownership cards (Property cards/Title deeds) to the property owners. The Scheme is implemented with the collaborative efforts of the Ministry of Panchayati Raj, State Revenue Department, State Panchayati Raj Department and Survey of India. The scheme covers multifarious aspects viz. facilitating monetisation of properties and enabling bank loan; reducing property related disputes; comprehensive village level planning, would be the stepping-stone towards achieving Gram Swaraj in true sense and making rural India **Atmanirbhar**.



## Objectives of the Scheme

1. Creation of accurate land records for rural planning and reduce property related disputes.

1. To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.

1. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.

1. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.

1. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

This year, SVAMITVA is celebrating its **5<sup>th</sup> anniversary**! The scheme helps people in villages get legal ownership papers for the houses and land they live on. It uses drones and special mapping tools to clearly mark property boundaries. With these papers, people can take bank loans, settle land disputes, and even use their property to earn more. It also helps in better village planning.

31 States and Union Territories have signed Memorandums of Understanding (MoUs). Drone surveys have been completed in 3.20 lakh villages under the SVAMITVA Scheme. These surveys have covered an estimated area of 68,122 square kilometers, based on the average size of the inhabited areas in each village.

District wise detail of survey conducted and property cards issued in the state of Madhya Pradesh is as under-

District Name	No. of Villages Where Drone Survey has been Completed	No. of Property Card Issued	No. of Loan Accounts Sanctioned	Amount Sanctioned (in lakh)	No. of Accounts Disbursed	Amount Disbursed (in lakh)
Anuppur	164	2220	0	0.00	0	0.00
Ashoknagar	635	49899	0	0.00	0	0.00
Balaghat	903	169374	0	0.00	0	0.00
Barwani	265	28157	16	137.43	15	114.82
Betul	1078	99501	0	0.00	0	0.00
Bhind	603	108371	0	0.00	0	0.00
Bhopal	453	45666	13	200.45	13	196.18
Burhanpur	208	110780	45	333.07	45	312.80

Chhatarpur	850	161482	0	0.00	0	0.00
Chhindwara	1226	86249	0	0.00	0	0.00
Damoh	899	155266	0	0.00	0	0.00
Datia	566	176356	2	21.75	2	21.75
Dewas	965	128353	23	186.55	23	178.27
Dhar	918	137386	113	841.10	113	781.84
Dindori	778	42264	0	0.00	0	0.00
East Nimar	609	264046	28	176.66	28	156.77
Guna	856	62171	4	28.02	4	26.73
Gwalior	216	34747	0	0.00	0	0.00
Harda	399	52720	78	617.97	78	560.38
Narmadapuram	633	91823	37	254.13	37	241.09
Indore	516	106079	63	636.03	63	559.54
Jabalpur	1299	165287	23	224.29	23	215.36
Jhabua	382	23640	0	0.00	0	0.00
Katni	836	123273	24	179.62	24	168.20
Khargone	871	260862	427	3514.80	421	3200.57
Mandla	1088	64292	0	0.00	0	0.00
Mandsaur	899	211960	64	519.59	63	477.83
Morena	341	46001	0	0.00	0	0.00
Narsinghpur	633	91823	0	0.00	0	0.00
Neemuch	614	111574	20	171.12	20	161.09
Panna	348	42527	0	0.00	0	0.00
Raisen	1247	123740	0	0.00	0	0.00
Rajgarh	1254	129763	65	448.18	62	401.08
Ratlam	665	135423	198	1513.11	198	1417.38
Rewa	245	8547	0	0.00	0	0.00
Sagar	1710	280073	0	0.00	0	0.00
Satna	478	28459	0	0.00	0	0.00
Sehore	933	162578	104	893.33	103	837.81
Seoni	1373	221731	1	13.60	1	7.03
Shahdol	192	3069	0	0.00	0	0.00
Shajapur	585	173990	11	69.88	11	66.85
Sheopur	442	58797	0	0.00	0	0.00
Shivpuri	758	132076	0	0.00	0	0.00
Sidhi	339	3169	0	0.00	0	0.00
Tikamgarh	424	104780	0	0.00	0	0.00
Ujjain	1090	206662	130	1006.80	129	951.03
Umaria	207	4119	0	0.00	0	0.00
Vidisha	1443	154044	13	153.70	13	151.32
Singrauli	449	6056	0	0.00	0	0.00
Alirajpur	187	3318	0	0.00	0	0.00
Agar Malwa	487	79772	13	102.18	13	91.26
Niwari	152	32735	0	0.00	0	0.00

All banks except State Bank of India are accepting the property cards issued under SVAMITVA Scheme in the state of Madhya Pradesh. However, the lending by Financial Institutional against security of property cards issued under the SVAMITVA Scheme in the state is lacking momentum and bank wise progress is as below-

Amount in crore

Sr.	Bank Name	No of cases sanctioned	Sanction Amount	No of cases disbursed	Disbursed Amount
1	IDFC First Bank	1399	109.07	1386	101.34
2	MPGB	110	12.86	110	11.18
3	Central Bank of India	4	0.38	4	0.32
4	Bank of Baroda	2	0.12	2	0.12
<b>TOTAL</b>		<b>1515</b>	<b>122.43</b>	<b>1502</b>	<b>112.96</b>

### **Abrupt Cancellation of DCC Meetings**

District Consultative Committee (DCC) Meeting is one of the common forum at the district level for bankers as well as Government agencies/ departments to facilitate coordination in implementing various developmental activities under the LBS. The District Collector is the Chairman of the DCC meetings. RBI, NABARD, all commercial banks including SFBs, WOS of Foreign Banks, RRBs, PBs, State / District Central Co-operative Banks, various State Government departments and allied agencies are the members of the DCC. The LDO represents the RBI as a member of the DCC. The LDM convenes the DCC meetings. This meeting should be convened by the LDM at quarterly intervals.

Lead Banks have been advised to prepare an Annual Schedule of DCC meetings on calendar year basis in consultation with the Chairperson of the meetings, LDO of the RBI. This yearly calendar should be prepared at the beginning of each year and circulated to all members as advance intimation for blocking future dates to attend the DCC meetings and the meetings should be conducted as per the calendar.

In few circumstances, it has been observed that District Collectors postpone/cancels the meeting at the eleventh hour. District Collector is the Chairman of DCC meeting, however, in few districts, it has been noticed that, sometimes Jila Panchayat CEO Chairs the meeting.

