



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

FINANCIAL INCLUSION

SPECIAL
SLBC
MEETING

AGENDA NOTE

वित्त मंत्रालय
भारत सरकार

प्रधानमंत्री जन धन योजना
के गौरवशाली 10 वर्ष

530000000+

जन धन खाते खुले जिनमें
₹23,12,35,00,00,000
गरीबों द्वारा सुरक्षित रूप से जमा किए गए



साथ ही जन धन खातों ने :

बचत को दिया बढ़ावा	ऋण तक पहुंच बढ़ाई	वित्तीय सेवाओं तक पहुंच में लैंगिक अंतर को कम किया	अपराध दर में गिरावट, शराब और तम्बाकू की खपत में कमी के साथ सकारात्मक सामाजिक प्रभाव सुनिश्चित किया
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October 16, 2024

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ABBREVIATION

APY	: Atal Pension Yojana
BC	: Business Correspondent
CASA	: Current Account Savings Account
CAGR	: Compound Annual Growth Rate
DCC	: District Consultative Committee
DFS	: Department of Financial Services
FLCC	: Financial Literacy Credit Counselling Centres
GIS	: Geographic Information System
IPPB	: India Post payment Bank
KCC	: Kisan Credit Card
LDM	: Lead District Manager
M.M	: Margin Money
EWS	: Economically Weaker Section
MGB	: Madhyanchal Gramin Bank
MPGB	: Madhya Pradesh Gramin Bank
MSME	: Micro, Small & Medium Enterprises
MoU	: Memorandum of Understanding
NIC	: National Informatics Centre
NPA	: Non Performing Asset
PFRDA	: Pension Fund Regulatory and Development Authority
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PSB	: Public Sector Bank
RBI	: Reserve Bank of India
RRB	: Regional Rural Bank
RSETI	: Rural Self Employment Training Institute
SCB	: Scheduled Commercial Banks
SHG	: Self Help Group
SFB	: Small Finance Banks
SSA	: Sub- service Area
Y-o-Y	: Year on year

AGENDA NO-1

Availability of Banking Facilities in Madhya Pradesh

1.1. ACCESS OF BANKING FACILITIES

As on 30th June'24, there were 34 Scheduled Commercial Banks (12 Public Sector Banks & 22 Private Sector Banks), 2 Regional Rural Banks, 1 State Cooperative Bank, 38 District Central Cooperative Banks and 8 Small Finance Banks in the State. Payment Banks like India Post Payment Bank, FINO and Airtel are also operating in the State.

As on 30th June'24, banking services in the State are covered through a network of 8522 branches of which, 2831 (33%), 2640 (31%) and 3051 (36%) branches were located in rural, semi-urban and urban/metro areas respectively. Public Sector Banks constitute 48% of the banking network in the State followed by Private Sector Banks (20%), Regional Rural Banks (16%), Cooperative Banks (10%) and Small Finance Banks (5%) and Payment Bank (IPPB) 1%.

Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), all villages were mapped by banks into 11,864 Sub-Service Areas (SSAs) with one SSA catering to 1,000 to 1,500 households. While 1521 SSAs have been covered with bank branches, 10343 SSAs, have been covered by deployment of interoperable Business Correspondents (BCs). To ensure availability of banking outlet (Bank branch/Business Correspondent (BC), within 5 kilometers of all inhabited villages the Government of India has launched a Geographic Information System (GIS) based app., called Jan Dhan Darshak app (JDD app) developed by National Informatics Centre (NIC). As per JDD App, there is no uncovered village in Madhya Pradesh so far.

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

Regarding Access, only Alirajpur district is in the bottom 10 percentile for per capita distribution of ATMs. Similarly, Sheopur, Shivpuri, Bhind, Alirajpur, Sidhi, Dindori and Umari districts are in the bottom 10 percentile in terms of per capita distribution of Branch/FBC. Under Uses indicator, Sidhi, Alirajpur, Singrauli, Bhind, Dindori, Niwari and Tikamgarh districts are in the bottom 10 percentile in terms of per capita credit account number. The Lead Banks of the respective districts are requested to advise the Lead District Managers (LDMs) to include this as an agenda item in the District Consultative Committee (DCC) and District Level Review Committee (DLRC) Meetings.

1.2. DISTRICT WISE PHYSICAL ACCESS OF BANKING FACILITIES

As on 30th June, 2024

Sr.	Name of the District	Population as per 2011 census (Lakh)	No of Branches	No of Branches per lakh population	No of ATMs	No of ATM per lakh population	Total Fixed BCs	No of BCs per lakh population
1	AGAR-MALWA	5.71	62	10.86	43	7.53	240	42.03
2	ALIRAJPUR	7.29	47	6.45	31	4.25	193	26.47
3	ANUPPUR	7.49	67	8.94	69	9.21	198	26.43
4	ASHOKNAGAR	8.45	84	9.94	65	7.69	316	37.39
5	BALAGHAT	17.02	146	8.58	116	6.82	851	50.01
6	BARWANI	13.86	139	10.03	101	7.29	430	31.03
7	BETUL	15.75	173	10.98	177	11.24	569	36.12
8	BHIND	17.03	109	6.40	123	7.22	512	30.06
9	BHOPAL	23.71	599	25.26	1093	46.10	683	28.81
10	BURHANPUR	7.58	84	11.08	78	10.29	225	29.69
11	CHHATARPUR	17.62	155	8.79	131	7.43	1050	59.58
12	CHHINDWARA	18.98	200	10.54	186	9.80	775	40.83
13	DAMOH	12.64	107	8.46	85	6.72	840	66.44
14	DATIA	7.87	71	9.02	62	7.88	189	24.02
15	DEWAS	15.64	201	12.85	196	12.53	805	51.48
16	DHAR	21.86	287	13.13	234	10.71	1062	48.59
17	DINDORI	7.05	51	7.24	45	6.39	345	48.97
18	Khandwa	13.10	148	11.30	119	9.08	637	48.62
19	GUNA	12.42	120	9.67	92	7.41	480	38.66
20	GWALIOR	20.32	290	14.27	540	26.57	850	41.83
21	HARDA	5.70	95	16.65	88	15.43	347	60.83
22	INDORE	32.77	812	24.78	1217	37.14	1025	31.28
23	JABALPUR	24.63	387	15.71	614	24.93	702	28.50
24	JHABUA	10.25	90	8.78	53	5.17	529	51.61
25	KATNI	12.92	126	9.75	166	12.85	553	42.80
26	Maihar	8.56	58	6.78	32	3.74	177	20.68
27	MANDLA	10.55	93	8.82	90	8.53	747	70.81
28	MANDSAUR	13.40	162	12.09	131	9.77	569	42.45
29	Mauganj	6.17	30	4.86	10	1.62	161	26.11
30	MORENA	19.66	108	5.49	139	7.07	568	28.89
31	Narmadapuram	12.41	223	17.96	239	19.25	645	51.96
32	Narsinghpur	10.92	149	13.65	123	11.27	581	53.21
33	NEEMUCH	8.26	114	13.80	108	13.07	429	51.93
34	NIWARI	4.05	42	10.38	29	7.16	152	37.55
35	Pandhurna	1.93	41	21.29	43	22.32	93	48.28
36	PANNA	10.17	77	7.57	63	6.20	410	40.33
37	RAISEN	13.32	177	13.29	149	11.19	475	35.67

38	RAJGARH	15.46	158	10.22	116	7.50	490	31.70
39	RATLAM	14.55	193	13.26	174	11.96	654	44.95
40	REWA	17.48	172	9.84	154	8.81	732	41.87
41	SAGAR	23.78	241	10.13	263	11.06	595	25.02
42	SATNA	13.73	163	11.87	144	10.49	774	56.38
43	SEONI	13.79	113	8.19	100	7.25	516	37.41
44	SHAHDOL	10.66	91	8.54	101	9.47	760	71.29
45	SHAJAPUR	15.13	130	8.59	93	6.15	455	30.08
46	Sheopurkalan	6.88	39	5.67	30	4.36	165	23.99
47	SHIVPURI	17.26	120	6.95	98	5.68	619	35.86
48	SIDHI	11.27	83	7.36	58	5.15	714	63.35
49	Sehore	13.11	198	15.10	149	11.36	687	52.39
50	SINGRAULI	11.78	92	7.81	91	7.72	355	30.13
51	TIKAMGARH	14.45	83	5.74	53	3.67	560	38.75
52	UJJAIN	19.87	297	14.95	302	15.20	762	38.35
53	UMARIA	6.45	48	7.44	54	8.38	210	32.57
54	VIDISHA	14.59	155	10.62	136	9.32	591	40.51
55	Khargone	18.73	222	11.85	155	8.28	852	45.49
	Total	736.03	8522	11.58	9151	12.43	29904	40.63

1.3. DISTRICT WISE DIGITAL ACCESS OF BANKING FACILITIES

As on 30th June, 2024

Sr	Coverage of Saving Accounts with Digital product						Coverage of Current Accounts with Digital product			
	District	Eligible Savings A/cs	Debit cards coverage	Internet Banking coverage	Mobile Banking + UPI + USSD coverage	AEPS coverage	Eligible CD A/Cs	Net Banking covered	Accounts covered with POS/QR	A/cs covered with Mobile Banking
1	Indore	5191977	4115148	2123745	3166529	3745021	233649	192145	54407	150164
2	Bhopal	3557523	2794974	1606377	2200580	2601327	138260	102162	41829	79346
3	Jabalpur	2881794	2014312	748682	1341584	2214321	69926	50003	23262	35521
4	Gwalior	2436302	1839480	779341	1181147	1856570	72683	57249	17352	46168
5	Dhar	2258793	1434902	392826	805659	1926692	39489	31810	8033	26551
6	Sagar	2228322	1440520	373701	677597	1871682	44784	34459	7568	26304
7	Ujjain	2167839	1427351	444257	924234	1782303	55441	44317	12480	37027
8	Chhindwara	1903300	1208596	399499	723018	1569292	31568	24917	8933	16793
9	Rewa	1687360	873621	224864	480035	1521217	22013	13435	7344	10623
10	Dewas	1644588	1089070	299960	567193	1350265	34547	27262	7153	23423
11	Khargone	1533895	962963	250119	525604	1333080	26742	20822	4841	18156
12	Betul	1531776	966570	293962	721833	1210715	22509	16487	7774	12610
13	Hoshangabad	1484364	1002779	397470	601280	1120648	35439	27971	7772	21923

