



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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

191st SLBC Meeting

AGENDA NOTE

October 16, 2024

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

Covenor- Central Bank of India

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ABBREVIATION

ACP	: Annual Credit Plan
ACS	: Additional Chief Secretary
AHDF	: Animal Husbandry and Dairying Farmers
APY	: Atal Pension Yojana
BC	: Business Correspondent
CASA	: Current Account Savings Account
CB	: Commercial Bank
CAGR	: Compound Annual Growth Rate
CKYC	: Central Know Your Customer
CLR	: Commissioner Land Records
DCC	: District Consultative Committee
DFS	: Department of Financial Services
DLTC	: District Level Technical Committee
FPO	: Farmer Producer Organisation
FY	: Financial Year
FLCC	: Financial Literacy Credit Counselling Centres
IPPB	: India Post payment Bank
KCC	: Kisan Credit Card
LDM	: Lead District Manager
MFI	: Micro Finance Institution
MGB	: Madhyanchal Gramin Bank
M.M	: Margin Money
MPGB	: Madhya Pradesh Gramin Bank
MSME	: Micro, Small & Medium Enterprises
MoU	: Memorandum of Understanding
NPA	: Non Performing Asset
NPS	: Non Priority Sector
NRLM	: National Rural Livelihood Mission
NULM	: National Urban Livelihood Mission
PMJDY	: Pradhan Mantri Jan Dhan Yojana
PMJBY	: Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMY	: Pradhan Mantri Mudra Yojana
PMSBY	: Pradhan Mantri Suraksha Bima Yojana
PMFBY	: Pradhan Mantri Fasal Bima Yojana
PSB	: Public Sector Bank
RRB	: Regional Rural Bank
SARFAESI	: Securitization & Reconstruction of Fin. Assets & Enforcement of Sec. Int. Act
SCB	: Scheduled Commercial Banks
SEP	: Self Employment Programme
SHG	: Self Help Group
SOF	: Scale of Finance
SFB	: Small Finance Banks
Y-o-Y	: Year on year

**Action Taken Report on Action Points of 189th and 190th meeting
held on 11.07.2024**

क्र.	चर्चा के बिन्दु	कार्यवाही विवरण
1.	<p>कृषि ऋण: कृषि क्षेत्र में अधोसंरचना विकास और खाद्य प्रसंस्करण इकाइयों को प्रोत्साहन देने के लिए सावधि ऋण की मात्रा में बढ़ोतरी की जाये।</p> <p align="center">कार्यवाही- समस्त बैंक</p> <p>माननीय मुख्यमंत्री महोदय द्वारा शिक्षा संस्थानों, चिकित्सालयों इत्यादि हेतु त्वरित ऋण स्वीकृती एवं वितरण हेतु निर्देश दिये गये। एम.एस.एम.ई. क्लस्टर को मजबूती प्रदान किये जाने हेतु आवश्यक कार्यवाही के लिए एम.एस.एम.ई. विभाग को भी निर्देशित किया।</p> <p align="center">कार्यवाही- समस्त बैंक एवं एम एस एम ई विभाग</p>	<p>कृषि क्षेत्र अंतर्गत अधोसंरचना विकास हेतु बैंकों द्वारा समुचित प्रयास किए जा रहे हैं। इस हेतु अधोसंरचना विकास और खाद्य प्रसंस्करण में कृषि टर्म लेंडिंग योजना अंतर्गत अधिक से अधिक ऋण प्रदान किये जा रहे हैं। पी.एम.एफ. एम.ई योजना अंतर्गत पर्याप्त मात्रा में ऋण वितरण हेतु एक बैठक दिनांक 06.09.2024 को आयोजित की गयी जिसमें बैंकवार तथा जिलेवार ऋण स्वीकृति पर चर्चा की गयी।</p> <p>शिक्षा संस्थानों, चिकित्सालयों इत्यादि हेतु त्वरित ऋण को उचित निर्देश दिये गये हैं।</p> <p>एमएसएमई विभाग द्वारा राज्य में 37 एमएसएमई क्लस्टर 15 जिलों में विकसित किए जाने की जानकारी प्राप्त हुई है जिससे लगभग 61,000 प्रत्यक्ष तथा अप्रत्यक्ष रोजगार सृजित होने का अनुमान है।</p>
2.	<p>साख जमा अनुपात : 40% से कम साख जमा अनुपात वाले जिले सीधी, सिंगरोली, निवारी, अनुपपुर एवं उमरिया में साख जमा अनुपात को बढ़ाने हेतु सभी बैंकों को प्रयास करने तथा जिला सलाहकार समिति की बैठक में समीक्षा हेतु निर्देशित किया गया।</p> <p align="center">कार्यवाही- जिले के समस्त बैंक एवं अग्रणी जिला प्रबंधक</p>	<p>40% से कम साख जमा अनुपात वाले जिलों में कम साख-जमा अनुपात पर जिला सलाहकार समिति की बैठक आयोजित की गयी है साथ ही इन जिलों के साथ राज्य स्तर पर साख जमा अनुपात में सुधार की उपसमिति की बैठक 27 सितंबर 2024 को संपन्न हुआ जिसमें सभी संबंधित अग्रणी जिला प्रबंधकों तथा बैंकों को पर्याप्त मात्रा में ऋण प्रदान करने हेतु निर्देशित किया गया।</p>
3.	<p>वार्षिक साख योजना वर्ष 2023-24 की समीक्षा : वर्ष 2023-24 में प्राथमिकता क्षेत्र अंतर्गत बैंकों का उपलब्धि प्रतिशत 92.80% रहा। संयोजक एसएलबीसी द्वारा वित्तीय वर्ष 2024-25 में 100% उपलब्धि का आश्वासन दिया गया।</p> <p align="center">कार्यवाही- समस्त बैंक</p>	<p>वित्तीय वर्ष 2024-25, जून तिमाही में प्राथमिकता क्षेत्र अंतर्गत बैंकों का उपलब्धि प्रतिशत 41.2% रहा है एवं इस वर्ष 100% उपलब्धि का आश्वासन बैंकों द्वारा दिया गया है।</p>
4.	<p>शासकीय योजनाओं की प्रगति की समीक्षा : अपर आयुक्त, नगरीय प्रशासन एवं विकास विभाग द्वारा बैंकों से पीएम स्वनिधि योजना अंतर्गत हितग्राहियों के ऋण खातों में लंबित सब्सिडी क्लेम</p>	<p>पीएम स्वनिधि योजना अंतर्गत हितग्राहियों के ऋण खातों में लंबित सब्सिडी क्लेम हेतु राज्य स्तरीय बैंकों द्वारा उनके केंद्रीय कार्यालय से अनुरोध किया गया है।</p>

पेसा पोर्टल पर यथाशीघ्र करने हेतु अनुरोध किया गया।

कार्यवाही- समस्त बैंक

अपर मुख्य सचिव, पंचायत एवं ग्रामीण विकास विभाग द्वारा राष्ट्रीय ग्रामीण आजीविका मिशन द्वारा समूहों को औसत ऋण वितरण की राशि बढ़ाने हेतु बैंकों से आग्रह किया गया | संयोजक एस.एल.बी.सी. द्वारा बताया गया कि वर्तमान में 6 लाख तक ऋण स्वीकृति के लिये समूहों को माइक्रो क्रेडिट प्लान, बैंकों में जमा कराना होता है।

कार्यवाही- समस्त बैंक

स्वयं सहायता समूहों को आर्थिक रूप से अधिक सक्षम बनाये जाने संबंधी चर्चा हेतु एस.एच.जी. उपसमिति की बैठक यथाशीघ्र करने की सलाह दी गई।

कार्यवाही- इंडियन बैंक, संयोजक उपसमिति एस.एच.जी.

विमुक्त, घुमंतु और अर्द्ध-घुमंतु स्वरोजगार योजना की समीक्षा के दौरान मुख्यमंत्री जी द्वारा निर्देशित किया गया कि विमुक्त, घुमंतु और अर्द्ध-घुमंतु समुदाय हेतु शासन द्वारा चलायी जा रही योजनाओं का लाभ तत्परता पूर्वक दिलाया जाना सुनिश्चित करें।

कार्यवाही- समस्त बैंक, अनुसूचित जाति तथा अनुसूचित जनजाति विभाग तथा जनसम्पर्क विभाग

टंट्या मामा आर्थिक कल्याण एवं भगवान बिरसा मुंडा स्वरोजगार योजना की प्रगति की समीक्षा के दौरान माननीय मुख्यमंत्री जी द्वारा उल्लेख किया गया कि, इन योजनाओं के हितग्राही मुख्यतः आदिवासी बाहुल्य जिलों में है, तथा इन जिलों में साहूकारों द्वारा ऋण प्रदान करने की शिकायतें प्राप्त होती हैं उक्त दोनों योजनाओं का लाभ हितग्राही तक सरलता तथा सुलभता से पहुंचे इस हेतु विभाग एवं बैंक समन्वित प्रयास करे इन योजनाओं का व्यापक रूप से प्रचार प्रसार भी किया जाये।

एसआरएलएम, भोपाल से प्राप्त आंकड़ों के अनुसार, मध्य प्रदेश में प्रति स्वयं सहायता समूह संवितरण वित्त वर्ष 2019-20 में 0.44 लाख रुपये से बढ़कर वित्त वर्ष 2023-24 में 2.18 लाख रुपये हो गया है।

स्वयं सहायता समूह में प्रगति हेतु एक बैठक दिनांक 16.10.2024 को प्रस्तावित है।

विमुक्त, घुमंतु और अर्द्ध-घुमंतु स्वरोजगार योजना :

विभाग द्वारा वित्तीय वर्ष 2024-25 हेतु 1054 का लक्ष्य निर्धारित कर जिले एवं बैंकों को प्रेषित कर दिया गया है. विभाग द्वारा अभी तक कुल 16 प्रकरण बैंकों को प्रेषित किये गये हैं।

पंजाब नेशनल बैंक संयोजक उपसमिति एमएसएमई द्वारा दिनांक 11.09.2024 को सचिव एमएसएमई की अध्यक्षता में उपसमिति की बैठक का आयोजन किया गया जिसमें शासन की समस्त एमएसएमई योजनाओं की प्रगति की बैंकवार समीक्षा की गयी। आयुक्त संस्थागत वित्त द्वारा बैंकों को राज्य शासन की स्वरोजगार योजना अंतर्गत सरलता से ऋण प्रदान करने हेतु निर्देशित किया गया है।

	कार्यवाही- समस्त बैंक	
	<p>वित्तीय समावेशन माननीय मुख्यमंत्री जी द्वारा वित्तीय सेवाएँ विभाग, भारत सरकार द्वारा चिन्हित 56 स्थानों में से ऐसे 14 स्थान जहाँ भवन अथवा नेटवर्क सम्बंधित समस्याओं पर संबंधित विभागों को जल्द से जल्द उपयुक्त भवन एवं नेटवर्क उपलब्धता की व्यवस्था करने हेतु निर्देशित किया गया। मुख्य महाप्रबंधक, बी.एस.एन.एल. द्वारा भारत-नेट के माध्यम से संचार सुविधा उपलब्ध कराये जाने हेतु आश्वासन दिया गया। अपर मुख्य सचिव पंचायत एवं ग्रामीण विकास विभाग द्वारा चिन्हित गाँवों में पंचायत भवन में बैंक शाखा हेतु स्थान उपलब्ध कराये जाने का आश्वासन दिया गया।</p> <p>कार्यवाही- बीएसएनएल, पंचायत एवं ग्रामीण विकास विभाग तथा विज्ञान प्रौद्योगिकी विभाग</p>	<p>दिनांक 25.07.2024 को विज्ञान एवं प्रौद्योगिकी विभाग द्वारा नेटवर्क संबंधी समस्याओं के निराकरण हेतु बैठक की गयी है। जिसमें उपरोक्त स्थानों पर जल्द से जल्द नेटवर्क सुविधा उपलब्ध कराने हेतु BSNL को निर्देशित किया गया है।</p>
5.	<p>प्रमुख सचिव, वित्त विभाग द्वारा निर्देश दिये गए कि जन-सुरक्षा योजना के अंतर्गत प्राप्त होने वाले हित लाभों से सम्बंधित प्रक्रिया के प्रति बैंकों द्वारा आम-जनता को जागरूक किया जाये तथा अगली बैठक में सुरक्षा बीमा योजनाओं में प्रस्तुत दावों की संख्या तथा उनके विरुद्ध निराकृत प्रकरणों तथा भुगतान राशि की जानकारी प्रस्तुत की जाये।</p> <p>कार्यवाही- एस.एल.बी.सी. तथा समस्त बैंक, मध्यप्रदेश</p>	<p>दिनांक 06.08.2024 को राज्य स्तरीय बैंकर्स समिति द्वारा वित्तीय समावेशन पर उपसमिति की बैठक का आयोजन आयुक्त संस्थागत वित्त की अध्यक्षता में किया गया जिसमें जन-सुरक्षा योजना अंतर्गत प्राप्त होने वाले लाभों से सम्बंधित प्रक्रिया हेतु बैंकों द्वारा आम-जनता को जागरूक किये जाने के निर्देश दिये गये। साथ ही सुरक्षा बीमा योजनाओं में प्रस्तुत दावों की संख्या तथा उनके विरुद्ध निराकृत एवं लंबित प्रकरणों की जानकारी प्रस्तुत की गयी।</p>
6.	<p>गैर-निष्पादित आस्तियां-मुख्यमंत्री ग्रामीण आवास योजना : माननीय मुख्यमंत्री जी द्वारा ग्रामीण आवास मिशन अंतर्गत बढ़ रहे एन.पी.ए. को दृष्टिगत रखते हुये बैंको द्वारा ब्याज माफ करने पर विचार करते हुए राज्य सरकार के समक्ष युक्तियुक्त प्रस्ताव प्रस्तुत करने के निर्देश दिए गए।</p> <p>कार्यवाही- ग्रामीण आवास मिशन योजना अंतर्गत समस्त बैंक</p>	<p>राज्य स्तरीय बैंकर्स समिति द्वारा इस संबंध में बैंकों का प्रस्ताव पंचायत एवं ग्रामीण विकास को प्रेषित कर दिया गया है। विभाग द्वारा बैंकों से हितग्राही वार जानकारी चाही गयी है जो भेजना लंबित है।</p>

	<p>नये जिलों में आर सेटी की स्थापना मऊगंज, मैहर, पांडुरना, आगर मालवा एवं निवाड़ी में ग्रामीण स्वरोजगार प्रशिक्षण संस्थान (R.S.E.T.I.) की स्थापना की प्रगति की दौरान माननीय मुख्यमंत्री जी ने संबंधित विभाग को भूमि आवंटन के कार्य को यथाशीघ्र करने हेतु निर्देश दिये।</p> <p>कार्यवाही- पंचायत एवं ग्रामीण विकास विभाग, राजस्व विभाग, मध्यप्रदेश</p>	<p>बैंकों से प्राप्त जानकारी अनुसार भूमि आवंटन लंबित है।</p>
7	<p>डी.एल.आर.सी. बैठक में जन प्रतिनिधियों की भागीदारी : डीएलआरसी की त्रैमासिक बैठक में जन प्रतिनिधियों की भागीदारी के संबंध में माननीय मुख्यमंत्री जी द्वारा निर्देश दिये गये की जन प्रतिनिधियों को सही समय पर बैठक की सूचना तथा आमंत्रण दिया जाये एजेंडा समय पूर्व उपलब्ध कराया जावे तथा बैठकों की आवृत्ति को यथावत रखा जाये।</p> <p>कार्यवाही- अग्रणी जिला प्रबंधक, मध्यप्रदेश</p>	<p>इस संबंध में राज्य स्तरीय बैंकर्स समिति द्वारा विभिन्न बैंकों में तथा दिनांक 24.07.2024 को समस्त अग्रणी जिला प्रबंधकों की कार्यशाला के माध्यम से उचित दिशा निर्देश दिये गये हैं।</p>
8	<p>जनसमर्थ पोर्टल के माध्यम से के.सी.सी. ऋण की स्वीकृति: शासन की क्रेडिट-लिंक योजनाओं के क्रियान्वयन हेतु केंद्र सरकार द्वारा जन-समर्थ पोर्टल बनाया गया है। बैठक में बैंकों को निर्देशित किया गया कि वे जन-समर्थ पोर्टल पर यथाशीघ्र ओनबोर्डिंग की कार्यवाही करते हुए के.सी.सी. तथा अन्य ऋणों की स्वीकृति की कार्यवाही पोर्टल के माध्यम से किया जाना सुनिश्चित करें।</p> <p>कार्यवाही-समस्त बैंक</p>	<p>राज्य स्तरीय बैंकर्स समिति द्वारा पत्र क्र. ZO: SLBC: 2024-25:147 दिनांक 25.07.2024 को समस्त बैंकों को पोर्टल पर यथाशीघ्र ओनबोर्डिंग करने हेतु अनुरोध किया गया है। बैंकों द्वारा इस संबंध में उनके केंद्रीय कार्यालय से अनुरोध किया जा रहा है।</p>
9	<p>वाटरशेड विकास घटक – प्रधानमंत्री कृषि सिंचाई योजना 2.0: पंचायत एवं ग्रामीण विकास विभाग द्वारा जारी निर्देशों के आधार पर वाटरशेड परियोजना 2.0 के अंतर्गत लगभग 1900 समूहों को सहायता अनुदान और बैंक ऋण दिया जाना है। इसके अंतर्गत समूहों द्वारा डेयरी, भैंस पालन, विभिन्न प्रोसेसिंग यूनिट, ऑइल मिल इत्यादि गतिविधियाँ ली गई हैं। विभाग द्वारा जारी दिशा-निर्देशों में सहायता अनुदान और बैंक ऋण से सम्बंधित प्रावधानों में आजीविका गतिविधि हेतु सहायता अनुदान राशि कार्यकलाप की लागत का 50% या रु. 4.00 लाख, जो भी कम हो, प्रदाय</p>	<p>समस्त बैंकों द्वारा आश्वासन दिया गया है कि वाटरशेड विकास घटक – प्रधानमंत्री कृषि सिंचाई योजना 2.0 के अंतर्गत ग्रामीण समूहों को ऋण उपलब्ध कराया जाएगा।</p>

	<p>किया जा रहा है। निर्देशित किया गया कि बैंकों द्वारा योजना अंतर्गत ग्रामीण समूहों को ऋण प्रदान करने की कार्यवाही त्वरित रूप से की जाए। कार्यवाही-समस्त बैंक</p>	
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AGENDA NO-1

DISCUSSION ON KEY BANKING PARAMETERS

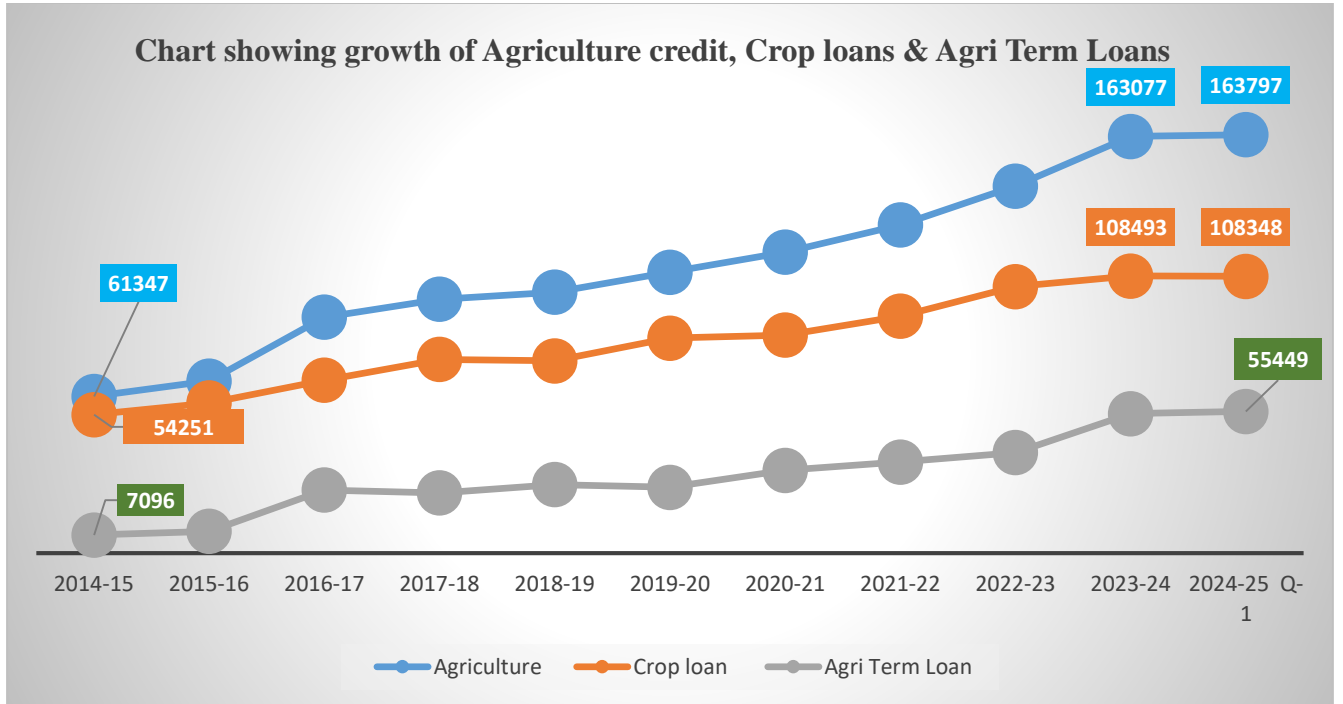
1.1. Key Banking Parameters at a glance (as on 30.06.2024)

Sr.	Parameters	Outstanding amount in Crore						
		Outstanding			Y-o-Y Variation (in absolute term)		% Y-o-Y growth	
		Jun'22	Jun'23	Jun'24	Jun'23	Jun'24	Jun'23	Jun'24
1	Total number of Branches	8,046	8,348	8,522	302	174	3.75	2.08
2	Total number of ATMs	9,324	9,340	9,151	16	-189	0.17	-2.02
3	Total Deposits	5,40,326	6,02,501	6,59,215	62,175	56,714	11.51	9.41
4	Total Advances	4,00,004	4,58,561	5,43,075	58,557	84,514	14.64	18.43
4a	Credit as per place of utilization	39,742	33,832	22,296	-5,910	-11,536	-14.87	-34.10
5	Credit Deposit Ratio	74.03	76.11	82.38	2.08	6.27	2.08	6.27
	CD Ratio including credit as per place of utilization	81.39	81.72	85.76	0.34	4.04	0.34	4.04
6	Total Business (3+4)	9,40,330	10,61,062	12,02,290	1,20,732	1,41,228	12.84	13.31
7	Agriculture	1,28,043	1,42,252	1,63,797	14,209	21,545	11.10	15.15
8	crop Loans out of total agricultutre	92,483	98,477	1,08,348	5,994	9,871	6.48	10.02
9	% of Agricultutre advances to Total advances (RBI Norm: 18%)	32.01	31.02	30.16	-0.99	-0.86	-0.99	-0.86
10	MSME	78,025	90,824	1,08,806	12,799	17,982	16.40	19.80
11	Education	2,799	3,201	3,675	402	474	14.36	14.81
12	Housing	46,823	57,805	75,924	10,982	18,119	23.45	31.35
13	Total Priority Sector Advances	2,41,849	2,70,640	3,15,112	28,791	44,472	11.90	16.43
14	% of Priority Sector advances to total credit (RBI Norm 40%)	60.46	59.02	58.02	-1.44	-1.00	-1.44	-1.00
15	Total Non-Priority Sector Advances	1,58,473	1,87,921	2,27,962	29,448	40,041	18.58	21.31
16	Total NPA	37,727	35,865	35,727	-1862	-138	-4.94	-0.38
17	% NPA of total credit	9.43	7.82	6.58	-1.61	-1.24	-1.61	-1.24
18	Advances to weaker Section	97,748	94,903	118,673	-2845	23,770	-2.91	25.05
19	% of advances to Weaker Sections to total Advances (RBI Norm 12%)	24.44	20.70	21.85	-3.74	1.16	-3.74	1.16

1.2. Major Highlights

1. Business of the banks recorded 13.31% growth on a year-on-year basis in June'24 as against 12.84% growth a year ago.
2. Aggregate deposits growth, on a year-on-year basis stood at 9.41% in June'24 compared with 11.51% a year ago. In absolute term it increased by Rs. 56,714 Cr in June 2024 as compared to Rs. 62,175 Crore in June 2023.
3. Credit growth recorded 18.43 % growth on a year-on-year basis in June'24 as compared to 14.64% growth last year. A double digit growth has been registered in all sectors i.e. Agriculture, MSME, Retail etc.
4. The overall credit-deposit ratio increased to 82.38% in June'24 compared with 76.11% a year ago.
5. Credit to agriculture and allied activities grew by 15.15% y-o-y in June'24 as compared to 11.10 % a year ago. Growth of 10.02 % registered under Crop loan in June'24 as compared to 6.48 % a year ago.
6. Credit to MSMEs grew by 19.80% in June'24 on a year-on-year basis as compared to 16.40 % growth last year.
7. Credit under Education Segment grew by 19.80 % in June'24 as compared to 14.36% a year ago.
8. Credit to housing sectors grew by 31.35 % y-o-y in June'24 as compared to 23.45% a year ago.
9. Priority sector credit grew by 16.43 % y-o-y in June'24 as compared to 11.90% a year ago.
10. Non-Performing Assets of banks is in decreasing trend and it decreased by 0.38 % as compared to 4.94 % year ago. Most significant trend noticed that, in absolute term also it is declining, which shows better and effective control over fresh slippages by banks.