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

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

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

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

It has been further opined to focus especially on such accounts receiving DBT amounts in their account since these accounts mostly pertain to the people from the underprivileged section of the society. The banks may facilitate the process of activation of accounts by taking an empathetic view in such accounts. The banks may also organize special campaigns for facilitating activation of inoperative/frozen accounts. Bank wise status as of 30.04.2025 is as below-

Sr.	BANKS	No. of inoperative accounts as at the end of previous month	No. of accounts becoming inoperative during the reporting month	No. of inoperative accounts activated during the reporting month	No. of inoperative accounts as at the end of reporting month	No. of frozen accounts due to pending KYC updation as at the end of previous month	No. of accounts defrosted during the reporting month	No. of accounts frozen due to pending KYC updation during the reporting month	No. of frozen accounts due to pending KYC updation as at the end of reporting month	No. of inoperative accounts with DBT benefits credited as at the end of previous month	No. of inoperative accounts with DBT benefits credited as at the end of reporting month
	2	3	4	5	6	7	8	9	10	11	12
1	BOB	2288512	40079	12743	2315848	166561	6314	1507	161754	130273	131745
2	BOI	5192223	60896	20456	5232663	29883	67	104	29920	627828	631554
3	BOM	360984	4799	2504	363279	3240	1496	32	1776	6063	6070
4	Canara	570688	7371	2633	571466	72021	66142	4747	71053	239526	240605
5	CBoI	2834557	36515	22114	2848958	2333103	60336	180001	2452768	12479	14688
6	Indian	1068976	19489	10451	1077698	67323	84	20	67430	9040	8710
7	IOB	144062	1425	950	144537	25200	3000	0	22200	9061	9547
8	P & S	139640	1176	276	140540	2240	5	65	2300	4967	5025
9	PNB	2067219	29362	8571	2085186	204356	6792	10952	235216	883125	893943



10	SBI	9720328	138529	97660	9761197	2277560	86853	37282	2227989	0	0
11	UCO	898225	2938	2988	898175	59244	597	597	59244	897744	52234
12	UBoI	3029019	90869	20475	3099413	2243018	5	30	2243043	508869	513328
13	Axis	155520	18178	491	172465	19041	1443	1989	19587	1792	2083
14	Bandhan	399298	8450	160	407588	611	11	18	618	18620	18886
15	CSB	1789	49	51	1787	43	1	2	44	4	4
16	City Union	3730	34	3	3761	0	0	0	0	13	15
17	DCB	31366	436	85	31717	1545	67	199	1677	4778	4748
18	Dhan Lakshmi	718	8	3	723	0	0	0	0	2	3
19	Federal	23647	266	79	23825	9095	14809	9228	509	602	9321
20	HDFC	570106	14490	5429	579167	8985	130	104	8959	118816	119134
21	ICICI	1639914	3107	19416	1623605	12618	177	1287	13728	34	93
22	IDBI	309385	7499	966	315918	52786	951	4789	56624	7647	8226
23	IDFC	106680	46305	991	151994	2546	558	244	2232	11697	14954
24	Indusind	312694	10379	104613	218460	47052	498	2469	49023	12845	12942
25	J & K Bank	895	0	0	895	595	0	0	595	87	87
26	Karnataka	55853	390	76	56167	4958	94	76	4940	912	922
27	Karur Vysya	9429	55	119	9365	0				5	5
28	Kotak Mahindra	385894	13102	342	398654	3556	0	2	3558	744	779
29	LVB	3264	251	75	3440	44	5	40	79	2949	3125
30	Ratnakar	317289	6972	14797	309464	76095	718	9849	85226	4749	4913
31	SIB	11003	73	109	10969	177	100	2	79	54	53
32	TMB	1957	6		1963	22	0	0	22	46	28
33	Yes Bank	23143	39	3752	19430	8363	650	712	8425		
34	MGB	1382306	2135	18213	1366228	117107	58356	0	58751	38734	10978
35	MPGB	3877122	17	12870	3864269	59	47	0	12	10451	9981
36	DCCBS	18181	3232	381	21032	749	0	0	749	2	2
37	AU SFB	213299	2488	401	215386	1042	55	0	987	758	592
38	Equitas SFB	1224	39	15	1248	1002	8	56	1050	0	0
39	ESAF	223485	37792	717	260560	626	392	20	254	0	0
40	Jana SFB	116178	7248	316	123110	0	0	0	0	54	97
41	Shivalik SFB	7692	3483	231	10944	119	12	22	129	566	533
42	Suryoday SFB	9769	17	600	9186	4	0	0	4	0	0
43	Ujjivan SFB	70352	2267	1487	71132	4080	318	377	4139	4311	4379
44	Utkarsh SFB	29901	826	78	30649	117	1	1	117	3	3
45	IPPB	1660593	27572	57468	1630697	0	0	0	0	144158	138254
	TOTAL	40288109	650653	446155	40484758	7856786	311092	266823	7896810	3714408	2872589



### **Delay in holding the Sub-Committee Meetings**

In terms of the Reserve Bank of India, Lead Bank Scheme the SLBC meeting should primarily focus on policy related issues, while all routine matters will be discussed in the sub-committee meetings. The sub-committee is responsible for examining specific issues in depth and devising solutions/recommendations for the adoption by the SLBC. The sub-committee meetings should be called more frequently than SLBC, at least once in quarter. Therefore, the role of the sub-committees is crucial and vital. It has been observed that, meetings are not conducted regularly. Details of sub-committee meetings conducted during last financial year is as under-

<b>Sr.</b>	<b>Name of the Sub-Committees</b>	<b>Convenor Bank</b>	<b>No of meetings conducted</b>
1	Steering Sub-committee	Central Bank of India	3
2	Financial Inclusion	Central Bank of India	2
3	Digital Transaction	Bank of India	0
4	MSME	Punjab National Bank	1
5	Housing	Central Bank of India	2
6	Education	Canara Bank	1
7	Scheduled Tribe	Bank of Baroda	0
8	Agriculture	State Bank of India	1
9	Recovery	State Bank of India	2
10	SHG	Indian Bank	2
11	Improving CD Ratio	Union Bank of India	2