14	Ratlam	1474054	1047642	302435	579368	1212788	37534	30502	6893	25033
15	Satna	1467639	741574	230474	455687	1257317	30636	20286	8525	15335
16	Rajgarh	1462800	861796	199669	446344	1308461	21556	16412	4762	12494
17	Balaghat	1427596	852740	212048	528458	1226029	18349	13202	5623	6770
18	Sehore	1360751	844574	236158	552977	1130877	28788	20762	6344	17842
19	Morena	1358528	941621	218291	403574	1206277	16050	12238	3439	8678
20	Raisen	1323608	1001753	267571	443274	1033385	26460	20490	5621	14965
21	Mandsaur	1305776	899135	258945	541077	1108145	28097	23262	6248	19372
22	Chhatarpur	1256876	817182	224292	355270	1122461	25248	19626	4616	14028
23	Bhind	1222186	900279	175857	343070	1069679	11577	8770	2806	6505
24	Seoni	1209037	719573	184323	418660	1045350	19892	15900	4353	11858
25	Vidisha	1185924	822940	262825	436417	990904	34049	26960	5759	23387
26	Shivpuri	1180081	666777	164930	298946	1063197	20300	16256	3454	11975
27	East nimar	1148097	634031	167858	401432	1013619	16738	12326	3954	9507
28	Sidhi	1125248	500125	76463	181621	1055699	8240	5573	1439	4186
29	Singrauli	1121994	539858	113208	245209	1046546	13827	8969	3414	5630
30	Barwani	1109385	662839	124975	288392	1002914	13761	10691	3753	7726
31	Narsinghpur	1097769	690512	178820	366352	911137	19536	14322	3760	9284
32	Katni	1066884	706234	192570	377821	898947	19657	14899	5006	9760
33	Damoh	979133	541381	139948	230570	896174	11977	9496	2549	6247
34	Guna	958598	568783	201682	328708	833750	20498	15914	4088	12587
35	Jhabua	938737	631389	72042	181891	860104	8744	6474	2105	5236
36	Mandla	923779	566557	140858	256014	793212	12637	10612	3430	6405
37	Shahdol	909040	558967	130980	249013	781420	12535	9478	3316	6472
38	Shajapur	883106	575354	151961	302130	748692	22421	17108	3022	14194
39	Neemuch	785606	548267	165938	349486	659002	20242	16863	4144	13300
40	Ashoknagar	691776	430412	126695	211354	584034	14455	11937	2112	10327
41	Tikamgarh	685581	338411	83186	141276	643054	9838	7871	1867	4943
42	Datia	684674	431221	113222	204655	582444	8159	6191	1728	5057
43	Panna	670226	391040	103785	174853	608130	8387	6619	2342	3475
44	Burhanpur	601276	350800	81020	200366	528994	11583	9193	2342	7446
45	Anuppur	568258	373906	103693	179098	481605	8005	6418	2448	4262
46	Harda	566304	366053	135625	239783	464422	12609	9366	2303	8310
47	Dindori	563967	362594	45132	97345	477486	4291	3143	1359	2114
48	Maihar	532141	188592	61384	119186	473272	6425	3942	2116	3072
49	Alirajpur	521961	324185	29723	82482	494038	4102	3034	1009	2414
50	Agarmalwa	497351	289158	66467	155659	444720	10791	8789	2621	7723
51	Umaria	463478	281412	70680	128892	410265	5647	4849	1265	2114
52	Mauganj	434900	173669	24237	60909	411442	3049	1982	993	1274
53	Sheopur	426156	281189	56250	116988	398906	7551	6327	899	4846
54	Niwari	285470	137850	51024	59043	255639	3403	2416	610	1561
55	Pandhurna	191926	101633	26325	87920	150340	3380	1906	992	1563
Grand Total		6917551	44834294	14308372	25737863	57788010	1468074	1134413	348177	873886

AGENDA NO-2

Usage of Banking Facilities in Madhya Pradesh

2.1. PMJDY Accounts

Sr.	Particulars	All India (As on 30.09. 24)	Madhya Pradesh		
			As on 25.03.2015	As on 30.09.2024	Growth
1	No of PMJDY A/cs (in Cr)	53.09	1.19	4.38	3.19
2	Ratio of Rural & Urban A/cs	66:34	49:51	60:40	0.45
3	Ratio of Male & Female A/cs	55:44	53:47	45:55	-0.33
4	Total Deposit (Rs. Crore)	2,29,099	530	14,619	14,089
5	Average Balance per A/c (Rs. Actual)	4,315	447	3,337	2715
6	No. of Zero Balance A/cs	--	0.86	0.36	-0.50
7	% of Zero Balance A/cs	--	72.27%	8.22%	0.09
8	No. of Aadhaar Seeded A/cs	--	0.45	3.86	3.41
9	% of Aadhaar Seeded A/cs	--	37.50%	88.13%	0.50
10	No. of RuPay card Issued	36.06	1.05	3.25	2.2
11	RuPay Card issuance %	67.92%	88.24%	74.35%	-0.14

2.2. District wise PMJDY Accounts

As on 30.09.2024

Sr.	District	Population as per 2011 census (In lakh)	Total PMJDY AC (Actual)	PMJDY A/C per Lakh population (Actual)	Women Population as per 2011 Census (In lakh)	Women PMJDY Account (Actual)	Women PMJDY A/C per Lakh Population (Actual)	% of women A/cs to total PMJDY A/cs
1	Agar Malwa	5.71	270108	47,304	2.45	142701	58,245	52.83
2	Alirajpur	7.29	564553	77,442	3.66	308286	84,231	54.61
3	Anuppur	7.49	384496	51,335	3.7	220520	59,600	57.35
4	Ashoknagar	8.45	580037	68,643	4.01	303677	75,730	52.35
5	Balaghat	17.02	827362	48,611	8.6	484752	56,367	58.59
6	Barwani	13.86	952335	68,711	6.87	563717	82,055	59.19
7	Betul	15.75	631810	40,115	7.76	362165	46,671	57.32
8	Bhind	17.03	938575	55,113	7.76	501399	64,613	53.42
9	Bhopal	23.71	1095549	46,206	11.35	605251	53,326	55.25

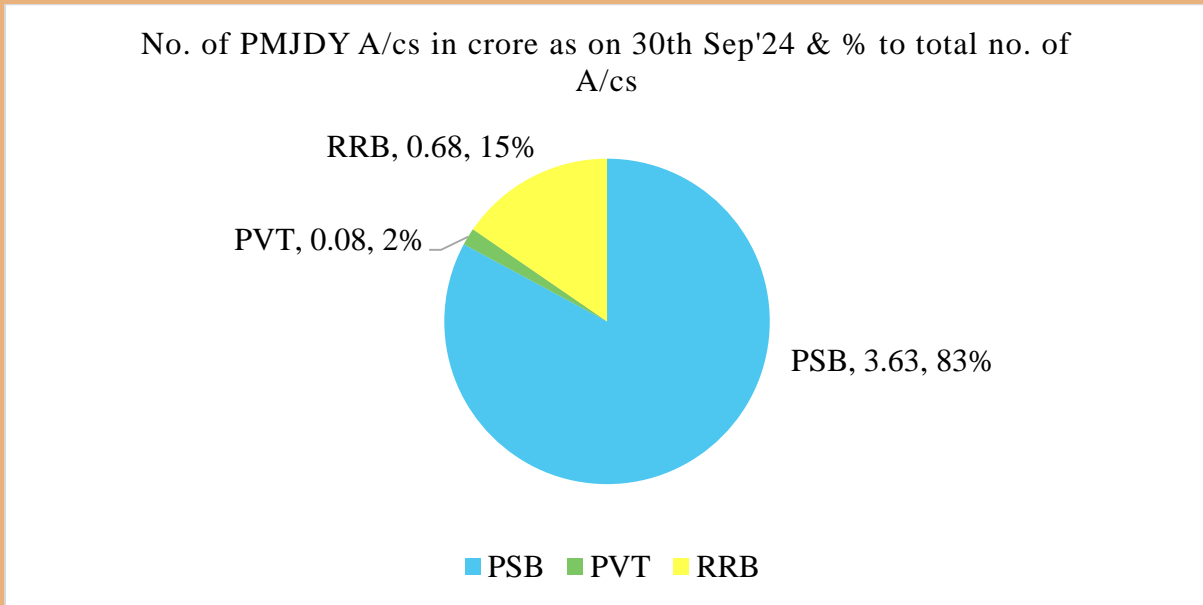
10	Burhanpur	7.58	426047	56,207	3.69	244659	66,303	57.43
11	Chhatarpur	17.62	1156529	65,637	8.26	601696	72,845	52.03
12	Chhindwara	20.91	1147169	54,862	10.26	656437	63,980	57.22
13	Damoh	12.64	1050586	83,116	6.02	547193	90,896	52.08
14	Datia	7.87	500940	63,652	3.67	271451	73,965	54.19
15	Dewas	15.64	1057705	67,628	7.58	604506	79,750	57.15
16	Dhar	21.86	1665529	76,191	10.73	936864	87,313	56.25
17	Dindori	7.05	514890	73,034	3.53	277031	78,479	53.80
18	Guna	12.42	843418	67,908	5.92	440000	74,324	52.17
19	Gwalior	20.32	1058659	52,099	9.42	583742	61,968	55.14
20	Harda	5.7	258681	45,383	2.76	150322	54,464	58.11
21	Narmadapuram	12.41	592286	47,727	5.93	336640	56,769	56.84
22	Indore	32.77	1626766	49,642	15.77	951793	60,355	58.51
23	Jabalpur	24.63	1139357	46,259	11.86	663612	55,954	58.24
24	Jhabua	10.25	968375	94,476	5.1	546213	1,07,101	56.41
25	Katni	12.92	637657	49,354	6.3	362696	57,571	56.88
26	East Nimar	13.1	695396	53,084	6.36	406084	63,850	58.40
27	Khargone	18.73	1264036	67,487	9.2	713700	77,576	56.46
28	Mandla	10.55	544575	51,618	5.3	321883	60,733	59.11
29	Mandsaur	13.4	838786	62,596	6.58	468855	71,255	55.90
30	Morena	19.66	1167755	59,398	8.98	622870	69,362	53.34
31	Narsinghpur	10.92	682987	62,545	5.23	370305	70,804	54.22
32	Neemuch	8.26	446908	54,105	4.03	242402	60,149	54.24
33	Niwari	4.05	186145	45,962	1.9	105475	55,513	56.66
34	Panna	10.17	625595	61,514	4.83	341820	70,770	54.64
35	Raisen	13.32	779316	58,507	6.31	419653	66,506	53.85
36	Rajgarh	15.46	1172087	75,814	7.56	646646	85,535	55.17
37	Ratlam	14.55	919562	63,200	7.17	507589	70,793	55.20
38	Rewa	23.65	1359229	57,473	11.4	749425	65,739	55.14
39	Sagar	23.78	1657382	69,696	11.22	892830	79,575	53.87
40	Satna	22.29	1178917	52,890	10.71	669626	62,523	56.80
41	Sehore	13.11	824896	62,921	6.28	446999	71,178	54.19
42	Seoni	13.79	849621	61,611	6.83	482663	70,668	56.81
43	Shahdol	10.66	612381	57,447	5.26	340430	64,721	55.59
44	Shajapur	15.13	864295	57,125	7.32	483739	66,085	55.97
45	Sheopur	6.88	519531	75,513	3.26	278035	85,287	53.52
46	Shivpuri	17.26	1114073	64,547	8.06	582477	72,268	52.28
47	Sidhi	11.27	834979	74,089	5.51	456224	82,799	54.64
48	Singrauli	11.78	650039	55,182	5.65	342252	60,576	52.65
49	Tikamgarh	14.45	694165	48,039	6.85	368919	53,857	53.15
50	Ujjain	19.87	1174795	59,124	9.71	691968	71,263	58.90
51	Umariya	6.45	326873	50,678	3.14	187905	59,842	57.49