1.3. Growth under Agriculture



Agency wise growth under Agriculture

Amount in crore

Sr.	Agency	Jun'22	Jun'23	Jun'24	Y-o-Y Growth		% Y-o-Y Growth	
					Jun'23	Jun'24	Jun'23	Jun'24
1	Public Sector Banks	55,951	59,795	66,425	3,844	6,630	6.87	11.09
2	Private Sector Banks	27,650	34,501	43,649	6,851	9,148	24.78	26.52
3	Regional Rural Banks	8,875	9,776	10,545	901	769	10.15	7.87
4	Cooperative Banks	32,074	34,124	38,429	2,050	4,305	6.39	12.62
5	Small Finance Banks	3,493	4,056	4,749	563	693	16.12	17.09
	Total	1,28,043	1,42,252	1,63,797	14,209	21,545	11.10	15.15

Growth under Crop Loans

Amount in crore

Sr.	Agency	Jun'22	Jun'23	Jun'24	Y-o-Y Growth		% Y-o-Y Growth	
					Jun'23	Jun'24	Jun'23	Jun'24
1	Public Sector Banks	40,748	42,288	45,234	1,540	2,946	3.78	6.97
2	Private Sector Banks	12,097	14,087	16,250	1,990	2,163	16.45	15.35
3	Regional Rural Banks	7,913	8,470	8,924	557	454	7.04	5.36
4	Cooperative Banks	31,724	33,618	37,925	1,894	4,307	5.97	12.81
5	Small Finance Banks	1	14	15	13	1	1566.67	7.14
	Total	92,483	98,477	1,08,348	5,994	9,871	6.48	10.02

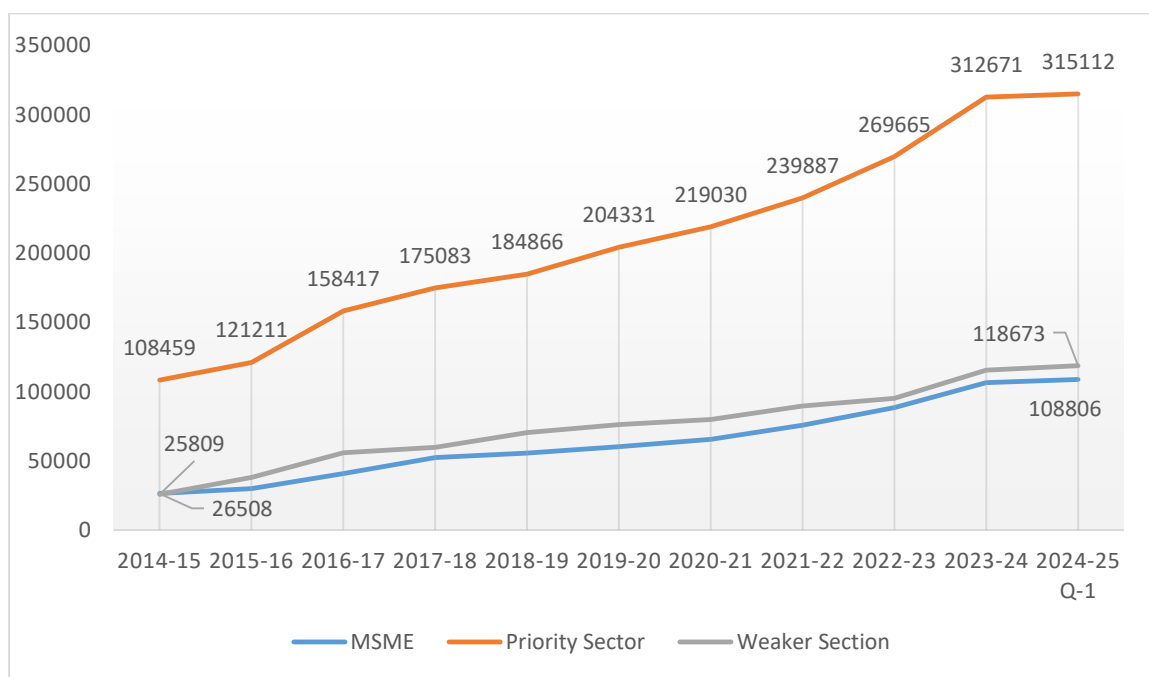
Growth under Agriculture Term Loans

Amount in crore

Sr.	Agency	Jun'22	Jun'23	Jun'24	Y-o-Y Growth		% Y-o-Y Growth	
					Jun'23	Jun'24	Jun'23	Jun'24
1	Public Sector Banks	15,203	17,507	21,191	2,304	3,684	15.15	21.04
2	Private Sector Banks	15,553	20,414	27,399	4,861	6,985	31.25	34.22
3	Regional Rural Banks	962	1,306	1,621	344	315	35.76	24.12
4	Cooperative Banks	350	506	504	156	-2	44.57	-0.40
5	Small Finance Banks	3,492	4,042	4,734	550	692	15.74	17.12
	Total	35,560	43,775	55,449	8,215	11,674	23.10	26.67

- Credit to agriculture and allied activities grew by 15.15% y-o-y in June'24 as compared to 11.10 % a year ago. Growth of 10.02 % registered under Crop loan in June'24 as compared to 6.48 % a year ago.
- Agriculture Term Loans/Investment Credit improved to Rs. 55,449 Crore in June'24 from Rs. 43,775 crore a year ago.
- Share of agriculture term loan improved to 33.85% of total agriculture credit in June'24 from 30.77% in June'23.

1.4. Growth under MSMEs, Priority Sector credit and advances to weaker sections over last few years



1.5. Growth under MSMEs (June'24)

Amount in crore

Sr.	Particulars	Jun'22	Jun'23	Jun'24	Y-o-Y variation		% Y-o-Y variation	
					Jun'23	Jun'24	Jun'23	Jun'24
1	Credit to MSEs (Micro & Small Enterprises)	65,018	76,015	92,325	10,997	16,310	16.91	21.46
2	Micro Enterprises	40,336	49,906	62,356	9,570	12,450	23.73	24.95
3	% credit to Micro enterprises to MSE	62	66	68	4	2	-	-
4	% credit to Micro enterprises to total credit	10	11	11	1	1	-	-
5	Small Enterprises	24,682	26,109	29,969	1,427	3,860	5.78	14.78
6	Medium Enterprises	10,174	11,757	13,296	1,583	1,539	15.56	13.09
7	Other MSME	2,833	3,052	3,185	219	133	7.73	4.36
8	Total Credit to MSMEs	78,025	90,824	1,08,806	12,799	17,982	16.40	19.80
9	Total Banks Credit	4,00,004	4,58,561	5,43,075	58,557	84,514	14.64	18.43
10	NPA under MSMEs	7,026	6,240	6,120	-786	-120	-11.19	-1.92
11	% NPA of the portfolio	9.0	6.87	5.62	-2	-1	-	-

1.6. Credit growth comparison with country

Scheduled Commercial Banks (Excluding RRBs)

Outstanding amount in crore

Sr.	Sector	Country*			Y-o-Y % variation		Madhya Pradesh			Y-o-Y % variation	
		Jun'22	Jun'23	Jun'24	Jun'23	Jun'24	Jun'22	Jun'23	Jun'24	Jun'23	Jun'24
1	Total Credit	12345375	14355812	16409083	16.28	14.30	334111	384552	461198	15.10	19.93
2	Agriculture & Allied	1482848	1857357	2186829	25.26	17.74	83601	94296	110074	12.79	16.73
3	MSME	1872701	2216765	2531940	18.37	14.22	68084	78546	95158	15.37	21.15
4	Housing	618578	633058	752911	2.34	18.93	26335	27056	31890	2.74	17.87
5	Education	57807	59458	61269	2.86	3.05	2012	2091	2175	3.93	4.02
6	Priority Sector	4110423	4856740	5614770	18.16	15.61	182450	204989	241528	12.35	17.82

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

- ⇒ Total credit of Scheduled Commercial Banks (excluding RRBs) in the state increased by 19.93% y-o-y in June'24 as compared with an increase of 14.30% 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 16.73% in June'24 as compared with an increase of 17.74% by the Commercial Banks in the country.
- ⇒ Year-on year growth under MSME sectors in Madhya Pradesh was 21.15% in June'24, whereas it was 14.22% in the Country.
- ⇒ Credit to housing sectors grew by 17.87% y-o-y in June'24 in the State as compared to 18.93% in the country.
- ⇒ . Credit to education sectors grew by 4.02% y-o-y in June'24 in the State as compared to 3.05 % in the country.
- ⇒ Y-o-Y growth under priority sector in the state was 17.82% in June'24 as compared to growth of 15.61% in the country.

AGENDA NO-2

Review of credit disbursement by Banks

2.1. ACHIEVEMENT UNDER ACP OF THE STATE Q-1 FY 2024-25

Number in lakh & Amount in crore

Sr. No	Sector	FY 2023-24 (June'23)			FY 2024-25 (June'24)				
		Target (Amt.)	Achieve (Amt.)	Achi. %	Target		Achievement		Achi. %
					No	Amt.	No	Amt.	Amt.
1	Agriculture	1,37,752	40,515	29	75.92	1,35,459	31.03	49,731	37
1a	Farm Credit	1,23,460	34,353	28	74.97	1,16,682	30.80	39,498	34
1b	Crop Loan	82,000	27,328	33	46.34	80,871	24.35	31,205	39
1c	Agri Infra	3,343	304	9	0.14	1,679	0.02	376	22
1d	Ancillary Activity	10,948	5,858	54	0.81	17,098	0.21	9,857	58
2	MSME	84,173	41,374	49	11.32	1,11,066	2.76	54,517	49
3	Export Credit	309	50	16	0	432	0.01	55	13
4	Education	581	69	12	0.28	468	0.06	94	20
5	Housing	7,275	860	12	1.09	5,998	0.32	1,225	20
6	Social infra	615	38	6	0.07	213	0	8	4
7	Renewable	84	0	0	0.05	84	0	2	2
8	Others	4,616	1,130	24	7.37	5,258	1.41	1,127	21
9	Total Priority	2,35,409	84,036	36	96.10	2,58,978	35.58	1,06,759	41
10	Total NPS	72,797	76,480	105	18.27	99,645	8.45	60,135	60
11	Total Credit Plan	3,08,206	1,60,516	52.08	114.37	3,58,623	44.03	1,66,894	47

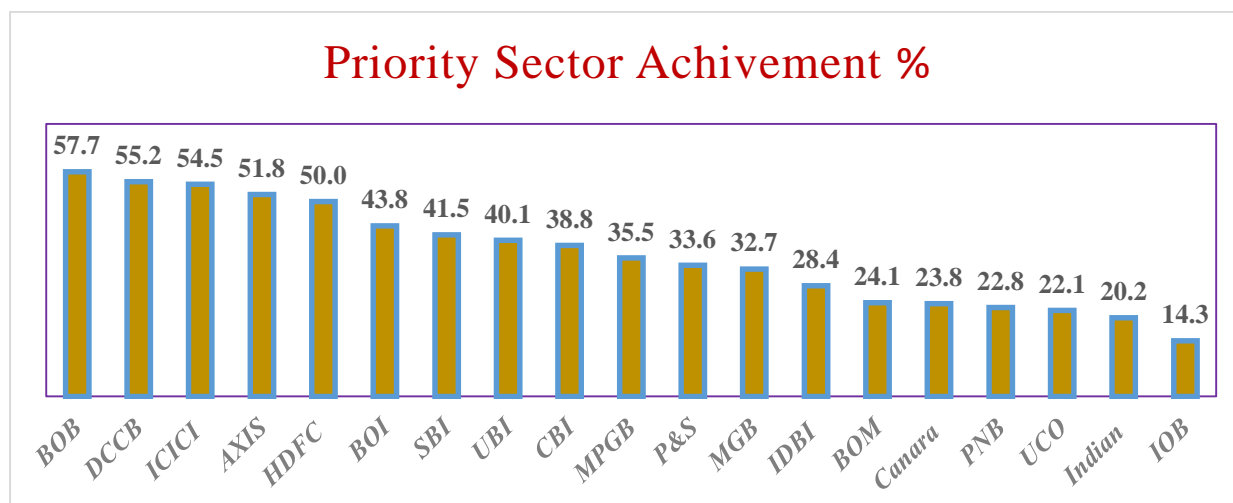
2.4 Agency wise status of ACP Achievement

June 30, 2024

Amount in crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi.%	Target	Achi.	Achi.%	Target	Achi.	Achi.%
PSBs	61,091	20,746	33.96	47,996	21,353	44.49	1,14,455	42,917	37.50
PVTs	34,746	13,151	37.85	56,240	29,001	51.57	95,262	43,052	45.19
CBs	95,837	33,897	35.37	1,04,236	50,354	48.31	2,09,717	85,969	40.99
RRBs	10,993	3,745	34.07	1,970	768	38.98	14,334	4,999	34.88
Co-Ope.	24,713	11,237	45.47	700	2,880	411.43	25,605	14,122	55.15
SFBs	3,916	852	21.76	4,160	515	12.38	9,322	1,669	17.90
Total	1,35,459	49,731	36.71	1,11,066	54,517	49.09	2,58,978	1,06,759	41.22

2.5 Achievement % under Annual Credit Plan by major banks FY 2024-25 (Q1)



AGENDA NO-3

Agenda from various Government Departments

3.1. Central Know Your Customer (CKYC)

Central Know your Customer record registry (CKYCRR) is a centralized repository established under PML Rules, 2005 (Maintenance of Records) in 2016 as a repository of KYC record. It was introduced by the Government of India and is managed by the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI). Before this repository, when a person approaches the financial institution for opening an account, he/she needs to submit KYC documents to every financial institution. For any change in KYC details, individual needs to approach all the institutions where he/she have an account.

Now, customer has to submit documents only once to any financial institution, the financial institutions upload the KYC details into this repository and the CKYCR issues a 14-digit unique CKYC Number, which can be used by the customers to maintain multiple account-based relationships. In case of any changes to the personal information can be informed to only one institution and all other institutions customer has an account will be informed by CKYCR.

As per PML guideline, every Reporting Entity within 10 days after the commencement of account-based relationship with the client has to file the electronic copy of the client's KYC records with the Central KYCR Registry. The CKYCR Registry shall process the KYC records received from reporting entity for deduplication and issue a 14-digit unique KYC identifier for each client to the reporting entity, which shall communicate the KYC identifier in writing to the customer. The registry has started Missed call facility (no.7799022129) and view only facility on CKYCR website to know CKYC card.

All financial institutions regulated by entities like the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority (IRDA), and others are required to participate in the CKYC process.

This system has become an essential part of the financial infrastructure in India, ensuring that customer data is securely managed while simplifying the KYC process for all parties involved.

Bank wise status is as below-

Bank Name	Institution Type	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCRR for customer onboarding)
Bank of Baroda	PSU Bank	100101	75706	50446	175807	0.43
Bank of India	PSU Bank	398352	3883	0	402235	0.01
Bank of Maharashtra	PSU Bank	52788	21467	0	74255	0.29
Canara Bank	PSU Bank	17465	9650	0	27115	0.36
Central Bank of India	PSU Bank	45804	24	0	45828	0.00
Indian Bank	PSU Bank	140021	48062	3808	188083	0.26
Indian Overseas Bank	PSU Bank	4078	36	0	4114	0.01
Punjab and Sind Bank	PSU Bank	1369	247	0	1616	0.15
Punjab National Bank	PSU Bank	105017	23	5	105040	0.00
State Bank of India	PSU Bank	320747	391957	343552	712704	0.55
UCO Bank	PSU Bank	21043	142	25	21185	0.01
Union Bank Of India	PSU Bank	113301	4757	1	118058	0.04
AU SFB	Private Bank	37662	1414	3015	39076	0.04
Axis Bank Limited	Private Bank	18732	89931	55796	108663	0.83
Bandhan Bank Limited	Private Bank	13026	32886	1157	45912	0.72
City Union Bank	Private Bank	138	2	0	140	0.01
CSB Bank Ltd.	Private Bank	84	0	0	84	0.00
DCB Bank Ltd.	Private Bank	1125	1459	0	2584	0.56
Dhanlaxmi Bank	Private Bank	11	0	0	11	0.00
EQUITAS SFB	Private Bank	1585	90	636	1675	0.05
ESAF SFB	Private Bank	9045	0	0	9045	0.00
FINCARE SFB	Private Bank	4934	0	0	4934	0.00
HDFC Bank	Private Bank	47134	129606	34248	176740	0.73
ICICIBank Ltd	Private Bank	37937	74828	51	112765	0.66
IDBI Bank Limited	Private Bank	6596	10605	1	17201	0.62
IDFC First Bank	Private Bank	20988	167623	98644	188611	0.89
Indusind Bank	Private Bank	17462	136361	1709	153823	0.89
Jammu and Kashmir Bank	Private Bank	102	0	0	102	0.00
Jana SFB	Private Bank	23666	77	120	23743	0.00
Karur Vysa Bank	Private Bank	35	12891	0	12926	1.00
Kotak Mahindra Bank	Private Bank	59337	152335	102402	211672	0.72
RBL Bank Ltd	Private Bank	1380	16154	2838	17534	0.92
Suryoday SFB	Private Bank	3390	27276	10932	30666	0.89
Tamilnad Mercantile Bank	Private Bank	77	208	83	285	0.73

Federal Bank	Private Bank	2570	5850	0	8420	0.69
The Karnataka Bank	Private Bank	530	4	0	534	0.01
South Indian Bank	Private Bank	257	741	677	998	0.74
UJJIVAN SFB	Private Bank	1518	0	98	1518	0.00
UTKARSH SFB	Private Bank	2035	4185	2668	6220	0.67
Yes Bank	Private Bank	5943	27322	19411	33265	0.82
Madhya Pradesh Gramin Bank	RRB	3	4	0	7	0.57
Madhyanchal Gramin Bank	RRB	98490	3	0	98493	0.00
India Post Payment Bank	Payment Bank	190858	9	1	190867	0.00

3.2 PM Vishwakarma

PM Vishwakarma, a Central Sector Scheme has been launched on September 17, 2023 by Ministry of Micro, Small and Medium Enterprises to provide holistic and end-to-end support to the traditional artisans and craftspeople in scaling up their products and services through access to collateral free credit, skill training, modern tools, incentive for digital transactions and market linkage support.

The scheme covers artisans and craftspeople engaged in 18 family based trades viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoemsmith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker.

The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:

Recognition: The artisans and craftspeople will receive PM Vishwakarma certificate and ID card. This certificate shall enable the applicant's recognition as a *Vishwakarma*.

Skill Upgradation: To enhance the capabilities, a Basic Training of 5-7 days and Advanced Training of 15 days or more will be provided, with a stipend of Rs. 500 per day.

Toolkit Incentive: A toolkit incentive of Rs. 15000 will be provided to the beneficiaries after skill verification at the start of Basic Skill Training.

Credit Support: Collateral free loan of Rs.1 lakh with tenure of 18 months in first tranche and Rs.2 lakhs with 30 months repayment in second tranche at a concessional interest rate fixed at 5 % is available, with Government of India subvention to the extent of 8%. The second tranche loan will be available to only those beneficiaries who have paid the first tranche loan regularly and have adopted digital transactions in their business or have undergone Advanced Training.

Incentive for Digital Transaction: The Scheme also provides an incentive of Rs.1 per transaction for a maximum of up to 100 transactions monthly for digital transactions.

Marketing Support: Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, on boarding on e-commerce platforms to improve linkage to value chain.