## AGENDA NO-6

### NON-PERFORMING ASSETS (NPAs)

#### NPA POSITION AS ON 31.03.2025

Sr.	Banks	Amt. in Crore				
		Total NPA		Total Advances		NPA %
		No. of A/c	Amount	No. of A/c	Amount	
1	Public sector Banks	12,45,579	22,058	60,31,462	3,15,641	6.99
2	Private sector Banks	6,16,026	5,326	64,80,888	1,93,770	2.75
3	Regional Rural Banks	2,74,038	1,702	14,04,527	21,935	7.76
4	Cooperative Banks	54,946	7,231	41,26,783	44,223	16.35
5	Small Finance Banks	1,27,926	813	14,97,211	20,817	3.91
<b>Total</b>		<b>23,18,515</b>	<b>37,130</b>	<b>1,95,40,871</b>	<b>5,96,385</b>	<b>6.23</b>

#### AGENCY-WISE NPA STATUS

Agency	Mar-22	Mar-23	Mar-24	Mar-25	Amt. in crore		
					Y-o-Y variation %		
					23-Mar	24-Mar	25-Mar
Public sector Banks	23,478	21,790	21,876	22,058	-7	0	1
Private sector Banks	3,442	8,407	4,421	5,326	144	-47	20
Regional Rural Banks	1,961	1,471	1,370	1,702	-25	-7	24
Cooperative Banks	6,944	7,291	7,363	7,231	5	1	-2
Small Finance Banks	548	753	609	813	37	-19	34
<b>Total</b>	<b>36,373</b>	<b>39,712</b>	<b>35,639</b>	<b>37,130</b>	<b>9</b>	<b>-10</b>	<b>4</b>

### SECTOR-WISE NPA STATUS

Amt. in crore

Sector	Mar-22	Mar-23	Mar-24	Mar-25	Y-o-Y Variation %			NPA % as on March 25
					23-Mar	24-Mar	25-Mar	
Agriculture	18,944	19,399	19764	21852	2.40	1.88	10.56	12.23
MSME	6,818	9,948	6174	6139	45.91	-37.94	-0.57	5.11
Education	170	221	147	177	30.00	-33.48	20.41	7.5
Housing	2,120	1,924	2006	2001	-9.25	4.26	-0.25	5.6
Priority Sector	29,986	26,318	29708	30808	-12.23	12.88	3.70	9
Non-priority sector	6,386	6,285	5931	6322	-1.58	-5.63	6.59	2.5

### NPA UNDER GOVERNMENT SPONSORED SCHEME

Amt. in crore

Scheme	Mar-22	Mar-23	Mar-24	Mar-25	Y-o-Y variation %			NPA % of portfolio as on 31.03.25
					Mar-23	Mar-24	Mar-25	
MMYUY/MMSY	513	433	494	459	-15.6	14.1	-7.1	36.8
PMEGP	196	166	173	222	-15.3	4.2	28.1	12.8
CMRHM	1,624	1,587	1,535	1,686	-2.3	-3.3	9.8	60.5
SHG Loans	145	137	97	102	-5.5	-29.2	5.2	2.1
MUDRA	2,191	2,438	2,198	2,395	11.3	-9.8	9.0	14.3

### **Chief Minister Rural Housing Mission Scheme**

**NPA under the ‘Chief Minister Rural Housing Mission’ Scheme is in increasing trend and it reached to 63 % as on 31.03. 2025.** The following figures depict the alarming status-

Number in actual, amount in crore

Year	OUTSTANDING		NPA		NPA% (amt.)
	NO.	AMT.	NO.	AMT.	
2020	6,38,797	4,024	2,61,830	1,692	42
2021	6,45,083	3,963	2,86,407	1,608	40.6
2022	6,31,909	3,506	2,95,054	1,624	46.3
2023	5,92,056	3,180	2,85,240	1,587	49.9
2024	5,80,721	2,881	3,09,831	1,535	53.3
2025	5,65,153	2,671	3,29,430	1,686	63.1

Despite numerous efforts of the banks, the borrowers are not repaying their instalments. Banks are even not able to settle these accounts through One Time Settlement Scheme because of one of the clause in MOU signed between the State Government & the Banks restricts them to do so. The issue was discussed in the 189<sup>th</sup> & 190<sup>th</sup> SLBC meetings, wherein banks requested the Government to take necessary step for recovery of banks dues. Hon’ble Chief Minister of Madhya Pradesh advised banks to submit a suitable proposal so that government may thing about settlement of entire dues.

Subsequent to that, SLBC has submitted proposal on behalf of all banks and matter is under scrutiny at Panchayat and Rural Development Department, Government of Madhya Pradesh.

## AGENDA NO-7

### PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES

As on 30.06.2025

### MUKHYA MANTRI UDYAM KRANTI YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Received	Sanctioned	Sanction %	Disbursed	Rejected	Pending
1	Union Bank of India	405	384	181	45	166	5	198
2	Punjab National Bank	402	455	129	32	117	22	304
3	Bank of India	455	390	132	29	124	36	222
4	IDBI Bank	127	71	36	28	32	1	34
5	Indian Overseas Bank	64	39	17	27	14	0	22
6	Central Bank of India	534	392	119	22	94	79	194
7	Bank of Maharashtra	198	101	44	22	41	5	52
8	Bank of Baroda	273	208	45	16	40	9	154
9	State Bank of India	1308	1060	200	15	147	21	839
10	Canara Bank	320	117	46	14	43	3	68
11	UCO Bank	190	85	26	14	21	2	57
12	Punjab & Sind Bank	55	26	6	11	6	1	19
13	Indian Bank	261	82	23	9	22	4	55
14	Axis Bank	251	18	11	4	11	1	6
15	HDFC Bank	441	19	8	2	8	0	11
16	Bandhan Bank	333	6	5	2	5	0	1
17	MPGB	1591	20	3	0	3	0	17
18	Catholic Syrian Bank	8	0	0	0	0	0	0
19	City Union Bank	8	0	0	0	0	0	0
20	Development Credit Bank	35	0	0	0	0	0	0
21	Dhanlaxmi Bank	2	0	0	0	0	0	0
22	Federal Bank Ltd.	17	0	0	0	0	0	0
23	ICICI Bank	326	3	0	0	0	0	3
24	IDFC	103	0	0	0	0	0	0
25	Indusind Bank Limited	131	0	0	0	0	0	0
26	Jammu & Kashmir Bank	2	0	0	0	0	0	0
27	Karnataka Bank Limited	6	0	0	0	0	0	0
28	Karur Vysya Bank Ltd.	4	0	0	0	0	0	0
29	Kotak Mahindra Bank	65	0	0	0	0	0	0
30	Lakshmi Vilas Bank	3	0	0	0	0	0	0
31	Ratnakar Bank Ltd.	18	0	0	0	0	0	0
32	South Indian Bank	3	0	0	0	0	0	0
33	TMB	2	0	0	0	0	0	0
34	Yes Bank	59	1	0	0	0	0	1
	<b>Total</b>	<b>8000</b>	<b>3477</b>	<b>1031</b>	<b>13</b>	<b>894</b>	<b>189</b>	<b>2257</b>