52	Vidisha	14.59	947151	64,918	6.89	502576	72,943	53.06
Total		736.03	43820894	59,537	354.49	24310673	68,579	55.48

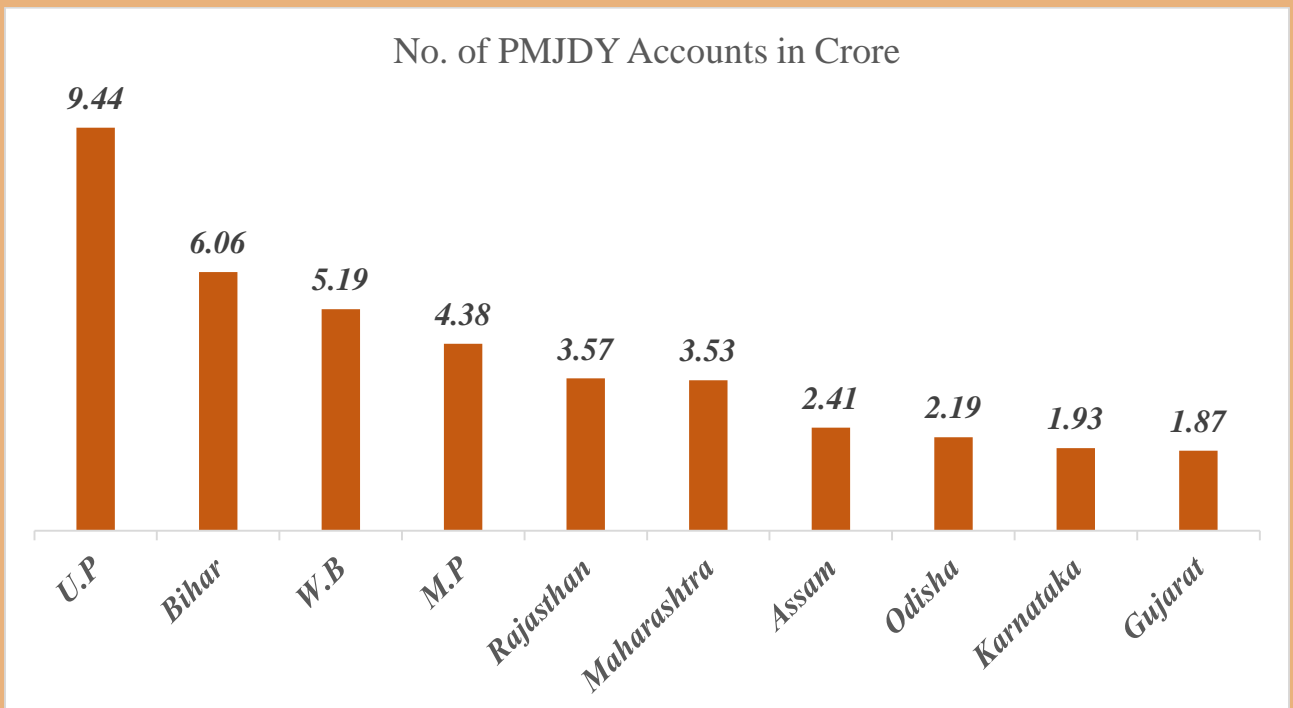
2.3. Bank-wise PMJDY Accounts

Sr.	Banks	Total no. of A/cs (In lakh)	Total Deposit (Amt. in crore)	Aadhaar Seeding %	Zero Balance A/cs %
1	State Bank of India	144.87	4350.62	83.32	2.21
2	Bank of Baroda	48.74	1585.76	97.38	7.47
3	Bank of India	45.01	1597.05	89.12	5.31
4	Central Bank of India	31.41	1102.24	91.87	8.81
5	Punjab National Bank	29.40	1080.96	95.41	14.62
6	Union Bank of India	27.02	1145.03	93.43	15.15
7	Indian Bank	13.32	674.37	79.18	6.99
8	UCO Bank	8.72	341.97	72.53	6.80
9	Bank of Maharashtra	7.30	334.15	94.48	5.96
10	Canara Bank	5.81	386.86	89.94	9.40
11	Indian Overseas Bank	1.04	42.97	85.27	4.20
12	Punjab & Sind Bank	0.71	18.00	89.75	4.82
	PSBs Sub Total	363.36	12659.98	88.33	6.32
13	ICICI Bank Ltd	3.31	52.01	74.31	72.43
14	HDFC Bank Ltd	2.03	65.56	60.55	35.34
15	IDBI Bank Ltd.	0.88	30.53	74.51	18.91
16	Axis Bank Ltd	0.57	33.57	79.41	15.39
17	Kotak Mahindra Bank	0.27	4.16	91.47	58.12
18	IndusInd Bank Ltd	0.24	7.10	81.85	5.10
19	RBL Bank Ltd	0.17	3.32	56.17	1.04
20	Yes Bank Ltd	0.03	0.35	76.61	34.76
21	Federal Bank Ltd	0.02	1.61	80.12	32.05
22	City Union Bank Ltd	0.00	0.06	87.13	18.26
23	South Indian Bank Ltd	0.00	0.11	92.23	30.74
24	J& K Bank	0.00	0.04	83.87	21.51
25	Karur Vysya Bank	0.00	0.03	85.35	14.01
	PVTs Sub Total	7.52	194.86	71.54	47.26
27	M.P. Gramin Bank	45.19	1080.91	86.40	10.58
28	MGB	22.41	680.07	96.11	21.43
	RRBs Sub Total	67.60	1760.98	89.62	14.18
	Grand Total	438.50	14619.42	88.13	8.22

2.4. Agency wise PMJDY Accounts status in M.P.



2.5. Top 10 States in the Country as on 30.09.2024



2.6. District wise PMJDY status in M.P. (As on 30.09.2024)

Number of PMJDY Accounts				No. of PMJDY accounts per lakh population			
Top 5 Districts		Bottom 5 Districts		Top 5 Districts		Bottom 5 Districts	
District	Total A/cs in lakhs	District	Total A/cs in lakhs	District	Total A/cs in lakhs	District	Total A/cs in lakhs
Dhar	16.66	Niwari	1.86	Jhabua	0.94	Betul	0.40
Sagar	16.57	Harda	2.59	Damoh	0.83	Harda	0.45
Indore	16.27	Agar Malwa	2.70	Alirajpur	0.77	Niwari	0.46
Rewa	13.59	Umaria	3.27	Dhar	0.76	Bhopal	0.46
Khargone	12.64	Anuppur	3.84	Rajgarh	0.76	Jabalpur	0.46

Deposits in the PMJDY Accounts				Average Balance in the PMJDY Accounts			
Top 5 Districts		Bottom 5 Districts		Top 5 Districts		Bottom 5 Districts	
District	Amt. in crore	District	Amt. in crore	District	Amt. in actual	District	Amt. in actual
Rewa	722	Agar Malwa	50	Singrauli	6122	Agar Malwa	1844
Indore	657	Niwari	67	Rewa	5307	Jhabua	1903
Satna	605	Harda	96	Sidhi	5219	Barwani	1919
Sagar	534	Burhanpur	104	Satna	5129	Guna	2053
Jabalpur	492	Ashoknagar	131	Katni	4511	Rajgarh	2216

Aadhaar Seeding % in the PMJDY A/cs				Zero Balance % A/cs in the PMJDY A/cs			
Top 5 Districts		Bottom 5 Districts		Top 5 Districts		Bottom 5 Districts	
District	%	District	%	District	%	District	%
Harda	93.21	Narsinghpur	84.18	Mandla	4.74	Datia	10.73
Alirajpur	92.20	Gwalior	84.53	Balaghat	5.15	Niwari	11.73
Singrauli	91.67	Sheopur	84.66	Alirajpur	5.29	Ashoknagar	12.64
Seoni	91.62	Morena	84.88	Dindori	5.51	Damoh	12.92
Mandla	91.03	Bhind	84.91	Jhabua	5.56	Harda	13.08

2.7. Basic Bouquet of Financial Services

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) were launched by Government of India in year 2015 with an objective to provide social security to the masses, especially the weaker section of the country. These schemes aim to foster a sense of security among the citizens by ensuring that their families are financially protected in case of unforeseen events.

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

Number in lakh

Sr.	Particulars (As on 30.09.2024)	PMJJBY	PMSBY
1	Gross enrollments	128.30	318.10
2	Ratio of Rural & Urban enrollments	78:22	73:27
3	Ratio of Male & Female enrollments	46:54	49:51
4	Fresh enrollments from 1 st June of current Policy year	6.53	14.01
5	No. of eligible PMJDY A/cs based on age group criteria	267.19	321.2
6	Per lakh population coverage	0.17	0.42
7	<i>Cumulative enrollments in the Country as on 30.09.2024</i>	2007	4409
8	<i>Per lakh population coverage (Country)</i>	0.16	0.36
Total number of claim paid (No. in actual)			
1	Number of claims paid as 30.09.2024	41,571	9,521
2	<i>Number of claims paid (Country) 30.09.2024</i>	7,85,803	1,35,780

2.8. Top 5 and Bottom 5 districts in terms of number of enrollments

Pradhan Mantri Jeevan Jyoti Bima Yojana						
Top Five				Bottom Five		
Sr No.	District	No. of enrollment	Enroll. per lakh population	District	No. of enrollment	Enroll. per lakh population
1	Dhar	5.85	0.27	Morena	1.86	0.09
2	Dewas	4.03	0.26	Datia	0.77	0.10
3	Narmadapuram	3.17	0.26	Bhind	1.79	0.10
4	Alirajpur	1.81	0.25	Ashoknagar	0.89	0.10
5	Jhabua	2.47	0.24	Singrauli	1.24	0.11

Pradhan Mantri Suraksha Bima Yojana						
Top Five				Bottom Five		
Sr No.	District	Total No. of enrollment	Enroll. per lakh population	District	Total No. of enrollment	Enroll. per lakh population
1	Dewas	8.84	0.56	Bhind	5.07	0.30
2	Sehore	6.97	0.53	Singrauli	3.62	0.31
3	Dhar	11.62	0.53	Morena	6.10	0.31
4	Damoh	6.63	0.52	Satna	7.24	0.32
5	Rajgarh	7.95	0.51	Rewa	7.81	0.33