Action Point for Banks-

1. Verify saving bank account details in T+2 days basis.
2. Timely disposal of loan applications as per policy.

Number of applications

Sr.	Bank Name	Received	Sanctioned	Disbursed	Rejected	Pending
1	Bank of Baroda	4287	1091	458	1137	2059
2	Bank of India	4391	1440	1290	1740	1211
3	Bank of Maharashtra	835	350	274	205	280
4	Canara Bank	580	108	83	319	153
5	Central Bank of India	2627	362	206	697	1568
6	IDBI Bank Ltd	148	3	3	93	52
7	Indian Bank	1727	369	317	769	589
8	Indian Overseas Bank	67	32	30	9	26
9	MPGB	414	48	32	141	225
10	MGB	773	70	4	80	623
11	Punjab and Sindh Bank	76	29	27	8	39
12	Punjab National Bank	1934	802	743	590	542
13	State Bank of India	11912	3111	1896	2728	6073
14	UCO Bank	1034	407	380	321	306
15	Union Bank of India	2993	604	377	906	1483
16	Kotak Mahindra Bank	42	0	0	2	40
17	HDFC Bank Ltd	207	0	0	4	203
18	Yes Bank	20	0	0	5	15
19	Other Bank	512	0	0	6	506
	Grand Total	34579	8826	6120	9760	15993

AGENDA NO-4

Progress under Government Sponsored Scheme

4.1. Mukhya Mantri Udyam Kranti Yojana

As on 30.09.2024

No. in actual

Sr.	Bank Name	Target	Received	Sanctioned	Disbursed	Rejected	Pending	Sanction % over target	Sanction % over submitted
1	Bank of India	392	941	454	425	93	394	115.82	48.25
2	PNB	375	719	297	224	134	288	79.20	41.31
3	Union Bank	365	761	278	264	55	428	76.16	36.53
4	CBoI	417	739	228	150	153	358	54.68	30.85
5	IOB	90	90	48	46	0	42	53.33	53.33
6	SBI	967	2037	488	354	81	1468	50.47	23.96
7	ICICI Bank	189	88	83	77	0	5	43.92	94.32
8	Bank of Baroda	388	452	161	147	26	265	41.49	35.62
9	UCO Bank	202	169	79	66	15	75	39.11	46.75
10	Canara Bank	348	307	133	128	10	164	38.22	43.32
11	Indian Bank	218	204	61	39	10	133	27.98	29.90
12	BOM	250	175	53	46	7	115	21.20	30.29
13	HDFC Bank	252	57	42	41	0	15	16.67	73.68
14	IDBI Bank Ltd	189	57	20	17	1	36	10.58	35.09
15	Punjab & Sind	68	23	6	3	3	14	8.82	26.09
16	Bandhan Bank	46	5	4	4	0	1	8.70	80.00
17	Axis Bank Ltd	178	16	8	8	0	8	4.49	50.00
18	Yes Bank	66	0	0	0	0	0	0.00	0.00
19	Federal Bank	0	2	1	1	0	1	0.00	50.00
20	IDFC Bank	0	3	0	0	0	3	0.00	0.00
Total		5000	6845	2444	2040	588	3813	48.88	35.70

4.2. Sant Ravidas Swarojgar Yojana

As on 30.09.2024

No. in actual

Sr.	Bank Name	Target	Received	Sanctioned	Disbursed	Rejected	Pending	Sanction % over target	Sanction % over submitted
1	Punjab National Bank	128	249	91	67	60	98	71.09	36.55
2	Union Bank	120	276	70	62	11	195	58.33	25.36
3	Bank of India	151	353	85	70	57	211	56.29	24.08
4	State Bank of India	391	817	142	99	40	635	36.32	17.38
5	Indian Overseas Bank	19	25	6	5	3	16	31.58	24.00
6	Bank of Baroda	90	154	23	21	11	120	25.56	14.94
7	ICICI Bank	97	26	22	19	0	4	22.68	84.62
8	Canara Bank	101	96	21	20	7	68	20.79	21.88
9	Central Bank of India	157	203	32	12	57	114	20.38	15.76
10	Bank of Mahaarashtra	63	54	8	6	4	42	12.70	14.81
11	UCO Bank	56	61	7	3	9	45	12.50	11.48
12	Punjab & Sind Bank	14	9	1	0	0	8	7.14	11.11
13	IDBI Bank Ltd	35	14	2	2	1	11	5.71	14.29
14	Bandhan Bank	101	6	4	4	0	2	3.96	66.67
15	Indian Bank	77	67	3	2	7	57	3.90	4.48
16	HDFC Bank	130	22	2	2	0	20	1.54	9.09
17	Axis Bank Ltd	76	2	0	0	0	2	0.00	0.00
18	IDFC First Bank	0	2	0	0	0	2	0.00	0.00
19	MPGB	110	1	0	0	0	1	0.00	0.00
20	Yes Bank	21	2	0	0	0	2	0.00	0.00
21	Other	63	0	0	0	0	0	0.00	0.00
Total		2000	2439	519	394	267	1653	25.95	21.28

4.3. Dr. Bhimrao Ambedkar Arthik Kalyan Yojana

As on 30.09.2024

No. in actual

Sr	Bank Name	Target	Received	Sanctioned	Disbursed	Rejected	Pending	Sanction % over target	Sanction % over submitted
1	Union Bank	301	291	168	166	9	114	55.81	57.73
2	Punjab & Sind Bank	36	20	16	16	0	4	44.44	80.00
3	UCO Bank	141	67	45	45	0	22	31.91	67.16
4	Indian Overseas Bank	48	20	13	13	1	6	27.08	65.00
5	Bank of Baroda	226	132	60	48	7	65	26.55	45.45
6	Punjab National Bank	319	140	82	69	25	33	25.71	58.57
7	Bank of India	378	200	94	89	20	86	24.87	47.00
8	State Bank of India	978	498	242	230	11	245	24.74	48.59
9	Central Bank of India	387	142	68	58	20	54	17.57	47.89
10	Indian Bank	191	73	33	30	3	37	17.28	45.21
11	Canara Bank	253	61	34	32	3	24	13.44	55.74
12	Bank of Mahaarashtra	157	42	21	21	2	19	13.38	50.00
13	HDFC Bank	326	26	20	10	0	6	6.13	76.92
14	IDBI Bank	89	6	3	3	1	2	3.37	50.00
15	ICICI Bank	242	5	5	5	0	0	2.07	100.00
16	Axis Bank Ltd	190	1	0	0	0	1	0.00	0.00
17	Bandhan Bank	253	1	0	0	0	1	0.00	0.00
18	Other	485	0	0	0	0	0	0.00	0.00
	Total	5000	1725	904	835	102	719	18.08	52.41

4.4 Tantya Mama Arthik Kalyan Yojana

As on 30.09.2024

No. in actual

Sr	Bank Name	Target	Received	Sanctioned	Disbursed	Rejected	Pending	Sanction % over target	Sanction % over submitted
1	Central Bank of India	750	177	34	22	24	119	4.53	19.21
2	Bank of Maharashtra	355	67	14	10	4	49	3.94	20.90
3	Punjab National Bank	719	104	22	10	26	56	3.06	21.15
4	Indian Bank	270	52	8	1	1	43	2.96	15.38
5	UCO Bank	371	51	8	6	2	41	2.16	15.69
6	Bank of Baroda	702	109	12	4	5	92	1.71	11.01
7	Canara Bank	673	43	7	7	3	33	1.04	16.28
8	ICICI Bank	500	5	5	5	0	0	1.00	100.00
9	Bank of India	721	152	7	4	13	132	0.97	4.61
10	State Bank of India	2222	427	16	10	9	402	0.72	3.75
11	Indian Overseas Bank	146	9	1	1	0	8	0.68	11.11
12	Union Bank of India	697	70	3	1	1	66	0.43	4.29
13	Yes Bank	113	0	0	0	0	0	0.00	0.00
14	Axis Bank Ltd	391	1	0	0	0	1	0.00	0.00
15	Bandhan Bank	563	1	0	0	0	1	0.00	0.00
16	HDFC Bank	485	4	0	0	0	4	0.00	0.00
17	IDBI Bank Ltd	209	2	0	0	0	2	0.00	0.00
18	Punjab & Sind Bank	113	3	0	0	0	3	0.00	0.00
Total		10000	1277	137	81	88	1052	1.37	10.73

4.5 Bhagwan Birsa Munda Swarojgar Yojana

As on 30.09.2024

No. in actual

Sr	Bank Name	Target	Received	Sanctioned	Disbursed	Rejected	Pending	Sanction % over target	Sanction % over submitted
1	Punjab National Bank	90	99	29	17	29	41	32.22	29.29
2	ICICI Bank	39	16	11	11	0	5	28.21	68.75
3	Central Bank of India	132	256	30	18	59	167	22.73	11.72
4	State Bank of India	190	614	39	20	13	562	20.53	6.35
5	Bank of India	124	210	24	23	60	126	19.35	11.43
6	Union Bank	70	136	13	13	8	115	18.57	9.56
7	UCO Bank	22	29	4	4	5	20	18.18	13.79
8	Indian Bank	12	19	2	0	0	17	16.67	10.53
9	Bank of Baroda	95	153	15	5	33	105	15.79	9.80
10	Punjab & Sind Bank	8	4	1	1	0	3	12.50	25.00
11	Indian Overseas Bank	10	2	1	1	0	1	10.00	50.00
12	IDBI Bank	15	6	1	1	0	5	6.67	16.67
13	BOM	32	48	1		4	43	3.13	2.08
14	HDFC Bank	45	4	1	1	0	3	2.22	25.00
15	Canara Bank	66	35	1	1	3	31	1.52	2.86
16	Yes Bank	5	0	0	0	0	0	0.00	0.00
17	Axis Bank	25	5	0	0	0	5	0.00	0.00
18	Bandhan Bank	20	0	0	0	0	0	0.00	0.00
19	IDFC First Bank	0	1	0	0	0	1	0.00	0.00
Total		1000	1637	173	116	214	1250	17.30	10.57

4.6 Pichda Varg Alpsankhayk Swarojgar Yojana

As on 30.09.2024

No. in actual

Sr.	Bank Name	Target	Received	Sanctioned	Disbursed	Rejected	Pending	Sanction % over target	Sanction % over submitted
1	Bank of Mahaarashtra	314	22	22	22	0	0	7.01	100.00
2	Union Bank	602	23	22	22	0	1	3.66	95.65
3	Indian Bank	383	9	7	7	0	2	1.83	77.78
4	UCO Bank	282	6	1	1	0	5	0.36	16.67
5	Axis Bank Ltd	379	0	0	0	0	0	0.00	0.00
6	HDFC Bank Ltd	652	0	0	0	0	0	0.00	0.00
7	ICICI Bank	484	0	0	0	0	0	0.00	0.00
8	IDBI Bank Ltd	177	0	0	0	0	0	0.00	0.00
9	Indian Overseas Bank	96	0	0	0	0	0	0.00	0.00
10	Punjab And Sind Bank	72	0	0	0	0	0	0.00	0.00
11	Yes Bank	106	0	0	0	0	0	0.00	0.00
12	Bandhan Bank Ltd	506	0	0	0	0	0	0.00	0.00
13	Bank of Baroda	452	9	0	0	0	9	0.00	0.00
14	Bank of India	755	2	0	0	0	2	0.00	0.00
15	Canara Bank	506	2	0	0	0	2	0.00	0.00
16	Central Bank of India	774	5	0	0	0	5	0.00	0.00
17	Punjab National Bank	639	9	0	0	0	9	0.00	0.00
18	State Bank of India	1956	18	0	0	1	17	0.00	0.00
19	Indusind Bank	221	0	0	0	0	0	0.00	0.00
20	Kotak Mahindra Bank	94	0	0	0	0	0	0.00	0.00
21	MPGB	550	0	0	0	0	0	0.00	0.00
Total		10000	105	52	52	1	52	0.52	49.52

4.7 Pichda Varg Alpsankhayk Udyam Yojana

As on 30.09.2024

No. in actual

Sr.	Bank Name	Target	Received	Sanctioned	Disbursed	Rejected	Pending	Sanction % over target	Sanction % over submitted
1	Bank of Baroda	90	12	7	7	0	5	7.75	58.33
2	Union Bank	120	14	7	7	0	7	5.81	50.00
3	ICICI Bank	97	5	5	5	0	0	5.17	100.00
4	UCO Bank	56	3	2	2	1	0	3.55	66.67
5	Central Bank of India	155	20	3	3	1	16	1.94	15.00
6	Bank of India	151	11	2	2	1	8	1.32	18.18
7	Canara Bank	101	14	1	1	3	10	0.99	7.14
8	Punjab National Bank	128	10	1	1	0	9	0.78	10.00
9	HDFC Bank	130	1	1	1	0	0	0.77	100.00
10	Bandhan Bank Ltd	101	0	0	0	0	0	0.00	0.00
11	IDBI Bank	35	0	0	0	0	0	0.00	0.00
12	Yes Bank	21	0	0	0	0	0	0.00	0.00
13	Axis Bank	76	0	0	0	0	0	0.00	0.00
14	Bank of Maharashtra	63	5	0	0	0	5	0.00	0.00
15	Indian Bank	77	0	0	0	0	0	0.00	0.00
16	Indian Overseas Bank	19	2	0	0	0	2	0.00	0.00
17	Punjab And Sind Bank	14	0	0	0	0	0	0.00	0.00
18	State Bank of India	391	27	0	0	0	27	0.00	0.00
19	Indusind Bank	44	0	0	0	0	0	0.00	0.00
20	Kotak Mahindra Bank	19	0	0	0	0	0	0.00	0.00
21	MPGB	110	0	0	0	0	0	0.00	0.00
	Total	2000	124	29	29	6	89	1.45	23.39

4.8 Vimukt Ghumantu Ardhghumantu Swarojgar Yojana

As on 30.09.2024

No. in actual

Sr.	Bank Name	Target	Received	Pending	Rejected	Sanctioned	Disbursed	Sanction % over target	Sanction % over submitted
1	Indian Bank	41	1	0	0	1	0	2.44	100.00
2	Axis Bank	41	0	0	0	0	0	0.00	0.00
3	HDFC Bank	71	0	0	0	0	0	0.00	0.00
4	ICICI Bank	52	0	0	0	0	0	0.00	0.00
5	IDBI Bank	18	0	0	0	0	0	0.00	0.00
6	Indian Overseas Bank	10	0	0	0	0	0	0.00	0.00
7	Punjab & Sind Bank	11	0	0	0	0	0	0.00	0.00
8	Bank of Maharashtra	34	0	0	0	0	0	0.00	0.00
9	Canara Bank	54	0	0	0	0	0	0.00	0.00
10	UCO Bank	31	0	0	0	0	0	0.00	0.00
11	Union Bank of India	64	0	0	0	0	0	0.00	0.00
12	Bank of Baroda	49	2	2	0	0	0	0.00	0.00
13	Bank of India	81	0	0	0	0	0	0.00	0.00
14	Central Bank of India	82	2	2	0	0	0	0.00	0.00
15	Punjab National Bank	68	8	8	0	0	0	0.00	0.00
16	State Bank of India	211	3	3	0	0	0	0.00	0.00
17	Kotak Mahindra Bank	11	0	0	0	0	0	0.00	0.00
18	MPGB	82	0	0	0	0	0	0.00	0.00
19	MGB	43	0	0	0	0	0	0.00	0.00
	Total	1054	16	15	0	1	0	0.09	6.25

4.10 Prime Minister Employment Generation Programme

As on 30.09.2024

No. in actual & amt. in Cr

Sr.	Bank Name	Target		Forwarded		Sanctioned		Margin Money Disbursed		Pending		Sancti on % over target
		No.	M.M	No.	M.M	No.	M.M	No.	M.M	No.	M.M.	
1	Central Bank Of India	377	10.63	110	5.49	512	29.21	133	4.55	380	14.54	274.76
2	Indian Overseas Bank	46	1.39	7	0.21	30	2.05	14	0.53	4	0.15	147.03
3	IDBI Bank	40	1.23	5	0.22	31	1.58	12	0.30	43	2.17	127.98
4	Union Bank Of India	359	10.05	63	2.64	273	10.27	91	2.70	126	4.47	102.19
5	State Bank Of India	489	13.61	222	6.80	391	11.22	358	6.90	156	5.02	82.44
6	Bank Of India	381	10.73	90	3.34	252	8.83	141	3.36	60	2.19	82.35
7	UCO Bank	79	2.31	14	0.49	41	1.51	40	0.70	2	0.10	65.60
8	Bank Of Baroda	382	10.83	45	2.37	137	6.91	44	1.90	305	12.30	63.84
9	Punjab National Bank	360	10.15	99	3.94	198	6.28	165	3.90	158	7.45	61.80
10	Indian Bank	162	4.67	11	0.60	53	2.33	18	0.32	193	6.18	49.90
11	MPGB	312	8.76	62	1.81	133	4.15	126	2.42	198	6.47	47.32
12	HDFC Bank	103	2.96	11	1.00	14	1.26	3	0.26	154	9.27	42.41
13	Bank Of Maharashtra	124	3.55	19	0.78	33	1.26	9	0.38	63	2.57	35.46
14	MGB	79	2.31	40	0.79	25	0.73	48	0.92	130	3.27	31.62
15	Punjab And Sind Bank	39	1.22	5	0.08	2	0.14	1	0.03	19	0.51	11.11
16	Canara Bank	312	8.76	45	1.99	16	0.67	54	1.16	6	0.43	7.65
17	Axis Bank	103	2.90	4	0.12	3	0.04	0	0.00	0	0.00	1.48
18	ICICI Bank	103	2.96	0	0.00	0	0.00	0	0.00	7	0.69	0.00
19	Yes Bank	28	0.83	0	0.00	0	0.00	0	0.00	0	0.00	0.00
TOTAL		3877	109.85	852	32.67	2144	88.42	1257	30	2004	77.76	80.50

4.10 PM SVANidhi Street Vendor Scheme

4.10.1. First Tranche 10k

As on 30.09.2024

No. in actual

Sr.	BANK NAME	Received	Sanctioned	Disbursed	Pending	Returned	Sanction %
1	Central Bank of India	74376	68188	68020	1091	5097	91.68
2	MPGB	29248	26058	23741	651	2539	89.09
3	Indian Bank	39456	35137	34929	1029	3290	89.05
4	Union Bank of India	84659	74880	74341	1357	8422	88.45
5	State Bank of India	319765	281992	271444	10358	27415	88.19
6	Bank of India	146186	128788	128553	2985	14413	88.10
7	Punjab National Bank	75281	66072	65325	1211	7998	87.77
8	Punjab and Sind Bank	4801	4171	4159	61	569	86.88
9	UCO Bank	26840	23290	23167	347	3203	86.77
10	Canara Bank	38172	33103	32907	821	4248	86.72
11	Indian Overseas Bank	8336	7177	7136	221	938	86.10
12	Bank of Maharashtra	16496	13935	13660	95	2466	84.48
13	Bank of Baroda	103403	87328	86529	3739	12336	84.45
14	J & K Bank Ltd	50	42	42	4	4	84.00
15	Madhyanchal Gramin Bank	16658	13777	13393	683	2198	82.71
17	IDBI Bank Ltd	5097	3423	3296	526	1148	67.16
18	AU Small Finance Bank	934	541	537	128	265	57.92
19	ICICI Bank Ltd	2639	1291	1265	517	831	48.92
20	Utkarsh SFB	359	174	167	154	31	48.47
21	HDFC Bank Ltd	11245	5068	4931	421	5756	45.07
22	Axis Bank	3629	1475	1397	1560	594	40.64
23	Karur Vysya Bank	57	21	21	17	19	36.84
24	Kotak Mahinda Bank	5483	1962	1934	2807	714	35.78
25	South India Bank	71	23	23	19	29	32.39
26	Karnataka Bank	495	150	95	82	263	30.30
27	Bandhan Bank	866	252	252	67	547	29.10
28	RBL Bank	49	13	12	34	2	26.53
29	IDFC First Bank Ltd	819	214	211	248	357	26.13
30	Dhanlaxmi Bank Ltd	8	2	2	6	0	25.00
31	Yes Bank	162	29	28	42	91	17.90
32	Tamilnad Mercantile Bank	55	7	7	44	4	12.73
33	Indusind Bank Ltd	809	102	54	554	153	12.61
34	Ujjivan SFB	114	14	12	32	68	12.28
35	City Union Bank	33	2	1	3	28	6.06
36	Jana SFB	28	1	1	20	7	3.57
	Other Bank	96	69	69	7	20	0.00
	Total	1016775	878771	861661	31941	106063	86.43

4.10.2. Second Tranche 20k

As on 30.09.2024

No. in actual

Sr.	BANK NAME	Total applications	Sanctioned	Disbursed	Sanction % over applications	Pending	Return by Bank
1	State Bank of India	148746	110967	102210	74.60%	23107	14672
2	Bank of India	54065	47886	47579	88.57%	1215	4964
3	Central Bank of India	44216	30360	29568	68.66%	4987	8869
4	Union Bank of India	34046	29185	28776	85.72%	719	4142
5	Bank of Baroda	28779	24284	23891	84.38%	1115	3380
6	Punjab National Bank	28698	23563	23047	82.11%	1084	4051
7	Canara Bank	20221	15990	15665	79.08%	297	3934
8	Indian Bank	17185	12367	12125	71.96%	480	4338
9	MPGB	13827	11099	9397	80.27%	383	2345
10	UCO Bank	10272	8645	8506	84.16%	143	1484
11	Bank of Maharashtra	6660	5507	5216	82.69%	169	984
12	Madhyanchal Gramin Bank	6680	4188	3950	62.69%	857	1635
13	Indian Overseas Bank	3670	3019	2957	82.26%	100	551
14	Punjab and Sind Bank	1966	1755	1751	89.27%	16	195
15	HDFC Bank Ltd	2531	1487	835	58.75%	220	824
16	IDBI Bank Ltd	1744	1186	1072	68.00%	196	362
17	Kotak Mahinda Bank	707	353	241	49.93%	305	49
18	Axis Bank	206	124	106	60.19%	66	16
19	ICICI Bank Ltd	560	117	107	20.89%	286	157
20	AU SFB	247	107	102	43.32%	91	49
21	Utkarsh SFB	74	65	56	87.84%	4	5
22	IDFC First Bank Ltd	144	38	38	26.39%	36	70
23	Karnataka Bank Ltd	59	35	15	59.32%	11	13
24	Bandhan Bank	176	24	24	13.64%	35	117
25	The J & K Bank Ltd	16	13	13	81.25%	0	3
26	Tamilnad Mercantile Bank	6	4	4	66.67%	2	0
27	South India Bank	9	4	3	44.44%	1	4
28	Karur Vysya Bank	9	3	3	33.33%	0	6
29	Yes Bank	3	1	1	33.33%	2	0
30	Indusind Bank	17	1	1	5.88%	16	0
31	Ujjivan SFB	8	0	0	0.00%	2	6
32	City Union Bank	1	0	0	0.00%	0	1
33	RBL Bank	10	0	0	0.00%	10	0
34	Other Bank	32	0	0	0.00%	12	20
	Total	425590	332377	317259	78.10%	35967	57246

4.10.3. Third Tranche 50k

As on 30.09.2024

No. in actual

Sr.	Bank	Total application	Sanctioned	Disbursed	Sanction %	Pending	Returned
1	State Bank of India	35966	24175	22615	67.22%	10757	1034
2	Bank of India	15264	13364	13250	87.55%	340	1560
3	Union Bank of India	7362	6445	6231	87.54%	441	476
4	Central Bank of India	15278	6413	5911	41.98%	4410	4455
5	Punjab National Bank	6988	6024	5835	86.20%	484	480
6	Canara Bank	8619	6002	5484	69.64%	266	2351
7	Bank of Baroda	5313	4571	4402	86.03%	451	291
8	MPGB	4425	3900	3498	88.14%	137	388
9	Indian Bank	3325	3088	3042	92.87%	102	135
10	UCO Bank	2508	2289	2194	91.27%	44	175
11	Bank of Maharashtra	1640	1496	1426	91.22%	27	117
12	Madhyanchal Gramin Bank	1453	1290	1234	88.78%	98	65
13	Indian Overseas Bank	1350	1174	1144	86.96%	38	138
14	Punjab and Sind Bank	580	546	543	94.14%	12	22
15	IDBI Bank Ltd	438	362	325	82.65%	53	23
16	HDFC Bank Ltd	177	118	19	66.67%	26	33
17	ICICI Bank Ltd	57	28	26	49.12%	28	1
18	Kotak Mahinda Bank	65	22	21	33.85%	43	0
19	The J & K Bank Ltd	8	8	8	100.00%	0	0
20	Utkarsh SFB	15	8	8	53.33%	3	4
21	Axis Bank	7	5	5	71.43%	1	1
23	AU SFB	9	5	4	55.56%	1	3
25	Karnataka Bank Ltd	11	5	3	45.45%	3	3
26	IDFC First Bank Ltd	16	5	4	31.25%	5	6
27	Tamilnad Mercantile Bank	2	2	2	100.00%	0	0
28	South India Bank	1	1	1	100.00%	0	0
29	Bandhan Bank	6	0	0	0.00%	1	5
30	City Union Bank	1	0	0	0.00%	1	0
	Total	110884	81346	77235	73.36%	17772	11766

4.11 Agriculture Infrastructure Fund

As on 30.09.2024

No. in actual & amt. in Cr

Sr.	Bank	Target FY 2024-25		Achievement			Pending	
		No.	Amt (Cr.)	No.	Amt (Cr.)	Achie%	No.	Amt (Cr.)
1	Canara Bank	163	99	38	433.0	437.4	2	0
2	State Bank of India	374	189	513	227.0	120.1	374	82
3	Bank of India	175	88	165	73.0	83.0	157	32
5	Central Bank of India	128	90	73	53.0	58.9	67	23
4	Punjab National Bank	177	74	39	51.0	68.9	46	11
6	HDFC Bank	130	74	37	24.0	32.4	98	43
7	UCO Bank	36	26	30	24.0	92.3	3	0
8	Bank of Maharashtra	73	60	17	23.0	38.3	9	5
11	Bank of Baroda	103	83	49	23.0	27.7	134	31
9	Union Bank of India	48	38	26	16.0	42.1	31	8
10	MPGB	78	35	50	11.0	31.6	31	4
13	Axis Bank	26	20	5	6.0	30.0	15	13
12	Indian Bank	30	25	7	5.2	20.6	8	1
14	Kotak Mahindra Bank	7	9	3	3.2	35.0	1	0
15	IDFC First Bank	2	1	2	1.5	149.0	3	2
20	AU SFB	13	12	1	1.0	8.3	2	2
16	ICICI Bank	25	17	3	0.8	4.9	0	0
17	IDBI Bank	7	2	1	0.1	5.0	4	0
18	DCCBs	38	16	0	0.0	0.0	0	0
19	Madhyanchal Gramin Bank	26	15	0	0.0	0.0	0	0
21	Yes Bank	3	5	0	0.0	0.0	1	0
22	Indian Overseas Bank	3	3	0	0.0	0.0	0	0
23	Punjab and Sind Bank	2	2	0	0.0	0.0	0	0
24	Karnataka Bank	2	1	0	0.0	0.0	0	0
25	Indusind Bank	2	1	0	0.0	0.0	1	0
26	The Federal Bank	1	1	0	0.0	0.0	0	0
Total		1672	986	1059	975.8	99.0	987	258