## SANT RAVIDAS SWAROJGAR YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Submitted	Sanction	Sanction %	Disbursed	Rejected	Pending
1	Union Bank of India	94	99	30	32	30	3	66
2	Canara Bank	79	54	25	32	21	0	29
3	Bank of Baroda	64	103	20	31	18	7	76
4	State Bank of India	338	429	103	30	80	6	320
5	Bank of India	112	200	34	30	31	26	140
6	Punjab National Bank	103	127	24	23	23	7	96
7	Indian Bank	61	48	12	20	12	4	32
8	Indian Overseas Bank	16	15	3	19	2	0	12
9	Central Bank of India	130	117	23	18	18	39	55
10	Bank of Maharashtra	44	22	5	11	4	2	15
11	Punjab and Sind Bank	14	3	1	7	1	0	2
12	MPGB	428	43	26	6	25	0	17
13	UCO Bank	50	23	1	2	1	1	21
14	Axis Bank	60	2	0	0	0	0	2
15	Bandhan Bank	81	0	0	0	0	0	0
16	Catholic Syrian Bank	2	0	0	0	0	0	0
17	City Union Bank	2	0	0	0	0	0	0
18	Development Credit Bank	9	0	0	0	0	0	0
19	Dhanlaxmi Bank	1	0	0	0	0	0	0
20	Federal Bank Ltd.	3	0	0	0	0	0	0
21	HDFC Bank	109	3	0	0	0	0	3
22	ICICI Bank	78	1	0	0	0	0	1
23	IDBI Bank	30	6	0	0	0	1	5
24	IDFC	23	0	0	0	0	0	0
25	Indusind Bank Limited	30	0	0	0	0	0	0
26	Jammu & Kashmir Bank	1	0	0	0	0	0	0
27	Karnataka Bank Limited	1	0	0	0	0	0	0
28	Karur Vysya Bank Ltd.	1	0	0	0	0	0	0
29	Kotak Mahindra Bank	14	0	0	0	0	0	0
30	Lakshmi Vilas Bank	1	0	0	0	0	0	0
31	Ratnakar Bank	5	0	0	0	0	0	0
32	South Indian Bank	1	0	0	0	0	0	0
33	TMB	1	0	0	0	0	0	0
34	Yes Bank	14	0	0	0	0	0	0
<b>TOTAL</b>		<b>2000</b>	<b>1295</b>	<b>307</b>	<b>15</b>	<b>266</b>	<b>96</b>	<b>892</b>

## DR. BHIMRAO AMBEDKAR ARTHIK KALYAN YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Submitted	Sanction	Sanction %	Disbursed	Rejected	Pending
1	Canara Bank	196	81	66	34	66	0	15
2	Punjab National Bank	257	119	70	27	69	8	41
3	Bank of Baroda	161	68	26	16	26	2	40
4	Indian Bank	155	39	25	16	25	1	13
5	State Bank of India	846	226	106	13	100	1	119
6	Punjab and Sind Bank	36	6	4	11	4	0	2
7	Union Bank of India	238	56	26	11	25	0	30
8	Bank of India	280	95	30	11	30	9	56
9	MPGB	1067	74	69	6	69	0	5
10	UCO Bank	125	13	3	2	3	0	10
11	Bank of Maharashtra	112	16	2	2	2	0	14
12	Central Bank of India	328	31	4	1	3	3	24
13	HDFC Bank	272	5	1	0	1	0	4
14	Axis Bank	149	0	0	0	0	0	0
15	Bandhan Bank	201	0	0	0	0	0	0
16	Catholic Syrian Bank	4	0	0	0	0	0	0
17	City Union Bank	4	0	0	0	0	0	0
18	DCB	23	0	0	0	0	0	0
19	Dhanlaxmi Bank	1	0	0	0	0	0	0
20	Federal Bank Ltd.	10	0	0	0	0	0	0
21	ICICI Bank	195	0	0	0	0	0	0
22	IDBI Bank	76	6	0	0	0	0	6
23	IDFC	58	0	0	0	0	0	0
24	Indian Overseas Bank	40	4	0	0	0	0	4
25	Indusind Bank Limited	75	0	0	0	0	0	0
26	Jammu & Kashmir Bank	1	0	0	0	0	0	0
27	Karnataka Bank Limited	3	0	0	0	0	0	0
28	Karur Vysya Bank Ltd.	2	0	0	0	0	0	0
29	Kotak Mahindra Bank	36	0	0	0	0	0	0
30	Lakshmi Vilas Bank	1	0	0	0	0	0	0
31	Ratnakar Bank Ltd.	11	0	0	0	0	0	0
32	South Indian Bank	2	0	0	0	0	0	0
33	TMB	1	0	0	0	0	0	0
34	Yes Bank	34	1	0	0	0	0	1
<b>TOTAL</b>		<b>5000</b>	<b>840</b>	<b>432</b>	<b>9</b>	<b>423</b>	<b>24</b>	<b>384</b>