2.9. District wise status- PMJJBY

As on 30.09.2024

No in lakh

Sr	District	Population as per Census 2011 (in lakh)	No of Eligible PMJDY A/C holders	Total No. of gross enrollment till date	Enrol per lakh population	Rural	Urban	Male	Female	No of fresh enrollment in Current Policy year
1	Dhar	21.86	9.47	5.85	0.27	5.46	0.36	2.61	3.21	0.20
2	Dewas	15.64	6.16	4.03	0.26	3.30	0.71	1.79	2.22	0.13
3	Narmadapuram	12.41	3.59	3.17	0.26	2.24	0.34	1.25	1.34	0.11
4	Alirajpur	7.29	2.93	1.81	0.25	1.79	0.02	0.89	0.92	0.06
5	Jhabua	10.25	5.93	2.47	0.24	2.43	0.04	0.99	1.47	0.10
6	Indore	32.77	9.68	7.50	0.23	2.44	4.84	3.35	3.93	0.29
7	Umaria	6.45	2.10	1.46	0.23	1.45	0.01	0.62	0.84	0.06
8	Neemuch	8.26	2.78	1.86	0.22	1.39	0.43	0.88	0.93	0.13
9	Anuppur	7.49	2.50	1.62	0.22	1.46	0.01	0.59	0.88	0.08
10	Shahdol	10.66	3.90	2.28	0.21	2.22	0.05	0.91	1.36	0.18
11	Chhindwara	20.91	7.54	4.46	0.21	3.62	0.72	1.89	2.45	0.25
12	Ujjain	19.87	6.59	4.22	0.21	2.82	1.40	2.03	2.19	0.16
13	Rajgarh	15.46	6.16	3.27	0.21	3.22	0.04	1.53	1.73	0.07
14	Mandla	10.55	3.37	2.16	0.21	2.12	0.04	0.96	1.20	0.09
15	Balaghat	17.02	5.13	3.46	0.20	3.40	0.05	1.47	1.98	0.13
16	Sehore	13.11	4.82	2.63	0.20	2.37	0.25	1.27	1.35	0.09
17	Katni	12.92	4.17	2.41	0.19	1.80	0.59	1.01	1.38	0.12
18	Shajapur	15.13	4.67	2.82	0.19	2.78	0.03	1.32	1.49	0.10
19	Khargone	18.73	6.76	3.47	0.19	3.09	0.38	1.64	1.82	0.14
20	Bhopal	23.71	6.80	4.38	0.18	1.08	2.96	1.99	2.05	0.18
21	Harda	5.70	1.64	1.05	0.18	1.00	0.03	0.54	0.50	0.04
22	Raisen	13.32	4.96	2.42	0.18	2.29	0.06	1.16	1.19	0.14

23	Dindori	7.05	3.09	1.24	0.18	1.21	0.02	0.58	0.65	0.04
24	Chhatarpur	17.62	7.55	3.10	0.18	2.32	0.76	1.34	1.74	0.22
25	Seoni	13.79	4.99	2.39	0.17	2.00	0.37	1.02	1.35	0.14
26	Mandsaur	13.40	5.03	2.30	0.17	1.72	0.57	1.13	1.16	0.12
27	Betul	15.75	4.02	2.66	0.17	2.15	0.39	1.12	1.41	0.13
28	Barwani	13.86	5.04	2.33	0.17	2.28	0.04	1.01	1.32	0.07
29	Jabalpur	24.63	7.16	4.13	0.17	2.18	1.84	1.81	2.20	0.20
30	Ratlam	14.55	5.45	2.43	0.17	1.75	0.66	1.19	1.21	0.12
31	Khandwa	13.10	3.59	2.17	0.17	1.73	0.40	0.97	1.16	0.07
32	Sheopur	6.88	3.33	1.10	0.16	1.05	0.04	0.48	0.61	0.08
33	Burhanpur	7.58	2.12	1.19	0.16	0.86	0.32	0.55	0.64	0.03
34	Shivpuri	17.26	7.64	2.68	0.16	1.89	0.78	1.18	1.50	0.17
35	Niwari	4.05	0.93	0.61	0.15	0.52	0.10	0.25	0.37	0.05
36	Vidisha	14.59	5.71	2.15	0.15	1.65	0.45	1.02	1.08	0.15
37	Agar Malwa	5.71	1.57	0.84	0.15	0.74	0.01	0.37	0.38	0.05
38	Sidhi	11.27	5.57	1.64	0.15	1.34	0.23	0.62	0.95	0.11
39	Gwalior	20.32	6.70	2.92	0.14	1.40	1.45	1.31	1.54	0.18
40	Guna	12.42	5.43	1.77	0.14	1.11	0.62	0.80	0.92	0.15
41	Satna	22.29	7.54	3.13	0.14	2.16	0.87	1.29	1.74	0.18
42	Narsinghpur	10.92	3.87	1.50	0.14	1.38	0.06	0.74	0.70	0.09
43	Panna	10.17	4.05	1.36	0.13	1.25	0.10	0.55	0.79	0.12
44	Sagar	23.78	10.30	3.16	0.13	2.22	0.90	1.45	1.67	0.22
45	Damoh	12.64	6.48	1.66	0.13	1.20	0.43	0.70	0.94	0.13
46	Tikamgarh	14.45	5.08	1.77	0.12	1.53	0.23	0.74	1.03	0.14
47	Rewa	23.65	8.96	2.72	0.11	1.72	0.94	1.11	1.55	0.25
48	Singrauli	11.78	4.08	1.24	0.11	0.87	0.36	0.64	0.60	0.10
49	Ashoknagar	8.45	3.74	0.89	0.10	0.79	0.09	0.45	0.43	0.05
50	Bhind	17.03	5.95	1.79	0.10	1.38	0.40	0.84	0.93	0.12
51	Datia	7.87	3.10	0.77	0.10	0.57	0.20	0.40	0.37	0.04
52	Morena	19.66	7.48	1.86	0.09	1.34	0.49	0.85	0.98	0.16
	Total	736.03	267.19	128.30	0.17	98.07	27.51	57.22	68.37	6.53

2.10. District wise status- PMSBY

As on 30.09.2024

No in lakh

Sr	District	Population as per Census 2011 (in lakh)	No of Eligible PMJDY A/C holders	Total No.of gross enrollment till date	Enrol per lakh population	Rural	Urban	Male	Female	No of fresh enrol Since 1st June of Current Policy year
1	Dewas	15.64	7.48	8.84	0.56	6.96	1.78	4.31	4.43	0.27
2	Sehore	13.11	5.80	6.97	0.53	6.22	0.71	3.71	3.23	0.21
3	Dhar	21.86	11.28	11.62	0.53	10.56	0.94	5.61	5.88	0.46
4	Damoh	12.64	8.15	6.63	0.52	5.21	1.42	3.33	3.29	0.33
5	Rajgarh	15.46	7.79	7.95	0.51	7.77	0.12	4.01	3.87	0.28
6	Narmadapuram	12.41	4.29	6.35	0.51	5.32	0.85	3.26	2.91	0.22
7	Neemuch	8.26	3.43	4.16	0.50	3.12	1.01	2.09	2.04	0.26
8	Jhabua	10.25	7.08	5.11	0.50	4.98	0.13	2.27	2.83	0.20
9	Guna	12.42	6.49	6.15	0.49	4.17	1.93	3.10	3.00	0.27
10	Harda	5.70	2.00	2.76	0.48	2.59	0.11	1.51	1.19	0.10
11	Chhindwara	20.91	9.05	10.06	0.48	8.31	1.70	4.74	5.26	0.46
12	Chhatarpur	17.62	9.02	8.46	0.48	6.47	1.98	4.14	4.32	0.48
13	Shahdol	10.66	4.58	5.05	0.47	4.79	0.14	2.24	2.70	0.27
14	Raisen	13.32	5.97	6.21	0.47	5.87	0.27	3.22	2.92	0.27
15	Bhopal	23.71	7.77	11.03	0.47	2.30	8.67	5.66	5.31	0.44
16	Indore	32.77	11.29	15.24	0.46	4.69	10.32	7.39	7.63	0.59
17	Khandwa	13.10	4.52	5.98	0.46	4.81	1.17	2.95	3.02	0.12
18	Ujjain	19.87	8.02	9.01	0.45	5.73	3.24	4.49	4.49	0.28
19	Panna	10.17	4.95	4.61	0.45	4.35	0.25	2.21	2.40	0.27
20	Shajapur	15.13	5.81	6.84	0.45	6.65	0.10	3.42	3.33	0.21
21	Umariya	6.45	2.50	2.89	0.45	2.86	0.02	1.36	1.52	0.11
22	Burhanpur	7.58	2.69	3.39	0.45	2.21	1.17	1.65	1.74	0.06
23	Betul	15.75	4.80	6.94	0.44	5.62	1.29	3.44	3.47	0.25
24	Shivpuri	17.26	9.08	7.59	0.44	5.33	2.25	3.81	3.77	0.32
25	Alirajpur	7.29	3.65	3.20	0.44	3.16	0.04	1.59	1.61	0.09
26	Sidhi	11.27	6.34	4.95	0.44	4.09	0.60	2.22	2.48	0.26
27	Sagar	23.78	12.52	10.33	0.43	7.24	3.08	5.18	5.14	0.58
28	Khargone	18.73	8.48	8.06	0.43	7.15	0.91	3.93	4.13	0.22
29	Sheopur	6.88	3.88	2.96	0.43	2.84	0.11	1.50	1.45	0.13
30	Mandsaur	13.40	6.24	5.76	0.43	4.38	1.32	2.90	2.80	0.34
31	Seoni	13.79	6.48	5.92	0.43	4.96	0.95	2.84	3.07	0.25
32	Vidisha	14.59	6.92	6.22	0.43	4.90	1.29	3.24	2.95	0.28
33	Katni	12.92	4.93	5.41	0.42	3.99	1.39	2.58	2.80	0.26
34	Balaghat	17.02	6.34	7.11	0.42	6.96	0.14	3.29	3.81	0.28
35	Niwari	4.05	0.93	1.69	0.42	1.47	0.22	0.83	0.86	0.15
36	Narsinghpur	10.92	4.81	4.52	0.41	4.21	0.17	2.39	2.00	0.19

37	Ratlam	14.55	6.72	5.97	0.41	4.33	1.60	3.00	2.93	0.36
38	Anuppur	7.49	2.99	3.06	0.41	3.01	0.02	1.41	1.63	0.16
39	Mandla	10.55	4.12	4.27	0.40	4.17	0.08	2.03	2.22	0.21
40	Barwani	13.86	6.16	5.54	0.40	5.30	0.15	2.54	2.90	0.20
41	Ashoknagar	8.45	4.41	3.33	0.39	3.07	0.24	1.86	1.44	0.16
42	Jabalpur	24.63	8.39	9.62	0.39	4.80	4.76	4.71	4.85	0.43
43	Gwalior	20.32	7.94	7.90	0.39	3.53	4.34	3.95	3.92	0.39
44	Dindori	7.05	3.91	2.74	0.39	2.67	0.06	1.36	1.38	0.08
45	Tikamgarh	14.45	6.16	5.29	0.37	4.74	0.54	2.62	2.66	0.33
46	Datia	7.87	3.63	2.70	0.34	1.92	0.77	1.52	1.18	0.11
47	Agar Malwa	5.71	1.98	1.90	0.33	1.85	0.03	0.97	0.91	0.09
48	Rewa	23.65	10.29	7.81	0.33	5.51	2.29	3.68	4.12	0.47
49	Satna	22.29	8.36	7.24	0.32	5.09	2.13	3.41	3.81	0.40
50	Morena	19.66	8.89	6.10	0.31	4.65	1.42	3.14	2.94	0.41
51	Singrauli	11.78	4.56	3.62	0.31	2.58	1.04	1.93	1.69	0.23
52	Bhind	17.03	7.33	5.07	0.30	3.88	1.17	2.66	2.39	0.25
	Total	736.03	321.20	318.10	0.42	243.34	72.45	157.17	158.62	14.01