4.12. National Rural Livelihood Mission (NRLM)

As on 30.09.2024

No. in actual & amt. in Cr

Sr	Bank name	Annual Target		Submitted Applications	Sanctioned		Pending Cases	Rejected cases	Total disbursement during FY 2024-25			Achie%	
		No. of SHG	Amount		No. of SHG	Amount			No. of SHG	Amount	per SHG amt	SHG (%)	Amt (%)
1	Central Bank of India	19727	330	5991	4835	105	739	417	16956	317	1.87	86.0	96.1
2	IDBI Bank	203	10	59	201	4	0	2	204	4	1.96	100.5	42.1
3	HDFC Bank	8852	450	2525	4780	178	0	39	5696	211	3.70	64.3	46.9
4	Bank of India	11668	275	3459	1514	40	1319	626	6443	106	1.65	55.2	38.5
5	MPGB	58639	1298	14404	6211	196	5653	2540	33763	466	1.38	57.6	35.9
6	ICICI Bank	1218	52	232	432	15	0	3	447	15	3.36	36.7	28.8
7	State Bank of India	17866	410	5225	792	24	3836	597	8711	157	1.80	48.8	38.3
8	Indian Bank	7855	120	920	274	10	594	52	1840	24	1.30	23.4	20.0
9	Bank of Baroda	3065	78	535	62	2	438	35	1306	14	1.07	42.6	17.9
10	Punjab & Sind Bank	340	7	50	0	0	28	22	122	1	0.82	35.9	13.9
11	Punjab National Bank	6984	205	2034	184	4	1529	321	1744	34	1.95	25.0	16.6
12	Canara Bank	2526	54	686	61	2	477	148	1366	9	0.66	54.1	16.7
13	UCO Bank	1881	50	541	45	1	251	245	1256	9	0.72	66.8	18.0
14	Union bank of India	10778	210	2097	174	5	1231	692	1867	29	1.55	17.3	13.8
15	Madhyanchal Gramin Bank	32398	587	9078	1047	25	4667	3364	6844	102	1.49	21.1	17.4
16	Indian Overseas Bank	227	7	43	21	0	21	1	60	1	1.35	26.5	11.6
17	Bank of Maharashtra	5102	157	1832	153	3	1420	259	1034	23	2.22	20.3	14.6
	Total	189328	4300	49711	20786	613	22203	9363	89659	1522	1.70	47.4	35.4

4.13 National Urban Livelihood Mission (NULM)

4.13.1 SEP- Individual

As on 30.09.2024

No. in actual

Sr.	Bank Name	Target	Received	Sanctioned	Disbursed	Pending for Sanctioned	Pending for Disbursement	Achi% over Sanction
1	Union Bank of India	310	361	341	328	20	13	110.00
2	Indian Overseas Bank	50	79	49	48	30	1	98.00
3	Bank of India	390	461	363	357	98	6	93.08
4	Bank of Baroda	233	206	193	188	13	5	82.83
5	UCO Bank	145	126	118	114	8	4	81.38
6	Madhyanchal Gramin Bank	395	299	273	269	26	4	69.11
7	Madhya Pradesh Gramin Bank	766	532	518	513	14	5	67.62
8	State Bank of India	1009	781	591	577	190	14	58.57
9	Punjab National Bank	330	227	191	186	36	5	57.88
10	Indian Bank	197	125	106	95	19	11	53.81
11	Punjab and Sind Bank	37	21	19	17	2	2	51.35
12	Central Bank of India	396	291	172	170	119	2	43.43
13	Bank of Maharashtra	162	75	52	48	23	4	32.10
14	Canara Bank	261	86	78	74	8	4	29.89
15	IDBI Bank	91	26	22	21	4	1	24.18
16	IDFC first Bank	85	12	8	7	4	1	9.41
17	Axis Bank	196	24	18	16	6	2	9.18
18	HDFC Bank	336	25	13	12	12	1	3.87
19	ICICI Bank	250	14	8	8	6	0	3.20
	Other Bank	941						0.00
	Total	6580	3771	3133	3048	638	85	47.61

4.13.2 SEP- Group

As on 30.09.2024

No. in actual

Sr.	Bank Name	Target	Received	Sanctioned	Disbursed	Pending	Pending for Disbursement	Achie%
1	HDFC Bank	28	121	105	103	16	2	375.00
2	MPGB	64	43	34	34	9	0	53.13
3	ICICI BANK	21	16	11	11	6	0	52.38
4	Bank of India	33	11	10	10	1	0	30.30
5	Indian Bank	17	8	5	3	3	2	29.41
6	Bank Of Maharashtra	14	7	4	3	3	1	28.57
7	Madhyanchal Gramin Bank	33	12	9	8	3	1	27.27
8	Central Bank of India	33	10	8	8	2	0	24.24
9	Punjab National Bank	28	10	6	4	4	2	21.43
10	Union Bank of India	26	11	5	3	6	2	19.23
11	State Bank Of India	85	15	11	10	3	1	12.94
12	Bank of Baroda	20	3	2	2	1	0	10.00
13	Canara Bank	22	1	1	1	0	0	4.55
	Other Bank	128						0.00
Total		552	268	211	200	57	11	38.22

4.13.3 Self Help Group

As on 30.09.2024

No. in actual

Sr.	Bank Name	Target	Received	Sanctioned	Disbursed	Pending	Pending for Disbursement	Achie%
1	HDFC Bank	125	786	758	744	28	14	606.40
2	ICICI Bank	93	251	231	224	20	7	248.39
3	MGB	147	132	128	124	4	4	87.07
4	MPGB	285	246	229	220	17	9	80.35
5	CBoI	147	139	117	99	22	18	79.59
6	Indian Bank	73	61	55	51	6	4	75.34
7	Bank of India	145	79	69	56	10	13	47.59
8	Canara Bank	97	52	43	39	9	4	44.33
9	PNB	122	52	44	36	8	8	36.07
10	UBI	115	42	35	31	7	4	30.43
11	BOM	60	21	15	15	6	0	25.00
12	SBI	375	82	78	75	4	3	20.80
13	Bank of Baroda	87	21	12	12	9	0	13.79
14	UCO Bank	54	12	6	4	6	2	11.11
	Other Bank	519						0.00
Total		2444	1976	1820	1730	156	90	74.47

4.14 Pradhan Mantri Formalization of Micro Food Processing Enterprises

As on 30.09.2024

No. in actual

Sr.	Bank Name	Target	Applicati on Received	Loan Sancti on	Sanctio n% over target	Rejec ted	Rejected %	Pendin g at bank	Disbu rseme nt
1	Bank of India	512	936	270	52.73%	169	18.06%	497	79
2	Central Bank of India	522	726	222	42.53%	152	20.94%	352	71
3	HDFC Bank	318	467	125	39.31%	66	14.13%	276	88
4	UCO Bank	178	171	65	36.52%	35	20.47%	71	33
5	Bank of Baroda	306	400	98	32.03%	76	19.00%	226	26
6	MPGB	713	823	151	21.18%	91	11.06%	581	42
7	Punjab National Bank	433	343	81	18.71%	78	22.74%	184	54
8	Union Bank of India	408	415	68	16.67%	88	21.20%	259	27
9	State Bank of India	1328	1444	217	16.34%	526	36.43%	701	106
10	Canara Bank	343	125	56	16.33%	31	24.80%	38	28
11	Indian Overseas Bank	61	33	9	14.75%	3	9.09%	21	8
12	Bank of Maharashtra	198	144	28	14.14%	29	20.14%	87	12
13	IDBI Bank	86	58	10	11.63%	1	1.72%	47	6
14	Equitas SFB	13	2	1	7.69%	0	0.00%	1	0
15	Indian Bank	242	112	16	6.61%	40	35.71%	56	6
16	MGB	367	135	19	5.18%	28	20.74%	88	7
17	Punjab And Sind Bank	46	11	2	4.35%	3	27.27%	6	2
18	Kotak Mahindra Bank	46	5	1	2.17%	0	0.00%	4	1
19	ICICI Bank	236	22	3	1.27%	0	0.00%	19	1
20	Au SFB	21	10	0	0.00%	2	20.00%	8	0
21	Axis Bank	185	19	0	0.00%	1	5.26%	18	0
22	Bandhan Bank	246	7	0	0.00%	0	0.00%	7	0
23	Catholic Syrian Bank	5	0	0	0.00%	0	0.00%	0	0
24	City Union Bank Limited	3	0	0	0.00%	0	0.00%	0	0

25	Development Credit Bank	27	0	0	0.00%	0	0.00%	0	0
26	Dhan Lakshmi Bank	1	0	0	0.00%	0	0.00%	0	0
27	ESAF Small Finance Bank	16	0	0	0.00%	0	0.00%	0	0
28	Federal Bank Ltd	15	1	0	0.00%	0	0.00%	1	0
29	Fincare Small Finance Bank	20	0	0	0.00%	0	0.00%	0	0
30	IDFC First Bank	81	20	0	0.00%	3	15.00%	17	0
31	Indusind Bank	107	4	0	0.00%	0	0.00%	4	0
32	J & K Bank	2	1	0	0.00%	0	0.00%	1	0
33	Jana SFB	10	0	0	0.00%	0	0.00%	0	0
34	Karnataka Bank	6	0	0	0.00%	0	0.00%	0	0
35	Karur Vysya Bank	3	0	0	0.00%	0	0.00%	0	0
36	Lakshmi Vilas Bank	2	0	0	0.00%	0	0.00%	0	0
37	RBL Bank Limited	14	0	0	0.00%	0	0.00%	0	0
38	Shivalik SFB	2	0	0	0.00%	0	0.00%	0	0
39	South Indian Bank	3	0	0	0.00%	0	0.00%	0	0
40	Suryoday SFB	8	0	0	0.00%	0	0.00%	0	0
41	Tamilnad Mercantile	2	0	0	0.00%	0	0.00%	0	0
42	Ujjivan SFB	3	0	0	0.00%	0	0.00%	0	0
43	Utkarsh SFB	10	0	0	0.00%	0	0.00%	0	0
44	Yes Bank	52	4	0	0.00%	0	0.00%	4	0
45	Other Banks	0	25	0	0.00%	0	0.00%	0	0
Total		7200	6463	1442	20.03%	1422	22.00%	3598	597

4.15 AHDF Campaign: Issuance of KCC to Animal Husbandry

As on 30.09.2024

No. in actual

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Sanction % over accepted	Pendency more than 15 days
1	Indian Overseas Bank	1268	1241	364	661	29.33	204
2	IDBI Bank Ltd.	937	927	202	601	21.79	120
3	Punjab & Sind Bank	1632	1543	541	905	35.06	97
4	Union Bank of India	30711	29650	12428	15375	41.92	1754
5	Canara Bank	9538	9233	4307	4759	46.65	117
6	Bank of Maharashtra	14186	13566	6668	6663	49.15	152
7	Punjab National Bank	31884	28966	17880	10617	61.73	359
8	Cooperative Bank	90922	88971	51966	35574	58.41	1253
9	State Bank of India	164634	160166	77565	80279	48.43	1509
10	Bank of India	136176	131762	82962	47100	62.96	1190
11	Bank of Baroda	18975	18770	8659	9888	46.13	181
12	UCO Bank	14859	14806	7666	6983	51.78	93
13	Central Bank of India	58499	57676	31728	25501	55.01	211
14	Indian Bank	20208	19946	9236	10560	46.31	65
	Grand Total	594429	577223	312172	255466	54.08	7305

4.16 AHDF Campaign: Issuance of KCC to Fisheries

As on 30.09.2024

No. in actual

Sr.	Bank Name	Received	Accepted	Sanctioned	Rejected	Sanction % over Accepted	Pendency more than 15 days
1	Bank of Baroda	4813	4796	2061	2658	42.97	73
2	Bank of India	22810	22569	14484	7853	64.18	225
3	Bank of Maharashtra	2597	2499	1522	875	60.90	83
4	Canara Bank	889	888	535	326	60.25	24
5	Central Bank of India	11111	10833	7290	3475	67.29	12
6	Cooperative Bank	61519	61189	39909	19978	65.22	1215
7	IDBI Bank Ltd.	447	447	280	116	62.64	51
8	Indian Bank	5143	5073	2020	3023	39.82	10
9	Indian Overseas Bank	70	70	38	26	54.29	6
10	Punjab & Sind Bank	128	127	35	80	27.56	12
11	Punjab National Bank	4823	4817	3199	1511	66.41	106
12	State Bank of India	35941	35727	20808	14554	58.24	295
13	UCO Bank	1507	1507	844	648	56.01	12
14	Union Bank of India	6379	6324	2898	3011	45.83	413
	Grand Total	158177	156866	95923	58134	61.15	2537

AGENDA NO-5

Miscellaneous Agenda

5.1. Review of Regional Rural Banks performance

A Conference under Chairmanship of Hon'ble Finance Minister, Government of India was held on 22.08.2024 at Udaipur, Rajasthan. The conference was organized to review the performance of the Regional Rural Banks. Chairman of both the Regional Rural Banks i.e. Madhya Pradesh Gramin Bank (MPGB) and Madhyanchal Gramin Bank (MGB) along with their sponsored bank and Commissioner, Institutional Finance, Govt. of Madhya Pradesh attended the conference. It was advised to further review in ensuing SLBC meeting. Accordingly the performance is here as under-

5.1.1 PM Vishwakarma Scheme progress as on 30.09.2024

Sr.	RRB	Sponsored Banks	Loan Applications received	Sanctioned	Pending	Sanction % over application received
1	MPGB	Bank of India	414	48	225	11.59
2	MGB	State Bank of India	710	70	548	9.85

5.1.2 MSME Interventions

Sr.	RRB	Innovative MSME Products	Scheme Brief	Progress as on 30.09.2024	
				No.	amt. (in crore)
1	MPGB	MPGB Sakhi Yojana	Loans to individual NRLM WSHG members for the activities eligible under MUDRA Scheme.	665	5.59
2	MGB	CGFMU based New 4 MUDRA & SHG Loan Products	CGFMU MUDRA	6288	136.92

5.1.3 Performance under APY and Mudra

Sr	RRBs	APY (Nos.)			Mudra (Rs in Crores)		
		Allocated Target FY 2024-25	Achievement as on 30.09.2024	Achievement %	Allocated Target FY 2024-25	Achievement as on 30.09.2024	Achievement %
1	MPGB	77850	24934	32.03	1650	542.51	32.88
2	MGB	40860	27697	68.85	377	100.45	26.64

5.1.4 MSME Performance

RRB	No. of MSME Loan Accounts as on 30.09.2024		
	Micro	Small	Medium
Madhya Pradesh Gramin Bank	193909	36	0
Madhyanchal Gramin Bank	74598	0	0

RRB	No. of Pradhan Mantri Mudra Yojana Accounts as on 30.09.2024		
	Shishu	Kishore	Tarun
Madhya Pradesh Gramin Bank	58600	80326	6971
Madhyanchal Gramin Bank	42178	23010	1707

Amt. in crore

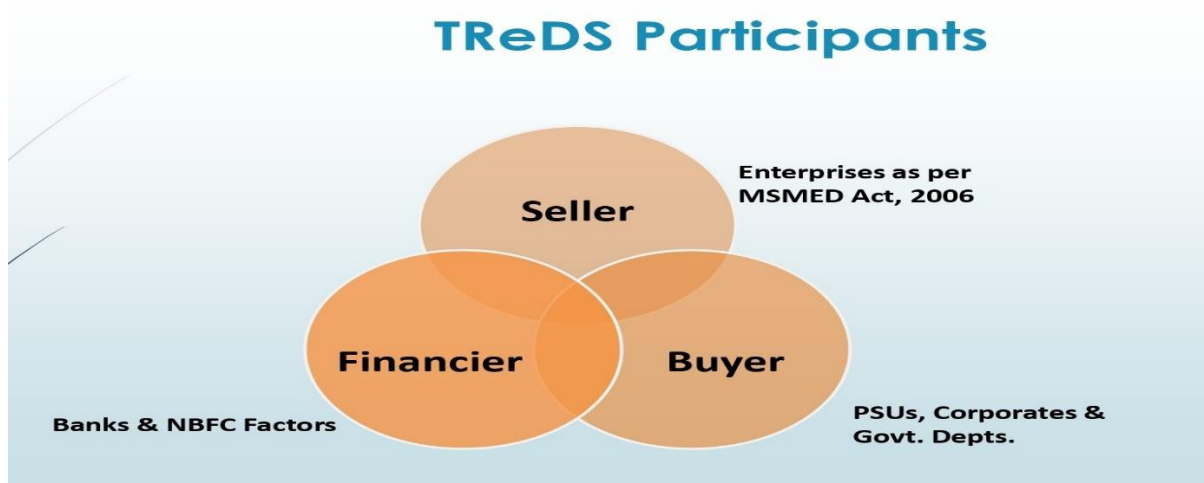
Scheme Name	MPGB			MGB		
	No. of Accounts	Sanction Amount	O/S Amount	No. of Accounts	Sanction Amount	O/s Amount
Manufacturing Enterprises	7796	132.78	89.57	9698	96.98	102.88
Service Enterprises	181381	2495.08	1817.56	64900	649	688.53
Other Enterprises	4766	233.44	168.42	0	0	0

5.1.5 Debt Waiver Scheme-Pending Dues (in rs. Crores)

Sr.	RRBs	Sponsor Bank	Amount claimed	Amount Received	Amount pending	Pending since
1	Madhya Pradesh Gramin Bank	Bank of India	2008.01	212.13	1795.88	July 2019
2	Madhyanchal Gramin Bank	SBI	1857.9	322.44	1436.27	July 2019

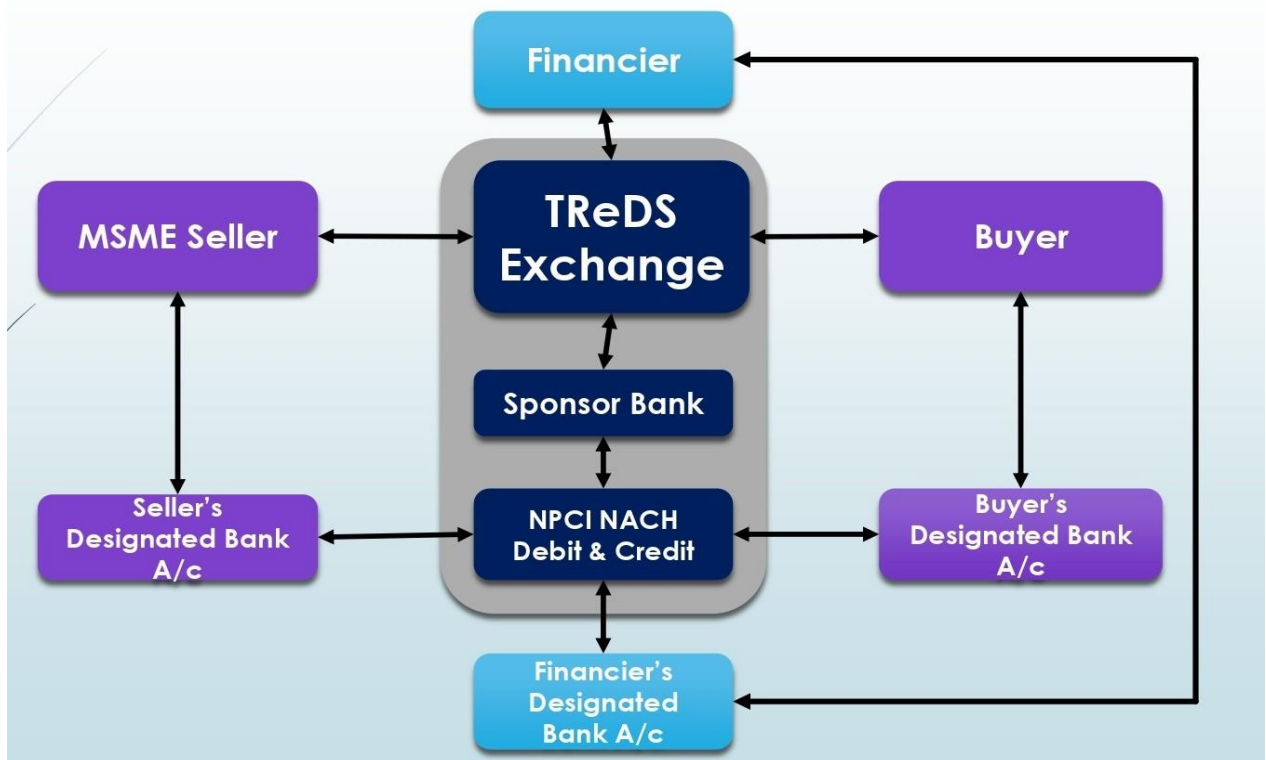
5.2. Promotion of TReDS

TReDS (Trade Receivables Discounting System), introduced by the RBI, is an electronic platform established to facilitate the financing of trade receivables for Micro, small and medium enterprises (MSMEs). The primary goal is to help MSMEs improve their cash flow by allowing them to get payments against earlier than the actual due date, at competitive rates. It allows MSMEs to sell their trade receivables to financing bank at discounted rate and access to immediate funds. This innovative approach of RBI empowering the MSME to access funds through TReDS facility with very simplified process. Three TReDS platforms namely Receivables Exchange of India Ltd. (RXIL), M1xchange and invoice mart are presently operational in country.



- MSME supplier uploads the invoices.
- The buyer accepts the invoice.
- Financiers bid on receivables, offering to discount.

TReDS Arrangement



All stakeholders i.e. Banks, MSMEs and Govt. Depts./PSUs/Corporates are requested to onboard on the TReDS platforms for successful implementation of the scheme.

5.3. Uniform Banking Hours in all Public Sector Banks across the State

Indian Banks Association (IBA) vide its letter number CI-I/EASE/BCC dated 06.08.2019 had informed that, in sub-committee meeting of Uniform Banking Hours had initially approved 3 time sets for the customer banking hours on Pan India basis viz 9.00 a.m. to 3.00 p.m. ; 10.00a.m. to 4.00 p.m. and 11.00 a.m. to 5.00 p.m. Further, it was decided that Lead District Managers (LDMs) after due co-ordination with DCCs are to give their recommendations about new timings to be adopted by branches under its purview, to SLBC Conveners. SLBC Conveners would then approve and implement the new timings after publishing the same in the local media.

Further, IBA in its letter number CI-I/EASE/BCC dated 17.09.2019, clarified that-

1. Different districts of the state may have different timings.
2. Even, there may be different timings for banks located in residential and commercial places in the same districts.
3. The decision taken is binding on Public Sector Banks only. However, other banks may be advised to follow the norms to have uniformity in timings.
4. The branches having mandi operations or any specific area branches requiring special timings may be notified as per public convenience, but the same must be decided at SLBC level only.