## TANTYA MAMA ARTHIK KALYAN YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Submitted	Sanction	Sanction %	Disbursed	Rejected	Pending
1	Bank of Baroda	204	69	29	14	29	1	39
2	Punjab National Bank	195	49	10	5	9	1	38
3	Bank of Maharashtra	178	18	7	4	4	2	9
4	Indian Bank	134	15	5	4	5	0	10
5	Central Bank of India	365	58	10	3	7	13	35
6	State Bank of India	777	181	20	3	8	4	157
7	Union Bank of India	242	33	6	2	6	3	24
8	MPGB	1181	64	20	2	20	1	43
9	UCO Bank	88	20	1	1	1	0	19
10	Bank of India	311	37	2	1	2	4	31
11	Canara Bank	167	15	1	1	0	0	14
12	Axis Bank	145	1	0	0	0	0	1
13	Bandhan Bank	231	0	0	0	0	0	0
14	Catholic Syrian Bank	2	0	0	0	0	0	0
15	City Union Bank	1	0	0	0	0	0	0
16	Development Credit Bank	13	0	0	0	0	0	0
17	Dhanlaxmi Bank	1	0	0	0	0	0	0
18	Federal Bank Ltd.	5	0	0	0	0	0	0
19	HDFC Bank	247	0	0	0	0	0	0
20	ICICI Bank	176	0	0	0	0	0	0
21	IDBI Bank	91	1	0	0	0	0	1
22	IDFC FIRST Bank	60	0	0	0	0	0	0
23	Indian Overseas Bank	19	2	0	0	0	0	2
24	Indusind Bank Limited	72	0	0	0	0	0	0
25	Jammu and Kashmir Bank	1	0	0	0	0	0	0
26	Karnataka Bank Limited	1	0	0	0	0	0	0
27	Karur Vysya Bank Ltd.	1	0	0	0	0	0	0
28	Kotak Mahindra Bank	26	0	0	0	0	0	0
29	Lakshmi Vilas Bank	1	0	0	0	0	0	0
30	Punjab and Sind Bank	23	0	0	0	0	0	0
31	Ratnakar Bank Ltd.	7	0	0	0	0	0	0
32	South Indian Bank	1	0	0	0	0	0	0
33	TMB	3	0	0	0	0	0	0
34	Yes Bank	34	0	0	0	0	0	0
<b>TOTAL</b>		<b>5000</b>	<b>563</b>	<b>111</b>	<b>2</b>	<b>91</b>	<b>29</b>	<b>423</b>



## BHAGWAN BIRSA MUNDA ARTHIK KALYAN YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Submitted	Sanction	Sanction %	Disbursed	Rejected	Pending
1	Central Bank of India	72	108	19	26	16	34	55
2	State Bank of India	156	301	39	25	20	1	261
3	Bank of Baroda	40	66	7	17	7	1	58
4	Union Bank of India	48	40	6	12	6	1	33
5	Bank of India	62	79	7	11	6	2	70
6	Bank of Maharashtra	35	21	3	8	3	2	16
7	Indian Bank	27	19	2	7	2	1	16
8	Punjab National Bank	39	56	2	5	2	1	53
9	HDFC Bank	50	4	2	4	2	0	2
10	Canara Bank	33	22	1	3	1	0	21
11	MPGB	224	35	5	2	5	0	30
12	Axis Bank	29	0	0	0	0	0	0
13	Bandhan Bank	46	0	0	0	0	0	0
14	Catholic Syrian Bank	2	0	0	0	0	0	0
15	City Union Bank	2	0	0	0	0	0	0
16	DCB	3	0	0	0	0	0	0
17	Dhanlaxmi Bank	2	0	0	0	0	0	0
18	Federal Bank Ltd.	1	0	0	0	0	0	0
19	ICICI Bank	35	0	0	0	0	0	0
20	IDBI Bank	18	0	0	0	0	0	0
21	IDFC	12	0	0	0	0	0	0
22	Indian Overseas Bank	4	2	0	0	0	0	2
23	Indusind Bank Limited	14	0	0	0	0	0	0
24	Jammu & Kashmir	2	0	0	0	0	0	0
25	Karnataka Bank	2	0	0	0	0	0	0
26	Karur Vysya Bank Ltd.	2	0	0	0	0	0	0
27	Kotak Mahindra Bank	5	0	0	0	0	0	0
28	Lakshmi Vilas Bank	2	0	0	0	0	0	0
29	Punjab and Sind Bank	5	1	0	0	0	0	1
30	Ratnakar Bank Ltd.	1	0	0	0	0	0	0
31	South Indian Bank	1	0	0	0	0	0	0
32	TMB	1	0	0	0	0	0	0
33	UCO Bank	18	14	0	0	0	0	14
34	Yes Bank	7	0	0	0	0	0	0
<b>TOTAL</b>		<b>1000</b>	<b>768</b>	<b>93</b>	<b>9</b>	<b>70</b>	<b>43</b>	<b>632</b>

## VIMUKT GHUMANTU & ARDHGHUMANTU SWAROJGAR YOJANA

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target (No.)	Application Submitted	Sanctioned	Sanction %	Disbursed	Rejected	Pending
1	UCO Bank	27	1	1	3.7	1	0	0
2	HDFC Bank	57	2	2	3.5	2	0	0
3	Axis Bank	34	0	0	0.0	0	0	0
4	Bandhan Bank	51	0	0	0.0	0	0	0
5	Bank of Baroda	39	2	0	0.0	0	0	2
6	Bank of India	79	3	0	0.0	0	0	3
7	Bank of Maharashtra	24	0	0	0.0	0	0	0
8	Canara Bank	41	0	0	0.0	0	0	0
9	CSB	1	0	0	0.0	0	0	0
10	Central Bank of India	63	9	0	0.0	0	1	8
11	City Union Bank	1	0	0	0.0	0	0	0
12	DCB	6	0	0	0.0	0	0	0
13	Dhanlaxmi Bank	1	0	0	0.0	0	0	0
14	Federal Bank Ltd.	2	0	0	0.0	0	0	0
15	ICICI Bank	45	0	0	0.0	0	0	0
16	IDBI Bank	18	0	0	0.0	0	0	0
17	IDFC	16	0	0	0.0	0	0	0
18	Indian Bank	26	0	0	0.0	0	0	0
19	Indian Overseas Bank	8	0	0	0.0	0	0	0
20	Indusind Bank	16	0	0	0.0	0	0	0
21	Jammu & Kashmir	1	0	0	0.0	0	0	0
22	Karnataka Bank	1	0	0	0.0	0	0	0
23	Karur Vysya Bank	1	0	0	0.0	0	0	0
24	Kotak Mahindra Bank	8	0	0	0.0	0	0	0
25	Lakshmi Vilas Bank	1	0	0	0.0	0	0	0
26	MPGB	204	0	0	0.0	0	0	0
27	Punjab and Sind Bank	7	1	0	0.0	0	0	1
28	Punjab National Bank	52	12	0	0.0	0	0	12
29	Ratnakar Bank	3	0	0	0.0	0	0	0
30	South Indian Bank	1	0	0	0.0	0	0	0
31	State Bank of India	170	16	0	0.0	0	0	16
32	TMB	1	0	0	0.0	0	0	0
33	Union Bank of India	43	2	0	0.0	0	0	2
34	Yes Bank	8	0	0	0.0	0	0	0
<b>TOTAL</b>		<b>1054</b>	<b>48</b>	<b>3</b>	<b>0.3</b>	<b>3</b>	<b>1</b>	<b>44</b>