2.11 Bank wise status- PMJJBY & PMSBY

As on 30.09.2024

No in actual

Sr.	Bank Name	PMJJBY		PMSBY	
		Total enrollments	No of fresh enrol Since 1st June of Current Policy year	Total enrollments	No of fresh enrol Since 1st June of Current Policy year
1	Bank of Baroda	794323	33805	2085334	88953
2	Bank of India	1627756	8613	3596054	14036
3	Bank of Maharashtra	245467	1071	537060	1643
4	Canara Bank	342705	5368	682787	10962
5	Central Bank of India	787578	47533	2114514	131743
6	Indian Bank	291481	35821	667395	52063
7	Indian Overseas Bank	35561	5248	83045	23614
8	Punjab & Sind Bank	43980	1762	92392	4311
9	Punjab National Bank	240462	9067	1139180	52694
10	State Bank of India	4193474	349950	11483865	698729
11	UCO Bank	181771	3168	453218	2269
12	Union Bank of India	353291	15206	1487275	64479
	PSBs Sub Total	9137849	516612	24422119	1145496
11	Axis Bank Ltd	10478	86	26992	78
12	City Union Bank Ltd	213	2	417	4
13	Federal Bank Ltd	1007	293	1748	100
14	HDFC Bank Ltd	46502	2538	150710	25815
15	ICICI Bank Ltd	278805	1149	432671	9895
16	IDBI Bank Ltd.	39885	2249	105317	8308
17	IDFC Bank Ltd.	4085	37	32415	1293
18	IndusInd Bank Ltd	1938	17	8844	38
19	J & K Bank Ltd	103	0	193	0
20	Karur Vysya Bank	474	17	586	50
21	Kotak Mahindra Bank	2772	756	4765	1656
22	RBL Bank Ltd	494	1	1355	1
23	South Indian Bank Ltd	350	4	888	15
24	Tamilnadu Mercantile	157	1	1876	0
27	Yes Bank Ltd	1578	266	8543	2797
	PVTs Sub Total	388841	7416	777320	50050
28	MPGB	2522469	82424	4724801	118413
29	MGB	780685	46156	1886191	87350
	RRBs Sub Total	3303154	128580	6610992	205763
	Grand Total	12829844	652608	31810431	1401309

2.12 District wise claim paid status- PMJJBY & PMSBY

District Name	PMSBY				PMJJBY			
	Received	Paid	Under Process	Rejected	Received	Paid	Under Process	Rejected
Agar malwa	20	12	0	4	586	577	0	3
Alirajpur	108	61	0	14	483	376	0	37
Anuppur	44	30	0	6	3451	3429	0	14
Ashoknagar	85	55	0	23	145	132	0	9
Balaghat	300	215	2	67	1468	1367	3	94
Barwani	160	108	0	38	816	733	0	70
Betul	475	335	1	116	656	605	0	43
Bhind	97	72	1	14	339	297	0	21
Bhopal	554	387	1	122	1511	1369	11	73
Burhanpur	116	74	0	29	460	395	1	40
Chhatarpur	122	84	0	13	446	408	1	24
Chhindwara	651	503	2	146	1878	1732	2	116
Damoh	190	162	0	16	365	335	2	26
Datia	77	52	1	14	150	140	2	7
Dewas	343	261	0	64	928	845	1	66
Dhar	835	605	0	157	2651	2434	3	169
Dindori	60	44	0	8	218	208	0	6
Khandwa	317	218	0	81	641	589	3	42
Guna	95	77	0	10	306	264	1	27
Gwalior	309	230	0	66	1967	1766	4	104
Harda	112	86	1	17	259	234	2	14
Indore	630	447	1	126	2589	2366	5	134
Jabalpur	656	470	9	120	2080	1899	7	143
Jhabua	275	175	0	61	833	725	5	46
Katni	153	121	0	18	590	526	13	35
Khargone	326	217	0	33	1318	1174	1	88
Mandala	232	165	2	46	969	917	0	40
Mandsaur	329	248	0	61	1367	1251	4	44
Morena	105	82	1	11	1218	1042	4	95
Narmadapuram	138	78	1	48	397	373	3	14
Narsinghpur	242	190	0	29	518	485	3	27
Neemuch	140	97	1	22	756	679	5	42
Niwari	0	0	0	0	2	2	0	0
Panna	86	64	0	15	184	162	0	16
Raisen	192	150	1	24	527	483	5	33
Rajgarh	223	167	0	43	596	548	0	33
Ratlam	191	121	0	26	1218	1110	3	61

PMSBY					PMJJBY			
District Name	Received	Paid	Under Process	Rejected	Received	Paid	Under Process	Rejected
Rewa	237	177	1	44	553	502	1	32
Sagar	1110	895	0	167	763	702	3	35
Satna	235	171	7	50	712	659	5	34
Sehore	406	297	0	90	552	491	0	42
Seoni	194	146	3	40	1042	965	1	70
Shahdol	223	165	2	37	738	671	1	21
Shajapur	149	122	0	22	704	620	5	68
Sheopur	52	43	1	6	1579	1551	1	25
Shivpuri	140	112	0	14	458	417	1	27
Sidhi	122	100	1	16	235	230	0	4
Singrauli	177	164	2	8	147	131	1	14
Tikamgarh	95	81	0	6	284	265	0	11
Ujjain	492	387	2	78	1658	1517	8	101
Umaria	75	51	0	12	401	381	1	19
Vidisa	208	147	0	37	532	492	2	23
TOTAL	12903	9521	44	2335	45244	41571	124	2382

2.13. Atal Pension Yojana (APY)

The Atal Pension Yojana (APY) is a government-sponsored pension scheme aimed at providing financial security to workers in the unorganized sector. Scheme was launched in 2015 with intention to encourage individuals' secure monthly pension after the age of 60 and especially for those who lack access to formal pension schemes. APY is administered by the Pension Regulatory and Development Authority (PFRDA).

Key Features:

- All citizens aged between 18 and 40 years.
- Fixed monthly pension ranging from ₹1,000 to ₹5,000 after the age of 60.
- The same pension is payable to spouse after death of subscriber.
- Subscribers can exit the scheme any time.

Status in Madhya Pradesh:

- Total number of subscribers till 31st March 24 : 37,58,308
- Target for FY 2024-25 : 5,78,905
- Number of enrollments during FY 2024-25 (up to 30.09.2024): 3,29,414

2.14. APY -Comparison with the Country and other major States

Sr.	State	Population (In Lakh)	APY Enrolment (In lakh)	% coverage to total population
1	Uttar Pradesh	1,998	112.41	5.63
2	Bihar	1,041	66.84	6.42
3	Maharashtra	1,124	55.62	4.95
4	West Bengal	913	53.46	5.86
5	Tamil Nadu	721	46.88	6.50
6	Madhya Pradesh	736	40.87	5.55
7	Karnataka	611	36.56	5.98
8	Rajasthan	685	34.90	5.09
9	Andhra Pradesh	846	34.68	4.10
10	Gujrat	604	25.90	4.29
11	Jharkhand	330	21.49	6.51
12	Punjab	277	19.57	7.06
13	Telangana	352	18.34	5.21
14	Chhattisgarh	255	14.57	5.71
15	Haryana	254	14.45	5.69
16	Country	12,108	698.38	5.77

2.15. District wise APY status

Sr.	Name of the District	APY accounts opened since Inception till 20th August, 2024)	APY accounts opened in the current FY till 20th August, 2024)	Sr.	Name of the District	APY accounts opened since Inception till 20th August, 2024)	APY accounts opened in the current FY till 20th August, 2024)
1	Agar Malwa	18432	1282	27	Khargone	77021	5611
2	Alirajpur	31148	1995	28	Mandla	60101	5643
3	Anuppur	49166	4903	29	Mandsaur	66128	4247
4	Ashoknagar	34210	2651	30	Morena	80472	8773
5	Balaghat	86752	7314	31	Narsinghpur	51302	3487
6	Barwani	61154	4542	32	Neemuch	41456	2377
7	Betul	93363	6982	33	Niwari	26347	2674
8	Bhind	76889	7139	34	Panna	72455	8233
9	Bhopal	175135	11341	35	Raisen	82659	6200
10	Burhanpur	29196	2081	36	Rajgarh	92754	6708

11	Chhatarpur	122982	10737	37	Ratlam	72180	5252
12	Chhindwara	126195	9938	38	Rewa	119815	9973
13	Damoh	75521	7031	39	Sagar	134730	14177
14	Datia	38495	2557	40	Satna	125034	13761
15	Dewas	84791	5198	41	Sehore	99736	7604
16	Dhar	149352	11112	42	Seoni	72103	4135
17	Dindori	35897	4837	43	Shahdol	83439	7816
18	East Nimar	59696	3990	44	Shajapur	74076	6748
19	Guna	56788	5318	45	Sheopur	42764	4571
20	Gwalior	109553	8152	46	Shivpuri	102659	9642
21	Harda	29228	1765	47	Sidhi	77588	6535
22	Hoshangabad	81268	4845	48	Singrauli	60887	4638
23	Indore	194951	11188	49	Tikamgarh	63593	5747
24	Jabalpur	137379	9653	50	Ujjain	95293	6413
25	Jhabua	76438	5617	51	Umaria	35271	4092
26	Katni	71814	5702	52	Vidisha	72060	6487
					Grand Total	40,87,716	3,29,414

2.16. Bank wise APY status

Sr. No.	Name of APY- SPs	Annual Target	APY accounts opened in FY 2024-25	Annual Target Achievement in FY 2024-25	Cumulative APY accounts opened since inception
1	State Bank of India	1,00,350	1,04,405	104%	11,49,646
2	Central Bank of India	41,130	39,809	97%	3,61,108
3	Bank of India	39,330	33,827	86%	3,76,244
4	MGB	40,860	27,697	68%	2,58,152
5	MPGB	77,850	24,934	32%	5,75,581
6	Union Bank of India	31,230	19,063	61%	2,28,933
7	Bank of Baroda	24,120	16,779	70%	1,32,627
8	Punjab National Bank	33,570	15,729	47%	2,90,900
9	Indian Bank	20,610	13,377	65%	1,61,585
10	Canara Bank	28,080	6,844	24%	25,528
11	IDBI Bank	8,050	5,326	66%	47,587
12	Bank of Maharashtra	16,020	4,276	27%	94,502
13	Kotak Mahindra Bank	1,645	3,414	208%	8,168
14	HDFC Bank	24,150	2,894	12%	39,011
15	UCO Bank	15,570	1,959	13%	1,57,839
16	Indian Overseas Bank	5,130	1,828	36%	19,071
17	Yes Bank	1,645	1,789	109%	1,202
18	AU SFB	3,445	1,333	39%	14,885
19	Federal Bank	595	1,029	173%	8,646
20	Axis Bank	13,860	983	7%	40,205