According to above guidelines issues by IBA, looking to EASE reforms on Banking for Customer Convenience, an exercise was conducted by SLBC Madhya Pradesh in 2019. The timings were approved by LDMS for their respective district in consultation of District Consultative Committee and the same was adopted by SLBC. Further, in some districts LDMs have changed the timings according to request received from bank branches functioning in the districts. District wise present branch timings are as under-

Sr.	District	Town/City	Rural	Sr.	District	Town/City	Rural
1	Agar-Malwa	11 am-05 pm	11 am-05 pm	29	Mandsaur	11 am - 6 pm, 12 pm - 7.00 pm	10 am - 5 pm
2	Alirajpur	11 am-05 pm	11 am-05 pm	30	Mauganj	11 am -5 pm	11 am -5 pm
3	Anuppur	11 am-05 pm	11 am-05 pm	31	Morena	10 am-04 pm	10 am-04 pm
4	Ashoknagar	10 am-04 pm	10 am-04 pm	32	Narsinghpur	10 am-04 pm	10 am-04 pm
5	Balaghat	10 am-04 pm	10 am-04 pm	33	Neemuch	10.30 am - 04.30 pm	11 am -5 pm
6	Barwani	11 am -5 pm	10 am-04 pm	34	Niwari	10 am-04 pm	10 am-04 pm
7	Betul	10.30 am- 04.30 pm	10 am-04 pm	35	Pandhurna	11 am-05 pm	11 am-05 pm
8	Bhind	10 am-04 pm	10 am-04 pm	36	Panna	11 am-05 pm	11 am-05 pm
9	Bhopal	10 am-04 pm	10 am-04 pm	37	Raisen	10 am-04 pm	10 am-04 pm
10	Burhanpur	10 am-04 pm	10 am-04 pm	38	Rajgarh	11 am-05 pm	11 am-05 pm
11	Chhatarpur	10 am-04 pm	10 am-04 pm	39	Ratlam	10 am-04 pm	10 am-04 pm
12	Chhindwara	10 am-04 pm	10 am-04 pm	40	Rewa	11 am-05 pm	11 am-05 pm
13	Damoh	11 am -5 pm	11 am -5 pm	41	Sagar	10 am-04 pm	10 am-04 pm

14	Datia	10.30 am - 04.30 pm	10.30 am - 04.30 pm	42	Satna	11 am-05 pm	11 am-05 pm
15	Dewas	10.30 am - 04.30 pm	10.30 am - 04.30 pm	43	Sehore	10 am-04 pm	10 am-04 pm
16	Dhar	11 am-05 pm	11 am-05 pm	44	Seoni	11 am-05 pm	11 am-05 pm
17	Dindori	10 am-04 pm	10 am-04 pm	45	Shahdol	11 am-05 pm	11 am-05 pm
18	East Nimar	10.30 am - 04.30 pm	10.30 am - 04.30 pm	46	Shajapur	11 am-05 pm	11 am-05 pm
19	Guna	10 am-04 pm	10 am-04 pm	47	Sheopurkalan	10 am-04 pm	10 am-04 pm
20	Gwalior	10 am-04 pm	10 am-04 pm	48	Shivpuri	10 am-04 pm	10 am-04 pm
21	Harda	10 am-04 pm	10 am-04 pm	49	Sidhi	11 am-05 pm	11 am-05 pm
22	Hoshangabad	10 am-04 pm	10 am-04 pm	50	Singrauli	11 am-05 pm	11 am-05 pm
23	Indore	10.30 am - 4.30 pm	10.30 am - 4.30 pm	51	Tikamgarh	10 am-04 pm	10 am-04 pm
24	Jabalpur	11 am -5 pm	11 am -5 pm	52	Ujjain	10.30 am - 4.30 pm	10.30 am - 4.30 pm
25	Jhabua	11 am-05 pm	11 am-05 pm	53	Umariya	10 am-04 pm	10 am-04 pm
26	Katni	10 am-04 pm	10 am-04 pm	54	Vidisha	10 am-04 pm	10 am-04 pm
27	Maihar	11 am-05 pm	11 am-05 pm	55	Khargoon	11 am -5 pm	10.30 am - 04.30 pm
28	Mandla	10 am-04 pm	10 am-04 pm				

As there is different time slot in the districts, it poses challenges for administrative offices of banks in providing hand holding support to branches in daily operations which leads to deficiency or inconvenience in customer service. Banks are regularly following with SLBC to put the matter before committee for a single time sets for the customer banking hours i.e. 10.00 a.m. to 04.00 for entire state.

5.4. Stamp Duty in Government Sponsored Loan Schemes in Madhya Pradesh

Stamp duty on various agreements/documents are charges by banks as per Gazette Notification number 538 dated 30.09.2022 of Madhya Pradesh Government. Banks have informed that, higher stamp duty being charged by banks in the Madhya Pradesh state on government sponsored schemes, resultantly applicants are denying to avail the loan. A comparative position of applicable stamp duty in Madhya Pradesh vis-à-vis other nearby states for loan up to Rs.5.00 lakh is given as under-

STATE	Agreement	Letter of Guarantee	Hypothecation	GENERAL POWER OF ATTORNEY
Madhya Pradesh	500	1000	1. Loan up to Rs. 50000- Rs. 50 2. Loan above Rs. 50,000 and up to Rs.5.00 lakh- Rs.500 3. Loan above Rs. 5 lakh and up to Rs 10.00 lakh- Rs.2,000 4. Loan above Rs. 10 lakh and up to Rs 50.00 lakh- Rs.10,000 5. Loan above Rs.50 lakh- 0.25 % of loan and maximum Rs.7.50 lakh	2000
Chhattisgarh	50	50	NIL	100
Uttar Pradesh	100	100	100	100
Rajasthan	100	100	100	100
Telangana	200	250	0.5% of Loan amount (max 2 lakh)	50
Gujrat	300	300	0.25% of Loan amount	NIL
Jharkhand	31.5	31.5	NIL	31.5
Karnataka	200	400	Rs. 10/- for every 10000/-	200
Andhra Pradesh	100	150	0.5% of Loan amount (max 2 lakh)	50

Considering that the applicant under Government Sponsored Schemes are mainly from economically weaker section, higher stamp duty adds to their burden.

Considering the above facts, banks are requesting for reduction in the stamp duty in respect of Government Sponsored Schemes up to loan of Rs. 10.00 lakh. This will definitely help for maximizing the sanction/disbursement of these loan which will go long way in providing credit support to the needy section of the society for self-employment and other economic ventures.

5.5. MSME clusters in Madhya Pradesh

The Micro, Small and Medium enterprises (MSME) sector is a vital component of India's economic development, contributing significantly to the country's growth, employment generation and innovation. The sector plays a crucial role in fostering entrepreneurship and enhancing regional and social development. Hence development of MSMEs has been an area of high importance for all stake holders of the financial ecosystem. One such approach has been the programme of cluster development which aims to supplement efforts of MSEM's by facilitating the availability of production and packaging infrastructure, maintaining competitive quality and ensuring market linkages. Several schemes have been /steps have been initiated by the Government of India and the state government to address these challenges and develop a productive ecosystem for MSMEs. Madhya Pradesh has been actively promoting the development of MSMEs through industrial clusters across various sectors. These MSME clusters are pivotal in driving economic growth, generating employment and fostering innovation in the state.

MSME Department, Government of Madhya Pradesh has informed that 37 clusters at Indore, Khandwa, Burhanpur, Bhopal, Raisen, Ratlam. Devas. Harda, Neemuch, Sehore, Betul, Ujjain, Morena, Dhar and Sagar are being developed in around 380 hectare. In these 37 clusters, around 1990 units are to be established and from which around 61000 direct or indirect employment will be generated. Details of clusters are as below-

Sr.	District	Lead Bank	Name of the Cluster	Sector	Total no of MSME units in the Cluster (probable)	No of Credit linked MSME Units in the Cluster
1	Neemuch	SBI	Multi-product cluster ,village Kesarpura	Multiproduct	5	Developing Cluster
2	Neemuch	SBI	Multi-product cluster ,village SAGRANA	Multiproduct	5	Developing Cluster
3	Neemuch	SBI	Multi-product cluster ,village Daru	Multiproduct	14	Developing Cluster
4	Neemuch	SBI	Multi-product cluster ,village Dudhwa	Multiproduct	80	Developing Cluster
5	Indore	BOI	Furniture cluster,village Betma	Furniture	41	Developing Cluster
6	Indore	BOI	Toy cluster village Rangwasa	Toy	20	Developing Cluster
7	Burhanpur	BOI	Sukhpuri Burhanpur textile Cluster Vullage Sukhpuri	Textile	250	Developing Cluster
8	Sehore	BOI	Toy cluster village Budni	Toy	84	Developing Cluster
9	Betul	CBI	Wooden furniture cluster village Kadhai	Wooden furniture	101	Developing Cluster

10	Ujjain	BOI	Plastic cluster village Neemanwasa	Plastic	17	Developing Cluster
11	Morena	CBI	Multi-product cluster ,village Malkhanpura	Multiproduct	60	Developing Cluster
12	Dhar	BOI	Multi-product cluster ,village Amjhera	Multiproduct	54	Developing Cluster
13	Sagar	CBI	Furniture cluster,village Siddhguwan	Furniture	98	Developing Cluster
14	Indore	BOI	M/s S.S Infrastructure (Multi product cluster) Village Asravad Bujurg	Multiproduct	30	Information awaited
15	Indore	BOI	M/s Aegis lifestyle (Multi product cluster) village Bhangiya	Multiproduct	54	Information awaited
16	Indore	BOI	M/s Venkatesh Industrial Creation Pvt Ltd (Multi product cluster) Village Jaitpura	Multiproduct	53	Information awaited
17	Indore	BOI	M/s Trimurti Decelopers (Multi product cluster) Village Bhangiya	Multiproduct	57	1
18	Indore	BOI	M/s S.S Infrastructure (Food Processing cluster) village Songuradiya	Food processing	149	Developing Cluster
19	Indore	BOI	Siddhanchal Infrastructure Pvt Ltd ,Multiproduct cluster village Sindhibaroda	Multiproduct	60	Information awaited
20	Indore	BOI	M/s SD Tele Media Pvt Ltd ,Multiproduct cluster village Asravad bujurg	Multiproduct	74	Information awaited
21	Indore	BOI	Shivay Industrial Park (Sam Industries Ltd) village Hansakhedi Indore	Multiproduct	68	5
22	Indore	BOI	M/s Accrual Realities Pvt Ltd ,Multi product cluster village Bardari	Multiproduct	35	Information awaited

23	Indore	BOI	M/s Ketkar Developers Village Khudaibujurg	Multiproduct	62	Developing Cluster
24	Indore	BOI	Singapore Industrial Park village Jakhya	Multiproduct	36	Developing Cluster
25	Indore	BOI	Shri Vaishnav MSME Industrial park village Rajoda	Multiproduct	15	Developing Cluster
26	Indore	BOI	Malwa Garment cluster village Bhagirathpura	Textile	177	Developing Cluster
27	Indore	BOI	JJ Industrial park village Asravadbujurg	Multiproduct	10	Developing Cluster
28	Indore	BOI	Ketkar logistic park village Kalipalasiya	Multiproduct	10	Developing Cluster
29	Ratlam	CBI	Shri Shyam Enterprises ,Industrial park phase-2 ,Village Sejavata Ratlam	Multiproduct	43	Developing Cluster
30	Ratlam	CBI	Shri Shyam Enterprises ,Industrial park phase-2 ,Village Sejavata Ratlam	Multiproduct	50	Developing Cluster
31	Dewas	BOI	Padders Corporate Pvt Ltd Village Balgad	Multiproduct	33	Developing Cluster
32	Bhopal	BOI	Multistorey Medical Device cluster JK road Bhopal	Pharma	5	Developing Cluster
33	Bhopal	BOI	Chitransh Sales Corporation, Food processing cluster Berasia	Food Processing	5	Developing Cluster
34	Khandwa	BOI	Chandrashree Green cluster,(Multi product cluster) village Jalkuan	Multiproduct	37	Developing Cluster
35	Burhanpur	BOI	Fair deal Export Co-operative Society Textile cluster village Nimbola	Textile	127	Developing Cluster
36	Raisen	CBI	M/s Headway life Signs(Pharma cluster) village Barla	Pharma	5	Developing Cluster
37	Harda	SBI	Multi-storey ,multi product cluster Timarni	Multiproduct	5	Developing Cluster

These clusters play an important role in the development of the state by creating a value chain and backward-forward linkages thereby augmenting credit flow in MSME sector and lead to employment generation.

5.6. Acquisition/Transfer of Agriculture land having Banks Charge

Madhya Pradesh is an agrarian state, and banks are extending loan to farmers for agriculture and allied activities. According to guidelines, after sanction of loan, banks are creating the charge on agriculture land maintained by revenue authority to secure the loan facilities extended.

Banks have informed that, in many cases, farmers are transferring the entire/partial mortgaged agriculture land to other persons and the respective sub-registrar offices are not asking any NOC from the lender banks before executing sale deed. By doing this, farmers are violating the norms and banks amount are on stake.

It has been also noticed that, Government has acquired the land for Bina-Madia Dam in Sagar/Raisen district. The land acquired are mortgaged in favor of banks against Kisan Credit Card and other agriculture loan sanctioned. Banks have informed that, government has released the compensation amount directly to the farmers without taking any NOC from lender bank. For receiving compensation, farmers gave different account details to government other than the banks account of lender banks resultantly many accounts in these areas are turning in to NPA and many are on verge of NPA. Banks have taken up the matter in respective District Consultative Committee Meeting but the matter is not yet resolved.

Hence matter is put before State Level Bankers Committee for taking necessary decision and direction.

Any other issue with permission of the Chair

Bank wise Position of Branches/ATM as on 30.06.2024

SLBC Madhya Pradesh Convenor: Central Bank of India TABLE: 1

Numbers						
Sr.	BANKS	RURAL	SEMI	URBAN	TOTAL	ATM
1	Bank of Baroda	48	87	134	269	391
2	Bank of India	176	140	132	448	525
3	Bank of Maharashtra	78	38	71	187	165
4	Canara Bank	54	110	136	300	221
5	Central Bank of India	227	135	94	456	474
6	Indian Bank	80	52	97	229	125
7	Indian Overseas Bank	9	6	42	57	47
8	Punjab and Sind Bank	9	6	28	43	29
9	Punjab National Bank	94	104	183	381	429
10	State Bank of India	354	388	430	1172	4123
11	UCO Bank	43	49	83	175	123
12	Union Bank of India	102	92	162	356	387
	PSBs - SUB TOTAL	1274	1207	1592	4073	7039
13	Axis Bank	46	70	110	226	379
14	Bandhan Bank	28	158	124	310	21
15	Catholic Syrian Bank	0	0	6	6	6
16	City Union Bank	0	0	4	4	4
17	Development Credit Bank	11	13	9	33	31
18	Dhan Lakshmi Bank	0	0	1	1	1
19	Federal Bank Ltd.	1	2	15	18	17
20	HDFC Bank	19	184	193	396	484
21	ICICI Bank	73	98	118	289	497
22	IDBI Bank	23	35	47	105	189
23	IDFC First Bank	18	25	55	98	52
24	Indusind Bank Limited	33	33	66	132	83
25	Jammu and Kashmir Bank	0	0	2	2	1
26	Karnataka Bank Limited	0	0	7	7	6
27	Karur Vysya Bank Ltd.	0	0	4	4	4
28	Kotak Mahindra Bank	2	10	43	55	64
29	Lakshmi Vilas Bank	0	0	4	4	4
30	Ratnakar Bank Ltd. (RBL)	4	6	7	17	11
31	South Indian bank	0	0	4	4	5
32	Tamilnadu Mercantile Bank	0	1	2	3	3
33	Yes Bank	9	22	32	63	60
	PRIVATE BANK SUB TOTAL	267	657	853	1777	1922
	COMMERCIAL BANKS SUB	1541	1864	2445	5850	8961
35	MGB	316	90	48	454	1
36	MPGB	543	232	104	879	0
	RRBs - SUB TOTAL	859	322	152	1333	1
37	DCCB & Apex Bank	380	250	221	851	44
	CO-OPERATIVE BANK - SUB TOT	380	250	221	851	44
38	AU Small Finance Bank	22	86	72	180	53
39	Equitas Small Finance Bank	5	15	36	56	21
40	ESAF	2	45	21	68	46
41	Jana Small Finance Bank	11	6	27	44	3
42	Shivalik Small Finance Bank	0	1	4	5	0
43	Suryoday Small Finance Bank	6	8	22	36	0
44	Ujjivan Small Finance Bank	1	5	8	14	13
45	Utkarsh Small Finance Bank	3	25	15	43	9
	SMALL FINANCE BANK SUB TO	50	191	205	446	145
47	INDIA POST PAYMENT BANK	0	14	28	42	0
	PAYMENT BANK - SUB TOTAL	0	14	28	42	0
	TOTAL	2830	2641	3051	8522	9151

CENTRE WISE DEPOSITS, ADVANCES AND C.D.RATIO 30.06.2024
SLBC, Madhya Pradesh Convenor: Central Bank of India

TABLE-2

[Amt. in lacs]										
Sr.	BANKS	DEPOSIT			ADVANCES			C.D RATIO		
		Rural	Semi-Urban	Urban & Metro	Rural	Semi-Urban	Urban & Metro	Rural	Semi-Urban	Urban & Metro
1	Bank of Baroda	132299	504504	1921598	133510	493933	1361417	100.9	97.9	70.8
2	Bank of India	757830	1014077	2224140	891665	834604	1593183	117.7	82.3	71.6
3	Bank of Maharashtra	282822	146282	685268	141565	89565	623353	50.1	61.2	91.0
4	Canara Bank	165960	341019	1518928	107389	373026	1633398	64.7	109.4	107.5
5	Central Bank of India	1076308	1097354	2147388	598626	648715	957497	55.6	59.1	44.6
6	Indian Bank	305912	366476	1295944	139717	123555	903012	45.7	33.7	69.7
7	Indian Overseas Bank	19421	11360	235865	13685	11705	361327	70.5	103.0	153.2
8	Punjab and Sind Bank	10089	18582	205384	4723	11625	98707	46.8	62.6	48.1
9	Punjab National Bank	310291	606457	3023950	246924	360965	2663744	79.6	59.5	88.1
10	State Bank of India	1735221	5154576	12398094	1143616	2767971	6205155	65.9	53.7	50.0
11	UCO Bank	115765	146540	829710	91332	101273	642451	78.9	69.1	77.4
12	Union Bank of India	592606	779974	3082481	321622	406337	1304187	54.3	52.1	42.3
	PSBs - SUB TOTAL	5504523	10187202	29568750	3834373	6223274	18347428	69.7	61.1	62.1
13	Axis Bank	75478	261183	1694195	153205	451025	1527271	203.0	172.7	90.1
14	Bandhan Bank	10212	53472	209977	59409	224607	626382	581.7	420.0	298.3
15	Catholic Syrian Bank	0	0	12013	0	0	3486	0.0	0.0	29.0
16	City Union Bank	0	0	0	0	0	0	0.0	0.0	0.0
17	Development Credit Bank	17176	33908	41112	61931	84184	67447	360.6	248.3	164.1
18	Dhan Lakshmi Bank	0	0	4316	0	0	859	0.0	0.0	19.9
19	Federal Bank Ltd.	3037	4240	145629	5833	8122	61752	192.1	191.5	42.4
20	HDFC Bank	23098	629632	3535277	28426	1409220	4980014	123.1	223.8	140.9
21	ICICI Bank	39148	413128	2684472	136136	915688	2663505	347.7	221.6	99.2
22	IDBI Bank	21155	116705	838817	25509	78651	322988	120.6	67.4	38.5
23	IDFC First Bank	50189	94414	333369	89672	170102	554443	178.7	180.2	166.3
24	Indusind Bank Limited	27206	36630	553771	251213	190844	590293	923.4	521.0	106.6
25	Jammu and Kashmir Bank	0	0	5454	0	0	4902	0.0	0.0	89.9
26	Karnataka Bank Limited	0	0	29813	0	0	33279	0.0	0.0	111.6
27	Karur Vysya Bank Ltd.	0	0	25949	0	0	16020	0.0	0.0	61.7
28	Kotak Mahindra Bank	27930	33466	463302	83750	157834	931982	299.9	471.6	201.2
29	Lakshmi Vilas Bank	0	0	10429	0	0	4231	0.0	0.0	40.6
30	Ratnakar Bank Ltd. (RBL)	4537	12703	63609	26110	37565	46861	575.6	295.7	73.7
31	South Indian Bank	0	0	33829	0	0	21887	0.0	0.0	64.7
32	Standard Chartered Bank	0	0	0	0	0	0	0.0	0.0	0.0
33	Tamilnadu Mercantile Bank	0	642	2593	0	1122	4798	0.0	174.8	185.0
34	Yes Bank	11233	33382	324969	20790	69483	511895	185.1	208.1	157.5
	PRIVATE BANK SUB TOTAL	310398	1723506	11012892	941982	3798448	12974292	303.5	220.4	117.8
	COMMERCIAL BANKS SUB	5814921	11910708	40581643	4776356	10021722	31321720	82.1	84.1	77.2
35	MGB	614739	297580	218177	260566	123110	68200	42.4	41.4	31.3
36	MPGB	837551	701169	363569	821641	510906	226517	98.1	72.9	62.3
	RRBs - SUB TOTAL	1452290	998749	581746	1339919	634015	294717	92.3	63.5	50.7
37	DCCB & Apex Bank	1070128	1095616	1582515	2108887	1547239	674238	197.1	141.2	42.6
	CO-OPERATIVE BANK - SUB	1070128	1095616	1582515	2108887	1547239	674238	197.1	141.2	42.6
38	AU Small Finance Bank	1301	62028	339447	17015	408907	818824	1307.4	659.2	241.2
39	Equitas Small Finance Bank	10018	11834	114530	243	18387	77796	2.4	155.4	67.9
40	ESAF	522	19481	17996	1688	54567	62526	323.3	280.1	347.4
41	Jana Small Finance Bank	760	3353	58185	56811	9981	123577	7476.8	297.6	212.4
42	Shivalik Small Finance Bank	0	9148	4709	0	4637	31190	0.0	50.7	662.4
43	Suryoday Small Finance Bank	157	278	6959	4656	9490	42779	2971.1	3415.5	614.7
44	Ujjivan Small Finance Bank	1307	7483	22604	1285	11776	34428	98.3	157.4	152.3
45	Utkarsh Small Finance Bank	97	1266	40034	2045	27481	26295	2101.8	2171.5	65.7
	SMALL FINANCE BANK SUB TOT.	14163	114871	604465	83743	545225	1217415	591.3	474.6	201.4
46	INDIA POST PAYMENT BANK	0	30438	69323	0	0	0	0.0	0.0	0.0
	PAYMENT BANK - SUB TOTAL	0	30438	69323	0	0	0	0.0	0.0	0.0
	TOTAL	8351502	14150381	43419692	8308905	12748201	33508091	99.5	90.1	77.2

BANKWISE TOTAL DEPOSITS, ADVANCES AND C.D.RATIO As on 30.06.2024
SLBC, Madhya Pradesh Convenor-Central Bank of India

[Amt. in lacs]

TABLE: 3(i)