## PM SVANIDHI STREET VENDOR SCHEME

(Since inception)

No. in actual (10K)

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by Bank
1	Central Bank of India	75381	69646	69404	92.39%	1066	242	4669
2	Bank of India	144591	133006	132930	91.99%	916	76	10669
3	Indian Bank	39195	35894	35738	91.58%	425	156	2876
4	Union Bank of India	83896	76263	75856	90.90%	818	407	6815
5	Punjab National Bank	75119	67793	67776	90.25%	30	17	7296
6	Punjab & Sind Bank	4706	4262	4243	90.57%	2	19	442
7	J & K Bank	47	42	42	89.36%	1	0	4
8	Indian Overseas Bank	8166	7295	7283	89.33%	33	12	838
9	Canara Bank	37730	33594	33592	89.04%	155	2	3981
10	UCO Bank	26748	23816	23809	89.04%	2	7	2930
11	State Bank of India	321232	289769	282622	90.21%	1839	7147	29624
12	Bank of Baroda	101096	89820	88796	88.85%	1728	1024	9548
13	Bank of Maharashtra	16325	14271	14220	87.42%	26	51	2028
14	MPGB	43739	39900	38037	91.22%	457	1863	3382
15	AU SFB	711	542	542	76.23%	0	0	169
16	IDBI Bank	4686	3427	3355	73.13%	250	72	1009
17	ICICI Bank	2143	1274	1273	59.45%	55	1	814
18	Karur Vysya Bank	38	21	21	55.26%	0	0	17
19	HDFC Bank	9656	4984	4943	51.62%	231	41	4441
20	South Indian Bank	48	23	23	47.92%	6	0	19
21	Utkarsh SFB	354	174	167	49.15%	154	7	26
22	Kotak Mahindra Bank	4795	1982	1982	41.33%	600	0	2213
23	Axis Bank	3449	1495	1424	43.35%	1383	71	571
24	IDFC First Bank	578	214	214	37.02%	85	0	279
25	Bandhan Bank	702	252	252	35.90%	81	0	369
26	Dhanlaxmi Bank	8	2	2	25.00%	6	0	0
27	Karnataka Bank	405	158	97	39.01%	81	61	166
28	Yes Bank	123	29	29	23.58%	1	0	93
29	RBL Bank	52	13	12	25.00%	38	1	1
30	City Union Bank	9	2	2	22.22%	2	0	5
31	Ujjivan SFB	87	14	12	16.09%	38	2	35
32	TMB	52	7	7	13.46%	45	0	0
33	Indusind Bank	750	113	62	15.07%	563	51	74
34	Jana SFB	27	1	1	3.70%	20	0	6
	Other Bank	85	69	69	81.18%	9	0	7
	<b>Grand Total</b>	<b>1006729</b>	<b>900167</b>	<b>888837</b>	<b>89.42%</b>	<b>11146</b>	<b>11330</b>	<b>95416</b>

(Since inception)

No. in actual (20K)

Sr.	Bank Name	Submitted	Sanctioned	Disbursed	Sanction %	Pending For Sanctioned	Pending For Disbursed	Return by Bank
1	State Bank of India	155665	130748	120612	83.99%	519	10136	24398
2	Bank of India	60600	56233	56184	92.79%	594	49	3773
3	Union Bank of India	36286	32656	32293	90.00%	609	363	3021
4	Central Bank of India	43731	32472	31894	74.25%	2196	578	9063
5	Bank of Baroda	31401	27439	26984	87.38%	984	455	2978
6	Punjab National Bank	29696	25758	25748	86.74%	26	10	3912
7	Canara Bank	20385	17088	16958	83.83%	52	130	3245
8	Indian Bank	17935	13547	13412	75.53%	389	135	3999
9	MPGB	20096	15925	14720	79.24%	182	1205	3989
10	Uco Bank	11585	9450	9413	81.57%	1	37	2134
11	Bank of Maharashtra	6993	6081	5959	86.96%	27	122	885
12	Indian Overseas Bank	4199	3541	3520	84.33%	38	21	620
13	Punjab & Sind Bank	2058	1882	1870	91.45%	1	12	175
14	IDBI Bank	1665	1299	1235	78.02%	107	64	259
15	HDFC Bank	2217	1039	903	46.87%	11	136	1167
16	Kotak Mahindra Bank	719	253	253	35.19%	192	0	274
17	Axis Bank	211	133	117	63.03%	68	16	10
18	ICICI Bank	305	118	112	38.69%	23	6	164
19	AU SFB	163	107	107	65.64%	0	0	56
20	Utkarsh Sfb	73	65	56	89.04%	4	9	4
21	IDFC First Bank	133	42	42	31.58%	39	0	52
22	Karnataka Bank	57	37	17	64.91%	14	20	6
23	Bandhan Bank	171	24	24	14.04%	36	0	111
24	J & K Bank	20	18	18	90.00%	0	0	2
25	South Indian Bank	14	5	3	35.71%	9	2	0
26	TMB	6	4	4	66.67%	2	0	0
27	Karur Vysya Bank	10	3	3	30.00%	2	0	5
28	Yes Bank	3	2	2	66.67%	0	0	1
29	Dhanlaxmi Bank	1	1	0	100.00%	0	1	0
30	Indusind Bank	19	1	1	5.26%	18	0	0
31	Ujjivan Sfb	8	0	0	0.00%	2	0	6
32	Rbl Bank	10	0	0	0.00%	10	0	0
33	Other Bank	30	0	0	0.00%	12	0	18
<b>Grand Total</b>		<b>446465</b>	<b>375971</b>	<b>362464</b>	<b>84.21%</b>	<b>6167</b>	<b>13507</b>	<b>64327</b>

(Since inception)

No. in actual (50K)