21	Punjab And Sind Bank	3,870	876	23%	59,201
22	ESAF SFB	4,420	407	9%	122
23	Karnataka Bank	245	225	92%	1,165
24	IDFC First Bank	2,030	163	8%	2,693
25	South Indian Bank	140	109	78%	360
26	Ujjivan SFB	845	105	12%	11,745
27	Tamilnad Mercantile	105	100	95%	105
28	Indusind Bank	1,400	33	2%	56
29	Catholic Syrian Bank	210	23	11%	3,086
30	ICICI Bank	13,580	19	0%	9,874
31	DCB Bank	1,155	18	2%	41
32	Dhanlaxmi Bank	35	11	31%	134
33	DCCBS	17,080	10	0%	
34	Utkarsh SFB	2,015	8	0%	1,940
35	Bandhan Bank	1,435	5	0%	2,137
36	Karur Vysya Bank	140	4	3%	31
37	City Union Bank	175	2	1%	437
38	Equitas SFB	1,820	1	0%	5
39	Suryoday SFB	195	0	0%	37
40	RBL Bank	455	0	0%	252
41	J & K Bank	70	0	0%	15
Total		5,78,660	3,29,414	57%	40,87,716

AGENDA NO-3

Deployment of Credit in Madhya Pradesh

3.1. Performance of last 3 years

Sr.	Particulars	22-Jun	23-Jun	24-Jun	Y-o-Y change		%	
					(Absolute Term)		Y-o-Y change	
					23-Jun	24-Jun	23-Jun	24-Jun
1	Total number of loan a/cs (in lakh)	173.33	180.78	193.58	7.4	12.8	4.3	7.1
2	Total outstanding loan amount (Rs crore)	400004	458561	543075	58557.5	84513.4	14.6	18.4
3	Average ticket size of loan (Rs in lakh)	2.31	2.53	2.81	0.2	0.3	9.5	11.1
4	Total number of agriculture loan A/cs in lakh	96.18	98.59	104.69	2.4	6.1	2.5	6.2
5	Agriculture loans outstanding (Rs crore)	128043	142252	163797	14209.0	21545.0	11.1	15.1
6	Total number of KCC a/cs in lakh	66.28	69.21	69.55	2.9	0.3	4.4	0.5
7	Amount of KCC (Rs crore)	92,483	98,477	1,08,348	5994.0	9871.0	6.5	10.0
8	Loans to Small & Marginal Farmers (No. in lakh)	49.84	57.31	62.33	7.5	5.0	15.0	8.8
9	Loans outstanding to Small & Marginal Farmers (Rs crore)	48,186	56,448	63,232	8262.0	6784.0	17.1	12.0
10	% credit to Small & Marginal Farmers out of total Agriculture credit	37.63	39.68	38.60	2.0	-1.1	-	-
11	Per capita credit (in Rupees)	54392	62,305	73,787	7912.8	11482.8	14.5	18.4

3.2. PER CAPITA LOAN

TOP 5 DISTRICTS

Sr.		Population in lakh As per Census 2021	Loan Outstanding (Rs. Crore)			% Y-o-Y growth		Per capita Credit (Rs actual)	
			Jun-22	Jun-23	Jun-24	Jun-23	Jun-24	Jun-23	24-Jun
1	Bhopal	23.71	120505	90354	103616	-25.02	14.68	381082	437015
2	Indore	32.77	74726	81975	103212	9.70	25.91	250152	314959
3	Jabalpur	24.63	23671	27279	31151	15.24	14.19	110754	126475
4	Gwalior	19.87	13537	17512	21374	29.36	22.06	88131	107571
5	Ujjain	12.41	10982	17307	20989	57.59	21.28	139460	169133
M.P. State		736.03	400004	458561	543074	14.64	18.43	62302	73784

BOTTOM 5 DISTRICTS

Sr.	District	Populatio n As per Census 2021 (in Lakh)	Loan Outstanding (Rs. Crore)			% Y-o-Y growth		Per capita Credit (Rs actual)	
			Jun-22	Jun-23	Jun-24	Jun-23	Jun-24	Jun-23	Jun-24
1	Dindori	14.45	554	850	940	53.40	10.54	5883	6503
2	Alirajpur	17.03	605	1054	1126	74.14	6.85	6187	6611
3	Niwari	7.05	317	459	579	44.69	26.17	6513	8217
4	Umaria	7.29	707	930	1107	31.54	19.11	12751	15187
5	Anuppur	6.45	997	1294	1527	29.81	18.01	20068	23681
M.P. State		736.03	400004	458561	543074	14.64	18.43	62302	73784

3.3. PER CAPITAL LOAN- COMPARISON WITH SOME STATES

June 30, 2024

Sr.	State	Population as per 2011 Census (Lakh)	Total Advance (Rs. Crore)	Per capita Credit (Actual)
1	Maharashtra	11.24	3903148	347255
2	Telangana	3.5	979058	279731
3	Tamil Nadu	7.21	1565167	217083
4	Gujarat	6.04	1016216	168248
5	Punjab	2.77	394567	142443
6	Andhra Pradesh	8.46	811037	95867
7	Rajasthan	6.85	653698	95430
8	Chhattisgarh	2.55	202413	79378
9	Madhya Pradesh	7.36	543074	73787
10	Uttar Pradesh	19.95	1034880	51874
11	Bihar	10.41	290346	27891

3.4. DISTRICT WISE CREDIT

Sr.	District	Population in lakh As per Census 2021	Loan Outstanding (Rs. Crore)			% Y-o-Y growth		Per capita Credit (Rs. actual)	
			Jun-22	Jun-23	Jun-24	Jun-23	Jun-24	Jun-23	Jun-24
1	Bhopal	23.71	120505	90354	103616	-30151	13262	381082	437015
2	Indore	32.77	74726	81975	103212	7249	21237	250152	314959
3	Jabalpur	24.63	23671	27279	31151	3608	3872	110754	126475
4	Ujjain	19.87	10982	17512	20989	6529	3478	88131	105633
5	Gwalior	20.32	13537	17307	21374	3770	4067	85172	105189
6	Hoshangabad	12.41	7009	9114	10702	2105	1589	73439	86239
7	Harda	5.7	2755	4006	4635	1251	629	70287	81317
8	Ratlam	14.55	7730	10202	11689	2473	1487	70118	80335
9	Dewas	15.64	6543	9857	11821	3313	1964	63022	75582
10	Sehore	13.11	5363	7803	9098	2440	1295	59520	69398
11	Neemuch	8.26	3463	4598	5645	1135	1047	55665	68344
12	Raisen	13.32	5509	7868	8990	2359	1122	59069	67489
13	Khargone	18.73	5296	10381	12241	5085	1860	55423	65356
14	Mandsaur	13.4	5098	7479	8684	2381	1205	55815	64809
15	Agar-Malwa	5.71	1874	3104	3698	1229	594	54357	64765
16	Dhar	21.86	7566	11541	13561	3975	2020	52795	62034

17	Vidisha	14.59	4838	7633	8841	2795	1207	52318	60593
18	Narsingpur	10.92	4169	5633	6391	1464	758	51585	58530
19	Khandwa	13.1	4307	6170	7192	1862	1023	47098	54904
20	Rajgarh	15.46	4528	7008	8323	2480	1315	45330	53838
21	Guna	12.42	4364	5268	6132	904	864	42419	49375
22	Burhanpur	7.58	2048	3183	3549	1136	366	41995	46823
23	Shajapur	15.13	4195	6094	7006	1899	912	40278	46304
24	Ashoknagar	8.45	2490	3015	3593	525	577	35684	42517
25	Katni	12.92	3601	4669	5476	1068	807	36140	42384
26	Chhindwara	20.91	6148	8921	8555	2772	-365	42661	40914
27	Sagar	23.78	6283	7900	9633	1616	1733	33220	40509
28	Betul	15.75	3735	5420	6317	1685	896	34415	40106
29	Barwani	13.86	3372	5063	5392	1691	329	36526	38900
30	Seoni	13.79	2366	3909	4777	1543	868	28345	34642
31	Jhabua	10.25	1503	2914	3529	1410	615	28428	34431
32	Datia	7.87	1738	2283	2601	545	318	29015	33055
33	Rewa	23.65	4345	5999	7789	1654	1790	25366	32936
34	Damoh	12.64	2264	3120	3553	856	433	24683	28112
35	Morena	19.66	3626	4515	5472	889	956	22967	27831
36	Chhattarpur	17.62	2949	4198	4848	1250	650	23828	27516
37	Balaghat	17.02	2757	4043	4604	1286	561	23752	27051
38	Satna	22.29	5292	6656	5979	1364	-678	29863	26822
39	Shahdol	10.66	1643	2235	2827	592	592	20967	26519
40	Shivpuri	17.26	2912	3821	4421	910	600	22140	25615
41	Sheopurkalan	6.88	1065	1530	1746	464	216	22232	25373
42	Singrauli	11.78	1778	2517	2891	740	373	21371	24539
43	Mandla	10.55	1441	2042	2324	601	282	19359	22027
44	Anuppur	7.49	997	1294	1527	297	233	17281	20393
45	Bhind	17.03	1711	2664	3172	953	509	15642	18629
46	Sidhi	11.27	1070	1730	2018	661	288	15355	17909
47	Umaria	6.45	707	930	1107	223	178	14411	17165
48	Panna	10.17	1176	1604	1745	428	142	15770	17163
49	Alirajpur	7.29	605	1054	1126	449	72	14454	15445
50	Tikamgarh	14.45	1480	1836	2070	356	234	12707	14326
51	Niwari	4.05	317	459	579	142	120	11337	14304
52	Dindori	7.05	554	850	940	296	90	12059	13329
	Total	736	400004	458561	539154	58557	80593	62302	73252

3.5. Pradhan Mantri Mudra Yojana

Bank wise status

No. in lakh & amount in crore

Year	Agency	Shishu		Kishore		Tarun		Total	
		(upto Rs 50000/-)		(Rs 50001-to Rs 5 lakh)		(Rs 5 to 10 lakh)			
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
2021-22	All FIs	25.68	7298	6.06	7007	0.56	3914	32.3	18219
	CBs	17.61	4649	4.4	5467	0.5	3544	22.51	13660
2022-23	All FIs	25.45	8149	7.89	8587	0.64	4893	33.98	21629
	CBs	16.03	4866	5.93	7166	0.63	5981	22.59	18013
2023-24	All FIs	22.97	7935	6.78	8434	0.77	5981	30.52	22350
	CBs	15.07	4829	9.96	11593	0.67	5334	25.7	21756
2024-25 Up to 31 st Aug'24	All FIs	7.49	2680	4.17	4455	0.35	2577	12.01	9712
	CBs	4.73	1644	2.58	3168	0.31	2381	7.62	7193

District wise status FY 2024-25 up to 30.09.2024

Amount in crore

Sr.	District	Shishu		Kishore		Tarun		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Agar Malwa	4605	16.02	2942	35.37	212	15.51	7753	67.07
2	Alirajpur	3800	12.97	2098	15.91	69	5.15	5965	34.13
3	Anuppur	7116	23.32	2702	24.76	386	28.07	10210	76.51
4	Ashoknagar	3208	11.50	2357	26.76	302	22.79	5859	61.29
5	Balaghat	25251	92.10	11837	104.81	559	40.99	37652	238.59
6	Barwani	8568	30.36	6503	63.24	350	24.41	15399	118.27
7	Betul	19306	72.18	9791	101.46	558	41.64	29650	215.88
8	Bhind	1996	6.58	2725	30.52	346	24.32	5049	61.63
9	Bhopal	22314	75.76	15314	206.96	2806	218.23	40386	471.01
10	Burhanpur	14413	46.78	5314	47.14	262	20.16	20006	114.44
11	Chhatarpur	11387	43.33	6060	70.69	598	43.42	18039	157.97
12	Chhindwara	30031	106.33	14497	144.13	1174	82.25	45702	333.83
13	Damoh	9749	36.76	3445	35.58	331	25.38	13537	98.13
14	Datia	4411	16.64	3098	30.82	220	15.25	7719	62.90
15	Dewas	18483	65.26	11235	115.28	912	65.38	30607	246.70
16	Dhar	25359	93.70	18769	195.33	1124	81.77	45191	371.68
17	Dindori	4508	15.68	1835	17.02	137	10.33	6483	43.18
18	East Nimar	16078	57.28	9472	101.53	488	36.1	26022	195.37
19	Guna	10824	40.62	5721	65.47	463	36.09	17004	142.62
20	Gwalior	19144	68.13	11611	143.05	1753	133.67	32483	346.28