SR	BANKS	DEPOSITS		ADVANCES			C.D RATIO		
		Previous Quarter 31.03.2024	Current Quarter 30.06.2024	Previous Quarter 31.03.2024	Current Quarter 30.06.2024	Credit as per place of Utilization jun-24	Previous Quarter 31.03.2024	Current Quarter 30.06.2024	Including Cr. as per place of utilization 30.06.2024
1	Bank of Baroda	2628984	2558402	1959943	1988860		74.55	76.61	76.61
2	Bank of India	3860575	3996047	3260565	3319453		84.46	83.07	83.07
3	Bank of Maharashtra	1162677	1114373	822920	854482		70.78	76.68	76.68
4	Canara Bank	2175218	2025907	2045350	2113813		94.03	104.34	104.34
5	Central Bank of India	4385923	4321049	2182672	2204837		49.77	51.03	51.03
6	Indian Bank	1925638	1968333	680417	1166283		35.33	59.25	59.25
7	Indian Overseas Bank	247032	266646	270987	386717		109.70	145.03	145.03
8	Punjab and Sind Bank	240369	234054	113294	115056		47.13	49.16	49.16
9	Punjab National Bank	3921767	3940698	3250045	3271633		82.87	83.02	83.02
10	State Bank of India	18943468	19287891	10032191	10116742	2165436	52.96	52.45	63.68
11	UCO Bank	1110609	1092014	820263	835055		73.86	76.47	76.47
12	Union Bank of India	4361697	4455061	1971424	2032145	64229	45.20	45.61	47.06
	PSBs - SUB TOTAL	44963956	45260476	27410071	28405075	2229665	60.96	62.76	67.69
13	Axis Bank	2101213	2030856	2135303	2131502		101.62	104.96	104.96
14	Bandhan Bank	248154	273661	880091	910398		354.65	332.67	332.67
15	Catholic Syrian Bank	6032	12013	3062	3486		50.77	29.02	29.02
16	City Union Bank	7270	0	13514	0		185.88	0.00	0.00
17	Development Credit Bank	88856	92196	206019	213563		231.86	231.64	231.64
18	Dhan Lakshmi Bank	4282	4316	820	859		19.15	19.89	19.89
19	Federal Bank Ltd.	117733	152906	69807	75706		59.29	49.51	49.51
20	HDFC Bank	4251763	4188006	6365263	6417660		149.71	153.24	153.24
21	ICICI Bank	3032222	3136747	3595607	3715328		118.58	118.45	118.45
22	IDBI Bank	1051079	976678	433808	427148		41.27	43.73	43.73
23	IDFC First Bank	456123	477971	786796	814218		172.50	170.35	170.35
24	Indusind Bank Limited	672312	617607	1036053	1032350		154.10	167.15	167.15
25	Jammu and Kashmir Bank	5442	5454	4958	4902		91.10	89.88	89.88
26	Karnataka Bank Limited	29743	29813	32932	33279		110.72	111.62	111.62
27	Karur Vysya Bank Ltd.	27726	25949	15984	16020		57.65	61.74	61.74
28	Kotak Mahindra Bank	522616	524698	1175204	1173566		224.87	223.67	223.67
29	Lakshmi Vilas Bank	8904	10429	4366	4231		49.03	40.57	40.57
30	Ratnakar Bank Ltd. (RBL)	79725	80849	109462	110536		137.30	136.72	136.72
31	South Indian Bank	33923	33829	11153	21887		32.88	64.70	64.70
32	Standard Chartered Bank	0	0	0	0		0.00	0.00	0.00
33	Tamilnadu Mercantile Bank	3242	3235	5644	5920		174.08	183.01	183.01
34	Yes Bank	377524	369584	593702	602168		157.26	162.93	162.93
	PRIVATE BANK SUB TOTA	13125884	13046796	17479548	17714722	0	133.17	135.78	135.78
	COMMERCIAL BANKS SU	58089840	58307272	44889619	46119798	2229665	77.28	79.10	82.92
35	MGB	1143491	1130496	467980	451875		40.93	39.97	39.97
36	MPGB	1882787	1902288	1551777	1559064		82.42	81.96	81.96
	RRBs - SUB TOTAL	3026279	3032784	2019757	2010939	0	66.74	66.31	66.31
37	DCCB & Apex Bank	3696064	3748259	4286368	4330364		115.97	115.53	115.53
	CO-OPERATIVE BANK - SU	3696064	3748259	4286368	4330364	0	115.97	115.53	115.53
38	AU Small Finance Bank	395790	402777	1208912	1244746		305.44	309.04	309.04
39	Equitas Small Finance Bank	129441	136382	97818	96426		75.57	70.70	70.70
40	ESAF	35252	37999	120612	118782		342.14	312.59	312.59
41	Jana Small Finance Bank	60160	62298	182457	190369		303.29	305.58	305.58
42	Shivalik Small Finance Bank	13624	13857	33111	35827		243.02	258.54	258.54
43	Suryoday Small Finance Bank	7346	7394	56725	56925		772.20	769.89	769.89
44	Ujjivan Small Finance Bank	25707	31395	44128	47489		171.66	151.26	151.26
45	Utkarsh Small Finance Bank	39182	41397	55668	55821		142.07	134.84	134.84
	SMALL FINANCE BANK SU	710479	733499	1799429	1846384	0	253.27	251.72	251.72
46	INDIA POST PAYMENT BANK	87520	99760	0	0		0.00	0.00	0.00
	PAYMENT BANK - SUB TOTAL	87520	99760	0	0	0	0.00	0.00	0
	TOTAL	65610182	65921575	52995173	54307485	2229665	80.77	82.38	85.76

CREDIT DEPOSIT RATIO (DISTRICT WISE) AS ON June 30, 2024				
Amount in lakh				
Sr.	District Name	Deposits	Advances	cd ratio
1	Agar-malwa	166648	369808	221.91
2	Alirajpur	177073	112592	63.59
3	Anuppur	541830	152746	28.19
4	Ashoknagar	288640	359267	124.47
5	Balaghat	704060	460401	65.39
6	Barwani	461205	539154	116.90
7	Betul	966627	631673	65.35
8	Bhind	573268	317246	55.34
9	Bhopal	13809283	10361635	75.03
10	Burhanpur	422094	354920	84.09
11	Chhatarpur	930551	484827	52.10
12	Chhindwara	1095950	855506	78.06
13	Damoh	509798	355333	69.70
14	Datia	355794	260143	73.12
15	Dewas	932312	1182104	126.79
16	Dhar	1183615	1356059	114.57
17	Dindori	193542	93971	48.55
18	East nimar	637353	719249	112.85
19	Guna	537460	613232	114.10
20	Gwalior	3424525	2137438	62.42
21	Harda	342027	463510	135.52
22	Hoshangabad	1118295	1070227	95.70
23	Indore	10485990	10321191	98.43
24	Jabalpur	4375091	3115090	71.20
25	Jhabua	291277	352916	121.16
26	Katni	813207	547598	67.34
27	Khargone	922475	1224113	132.70
28	Maihar	325917	181608	55.72
29	Mandla	484449	232390	47.97
30	Mandsaur	647216	868438	134.18
31	Mauganj	212105	57446	27.08
32	Morena	654855	547158	83.55
33	Narsimhapur	638787	639146	100.06
34	Neemuch	517155	564521	109.16
35	Niwari	175813	57931	32.95
36	Pandhurna	201577	152997	75.90
37	Panna	401333	174543	43.49
38	Raisen	624942	898958	143.85
39	Rajgarh	488272	832329	170.46
40	Ratlam	897320	1168877	130.26
41	Rewa	1680325	778938	46.36
42	Sagar	1639999	963293	58.74
43	Satna	1340794	597870	44.59
44	Sehore	774583	909802	117.46
45	Seoni	599709	477712	79.66
46	Shahdol	635411	282696	44.49
47	Shajapur	394197	700587	177.73
48	Sheopur	186172	174567	93.77
49	Shivpuri	624734	442113	70.77
50	Sidhi	507850	201832	39.74
51	Singrauli	1545054	289075	18.71
52	Tikamgarh	418178	207007	49.50
53	Ujjain	1954361	2098936	107.40
54	Umariya	338738	110713	32.68
55	Vidisha	751740	884055	117.60
	Total	65921575	54307485	82.38

AGRICULTURE LOANS OUTSTANDING AS ON 30.06.2024

Amt. in Lakhs

No. in actual

TABLE: 4

Sr.	Banks	Outstanding at the end of quarter 30.06.2024										% of Agri adv. to total credit
		Farm Credit		Out of Farm Credit total Crop Loans		Agri Infrastructure		Ancillary Activities		Total Agri		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	114504	252482	86176	184357	1664	34876	2856	125763	119024	413122	20.77
2	Bank of India	589508	1296495	381212	930787	819	51913	15612	77326	605939	1425734	42.95
3	Bank of Maharashtra	45072	98140	38750	82996	251	20606	9698	51373	55021	170118	19.91
4	Canara Bank	153162	363689	143525	317710	435	32709	1378	27844	154975	424241	20.07
5	Central Bank of India	316543	664786	268914	546186	866	50938	1544	54446	318953	770169	34.93
6	Indian Bank	94311	198318	81867	174284	166	8482	213	22630	94690	229430	19.67
7	Indian Overseas Bank	7769	18678	3909	10092	22	525	214	5133	8005	24335	6.29
8	Punjab and Sind Bank	5281	9400	4912	17956	9	429	181	4572	5471	14402	12.52
9	Punjab National Bank	206219	394805	179852	354360	824	35509	3217	100545	210260	530859	16.23
10	State Bank of India	614508	1528754	591429	1381215	66	24070	2328	176962	616902	1729786	17.10
11	UCO Bank	55093	102838	9533	36009	257	5168	37686	104193	93036	212199	25.41
12	Union Bank of India	218718	568764	182228	487404	1019	16379	10608	112948	230345	698091	34.35
	PSBs - SUB TOTAL	2420688	5497148	1972307	4523357	6398	281603	85535	863735	2512621	6642485	23.38
13	Axis Bank	97468	394397	56116	316373	87	10650	1775	291823	99330	696870	32.69
14	Bandhan Bank	26889	30434	1504	16671	392	374	11519	6428	38800	37235	4.09
15	Catholic Syrian Bank	2384	2852	0	0	0	0	0	0	2384	2852	81.82
16	City Union Bank	0	0	0	0	0	0	0	0	0	0	0.00
17	Development Credit Bank	49828	50375	22669	44185	18	334	1906	34638	51752	85347	39.96
18	Dhan Lakshmi Bank	6	81	0	0	0	0	0	0	6	81	9.44
19	Federal Bank Ltd.	10003	26537	9052	22420	6	1869	27	2430	10036	30836	40.73
20	HDFC Bank	414022	981934	68784	397075	402	13671	5789	306713	420213	1302318	20.29
21	ICICI Bank	164794	739333	69294	493249	15	41	717	74991	165526	814364	21.92
22	IDBI Bank	26310	61546	4753	3782	742	5943	9323	42525	36375	110015	25.76
23	IDFC First Bank	205600	200349	7212	82341	0	0	28	3531	205628	203880	25.04
24	Indusind Bank Limited	718045	459248	20024	148239	4	148	12	4760	718061	464156	44.96
25	Jammu and Kashmir Bank	0	0	1	61	0	0	239	1274	239	1274	25.99
26	Karnataka Bank Limited	379	926	25	39	22	2966	266	3085	667	6978	20.97
27	Karur Vysya Bank Ltd.	2	38	1	38	0	0	54	1363	56	1401	8.75
28	Kotak Mahindra Bank	344123	309709	1153	9395	76	4530	637	124528	344836	438767	37.39
29	Lakshmi Vilas Bank	10	518	0	0	0	0	10	408	20	926	21.89
30	Ratnakar Bank Ltd. (RBL)	5772	27538	141245	52531	7	7	72	2355	5851	29899	27.05
31	South Indian Bank	938	2196	0	0	1	0	46	969	985	3165	14.46
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	434	790	3	12	0	0	159	1557	593	2347	39.66
34	Yes Bank	73776	84123	5123	38513	29	3456	245	44599	74050	132178	21.95
	PRIVATE BANK SUB TOTAL	2140783	3372925	406959	1624924	1801	43988	32824	947977	2175408	4364890	24.64
	COMMERCIAL BANKS	4561471	8870073	2379266	6148281	8199	325591	118359	1811711	4688029	11007375	23.87
35	MGB	182083	230153	175935	224842	121	6649	347	488	182551	237290	52.51
36	MPGB	486698	799657	390502	667638	251	14749	578	2854	487527	817260	52.42
	RRBs - SUB TOTAL	668781	1029810	566437	892480	372	21399	925	3342	670078	1054550	52.44
37	DCCB & Apex Bank	4090820	3842880	4009219	3792563	0	0	0	0	4090820	3842880	88.74
	CO-OPERATIVE BANK	4090820	3842880	4009219	3792563	0	0	0	0	4090820	3842880	89
38	AU Small Finance Bank	249573	160773	3	5	134	5501	2912	51071	252619	217344	17.46
39	Equitas Small Finance Bank	25439	12109	0	0	0	0	0	0	25439	12109	12.56
40	ESAF	259100	88509	295	1481	0	0	73779	18838	332879	107347	90.37
41	Jana Small Finance Bank	198857	64793	0	0	0	0	0	0	198857	64793	34.04
42	Shivalik Small Finance Bank	39830	12926	0	0	0	0	0	0	39830	12926	36.08
43	Suryoday Small Finance Bank	62751	21185	0	0	145	83	3119	1152	66015	22420	39.39
44	Ujjivan Small Finance Bank	40149	13384	0	0	0	0	9153	7615	49302	20999	44.22
45	Utkarsh Small Finance Bank	55786	17040	0	0	0	0	0	0	55786	17040	30.53
	SMALL FINANCE BANK	931485	390719	298	1486	279	5584	88963	78675	1020727	474978	25.72
	TOTAL	10252557	14133482	6955220	10834809	8850	352573	208247	1893728	10469654	16379783	30.16

MSME (PRIORITY SECTOR) OUTSTANDING AS ON 30.06.2024

Amt. in Lakh

No. in actual

TABLE:5

Sr.	Banks	Outstanding at the end of quarter 30.06.2024												% of Micro credit to total advances
		Micro		Small		Medium		KVIC		Other MSME		Total		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	Bank of Baroda	117752	378076	1703	126981	241	54050	0	0	0	0	119696	559107	19.01
2	Bank of India	207154	339274	1352	132395	419	29403	0	0	0	0	208925	501073	10.22
3	Bank of Maharashtra	24992	113167	664	105930	56	28676	0	0	0	0	25712	247773	13.24
4	Canara Bank	71796	256683	2980	73009	119	16523	0	0	1679	2290	76574	348505	12.14
5	Central Bank of India	118379	377394	2521	176198	106	41527	0	0	4555	25950	125561	621068	17.12
6	Indian Bank	39789	152428	601	45447	63	24379	0	0	0	0	40453	222253	13.07
7	Indian Overseas Bank	11912	37551	59	5474	8	1229	0	0	0	0	11979	44253	9.71
8	Punjab and Sind Bank	7891	32962	126	15502	10	8394	0	0	0	0	8027	56858	28.65
9	Punjab National Bank	94501	274510	5486	170042	477	87034	0	0	0	0	100464	531586	8.39
10	State Bank of India	197977	695402	4256	327896	532	162853	0	0	309	34653	203074	1220804	6.87
11	UCO Bank	448	61581	12	9250	138	92	0	0	0	0	598	70922	7.37
12	Union Bank of India	123934	313722	2613	132223	254	67722	0	0	0	0	126801	513668	15.44
	PSBs - SUB TOTAL	1016525	3032751	22373	1320346	2423	521882	0	0	6543	62892	1047864	4937871	10.68
13	Axis Bank	9917	265518	3132	194779	578	107350	0	0	0	0	13627	567647	12.46
14	Bandhan Bank	96846	49065	90	8264	1	11	0	0	0	0	96937	57339	5.39
15	Catholic Syrian Bank	1	11	0	0	0	0	0	0	0	0	1	11	0.32
16	City Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
17	Development Credit Bank	51	1740	0	0	0	0	0	0	0	0	51	1740	0.81
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	247	2236	66	4525	25	3170	0	0	9	5	347	9935	2.95
20	HDFC Bank	28290	730139	11495	525175	3219	378080	0	0	0	0	43004	1633393	11.38
21	ICICI Bank	19109	578569	8026	544311	1420	160288	0	0	0	0	28555	1283168	15.57
22	IDBI Bank	234	24241	16	3836	9	128	0	0	10	5	269	28210	5.68
23	IDFC First Bank	19192	122208	1015	54308	119	3768	0	0	0	0	20326	180284	15.01
24	Indusind Bank Limited	143483	117951	1570	44512	390	21144	0	0	0	0	145443	183607	11.43
25	Jammu and Kashmir Bank	7	133	0	0	0	0	0	0	0	0	7	133	2.71
26	Karnataka Bank Limited	51	5088	19	3970	0	0	0	0	0	0	70	9058	15.29
27	Karur Vysya Bank Ltd.	36	3586	7	1779	0	0	0	0	0	0	43	5365	22.38
28	Kotak Mahindra Bank	8305	180168	3843	159910	900	82307	0	0	0	0	13048	422385	15.35
29	Lakshmi Vilas Bank	12	639	14	1983	0	0	0	0	0	0	26	2622	15.10
30	Ratnakar Bank Ltd. (RBL)	28	1572	1	12	0	0	0	0	0	0	29	1584	1.42
31	South Indian Bank	12	287	4	1525	0	0	0	0	0	0	16	1812	1.31
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	4	262	0	0	0	0	0	0	0	0	4	262	4.43
34	Yes Bank	3825	93558	1238	62707	256	33157	0	0	0	0	5319	189422	15.54
	PRIVATE BANK SUB TO	329650	2176968	30536	1611595	6917	789403	0	0	19	10	367122	4577977	12.29
	COMMERCIAL BANKS S	1346175	5209719	52909	2931942	9340	1311285	0	0	6562	62902	1414986	9515848	11.30
35	MGB	73267	70308	0	0	0	0	0	0	1197	4018	74464	74326	15.56
36	MPGB	199375	204465	34	3850	0	0	0	0	0	0	199409	208315	13.11
	RRBs - SUB TOTAL	272642	274774	34	3850	0	0	0	0	1197	4018	273873	282641	13.66
37	DCCB & Apex Bank	38408	103230	9	2549	7	6806	0	0	3	251596	38427	364181	2.38
	CO-OPERATIVE BANK -	38408	103230	9	2549	7	6806	0	0	3	251596	38427	364181	2.38
38	AU Small Finance Bank	70554	572421	877	49312	74	11343	0	0	0	0	71505	633077	45.99
39	Equitas Small Finance Bank	6638	36591	180	5512	9	57	0	0	0	0	6827	42160	37.95
40	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0.00
41	Jana Small Finance Bank	3206	23154	11	663	4	152	0	0	0	0	3221	23969	12.16
42	Shivalik Small Finance Bank	360	7383	37	2811	0	0	0	0	0	0	397	10194	20.61
43	Suryoday Small Finance Ban	99	1638	5	135	0	0	0	0	0	0	104	1772	2.88
44	Ujjivan Small Finance Bank	11	768	0	0	0	0	0	0	0	0	11	768	1.62
45	Utkarsh Small Finance Bank	1009	5907	6	154	0	0	0	0	0	0	1015	6061	10.58
	SMALL FINANCE BANK	81877	647862	1116	58588	87	11552	0	0	0	0	83080	718002	35.09
	TOTAL	1739102	6235585	54068	2996928	9434	1329643	0	0	7762	318516	1810366	10880672	11.48

PRIORITY SECTOR OUTSTANDING AS ON 30.06.2024

Amt. in Lakhs

Number in Actual

TABLE:6

Sr.	Banks	Outstanding at the end of quarter 30.06.2024														% of Total Pri Sec loans to total advances
		Export Credit		Education		Housing		Social Infra		Renewable Energy		Others		Total Priority Sector		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	Bank of Baroda	0	0	4036	15472	36101	186024	10	155	60	2609	0	0	278927	1176489	59.15
2	Bank of India	5	0	6027	15784	56543	156336	0	0	1	0	61	261	877501	2099188	63.24
3	Bank of Maharashtra	0	0	1155	3844	17696	73935	0	0	4	41	0	0	99588	495712	58.01
4	Canara Bank	0	0	4550	16704	19227	133018	4	14	1	2	370	442	255701	922927	43.66
5	Central Bank of India	0	0	5918	19327	94235	170420	18	595	0	0	415	76	545100	1581654	71.74
6	Indian Bank	0	0	1616	6013	9548	36125	0	0	0	0	0	0	146307	493821	42.34
7	Indian Overseas Bank	0	0	279	794	5324	38168	0	0	0	0	95	298	25682	107847	27.89
8	Punjab and Sind Bank	0	0	128	443	942	7207	2	36	0	0	505	114	15075	79059	68.71
9	Punjab National Bank	2	1995	6342	26727	50632	139976	0	0	1	1	887	284	368588	1231429	37.64
10	State Bank of India	3	331	21368	83548	186954	904901	0	0	1	37	0	0	1028302	3939407	38.94
11	UCO Bank	5	3678	1232	3339	7168	63679	8	11562	0	0	6918	24498	108965	389877	46.69
12	Union Bank of India	0	0	4024	12711	31722	96247	6	5	0	0	1400	20	394298	1320741	64.99
	PSBs - SUB TOTAL	15	6005	56675	204706	516092	2006036	48	12366	68	2690	10651	25992	4144034	13838151	48.72
13	Axis Bank	3	2583	948	3192	6134	64524	0	0	0	0	99539	27093	219581	1361908	63.89
14	Bandhan Bank	0	0	0	0	42728	323720	0	0	0	0	239915	104345	418380	522640	57.41
15	Catholic Syrian Bank	0	0	0	0	4	11	0	0	0	0	3	1	2392	2875	82.48
16	City Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
17	Development Credit Bank	5	54	24	42	22034	26779	24	1731	0	0	8680	1562	82570	117255	54.90
18	Dhan Lakshmi Bank	0	0	0	7	1	295	0	0	0	0	0	0	7	383	44.65
19	Federal Bank Ltd.	0	0	10	37	131	1287	0	0	0	0	203	35	10727	42130	55.65
20	HDFC Bank	0	0	1378	2706	50664	558944	5	207	1	24	69412	12304	584677	3509895	54.69
21	ICICI Bank	0	0	636	3995	7422	68527	0	0	0	0	6527	2015	208666	2172070	58.46
22	IDBI Bank	0	0	676	2510	4873	51301	30	553	0	0	0	0	42223	192588	45.09
23	IDFC First Bank	0	0	0	0	6648	29846	2403	528	0	0	0	0	235005	414537	50.91
24	Indusind Bank Limited	0	0	0	0	1123	9020	48	4	0	0	242	476	864917	657263	63.67
25	Jammu and Kashmir Bank	0	0	13	51	84	624	0	0	0	0	14	86	357	2167	44.21
26	Karnataka Bank Limited	0	0	5	20	263	2890	0	0	0	0	17	302	1022	19247	57.84
27	Karur Vysya Bank Ltd.	0	0	1	1	46	532	0	0	0	0	7	1	153	7299	45.56
28	Kotak Mahindra Bank	0	0	0	0	388	6114	0	0	0	0	85807	18734	444079	886000	75.50
29	Lakshmi Vilas Bank	0	0	1	2	2	11	0	0	0	0	0	0	49	3561	84.18
30	Ratnakar Bank Ltd. (RBL)	3	750	0	0	287	4007	0	0	0	0	5884	1296	12054	37536	33.96
31	South Indian Bank	0	0	7	48	33	317	2	59	0	0	14	2	1057	5402	24.68
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	0	0	0	0	49	367	0	0	0	0	4	1	650	2977	50.29
34	Yes Bank	0	0	19	188	2957	33857	0	0	0	0	1764	1314	84109	356960	59.28
	PRIVATE BANK - SUB TOTAL	11	3387	3718	12798	145871	1182972	2512	3080	1	24	518032	169566	3212675	10314694	58.23
	COMMERCIAL BANKS	26	9391	60393	217504	661963	3189008	2560	15446	69	2714	528683	195558	7356709	24152845	52.37
35	MGB	0	0	221	482	58224	55802	0	0	94	28	864	228	316418	368156	81.47
36	MPGB	0	0	2045	4577	200225	139097	32	1003	29	30	76197	143078	965464	1313359	84.24
	RRBs - SUB TOTAL	0	0	2266	5058	258449	194900	32	1003	123	58	77061	143306	1281882	1681516	83.62
37	DCCB & Apex Bank	0	0	68	135	21024	20759	0	0	0	0	0	0	4150339	4227955	97.64
	CO-OPERATIVE BANK -	0	0	68	135	21024	20759	0	0	0	0	0	0	4150339	4227955	97.64
38	AU Small Finance Bank	0	0	0	0	8701	75797	63	1052	1	30	49617	10535	382506	937835	75.34
39	Equitas Small Finance Bank	0	0	0	0	309	2250	0	0	0	0	35173	9730	67748	66248	68.70
40	ESAF	0	0	283	70	94	1210	0	0	0	0	18443	4946	351699	113573	95.61
41	Jana Small Finance Bank	0	0	0	0	22778	38449	0	0	0	0	104735	43854	329591	171066	89.86
42	Shivalik Small Finance Bank	0	0	1	14	140	1012	1	179	0	0	21197	5402	61566	29728	82.98
43	Suryoday Small Finance Bank	0	0	0	0	461	3212	0	0	0	0	36668	10987	103248	38392	67.44
44	Ujjivan Small Finance Bank	0	0	0	0	9087	14158	0	0	0	0	14784	4181	73184	40106	84.45
45	Utkarsh Small Finance Bank	0	0	0	0	39	543	59	21	0	0	83002	28269	139901	51934	93.04
	SMALL FINANCE BANK	0	0	284	84	41609	136631	123	1252	1	30	363619	117906	1509443	1448883	78.47
	TOTAL	26	9391	63011	222782	983045	3541298	2715	17701	193	2802	969363	456770	14298373	31511198	58.02