Sr.	Bank Name	Total application	Sanctioned	Disbursed from scheme to till date	Progress %	Pending For Sanction	Pending For Disbursed	Return by Bank
1	State Bank of India	40091	32619	29644	81.36%	1370	2975	6102
2	Bank of India	16601	15254	15236	91.89%	310	18	1037
3	Union Bank of India	8082	7382	7236	91.34%	315	146	385
4	Central Bank of India	15422	7368	7036	47.78%	2268	332	5786
5	Punjab National Bank	7513	6803	6798	90.55%	47	5	663
6	Canara Bank	8338	6268	6213	75.17%	39	55	2031
7	MPGB	6185	5641	5359	91.20%	36	282	508
8	Bank of Baroda	6146	5388	5203	87.67%	383	185	375
9	Indian Bank	3773	3511	3477	93.06%	136	34	126
10	UCO Bank	2752	2513	2511	91.32%	4	2	235
11	Bank of Maharashtra	1839	1679	1649	91.30%	23	30	137
12	Indian Overseas Bank	1623	1348	1322	83.06%	31	26	244
13	Punjab and Sind Bank	628	598	595	95.22%	4	3	26
14	IDBI Bank	517	438	412	84.72%	43	26	36
15	HDFC Bank	289	166	93	57.44%	30	73	93
16	ICICI Bank	45	34	30	75.56%	1	4	10
17	Kotak Mahindra Bank	76	26	26	34.21%	22	0	28
18	Axis Bank	24	16	16	66.67%	7	0	1
19	J & K Bank	10	10	9	100.00%	0	1	0
20	AU SFB	10	8	8	80.00%	0	0	2
21	Utkarsh SFB	15	8	8	53.33%	4	0	3
22	Karnataka Bank	11	6	5	54.55%	4	1	1
23	IDFC First Bank	15	5	5	33.33%	3	0	7
24	TMB	2	2	2	100.00%	0	0	0
25	South Indian Bank	1	1	1	100.00%	0	0	0
26	Bandhan Bank	5	0	0	0.00%	1	0	4
27	City Union Bank	1	0	0	0.00%	1	0	0
<b>Grand Total</b>		<b>120014</b>	<b>97092</b>	<b>92894</b>	<b>80.90%</b>	<b>5082</b>	<b>4198</b>	<b>17840</b>

## AHDF campaign: Issuance of KCC to Animal Husbandry

(Since inception)						No. in actual	
Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction % over received	Pendency more than 15 days
1	Bank of India	152573	97275	54554	744	63.8	467
2	Punjab National Bank	31398	19651	11432	315	62.6	267
3	Cooperative Bank	106607	65307	38673	2627	61.3	2287
4	Central Bank of India	65717	37434	27892	391	57.0	353
5	UCO Bank	16819	8803	7956	60	52.3	51
6	State Bank of India	173266	87144	85018	1104	50.3	932
7	Bank of Maharashtra	14831	7244	7582	5	48.8	3
8	Bank of Baroda	22347	10614	11060	673	47.5	403
9	Indian Bank	21146	10028	11071	47	47.4	40
10	Canara Bank	10471	4927	5025	519	47.1	512
11	Union Bank of India	32539	14821	16218	1500	45.5	1451
12	Punjab & Sind Bank	1617	585	925	107	36.2	104
13	Indian Overseas Bank	1456	483	681	292	33.2	291
14	IDBI Bank Ltd.	986	219	668	99	22.2	99
<b>Grand Total</b>		<b>651773</b>	<b>364535</b>	<b>278755</b>	<b>8483</b>	<b>55.9</b>	<b>7260</b>

## AHDF campaign: Issuance of KCC to Fish Farmers

(Since inception)						No. in actual	
Sr.	Bank Name	Received	Sanctioned	Rejected	Pending	Sanction % over received	Pendency more than 15 days
1	Punjab National Bank	5473	3801	1561	111	69.5	111
2	Central Bank of India	11831	8056	3599	176	68.1	170
3	Cooperative Bank	67065	45366	20901	798	67.6	797
4	Bank of India	25518	17225	8127	166	67.5	164
5	IDBI Bank Ltd.	477	308	118	51	64.6	50
6	Bank of Maharashtra	2676	1676	998	2	62.6	2
7	UCO Bank	1948	1188	756	4	61.0	4
8	State Bank of India	37996	22918	14731	347	60.3	277
9	Canara Bank	1022	615	340	67	60.2	65
10	Indian Overseas Bank	87	50	29	8	57.5	8
11	Bank of Baroda	5504	2750	2713	41	50.0	34
12	Union Bank of India	6594	3152	3086	356	47.8	353
13	Indian Bank	5443	2296	3136	11	42.2	9
14	Punjab & Sind Bank	133	35	81	17	26.3	17
<b>Grand Total</b>		<b>171767</b>	<b>109436</b>	<b>60176</b>	<b>2155</b>	<b>63.7</b>	<b>2061</b>

## National Rural Livelihood Mission (NRLM)

(For FY 2024-25)

No. in actual & Amt in lakh

Sr.	Bank Name	Target		Achievement		Achievement (%)	
		SHG	Amount	SHGs	Amount	SHGs	Amount
1	MPGB	90780	151210	82978	158310	91	105
2	Central Bank of India	20210	40540	24750	63096	122	156
3	HDFC Bank Ltd	11500	28000	14566	53798	127	192
4	State Bank of India	13000	26000	12713	35330	98	136
5	Bank of India	11000	25000	10265	21572	93	86
6	Bank of Maharashtra	2350	4260	4907	12036	209	283
7	Punjab National Bank	7000	15000	5557	9856	79	66
8	Indian Bank	5500	7000	3828	8112	70	116
9	Union Bank of India	5000	10000	3176	7220	64	72
10	Bank of Baroda	7000	15000	1896	3756	27	25
11	Canara Bank	1500	1700	1659	3327	111	196
12	ICICI Bank Ltd	3050	6000	664	2276	22	38
13	UCO Bank	1450	1650	1392	1565	96	95
14	IDBI Bank Ltd	1200	3410	214	478	18	14
15	Indian Overseas Bank	110	190	150	336	136	177
16	Punjab And Sind Bank	50	40	127	224	254	560
<b>Grand Total</b>		<b>180700</b>	<b>335000</b>	<b>168842</b>	<b>381290</b>	<b>93</b>	<b>114</b>