21	Harda	6337	21.39	4474	53.22	275	21.83	11073	96.64
22	Hoshangabad	18083	65.29	10746	113.38	690	50.51	29501	229.81
23	Indore	47464	160.63	30308	361.68	3885	288.88	81581	814.22
24	Jabalpur	51260	174.86	22354	232.13	2189	162.66	75824	571.77
25	Jhabua	18524	71.93	12273	95.22	227	15.9	30994	183.39
26	Katni	15752	56.49	6503	70.94	636	45.87	22902	173.93
27	Maihar	173	0.35	107	2.94	87	6.68	366	10.03
28	Mandla	14993	52.84	5092	46.04	382	26.45	20488	125.79
29	Mandsaur	15415	57.49	10893	115.23	655	44.2	26931	217.42
30	MAUGANJ	414	1.47	56	1.60	22	1.88	493	4.97
31	Morena	4114	15.03	3050	34.50	493	36.17	7646	86.07
32	Narsimhapur	12165	42.33	8482	85.80	693	48.8	21315	177.46
33	Neemuch	10343	39.04	7620	77.12	321	23.24	18259	139.67
34	Niwari	4045	14.65	1833	15.92	75	5.72	5955	36.40
35	Pandhurna	169	0.34	46	1.02	24	1.93	239	3.30
36	Panna	7100	26.99	2950	28.76	184	13.82	10238	69.81
37	Raisen	15406	55.24	7108	71.37	521	38	23038	165.16
38	Rajgarh	14174	52.01	11652	136.89	840	57.21	26621	246.66
39	Ratlam	18258	66.93	10961	115.25	790	58.76	29989	241.65
40	Rewa	13248	46.53	4607	52.28	813	61.54	18683	161.12
41	Sagar	35242	123.76	14723	137.58	682	51.75	50671	313.99
42	Satna	18603	69.67	8535	90.93	734	55.52	27875	216.88
43	Sehore	10743	38.54	10482	119.94	942	68.6	22115	227.72
44	Seoni	15518	58.62	9007	82.75	644	47.31	25154	189.29
45	Shahdol	13593	46.05	6166	57.30	480	34.67	20243	138.51
46	Shajapur	11624	42.32	10337	112.41	492	36.02	22409	191.08
47	Sheopur	2005	7.36	1503	15.74	146	10.06	3648	33.26
48	Shivpuri	9490	36.10	7144	73.32	442	32.73	17052	142.51
49	Sidhi	14024	51.43	3433	33.74	335	24.09	17824	109.73
50	Singrauli	854	2.24	760	16.24	354	28.82	1964	47.58
51	Tikamgarh	11411	43.44	4724	46.73	242	16.51	16385	106.99
52	Ujjain	24969	89.73	13912	163.77	1278	93.87	40141	348.46
53	Umaria	5655	18.05	1715	15.99	171	11.91	7551	46.14
54	Vidisha	13286	48.45	5482	65.54	525	37.01	19302	151.48
55	West Nimar	13995	51.12	11354	135.93	685	47.98	25991	235.61
	Total	749000	2680	417718	4455	35004	2577	1201177	9712

AGENDA NO-4

Credit Deposit Ratio in Madhya Pradesh

4.1. DISTRICT WISE CREDIT DEPOSIT RATIO

Sr.	District Name	Jun'22	Jun'23	Jun'24	Variation	
					Jun'23	Jun'24
1	Agar-malwa	192.78	204.48	221.91	11.70	17.43
2	Shajapur	177.26	166.34	177.73	-10.92	11.38
3	Rajgarh	157.61	156.57	170.46	-1.05	13.90
4	Raisen	148.87	141.72	143.85	-7.15	2.13
5	Harda	107.42	122.66	135.52	15.25	12.85
6	Mandsaur	113.17	124.24	134.18	11.06	9.94
7	Khargone	105.26	121.15	132.70	15.89	11.55
8	Ratlam	115.15	122.97	130.26	7.82	7.29
9	Dewas	111.36	114.79	126.79	3.42	12.01
10	Ashoknagar	116.90	121.02	124.47	4.12	3.45
11	Jhabua	91.66	111.39	121.16	19.73	9.77
12	Vidisha	103.33	109.35	117.60	6.02	8.25
13	Sehore	117.99	111.69	117.46	-6.30	5.77
14	Barwani	113.50	119.49	116.90	5.99	-2.59
15	Dhar	103.52	105.68	114.57	2.16	8.89
16	Guna	101.93	107.14	114.10	5.21	6.96
17	East nimar	96.98	103.20	112.85	6.23	9.65
18	Neemuch	95.39	98.10	109.16	2.71	11.06
19	Ujjain	78.21	98.81	107.40	20.60	8.58
20	Narsimhapur	93.40	98.55	100.06	5.15	1.50
21	Indore	91.95	87.80	98.43	-4.15	10.63
22	Hoshangabad	88.94	89.13	95.70	0.20	6.57
23	Sheopur	93.74	94.27	93.77	0.53	-0.50
24	Burhanpur	69.69	84.20	84.09	14.51	-0.11
25	Morena	79.45	77.61	83.55	-1.84	5.95
26	Seoni	58.69	71.87	79.66	13.19	7.78
27	Chhindwara	64.80	74.30	78.06	9.50	3.76
28	Bhopal	76.41	67.44	75.03	-8.98	7.60
29	Datia	71.13	72.87	73.12	1.74	0.24
30	Jabalpur	66.55	67.09	71.20	0.54	4.11
31	Shivpuri	60.96	68.35	70.77	7.39	2.42
32	Damoh	59.28	66.94	69.70	7.66	2.76
33	Katni	56.54	64.13	67.34	7.59	3.21
34	Balaghat	58.06	64.47	65.39	6.42	0.92
35	Betul	49.59	61.48	65.35	11.88	3.87
36	Alirajpur	59.63	64.55	63.59	4.92	-0.97

37	Gwalior	49.96	55.42	62.42	5.46	7.00
38	Sagar	48.94	52.69	58.74	3.75	6.05
39	Bhind	42.62	51.58	55.34	8.97	3.76
40	Chhatarpur	43.01	51.63	52.10	8.61	0.47
41	Tikamgarh	44.44	48.51	49.50	4.06	1.00
42	Dindori	45.99	48.88	48.55	2.88	-0.32
43	Mandla	43.84	47.17	47.97	3.33	0.80
44	Rewa	33.82	40.13	46.36	6.32	6.22
45	Satna	44.18	48.56	44.59	4.37	-3.96
46	Shahdol	36.36	39.61	44.49	3.25	4.88
47	Panna	40.96	45.75	43.49	4.79	-2.26
48	Sidhi	28.11	39.02	39.74	10.91	0.72
49	Niwari	29.96	32.46	32.95	2.50	0.49
50	Umaria	28.53	30.82	32.68	2.29	1.86
51	Anuppur	26.02	27.41	28.19	1.40	0.78
52	Singrauli	12.44	17.67	18.71	5.22	1.04
	Total	74.03	76.11	82.38	2.08	6.27

4.2. CREDIT DEPOSIT RATIO- ASPIRATIONAL DISTRICTS

Sr.	District	Jun'22	Jun'23	Jun'24	Variation	
					Jun'23	Jun'24
1	Barwani	113	119	116.9	6	-2
2	Chhatarpur	43	51	52.1	8	1
3	Damoh	59	66	69.7	7	4
4	Guna	102	107	114.1	5	7
5	Khandwa	97	103	112.85	6	10
6	Rajgarh	158	156	170.46	-2	14
7	Singrauli	12	17	18.71	5	2
8	Vidisha	103	109	117.6	6	9

4.3. LOW CREDIT DEPOSIT RATIO DISTRICTS

Sr.	District	Jun'22	Jun'23	Jun'24	Variation	
					Jun'23	Jun'24
1	Singrauli	12.4	17.7	18.7	5.2	1.0
2	Anuppur	26.0	27.4	28.2	1.4	0.8
3	Umaria	28.5	30.8	32.7	2.3	1.9
4	Niwari	30.0	32.5	33.0	2.5	0.5
5	Sidhi	28.1	39.0	39.7	10.9	0.7

AGENDA NO-5

RSETIs _ Skill Development Initiatives

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

Presently 50 RSETIs/RUDSET are functioning in Madhya Pradesh and there is need for establishment of RSETIs in Agar Malwa and Niwari and in newly formed three districts Mauganj, Maihar and Pandhurna. Lead Banks of these districts have requested the district administration for allotment of land. Parallel request for necessary approval from MoRD is under process at banks end. The progress report of 50 RSETIs and 1 RUDSET in the for financial 2024-25 is as below-

As on 30.09.2024

SL No.	RSETI	Target	Achievement	Settled	Self-Employment	Credit linkage	% of Credit Linkage to Self Employment
1	Alirajpur	1000	450	163	163	104	64
2	Anuppur	1000	443	133	133	57	43
3	AshokNagar	1000	489	233	233	114	49
4	Balaghat	1000	642	290	290	232	80
5	Barwani	1000	536	377	376	232	62
6	Betul	1000	631	207	205	49	24
7	Bhind	1000	524	375	375	286	76
8	Burhanpur	1000	466	353	353	209	59
9	Chhatarpur	1000	546	331	324	136	42
10	Chhindwara	1000	489	65	65	52	80
11	Damoh	1000	508	148	148	99	67
12	Datia	1000	314	111	89	0	0
13	Dewas	1000	472	347	334	167	50
14	Dhar	1000	503	443	443	162	37
15	Dindori	1000	654	207	207	95	46
16	Guna	1000	759	342	342	205	60
17	Gwalior	1000	385	46	46	34	74
18	Harda	1000	529	153	153	52	34
19	Hoshandabad	1000	542	130	129	35	27
20	Indore	1000	586	445	443	137	31
21	Jabalpur	1000	504	206	206	110	53
22	JHABUA	1000	264	162	162	53	33
23	Katni	1000	536	321	306	106	35
24	Khandwa	1000	540	358	354	217	61
25	Khargone	1000	688	312	312	173	55
26	Mandla	1000	501	205	205	53	26
27	Mandsaur	1000	481	34	34	13	38

28	Morena	1000	522	182	182	42	23
29	Narsinghpur	1000	546	278	278	114	41
30	Neemuch	1000	539	277	249	104	42
31	Panna	1000	507	251	251	75	30
32	Raisen	1000	773	391	391	192	49
33	Rajgarh	1000	700	503	503	433	86
34	Ratlam	1000	514	44	44	10	23
35	Rewa	1000	529	323	323	119	37
36	Bhopal	1000	510	145	138	88	64
37	Sagar	1000	567	404	404	236	58
38	Satna	1000	498	363	363	183	50
39	Sehore	1000	523	284	282	203	72
40	Seoni	1000	702	188	188	141	75
41	Shahdol	1000	499	160	160	40	25
42	Shajapur	1000	612	265	256	188	73
43	Sheopur	1000	503	152	152	83	55
44	Shivpuri	1000	496	128	128	55	43
45	Sidhi	1000	492	256	256	42	16
46	singarauli	1000	639	309	308	64	21
47	Tikamgarh	1000	563	349	349	179	51
48	Ujjain	1000	519	367	367	229	62
49	Umaria	1000	530	188	186	78	42
50	Vidisha	1000	665	105	105	46	44
		50000	26930	12409	12293	6126	50

Pending claim of RSETIs with SRLM

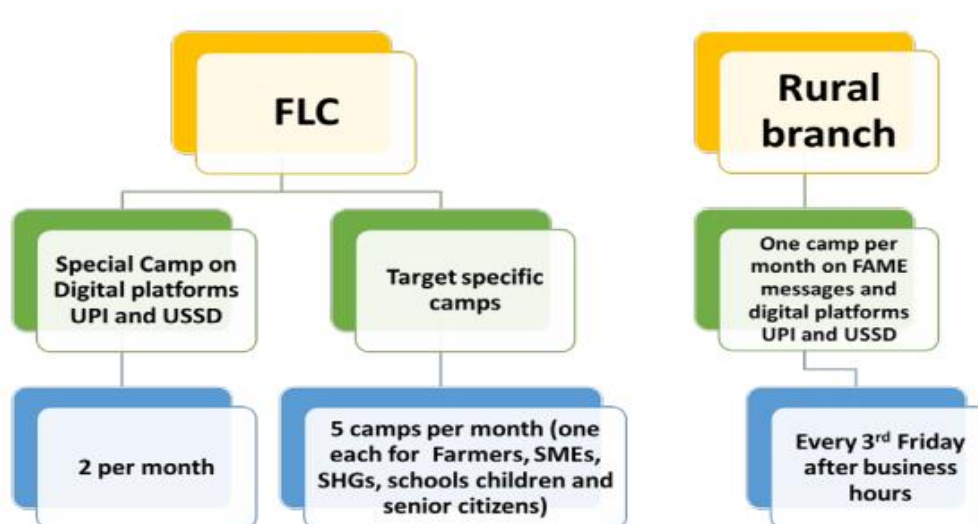
Sr.	Financial Year	Bank Name	Pending Claim (in Cr)	Sr.	Financial Year	Bank Name	Pending Claim (in Cr)
1	Up to 2021-22	SBI	0.05	1	2023-24	UBI	1.55
2		PNB	0.80	2		SBI	7.97
3	2022-23	UBI	1.71	3		Indian Bank	1.05
4		SBI	6.30	4		BOI	3.92
5		Indian Bank	0.92	5		CBoI	3.35
6		CBoI	0.24	6		BOB	0.47
7		BOI	2.39	7		PNB	0.20
8		PNB	0.12			FY 2024-25 TOTAL	
	FY 2022-23 Total		11.68				

AGENDA NO-6

6.1. Financial Literacy Camp

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

Approach by FLCs and Rural Branches



Number of camps conducted by Councillors and participants attended in last three years are as below-

Financial Year	No. of Camps conducted	No of Participants attended
2021-22	2940	111902
2022-23	4740	206791
2023-24	5495	256527

Number of camps conducted by CFL and participants attended in last three years are as below-

Financial Year	No. of Camps conducted	No of Participants attended
2021-22	5258	117195
2022-23	21691	1010463
2023-24	42525	1793489

6.2. APPOINTMENT OF FINANCIAL LITERACY COUNSELLOR

It has been observed that, appointment of Counsellors for few Financial Literacy Centres is pending. Reserve Bank of India had given timeline of 31.08.2024 for appointment of Counsellors at vacant locations. District wise position is as under-

Bank	No. of Vacant Locations	Name of Vacant Locations	Status as on 30.09.2024
Bank of India	8	Agar Malwa, Barwani, Burhanpur, Dhar, Ujjain, Khargone, Rajgarh, Shajapur	In 4 district paper publication done. Remaining pending for action.
State Bank of India	6	Neemuch, Sheopur, Shivpuri, Umaria, Vidisha & Panna	A publication of advertisement for engagement of Financial Literacy Counsellors is expected to come in the month of August 24.
Central Bank of India	1	Pandhurna	Advertisement done. No application received
Union Bank of India	1	Mauganj	Candidate finalised and sent to our Central Office for approval.
Indian Bank	1	Maihar	Paper publication done on 12.07.2024. No application received

Lead Banks of the respective districts are requested to appoint the Financial Literacy Centre Counsellor (FLCC) in these districts at the earliest.

AGENDA NO-7

Opening of Brick & Mortar Branches in the identified Villages by DFS

Department of Financial Services vide mail dated 18.07.2022, informed that 56 locations in the state of Madhya Pradesh have been identified to open the brick-and-mortar branches. Allocation of these villages to member banks for opening of branches has already done by SLBC. After undertaking survey, banks have opened brick-and-mortar branches in 37 villages and at five locations already, there is branch of other bank. Union Bank of India has identified one location for opening of branch, which will serve two villages. In remaining 12 villages, banks are facing difficulty in finding suitable premises and network connectivity. Details of 12 location as-

Sr.	Bank Name	No. of Allotted Locations	Already having bank branches	Branches opened till dated	Remaining branches to be opened	Banks Remark
1	SBI	12	0	10	2	Borwal & Koth Barda (District Khargone)- BSNL quotation for lease line is not feasible.
2	BOI	6	1	5	0	
3	BOB	6	0	4	2	Palas Khurd & Panwada (Khargone) - Requested to District Authority for premises. Response awaited
4	Indian Bank	4	0	3	1	Mandwa (Burhanpur)- Requested to District Authority for premises. Response awaited
5	UBI	9	1	3	4	Branch is opened at Barhapan which will also serve Gobha village within 5-10 km distance. Jadkud (Rewa)- Quotation of BSNL for lease line is not feasible. Bagdar (Singrauli -No network connectivity. Rupgarh, Malgaon (Khargone)- non availability of network connectivity and premises.
6	PNB	9	1	6	2	Chopali (Khargone)-Suitable premises & Connectivity not available. Requested to District Administration for premises. Response awaited. Sapatia: Requested to District Authority for premises. Response awaited
7	UCO Bank	2	0	1	1	Dhupabujurg (Khargone) -Requested to District Authority for premises. Response awaited
8	Canara Bank	6	1	5	0	
9	BOM	2	1	1	0	
Total		56	5	38	12	

AGENDA NO-8

8.1. Opening of Brick & Mortar Branches in the identified Blocks by RBI

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	Name of Identified Locations	No of locations Approved	Present status of approved locations
SBI	39 (other PSBs present)	14	Gyarpur, Bhimpur, Bhabra, Kathiwada, Pati, Bagh, Khaknar, Jhirniya, Rama, kurai, Mohangaon, Bajag, Dheemarkheda, Chawarpatha	14	Out of 14, 2 branches at Mohangaon & Bhabra have been opened. License has been received for 10 branches. For remaining 2 branches process for getting license from the Competent Authority is under process.
BOI	41 (only SBI present)	10	Niwas, Jaisinghnagar, Badamalehra, Manpur, Badarwas, Narwar, Pichhore, Lateri, Nateran, Ranapur	0	Submitted for approval to HO
CBI		12	Jaisinghnagar, Amarpur, Samnapur, Badamalhara, Patera, Luvkushnagar, Pawai, Bijawar, Barghat, Dhanora, Bahoriband, Jatara	1	Submitted for approval to CO
PNB		5	Nateran, baldeogarh, Saigaon, Ajaygarh, Badalmalehra	4	Under process
Canara		4	Umarban, Tirla, Lateri, Nateran`	0	under process
BOB		4	Badamalehra, Bahoriband, Barghat, Raipurkarchuliyan	0	Pending for Approval
UBI		5	Esagarh, Badamalhara, Lavkushnagar, Bahoriband, Ghansore	1	1 branch is opened at Ghansaur location
Total		80	54		20

8.2. REMAINING BLOCKS ALLOTTED TO BANKS

Sr.	District	Block	Assigned to Bank for survey	Banks Response
1	Barwani	Niwali	1. Bank of India	Survey done. Decision pending
			2. Punjab & Sindh Bank	Already 3 Banks functioning. No much business opportunity found.
2	Chhatarpur	Buxwaha	Central Bank of India	Survey done, not found feasible
3	Chhatarpur	Gaurihar	Punjab & Sindh Bank	Already 3 Banks functioning. No much business opportunity found.
4	Damoh	Batiyagarh	Bank of Baroda	Survey done, not found feasible
5	Damoh	Jabera	Bank of Maharashtra	Two Banks already functioning. No much business scope.
6	Guna	Bamori	1. Central Bank of India	Survey done, not found feasible
			2. Bank of Maharashtra	Two Banks already functioning. No much business scope.
7	Katni	Rithi	Indian Bank	Survey done, Commercial viability not found.
8	Narsinghpur	Chichali	Canara Bank	Branch licence received. Branch opening is under process.
9	Panna	Shahnagar	Punjab National Bank	Location found feasible. Competent authority has accorded approval.
10	Ratlam	Piploda	Bank of India	Survey done. Not found feasible.
11	Sheopur	Karhal	Indian Overseas Bank	Survey is under process.
12	Shivpuri	Khaniadhana	Punjab National Bank	Location is not found
13	Shivpuri	Pohri	UCO Bank	Survey done. Decision pending
14	Tikamgarh	Palera	Union Bank of India	Survey done. Not found feasible.

8.3. BLOCKS TO BE REVISITED BY STATE BANK OF INDIA

Sr.	District	Block	Sr.	District	Block
1	Alirajpur	Sondwa	14	Gwalior	Ghatigaon
2		Udaigarh	15	Khandwa	Baldi
3	Balaghat	Birsa	16	Khargone	Bhagwanpura
4		Khairlanji	17	Mandala	Mawai
5		Kirnapur	18	Morena	Pahadgarh
6	Bhind	Ater	19	Rewa	Gangeo
7		Ron	20		Jawa
8	Dhar	Dahi	21		Naigarhi
9		Nalchha	22		Raipurkalchuria
10		Nisarpur	23	Satna	Sohawal
11	Dindori	Sardarpur	24	Sidhi	Kusami
12		Karanjia	25		Sihawal
13		Mehandwani			

AGENDA NO-8

Uncovered Rural Centres in Madhya Pradesh

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

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

Upon receipt of details from banks, SLBC has circulated a list of 32,456 villages wherein banking outlet is not available. The list has also been updated in SLBC website www.slbcmadhyapradesh.in. Banks are requested to tap the Unbanked Rural Centres while doing the branch expansion in the state.



CONVENOR- CENTRAL BANK OF INDIA

SLBC MADHYA PRADESH

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