## PM VISHWAKARMA

Since inception

No. in actual

Sr.	Bank Name	Received	Sanctioned	Disbursed	Pending	Rejected	Sanction % over received
1	BOM	3018	1435	1334	343	1240	48
2	PNB	13572	6248	5982	86	7238	46
3	UCO Bank	3250	1407	1335	29	1814	43
4	BOI	17161	7113	6554	149	9899	41
5	PSB	384	153	145	5	226	40
6	IOB	403	136	122	21	246	34
7	BOB	12392	4115	2099	1102	7175	33
8	Indian Bank	6441	2113	1802	115	4213	33
9	Canara Bank	2477	752	578	384	1341	30
10	SBI	52426	13661	10987	932	37833	26
11	CBI	11877	2182	1746	463	9232	18
12	MPGB	4956	519	259	760	3677	10
13	UBI	11160	1468	874	90	9602	13
14	Karnataka Bank	18	2	0	13	3	11
15	Yes Bank	97	8	7	1	88	8
17	IDBI Bank	603	48	36	1	554	8
18	Kotak Mahindra	271	14	14	256	1	5
19	Axis Bank	417	18	17	380	19	4
20	ICICI Bank	219	4	4	154	61	2
21	HDFC Bank	975	15	12	585	375	2
22	Au SFB	705	4	4	6	695	1
23	Karur Vysya	1	0	0	1	0	0
24	Bandhan Bank	7	0	0	5	2	0
25	City Union Bank	2	0	0	0	2	0
26	ESAF SFB	7	0	0	6	1	0
27	Fincare SFB	2	0	0	0	0	0
28	IDFC First Bank	12	0	0	0	2	0
29	Indusind Bank	317	0	0	0	4	0
30	RBL Bank	9	0	0	0	0	0
31	South Indian Bank	1	0	0	0	1	0
32	Federal Bank	30	0	0	0	9	0
33	Other Bank	86	0	0	0	0	0
<b>Grand Total</b>		<b>143296</b>	<b>41415</b>	<b>33911</b>	<b>5887</b>	<b>95553</b>	<b>29</b>



## AGRI INFRA FUND

(For FY 2025-26)

Amount in crore

Sr.	Bank	Target	Achieved	% target achieved	Pending at Bank Level	
		Amt.	Amt.		No. of Projects	Amt.
1	State Bank of India	616	76	12	357	58
2	UCO Bank	85	9	11	10	17
3	Bank of Maharashtra	196	16	8	5	4
4	Kotak Mahindra Bank	29	2	7	3	5
5	Central Bank Of India	294	17	6	29	16
6	ICICI Bank	55	3	6	4	3
7	IDBI BANK LTD	7	0	5	4	3
8	Bank Of India	287	15	5	38	10
9	Indian Bank	82	4	5	4	2
10	Axis Bank	65	3	5	6	10
11	Union Bank of India	124	5	4	12	10
12	Canara Bank	323	12	4	2	0.38
13	Punjab National Bank	241	7	3	15	10
14	Bank Of Baroda	271	8	3	11	7
15	MPGB	114	1	1	13	1
16	HDFC Bank	241	2	1	24	13
17	Indian Overseas Bank	10	0	0	1	2
18	AU SFB	39	0	0	3	3
19	Punjab and Sind Bank	7	0	0	3	34
20	IDFC First Bank	3	0	0	0	0
21	MGB	49	0	0	0	0
22	Apex Bank/ DCCBs	52	0	0	0	0
23	Yes Bank Ltd	16	0	0	0	0
24	Karnataka Bank	3	0	0	0	0
25	The Federal Bank	3	0	0	0	0
26	Indusind Bank	3	0	0	1	6
<b>Total</b>		<b>3215</b>	<b>180</b>	<b>6</b>	<b>545</b>	<b>214</b>

## PMFME

(For FY 2025-26)

No. in actual

Sr.	Bank Name	Target	Total Applications at bank	Pending at bank (including previous years')	Sanction	Sanction %	Disbursement	Rejection
1	IOB	42	35	22	13	30.95%	7	0
2	UCO Bank	157	61	27	32	20.38%	22	2
3	BOI	410	469	344	76	18.54%	39	49
4	UBoI	299	221	172	39	13.04%	23	10
5	PNB	320	275	202	40	12.50%	31	33
6	CBoI	455	227	149	56	12.31%	20	22
7	Bank of Baroda	231	216	184	24	10.39%	14	8
8	SBI	1119	728	522	104	9.29%	82	102
9	HDFC Bank	336	556	525	31	9.23%	16	0
10	Canara Bank	242	75	46	21	8.68%	9	8
11	Punjab & Sind	38	12	9	3	7.89%	3	0
12	Indian Bank	173	58	38	9	5.20%	2	11
13	Kotak Mahindra	41	25	23	2	4.88%	0	0
14	IDBI Bank	111	71	66	5	4.50%	2	0
15	BOM	175	48	29	5	2.86%	3	14
16	Yes bank	42	9	8	1	2.38%	1	0
17	MPGB	1433	372	329	31	2.16%	25	12
18	IDFC	81	11	8	1	1.23%	1	2
19	ICICI Bank	249	35	22	1	0.40%	1	12
20	AU SFB	175	16	16	0	0.00%	0	0
21	Axis Bank	189	47	47	0	0.00%	0	0
22	Bandhan Bank	294	27	27	0	0.00%	0	0
23	Catholic Syrian	3	0	0	0	0.00%	0	0
24	City Union Bank	3	1	1	0	0.00%	0	0
25	DCB	28	4	4	0	0.00%	0	0
26	Equitas SFB	49	6	6	0	0.00%	0	0
27	ESAF	70	11	11	0	0.00%	0	0
28	Federal Bank	9	3	3	0	0.00%	0	0
29	Indusind Bank	93	30	30	0	0.00%	0	0
30	Jammu & Kashmir Bank	1	0	0	0	0.00%	0	0
31	Jana SFB	24	0	0	0	0.00%	0	0
32	Karnatka Bank	2	0	0	0	0.00%	0	0
33	Karur Vysya	1	0	0	0	0.00%	0	0
34	Lakshmi Vilas Bank	1	0	0	0	0.00%	0	0
35	MGB	0	127	123	2	0.00%	1	2

36	Other Cooperative banks	0	233	233	0	0.00%	0	0
37	Ratnakar Bank	10	2	2	0	0.00%	0	0
38	Shivalik SFB	3	1	1	0	0.00%	0	0
39	SIB	1	0	0	0	0.00%	0	0
40	Suryoday SFB	28	0	0	0	0.00%	0	0
41	TMB	2	1	1	0	0.00%	0	0
42	JalgaonCo-Operative Bank	0	1	0	1	0.00%	1	0
43	Ujjivan SFB	10	0	0	0	0.00%	0	0
44	Utkarsh SFB	50	3	3	0	0.00%	0	0
<b>Total</b>		<b>7000</b>	<b>4017</b>	<b>3233</b>	<b>497</b>	<b>7.10%</b>	<b>303</b>	<b>287</b>