NON-PRIORITY SECTOR OUTSTANDING AS ON 30.06.2024 Table: 8

Sr.	Banks	Outstanding at the end of the quarter (Amt in Lakh)											
		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	583	5837	646	15672	8001	188043	56142	103295	46924	499524	112296	812371
2	Bank of India	0	0	195	3167	4421	123062	31136	104607	78701	989429	114453	1220265
3	Bank of Maharashtra	0	0	176	4097	1624	70444	2342	10837	25497	273392	29639	358771
4	Canara Bank	187	12594	178	3558	3687	90590	17395	51189	25671	1032955	47118	1190886
5	Central Bank of India	0	0	184	3068	629	11510	51738	325079	31518	283526	84069	623183
6	Indian Bank	2	778	102	1996	7870	87479	25836	90662	332	491548	34142	672463
7	Indian Overseas Bank	31	172	15	242	729	20946	947	2863	9835	254647	11557	278870
8	Punjab and Sind Bank	0	0	18	335	288	6613	356	376	4280	28673	4942	35996
9	Punjab National Bank	246	126734	322	7671	9537	211341	16395	50110	41969	1644350	68469	2040204
10	State Bank of India	111	4358	2243	52610	110485	1256029	121879	190804	726627	4673533	961345	6177334
11	UCO Bank	0	0	26	532	1852	63620	850	806	10944	380220	13672	445178
12	Union Bank of India	153	30803	742	13840	9344	121466	42196	213190	9420	332105	61855	711404
	PSBs - SUB TOTAL	1313	181276	4847	106789	158467	2251142	367212	1143816	1011718	10883901	1543557	14566924
13	Axis Bank	17	2437	397	9491	4243	138545	314465	123472	160719	495648	479841	769594
14	Bandhan Bank	0	0	0	0	8951	137333	10387	90103	251906	160322	271244	387758
15	Catholic Syrian Bank	0	0	0	0	0	0	245	527	13	84	258	611
16	City Union Bank	0	0	0	0	0	0	0	0	0	0	0	0
17	Development Credit Bank	117	591	26	177	888	20578	2	0	3044	74961	4077	96307
18	Dhan Lakshmi Bank	0	0	0	0	0	19	0	18	61	438	61	476
19	Federal Bank Ltd.	0	0	5	95	120	3614	592	919	3169	28949	3886	33577
20	HDFC Bank	12008	83748	15	224	44973	799149	112353	337834	1015137	1686809	1184486	2907764
21	ICICI Bank	0	0	537	15056	15356	374141	57624	262072	373593	891990	447110	1543258
22	IDBI Bank	19	64	86	2475	3354	77348	681	11737	23004	142936	27144	234559
23	IDFC First Bank	164	210	317	9317	2934	52976	76349	68894	411139	268283	490903	399680
24	Indusind Bank Limited	0	0	0	0	498	7184	0	0	240102	367902	240600	375087
25	Jammu and Kashmir Bank	0	0	0	0	33	534	281	1183	214	1018	528	2735
26	Karnataka Bank Limited	6	622	3	62	91	2804	312	4322	318	6221	730	14032
27	Karur Vysya Bank Ltd.	25	190	0	0	58	1497	390	1979	127	5055	600	8721
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	52431	287566	52431	287566
29	Lakshmi Vilas Bank	0	0	0	0	2	15	0	0	85	654	87	669
30	Ratnakar Bank Ltd. (RBL)	2	96	0	0	272	8127	11	7	7102	64769	7387	73000
31	South Indian Bank	0	0	1	1	16	603	525	1162	41	14720	583	16485
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	10	278	160	473	17	2192	187	2943
34	Yes Bank	0	0	18	414	2604	80465	6732	24362	49478	139967	58832	245208
	PRIVATE BANK - SUB TOTAL	12358	87959	1405	37312	84403	1705210	581109	929064	2591700	4640485	3270975	7400029
	COMMERCIAL BANKS SUB TOTAL	13671	269235	6252	144101	242870	3956351	948321	2072881	3603418	15524385	4814532	21966953
35	MGB	0	0	0	0	142	4334	3276	12640	24191	66744	27609	83719
36	MPGB	0	0	24	604	288	9295	6166	11185	69497	224620	75975	245704
	RRBs - SUB TOTAL	0	0	24	604	430	13629	9442	23826	93688	291364	103584	329423
37	DCCB & Apex Bank	0	0	0	0	0	0	5972	11006	0	91403	5972	102409
	CO-OPERATIVE BANK -	0	0	0	0	0	0	5972	11006	0	91403	5972	102409
38	AU Small Finance Bank	0	0	0	0	4346	60294	2939	2328	83520	244289	90805	306911
39	Equitas Small Finance Bank	0	0	0	0	129	1888	0	0	19466	28289	19595	30178
40	ESAF	0	0	0	0	0	0	0	0	2598	5209	2598	5209
41	Jana Small Finance Bank	0	0	0	0	752	10843	0	0	7410	8461	8162	19303
42	Shivalik Small Finance Bank	0	0	1	24	68	1056	174	1360	768	3659	1011	6099
43	Suryoday Small Finance Bank	43	439	0	0	115	2025	1833	1481	1121	14588	3112	18533
44	Ujjivan Small Finance Bank	0	0	0	0	343	5046	114	137	1267	2200	1724	7382
45	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	8805	3886	8805	3886
	SMALL FINANCE BANK	43	439	1	24	5753	81151	5060	5306	124955	310581	135812	397502
	TOTAL	13714	269674	6277	144729	249053	4051132	968795	2113019	3822061	16217734	5059900	22796287

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE AS ON 30.06.2024

Amt. in Lakhs

Table: 9(i)

Sr.	Banks	FARM CREDIT				Achievement % (Amt.)	CROP LOANS (Out of Farm Credit)				Achievement % (Amt.)
		TARGET		ACHIVEMENT			TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	153822	316006	38118	83993	26.6	105722	215782	29208	65191	30.2
2	Bank of India	528747	1037108	194505	451725	43.6	383043	723065	140169	346623	47.9
3	Bank of Maharashtra	63205	131451	10334	20984	16.0	45890	95747	9406	18236	19.0
4	Canara Bank	154061	315178	41933	96954	30.8	125310	257587	41089	95447	37.1
5	Central Bank of India	819094	816372	189268	300217	36.8	432071	425266	85903	137066	32.2
6	Indian Bank	109795	167788	25438	38857	23.2	78768	123328	24844	36330	29.5
7	Indian Overseas Bank	10454	22868	1535	3445	15.1	6305	13860	1456	3256	23.5
8	Punjab and Sind Bank	6529	13269	508	2138	16.1	3864	6918	290	435	6.3
9	Punjab National Bank	202504	383068	44500	114426	29.9	150219	281471	42502	110208	39.2
10	State Bank of India	741166	1465210	188470	398863	27.2	580702	1147387	182956	386646	33.7
11	UCO Bank	62807	125439	6789	16777	13.4	44001	86330	5602	13344	15.5
12	Union Bank of India	251572	440434	60775	156761	35.6	196869	337225	49925	128182	38.0
	PSBs - SUB TOTAL	3103756	5234191	802173	1685139	32.2	2152764	3713966	613350	1340964	36.1
13	Axis Bank	146798	277827	48983	81398	29.3	98192	186293	45813	71585	38.4
14	Bandhan Bank	20563	35833	4887	3850	10.7	7869	16974	0	0	0.0
15	Catholic Syrian Bank	796	1148	1040	1505	131.1	95	200	0	0	0.0
16	City Union Bank	470	1010	0	0	0.0	245	516	0	0	0.0
17	Development Credit Bank	24371	46586	3312	14267	30.6	15700	28394	1067	4988	17.6
18	Dhan Lakshmi Bank	157	440	6	39	8.8	0	0	6	39	0.0
19	Federal Bank Ltd.	8270	15794	3756	10501	66.5	6933	12358	3720	10325	83.5
20	HDFC Bank	408119	728565	69713	215585	29.6	163123	328411	20604	75171	22.9
21	ICICI Bank	256813	532705	38644	127302	23.9	149752	306367	15095	64660	21.1
22	IDBI Bank	39845	78532	9953	19694	25.1	27021	53054	9325	18529	34.9
23	IDFC First Bank	115266	144995	28013	49200	33.9	16927	33119	7015	25919	78.3
24	Indusind Bank Limited	422223	330156	104735	90910	27.5	44544	88485	13780	37231	42.1
25	Jammu and Kashmir Bank	0	0	0	0	0.0	0	0	0	0	0.0
26	Karnataka Bank Limited	534	1310	34	667	50.9	157	342	4	660	193.0
27	Karur Vysya Bank Ltd.	31	88	0	0	0.0	0	0	0	0	0.0
28	Kotak Mahindra Bank	305043	242718	28228	37099	15.3	37794	28211	1	4	0.0
29	Lakshmi Vilas Bank	688	1710	0	0	0.0	0	0	0	0	0.0
30	Ratnakar Bank Ltd. (RBL)	25318	32837	19442	14826	45.2	12146	16933	1156	3669	21.7
31	South Indian Bank	628	1714	450	848	49.5	167	719	450	848	118.0
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	618	1297	198	342	26.4	417	876	198	342	39.1
34	Yes Bank	69601	79065	12414	18925	23.9	26023	33349	2155	10072	30.2
	PRIVATE BANK - SUB TOTAL	1846152	2554330	373808	686958	26.9	607105	1134601	120389	324043	28.6
	COMMERCIAL BANKS	4949908	7788521	1175981	2372097	30.5	2759869	4848567	733739	1665007	34.3
35	MGB	196861	251672	54805	77255	30.7	162841	208879	54170	76063	36.4
36	MPGB	468494	822902	180634	296461	36.0	387347	697249	174731	277159	39.8
	RRBs - SUB TOTAL	665355	1074574	235439	373716	34.8	550188	906128	228901	353222	39.0
37	DCCB & Apex Bank	1438811	2462582	1547253	1123781	45.6	1309864	2312390	1473331	1102257	47.7
	CO-OPERATIVE BANK	1438811	2462582	1547253	1123781	45.6	1309864	2312390	1473331	1102257	47.7
38	AU Small Finance Bank	127111	119759	36046	27869	23.3	4499	8586	0	0	0.0
39	Equitas Small Finance Bank	14890	14071	2206	1429	10.2	883	1408	0	0	0.0
40	ESAF	148032	101639	29860	21823	21.5	1339	2400	0	0	0.0
41	Jana Small Finance Bank	61586	45122	27586	14488	32.1	1176	2151	0	0	0.0
42	Shivalik Small Finance Bank	1905	4000	3658	3005	75.1	1556	3265	0	0	0.0
43	Suryoday Small Finance Bank	39544	24558	9812	5090	20.7	519	1260	0	0	0.0
44	Ujjivan Small Finance Bank	3799	4883	3932	2877	58.9	291	612	0	0	0.0
45	Utkarsh Small Finance Bank	45966	28523	8440	3620	12.7	287	418	0	0	0.0
	SMALL FINANCE BANKS	442833	342555	121540	80200	23.4	10550	20100	0	0	0.0
	TOTAL	7496907	11668232	3080213	3949794	33.9	4630471	8087185	2435971	3120486	38.6

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC) AS ON 30.06.2024

Amt. in Lakhs

No. in actual

TABLE:10

Sr.	Banks	TARGET		Disbursement upto the end of current quarter 30.06.2024												Achieve ment % (Amt.)
				Micro		Small		Medium		KVIC		Other MSME		Total MSME		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	41937	339641	22293	173954	830	83805	79	34606	227	2288	0	0	23429	294653	86.8
2	Bank of India	87735	501355	23878	146336	666	81818	263	26051	0	0	0	0	24807	254205	50.7
3	Bank of Maharashtra	19286	143620	4106	28104	280	17271	25	3125	3	48	0	0	4414	48547	33.8
4	Canara Bank	33674	285875	3605	39121	409	7808	13	1426	0	0	8	156	4035	48511	17.0
5	Central Bank of India	78218	641164	19773	140669	1113	102418	44	16702	437	2263	118	12498	21485	274550	42.8
6	Indian Bank	43516	376813	5160	54590	156	14332	24	8364	0	0	0	0	5340	77286	20.5
7	Indian Overseas Bank	5369	24151	571	1929	4	633	0	0	0	0	0	0	575	2562	10.6
8	Punjab and Sind Bank	3884	27761	2020	7622	36	5401	2	481	0	0	0	0	2058	13504	48.6
9	Punjab National Bank	54228	454083	5225	45711	320	25081	38	14695	0	0	0	0	5583	85486	18.8
10	State Bank of India	110887	1366474	35977	410947	2749	221091	329	125617	0	0	30	4960	39085	762615	55.8
11	UCO Bank	19370	139819	2198	18489	105	19666	2	110	0	0	0	0	2305	38265	27.4
12	Union Bank of India	56926	498809	13652	121486	818	74111	86	39480	0	0	0	0	14556	235077	47.1
	PSBs - SUB TOTAL	555030	4799565	138458	1188957	7486	653435	905	270657	667	4598	156	17614	147672	2135261	44.5
13	Axis Bank	41742	765520	3271	141448	1385	161687	190	98294	0	0	0	0	4846	401429	52.4
14	Bandhan Bank	25062	71024	74	1156	1	41	0	0	0	0	0	0	75	1197	1.7
15	Catholic Syrian Bank	208	2402	0	0	0	0	0	0	0	0	0	0	0	0	0.0
16	City Union Bank	994	5247	0	0	0	0	0	0	0	0	0	0	0	0	0.0
17	Development Credit Bank	3819	36528	105	2762	2	218	0	0	0	0	0	0	107	2980	8.2
18	Dhan Lakshmi Bank	175	1800	0	0	0	0	0	0	0	0	0	0	0	0	0.0
19	Federal Bank Ltd.	977	11568	80	1350	25	3399	6	1909	0	0	0	0	111	6659	57.6
20	HDFC Bank	103088	1818582	5935	287609	4036	403963	1122	306620	0	0	0	0	11093	998193	54.9
21	ICICI Bank	94496	1561603	7568	375544	3879	494765	466	144206	0	0	0	0	11913	1014515	65.0
22	IDBI Bank	15194	154090	3190	28585	185	19729	11	3774	4	102	0	0	3390	52190	33.9
23	IDFC First Bank	18465	154386	1773	36733	423	42402	21	2999	0	0	0	0	2217	82134	53.2
24	Indusind Bank Limited	67193	336589	15912	31252	263	38670	22	6674	0	0	0	0	16197	76596	22.8
25	Jammu and Kashmir Bank	463	4590	80	961	1	10	0	0	0	0	0	0	81	970	21.1
26	Karnataka Bank Limited	708	6187	1	2031	4	5	0	0	0	0	0	0	5	2036	32.9
27	Karur Vysya Bank Ltd.	202	4939	10	299	4	462	0	0	0	0	0	0	14	760	15.4
28	Kotak Mahindra Bank	20917	455061	888	43874	577	60928	151	41056	0	0	0	0	1616	145858	32.1
29	Lakshmi Vilas Bank	190	5414	9	377	10	561	9	1034	0	0	0	0	28	1973	36.4
30	Ratnakar Bank Ltd. (RBL)	3275	29144	11	332	21	960	2	40	0	0	0	0	34	1332	4.6
31	South Indian Bank	465	4292	0	0	0	0	0	0	0	0	0	0	0	0	0.0
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	295	1889	79	693	4	170	0	0	0	0	0	0	83	863	45.7
34	Yes Bank	9075	193155	932	32857	332	49189	64	28370	0	0	0	0	1328	110416	57.2
	PRIVATE BANK - SUB	407003	5624010	39918	987863	11152	1277159	2064	634976	4	102	0	0	53138	2900100	51.6
	COMMERCIAL BANKS	962033	10423575	178376	2176820	18638	1930594	2969	905633	671	4700	156	17614	200810	5035361	48.3
35	MGB	16549	64097	12240	25603	0	0	0	0	209	800	0	0	12449	26403	41.2
36	MPGB	73223	132906	45851	49880	6	483	0	0	0	0	0	0	45857	50362	37.9
	RRBs - SUB TOTAL	89772	197003	58091	75483	6	483	0	0	209	800	0	0	58306	76765	39.0
37	DCCB & Apex Bank	14256	70005	6317	33431	4	249	0	0	0	0	3	254302	6324	287982	411.4
	CO-OPERATIVE BANKS	14256	70005	6317	33431	4	249	0	0	0	0	3	254302	6324	287982	411.4
38	AU Small Finance Bank	35633	319833	3910	35241	98	5357	16	1461	0	0	0	0	4024	42059	13.2
39	Equitas Small Finance Bank	4771	28098	304	2138	41	223	8	55	0	0	0	0	353	2416	8.6
40	ESAF	17499	20996	5593	3008	0	0	0	0	0	0	0	0	5593	3008	14.3
41	Jana Small Finance Bank	1915	14880	143	895	0	0	0	0	0	0	0	0	143	895	6.0
42	Shivalik Small Finance Bank	697	7851	21	1658	1	23	0	0	0	0	0	0	22	1681	0.0
43	Suryoday Small Finance Bank	1578	9915	0	0	0	0	0	0	0	0	0	0	0	0	0.0
44	Ujjivan Small Finance Bank	2611	6971	1072	780	0	0	0	0	0	0	0	0	1072	780	11.2
45	Utkarsh Small Finance Bank	1250	7508	63	686	2	21	0	0	0	0	0	0	65	707	9.4
	SMALL FINANCE BANKS	65954	416052	11106	44407	142	5624	24	1516	0	0	0	0	11272	51547	12.4
	TOTAL	1132015	11106635	253890	2330141	18790	1936950	2993	907149	880	5500	159	271916	276712	5451655	49.1

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR AS ON 30.06.2024

Amt. in Lakhs

TABLE: 11(i)

Sr.	Banks	EXPORT CREDIT				Achievement % (Amt.)	EDUCATION				Achievement % (Amt.)	HOUSING				Achievement % (Amt.)
		TARGET		ACHIVEMENT			TARGET		ACHIVEMENT			TARGET		ACHIVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	Bank of Baroda	10	2710	0	0	0.0	1938	3799	430	791.12	20.8	6502	40043	539	1583	4.0
2	Bank of India	14	2534	0	0	0.0	1806	3161	485	514.47	16.3	5800	33564	686	4365	13.0
3	Bank of Maharashtra	0	0	0	0	0.0	1025	1680	167	256.19	15.2	2365	15618	540	3464	22.2
4	Canara Bank	2	1500	0	0	0.0	2384	3637	418	537.29	14.8	5016	28841	777	4611	16.0
5	Central Bank of India	2	240	0	0	0.0	2191	3562	424	907.07	25.5	8239	35597	1105	6352	17.8
6	Indian Bank	3	2000	0	0	0.0	737	1219	146	224.48	18.4	2949	15308	280	2520	16.5
7	Indian Overseas Bank	0	0	0	0	0.0	300	417	22	21.15	5.1	1308	7440	254	2349	31.6
8	Punjab and Sind Bank	0	0	0	0	0.0	292	295	15	41.17	14.0	1073	5579	34	469	8.4
9	Punjab National Bank	17	851	3	2664	313.1	2194	3653	520	752.56	20.6	6302	35960	764	4915	13.7
10	State Bank of India	45	6467	3	166	2.6	5659	9242	2416	3502.34	37.9	14817	87709	9056	23907	27.3
11	UCO Bank	0	0	0	0	0.0	862	1251	86	84.41	6.7	2991	17929	519	3189	17.8
12	Union Bank of India	3	350	0	0	0.0	2521	3701	487	781.94	21.1	4496	24648	409	2226	9.0
	PSBs - SUB TOTAL	96	16652	6	2830	17.0	21909	35617	5616	8414.19	23.6	61858	348236	14963	59951	17.2
13	Axis Bank	10	17568	3	1919	10.9	883	1657	125	424.99	25.6	2590	15475	598	4032	26.1
14	Bandhan Bank	0	0	0	0	0.0	182	339	0	0.00	0.0	3615	23666	597	5742	24.3
15	Catholic Syrian Bank	0	0	0	0	0.0	0	0	0	0.00	0.0	44	196	0	0	0.0
16	City Union Bank	0	0	0	0	0.0	55	86	0	0.00	0.0	98	472	0	0	0.0
17	Development Credit Bank	0	0	5	62	0.0	147	269	0	0.00	0.0	5575	11681	7199	6637	56.8
18	Dhan Lakshmi Bank	0	0	0	0	0.0	55	86	0	0.00	0.0	132	648	1	6	0.9
19	Federal Bank Ltd.	0	0	0	0	0.0	165	295	0	0.00	0.0	316	1656	8	109	6.6
20	HDFC Bank	8	2530	0	0	0.0	767	1371	105	122.27	8.9	8182	49859	3310	18797	37.7
21	ICICI Bank	7	2350	0	0	0.0	990	2067	19	249.44	12.1	3847	22557	205	2750	12.2
22	IDBI Bank	0	0	0	0	0.0	480	881	71	102.95	11.7	1166	6115	102	914	14.9
23	IDFC First Bank	0	0	0	0	0.0	161	339	0	0.00	0.0	1772	7537	368	1929	25.6
24	Indusind Bank Limited	0	0	0	0	0.0	169	213	0	0.00	0.0	753	3713	88	480	12.9
25	Jammu and Kashmir Bank	0	0	0	0	0.0	166	62	1	1.31	2.1	208	1042	2	15	1.4
26	Karnataka Bank Limited	0	0	0	0	0.0	99	156	0	0.00	0.0	212	1129	0	0	0.0
27	Karur Vysya Bank Ltd.	0	0	0	0	0.0	56	88	0	0.00	0.0	92	471	1	12	2.5
28	Kotak Mahindra Bank	0	0	0	0	0.0	111	185	0	0.00	0.0	695	3981	35	424	10.6
29	Lakshmi Vilas Bank	0	0	0	0	0.0	55	86	0	0.00	0.0	79	422	0	0	0.0
30	Ratnakar Bank Ltd. (RB)	6	4077	3	750	18.4	80	159	0	0.00	0.0	521	3030	23	258	8.5
31	South Indian Bank	0	0	0	0	0.0	99	156	0	0.00	0.0	174	844	0	0	0.0
32	Standard Chartered Bank	0	0	0	0	0.0	0	0	0	0.00	0.0	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	0	0	0	0	0.0	10	15	0	0.00	0.0	0	0	1	7	0.0
34	Yes Bank	0	0	0	0	0.0	243	468	3	34.80	7.4	2072	14089	136	2130	15.1
	PRIVATE BANK - SUB TOTAL	31	26525	11	2731	10.3	4973	8978	324	935.76	10.4	32143	168583	12674	44241	26.2
	COMMERCIAL BANKS	127	43177	17	5561	12.9	26882	44595	5940	9349.95	21.0	94001	516819	27637	104193	20.2
35	MGB	0	0	0	0	0.0	139	280	3	13.18	4.7	1327	9079	319	5163	56.9
36	MPGB	0	0	0	0	0.0	518	1113	14	83.80	7.5	2726	21877	332	4011	18.3
	RRBs - SUB TOTAL	0	0	0	0	0.0	657	1393	17	96.98	7.0	4053	30956	651	9175	29.6
37	DCCB & Apex Bank	0	0	0	0	0.0	56	100	0	0.00	0.0	1516	9853	38	453	4.6
	CO-OPERATIVE BANK	0	0	0	0	0.0	56	100	0	0.00	0.0	1516	9853	38	453	4.6
38	AU Small Finance Bank	0	0	0	0	0.0	180	320	0	0.00	0.0	2185	15957	201	2764	17.3
39	Equitas Small Finance Bank	0	0	0	0	0.0	57	100	0	0.00	0.0	159	1026	6	89	8.7
40	ESAF	0	0	0	0	0.0	192	114	1	0.50	0.4	163	770	42	296	38.4
41	Jana Small Finance Bank	0	0	0	0	0.0	44	69	0	0.00	0.0	4508	18740	2099	3017	16.1
42	Shivalik Small Finance Bank	0	0	0	0	0.0	0	0	0	0.00	0.0	43	352	0	0	0.0
43	Suryoday Small Finance Bank	0	0	0	0	0.0	48	77	0	0.00	0.0	68	312	29	55	17.6
44	Ujjivan Small Finance Bank	0	0	0	0	0.0	0	0	0	0.00	0.0	1475	4787	1239	2485	51.9
45	Utkarsh Small Finance Bank	0	0	0	0	0.0	44	69	0	0.00	0.0	70	217	56	34	15.7
	SMALL FINANCE BANKS	0	0	0	0	0.0	565	749	1	0.5	0.1	8671	42161	3672	8739	20.7
	TOTAL	127	43177	17	5561	12.9	28160	46837	5958	9447.43	20.2	108241	599789	31998	122559	20.4

ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AS ON 30.06.2024

Amt. in Lakhs

TABLE:12

Sr	Bank	Target		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS		Achievement %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	58777	341255	8	852	93	713	1384	17687	6843	17912	7944	145455	16272	182620	54
2	Bank of India	74272	422122	0	0	22	128	747	12882	2773	16272	11446	172452	14988	201734	48
3	Bank of Maharashtra	22464	117987	0	0	30	286	221	4580	339	1817	5013	12377	5603	19060	16
4	Canara Bank	37738	229884	50	1270	29	193	413	5028	9530	19775	1666	577550	11688	603816	263
5	Central Bank of India	89485	371752	0	0	0	0	5	1	10846	53123	17447	101618	28298	154742	42
6	Indian Bank	40668	225124	1248	2080	30	133	614	8100	6656	29052	18	2303	8566	41669	19
7	Indian Overseas Bank	7181	35703	0	0	0	0	78	1688	64	277	2192	114463	2334	116428	326
8	Punjab and Sind Bank	3124	14441	0	0	3	49	37	1435	34	66	2200	16099	2274	17648	122
9	Punjab National Bank	60889	448211	15	12302	83	450	795	13587	836	4292	3928	823714	5657	854344	191
10	State Bank of India	235311	1822637	15	332	794	3621	10385	94023	3593	11154	96164	1226579	110951	1335708	73
11	UCO Bank	19016	123423	0	0	2	3	358	6778	30	71	1819	45890	2209	52742	43
12	Union Bank of India	56379	418516	71	32048	219	1288	1140	9969	4881	39118	2506	132286	8817	214709	51
	PSBs - SUB TOTAL	705304	4571055	1407	48886	1305	6863	16177	175758	46425	192927	152343	3370785	217657	3795219	83
13	Axis Bank	74530	445220	15	2463	61	910	100	801	2263	4905	16220	212742	18659	221820	50
14	Bandhan Bank	29915	109004	0	0	0	0	305	6001	587	7895	22512	31218	23404	45115	41
15	Catholic Syrian Bank	114	687	0	0	0	0	0	0	116	307	3	502	119	809	118
16	City Union Bank	356	1657	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Development Credit Bank	6588	35735	5	27	10	209	67	1866	0	0	574	2000	656	4101	11
18	Dhan Lakshmi Bank	182	974	0	0	0	0	0	0	0	0	61	162	61	162	17
19	Federal Bank Ltd.	5139	37042	0	0	0	0	8	202	60	133	1268	15222	1336	15556	42
20	HDFC Bank	310133	1972007	2974	49048	2	14	3015	48583	8048	40532	44934	651658	58973	789835	40
21	ICICI Bank	315364	1326028	0	0	27	1154	955	27171	5155	27705	290697	499583	296834	555613	42
22	IDBI Bank	20048	115789	3	4	25	125	320	6042	209	702	5196	63272	5753	70145	61
23	IDFC First Bank	101768	213529	0	0	33	727	272	5490	8318	11965	94519	74755	103142	92937	44
24	Indusind Bank Limited	66793	220767	0	0	0	0	84	1059	0	0	19630	53570	19714	54629	25
25	Jammu and Kashmir Bank	314	1725	0	0	0	0	0	0	80	194	26	276	106	470	27
26	Karnataka Bank Limited	588	4980	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Karur Vysya Bank Ltd.	966	7224	10	60	0	0	2	98	97	701	33	413	142	1272	18
28	Kotak Mahindra Bank	30587	231041	0	0	0	0	0	0	0	0	10705	99594	10705	99594	43
29	Lakshmi Vilas Bank	209	1172	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	3066	19856	0	0	0	0	69	1422	0	0	1126	11651	1195	13073	66
31	South Indian Bank	598	6570	0	0	0	0	0	0	41	47	1	28	42	75	1
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	1751	4431	0	0	0	0	0	0	45	228	3	2035	48	2263	51
34	Yes Bank	52829	216318	0	0	5	140	249	10058	309	1996	38229	80061	38792	92255	43
	PRIVATE BANK - SUB TOTAL	1021838	4971756	3007	51601	163	3279	5446	108794	25328	97309	545737	1798741	579681	2059723	41
	COMMERCIAL BANKS - SUB TOTAL	1727142	9542811	4414	100487	1468	10141	21623	284552	71753	290236	698080	5169526	797338	5854943	61
35	MGB	11748	45965	0	0	0	0	41	1773	234	1398	9444	22195	9719	25366	55
36	MPGB	33752	128214	0	0	2	67	24	810	412	1835	15044	46072	15482	48784	38
	RRBs - SUB TOTAL	45500	174179	0	0	2	67	65	2583	646	3233	24488	68267	25201	74149	43
37	DCCB & Apex Bank	5072	26496	0	0	0	0	0	0	303	1406	0	0	303	1406	5
	CO-OPERATIVE BANK - SUB TOTAL	5072	26496	0	0	0	0	0	0	303	1406	0	0	303	1406	5
38	AU Small Finance Bank	35022	162635	0	0	0	0	608	8306	370	370	12845	60534	13823	69210	43
39	Equitas Small Finance Bank	5986	18766	0	0	0	0	16	167	0	0	2133	4048	2149	4215	22
40	ESAF	2850	7143	0	0	0	0	0	0	0	0	1128	1256	1128	1256	18
41	Jana Small Finance Bank	2800	10736	0	0	0	0	119	793	0	0	2761	2561	2880	3354	31
42	Shivalik Small Finance Bank	1896	14003	5	67	25	151	329	1754	0	0	0	0	359	1972	0
43	Suryoday Small Finance Bank	335	2049	0	0	0	0	1	26	5	4	67	934	73	963	47
44	Ujjivan Small Finance Bank	304	3786	0	0	0	0	59	676	11	12	69	514	139	1202	0
45	Utkarsh Small Finance Bank	459	1993	0	0	0	0	0	0	0	0	1698	915	1698	915	46
	SMALL FINANCE BANK - SUB TOTAL	49652	221111	5	67	25	151	1132	11721	386	387	20701	70761	22249	83087	38
	TOTAL	1827366	9964597	4419	100554	1495	10359	22820	298856	73088	295262	743269	5308555	845091	6013585	60

POSITION OF NPA AS ON 30.06.2024

SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs]

TABLE-13

Sr.No	BANKS	TOTAL NPA		TOTAL ADVANCES		NPA %
		No.	Amt.	No.	Amt.	
1	Bank of Baroda	81663	192591	391223	1988860	9.7
2	Bank of India	207168	292488	991954	3319452	8.8
3	Bank of Maharashtra	35423	29423	129227	854482	3.4
4	Canara Bank	54546	132035	302819	2113813	6.2
5	Central Bank of India	144133	211787	629169	2204837	9.6
6	Indian Bank	53638	99770	180449	1166284	8.6
7	Indian Overseas Bank	4754	13974	37239	386717	3.6
8	Punjab and Sind Bank	5911	24410	20017	115055	21.2
9	Punjab National Bank	166645	422617	437057	3271633	12.9
10	State Bank of India	337496	488576	1989647	10116742	4.8
11	UCO Bank	26105	77658	122637	835055	9.3
12	Union Bank of India	116453	250251	456153	2032145	12.3
	PSBs - SUB TOTAL	1233935	2235580	5687591	28405075	7.9
13	Axis Bank	79921	82049	699422	2131502	3.8
14	Bandhan Bank	117417	48598	689624	910398	5.3
15	Catholic Syrian Bank	2	2	2650	3486	0.0
16	City Union Bank	0	0	0	0	0.0
17	Development Credit Bank	39623	7783	86647	213562	3.6
18	Dhan Lakshmi Bank	0	0	68	859	0.0
19	Federal Bank Ltd.	358	843	14613	75707	1.1
20	HDFC Bank	60815	101955	1769163	6417660	1.6
21	ICICI Bank	29239	104307	655776	3715328	2.8
22	IDBI Bank	12180	16328	69367	427148	3.8
23	IDFC First Bank	19350	11764	725908	814218	1.4
24	Indusind Bank Limited	32442	36129	1105517	1032349	3.5
25	Jammu and Kashmir Bank	217	611	885	4902	12.5
26	Karnataka Bank Limited	400	8835	1752	33278	26.5
27	Karur Vysya Bank Ltd.	27	104	753	16019	0.6
28	Kotak Mahindra Bank	9411	21880	496510	1173566	1.9
29	Lakshmi Vilas Bank	7	944	136	4231	22.3
30	Ratnakar Bank Ltd. (RBL)	3113	6568	19441	110536	5.9
31	South Indian Bank	47	82	1640	21887	0.4
32	Standard Chartered Bank	0	0	0	0	0.0
33	Tamilnadu Mercantile Bank	12	342	837	5920	5.8
34	Yes Bank	3685	9289	142941	602168	1.5
	PRIVATE BANK - SUB TOTAL	408266	458412	6483650	17714723	2.6
	COMMERCIAL BANKS SUB TOTAL	1642201	2693992	12171241	46119798	5.8
35	MGB	68928	46183	344027	451875	10.2
36	MPGB	177474	98507	1041439	1559063	6.3
	RRBs - SUB TOTAL	246402	144689	1385466	2010939	7.2
37	DCCB & Apex Bank	1002305	678235	4156311	4330364	15.7
	CO-OPERATIVE BANK - SUB TOTAL	1002305	678235	4156311	4330364	15.7
38	AU Small Finance Bank	18331	31908	473311	1244746	2.6
39	Equitas Small Finance Bank	5485	7136	87343	96426	7.4
40	ESAF	17113	4435	354297	118782	3.7
41	Jana Small Finance Bank	29184	7739	337753	190369	4.1
42	Shivalik Small Finance Bank	2060	750	62577	35827	2.1
43	Suryoday Small Finance Bank	4214	1907	106360	56925	3.3
44	Ujjivan Small Finance Bank	858	173	74908	47489	0.4
45	Utkarsh Small Finance Bank	5413	1829	148706	55821	3.3
	SMALL FINANCE BANK SUB TOTAL	82658	55877	1645255	1846384	3.0
	TOTAL	2973566	3572793	19358273	54307485	6.6

POSITION OF SECTOR WISE NPA (PRIORITY SECTOR) As on 30.06.2024
SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs]

SR	BANKS	AGRICULTURE			MSME			EDUCATION			HOUSING			TOTAL PRIORITY SECTOR		
		No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %	No.	Amt.	NPA %
1	Bank of Baroda	14985	44031	10.7	41456	75654	13.5	400	755	4.9	16860	13275	7.1	73714	136223	11.6
2	Bank of India	89161	187461	13.1	69429	55656	11.1	806	1589	10.1	27280	16006	10.2	186703	260715	12.4
3	Bank of Maharashtra	11784	15929	9.4	9517	8539	3.4	29	38	1.0	6306	4066	5.5	27636	28572	5.8
4	Canara Bank	16058	42045	9.9	28747	66350	19.0	433	1004	6.0	3866	5107	3.8	49190	114593	12.4
5	Central Bank of India	43797	73621	9.6	58317	68358	11.0	1526	3456	17.9	36498	23396	13.7	140553	168907	10.7
6	Indian Bank	42438	82869	36.1	90	8301	3.7	541	490	8.1	4943	3457	9.6	48012	95116	19.3
7	Indian Overseas Bank	3318	7060	29.0	6	1223	2.8	11	22	2.8	998	1133	3.0	4333	9439	8.8
8	Punjab and Sind Bank	5209	15018	104.3	24	363	0.6	18	45	10.2	113	503	7.0	5418	15933	20.2
9	Punjab National Bank	92194	155176	29.2	40989	99047	18.6	1202	3109	11.6	25291	25593	18.3	160297	283104	23.0
10	State Bank of India	166941	358422	20.7	70946	40319	3.3	596	1482	1.8	51571	41173	4.5	290055	441434	11.2
11	UCO Bank	23539	31312	14.8	163	10889	15.4	279	606	18.2	122	793	1.2	25464	48250	12.4
12	Union Bank of India	40717	110208	15.8	51610	89966	17.5	694	1506	11.8	14685	9436	9.8	108735	211130	16.0
	PSBs - SUB TOTAL	550141	1123153	16.9	371294	524666	10.6	6535	14103	6.9	188533	143938	7.2	1120110	1813415	13.1
13	Axis Bank	19432	57855	8.3	414	8020	1.4	62	76	2.4	74	766	1.2	33772	67523	5.0
14	Bandhan Bank	32169	12764	34.3	4	356	0.6	633	4221	0.0	0	0	0.0	64702	26680	5.1
15	Catholic Syrian Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
16	City Union Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
17	Development Credit Ban	35423	5591	6.6	3	8	0.5	0	0	0.0	243	426	1.6	39431	6433	5.5
18	Dhan Lakshmi Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
19	Federal Bank Ltd.	132	392	1.3	10	5	0.1	0	0	0.0	5	46	3.6	149	444	1.1
20	HDFC Bank	9687	58221	4.5	95	4657	0.3	29	36	1.3	567	4862	0.9	42219	73687	2.1
21	ICICI Bank	16550	65891	8.1	402	11884	0.9	6	21	0.5	226	1858	2.7	17687	79750	3.7
22	IDBI Bank	4013	8084	7.3	5	530	1.9	11	28	1.1	48	501	1.0	4077	9143	4.7
23	IDFC First Bank	4339	1892	0.9	340	2534	1.4	0	0	0.0	135	372	1.2	4880	4810	1.2
24	Indusind Bank Limited	5898	21558	4.6	1917	5128	2.8	0	0	0.0	0	0	0.0	7931	27683	4.2
25	Jammu and Kashmir Ban	22	95	7.5	0	0	0.0	1	1	2.6	21	45	7.2	47	142	6.5
26	Karnataka Bank Limited	355	3265	34.4	16	4330	47.2	0	0	0.0	5	60	2.1	376	7655	39.8
27	Karur Vysya Bank Ltd.	0	0	0.0	0	0	0.0	0	0	0.0	3	22	4.1	3	22	0.3
28	Kotak Mahindra Bank	5109	12257	2.8	416	4961	1.2	0	0	0.0	0	0	0.0	5530	17218	1.9
29	Lakshmi Vilas Bank	1	494	53.3	1	37	0.0	0	0	0.0	0	0	0.0	2	531	14.9
30	Ratnakar Bank Ltd. (RBI	1784	6178	20.7	1	12	0.8	0	0	0.0	1	8	0.2	2649	6333	16.9
31	South Indian Bank	5	14	0.4	0	0	0.0	1	0	0.0	0	0	0.0	7	14	0.3
32	Standard Chartered Bank	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0	0	0	0.0
33	Tamilnadu Mercantile Ba	5	256	10.9	0	0	0.0	0	0	0.0	0	0	0.0	5	256	8.6
34	Yes Bank	1705	1649	1.2	117	3034	1.6	0	0	0.0	70	802	2.4	1985	5489	1.5
	PRIVATE BANK - SUB	136629	256458	5.9	3741	45497	1.0	743	4384	34.3	1398	9768	0.8	225452	333814	3.2
	COMMERCIAL BANK	686770	1379610	12.5	375035	570163	6.0	7278	18487	8.5	189931	153706	4.8	1345562	2147229	8.9
35	MGB	31393	26413	11.1	16353	5693	7.7	104	160	33.2	21517	12034	21.6	68270	45281	12.3
36	MPGB	29014	47942	5.9	44535	16198	7.8	140	365	8.0	98543	29126	20.9	175554	97050	7.4
	RRBs - SUB TOTAL	60407	74355	7.1	60888	21891	7.7	244	525	10.4	120060	41160	21.1	243824	142331	8.5
37	DCCB & Apex Bank	1002305	538514	14.0	0	0	0.0	0	0	0.0	0	6367	30.7	1002305	660879	15.6
	CO-OPERATIVE BAN	1002305	538514	14.0	0	0	0.0	0	0	0.0	0	6367	30.7	1002305	660879	15.6
38	AU Small Finance Bank	2802	6148	2.8	3164	16758	2.6	0	0	0.0	66	499	0.7	10143	19263	2.1
39	Equitas Small Finance Ba	667	2327	19.2	643	2371	5.6	0	0	0.0	17	108	4.8	4021	3759	5.7
40	ESAF	14693	4064	3.8	0	0	0.0	89	17	25.1	8	9	0.8	17053	4363	3.8
41	Jana Small Finance Bank	14164	3316	5.1	642	685	2.9	0	0	0.0	398	210	0.5	28397	7306	4.3
42	Shivalik Small Finance Ba	671	195	1.5	4	40	0.4	0	0	0.0	2	20	1.9	2038	654	2.2
43	Suryoday Small Finance I	366	79	0.4	0	0	0.0	0	0	0.0	27	236	7.3	4039	912	2.4
44	Ujjivan Small Finance Ba	1172	177	0.8	0	0	0.0	0	0	0.0	120	39	0.3	791	158	0.4
45	Utkarsh Small Finance Ba	1715	498	2.9	54	92	0.0	0	0	0.0	4	64	11.8	5207	1728	3.3
	SMALL FINANCE BA	36250	16804	3.5	4507	19947	2.8	89	17	20.8	642	1185	0.9	71689	38144	2.6
	TOTAL	1785732	2009283	12.3	440430	612000	5.6	7611	19029	8.5	310633	202418	5.7	2663380	2988582	9.5

POSITION OF SECTOR WISE NPA (NON PRIORITY SECTOR) As on 30.06.2024

SLBC Madhya Pradesh. Convenor Central Bank of India

[Amt. in lacs]

TABLE: 15

SR	BANKS	EDUCATION		HOUSING		OTHERS		TOTAL NPS		NPA %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Bank of Baroda	4	54	184	2743	3238	46609	7949	56368	6.94
2	Bank of India	10	71	115	1106	18786	30022	20465	31773	2.60
3	Bank of Maharashtra	0	0	8	299	7742	493	7787	851	0.24
4	Canara Bank	7	22	152	2229	4292	14106	5356	17442	1.46
5	Central Bank of India	1	0	43	550	661	38613	3580	42880	6.88
6	Indian Bank	1	0	3337	3096	59	8	5626	4654	0.69
7	Indian Overseas Bank	0	0	5	191	359	4102	421	4535	1.63
8	Punjab and Sind Bank	0	0	14	0	284	8470	493	8477	23.55
9	Punjab National Bank	0	0	225	3123	5555	121353	6348	139513	6.84
10	State Bank of India	3	113	757	4026	45090	40913	47441	47143	0.76
11	UCO Bank	0	0	15	315	470	28995	641	29408	6.61
12	Union Bank of India	5	43	3239	3573	1679	31541	7718	39122	5.50
	PSBs - SUB TOTAL	31	304	8094	21251	88215	365226	113825	422166	2.90
13	Axis Bank	3	0	111	539	39007	10047	46149	14525	1.89
14	Bandhan Bank	197	2027	294	1945	0	0	52715	21918	5.65
15	Catholic Syrian Bank	0	0	0	0	0	0	2	2	0.28
16	City Union Bank	0	0	0	0	0	0	0	0	0.00
17	Development Credit Bank	0	0	11	202	179	1121	192	1350	1.40
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0.00
19	Federal Bank Ltd.	0	0	2	30	103	242	209	400	1.19
20	HDFC Bank	0	0	212	2409	16988	22958	18596	28268	0.97
21	ICICI Bank	1	17	128	3002	10254	16949	11552	24557	1.59
22	IDBI Bank	0	0	20	266	8071	6884	8103	7185	3.06
23	IDFC First Bank	0	0	17	213	12318	5245	14470	6954	1.74
24	Indusind Bank Limited	0	0	41	334	24470	8112	24511	8446	2.25
25	Jammu and Kashmir Bank	0	0	2	43	136	369	170	469	17.14
26	Karnataka Bank Limited	0	0	8	275	12	55	24	1180	8.41
27	Karur Vysya Bank Ltd.	0	0	2	23	5	12	24	82	0.94
28	Kotak Mahindra Bank	0	0	0	0	3881	4662	3881	4662	1.62
29	Lakshmi Vilas Bank	0	0	2	15	3	397	5	412	61.61
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	464	234	464	234	0.32
31	South Indian Bank	0	0	0	0	3	3	40	69	0.42
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0.00
33	Tamilnadu Mercantile Bank	0	0	0	0	6	86	7	86	2.92
34	Yes Bank	0	0	36	593	1451	2611	1700	3799	1.55
	PRIVATE BANK - SUB TOT.	201	2044	886	9890	117351	79987	182814	124597	1.68
	COMMERCIAL BANKS SUB	232	2348	8980	31141	205566	445213	296639	546763	2.49
35	MGB	0	0	2	57	389	544	658	902	1.08
36	MPGB	0	0	0	0	712	1222	1920	1457	0.59
	RRBs - SUB TOTAL	0	0	2	57	1101	1766	2578	2359	0.72
37	DCCB & Apex Bank	0	0	0	0	0	17356	0	17356	16.95
	CO-OPERATIVE BANK - SU	0	0	0	0	0	17356	0	17356	16.95
38	AU Small Finance Bank	0	0	27	336	7908	12130	8188	12645	4.12
39	Equitas Small Finance Bank	0	0	5	55	1459	3322	1464	3377	11.19
40	ESAF	0	0	0	0	60	72	60	72	1.38
41	Jana Small Finance Bank	0	0	3	75	784	358	787	432	2.24
42	Shivalik Small Finance Bank	0	0	1	0	14	68	22	96	1.58
43	Suryoday Small Finance Bank	0	0	13	121	78	641	175	995	5.37
44	Ujjivan Small Finance Bank	0	0	0	0	67	15	67	15	0.21
45	Utkarsh Small Finance Bank	0	0	0	0	206	101	206	101	2.59
	SMALL FINANCE BANK SU	0	0	49	587	10576	16707	10969	17733	4.46
	TOTAL	232	2348	9031	31784	217243	481042	310186	584211	2.56

PROGRESS UNDER KISAN CREDIT CARD (as on 30.06.2024)

[Amt. in lacs]

TABLE:17

SR	BANKS	No. of KCC issued from 01.04.23 to 30.06.2024 (Including renewal)		Total no. of KCC as on 30.06.2024	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	29208	65191	86176	184357
2	Bank of India	140169	346623	381212	930787
3	Bank of Maharashtra	9406	18236	38750	82996
4	Canara Bank	41089	95447	143525	317710
5	Central Bank of India	85903	137066	268914	546186
6	Indian Bank	24844	36330	81867	174284
7	Indian Overseas Bank	1456	3256	3909	10092
8	Punjab and Sind Bank	290	435	4912	17956
9	Punjab National Bank	42502	110208	179852	354360
10	State Bank of India	182956	386646	591429	1381215
11	UCO Bank	5602	13344	9533	36009
12	Union Bank of India	49925	128182	182228	487404
	PSBs - SUB TOTAL	613350	1340964	1972307	4523357
13	Axis Bank	45813	71585	56116	316373
14	Bandhan Bank	0	0	1504	16671
15	Catholic Syrian Bank	0	0	0	0
16	City Union Bank	0	0	0	0
17	Development Credit Bank	1067	4988	22669	44185
18	Dhanlaxmi Bank	6	39	0	0
19	Federal Bank Ltd.	3720	10325	9052	22420
20	HDFC Bank	20604	75171	68784	397075
21	ICICI Bank	15095	64660	69294	493249
22	IDBI Bank	9325	18529	4753	3782
23	IDFC	7015	25919	7212	82341
24	Indusind Bank Limited	13780	37231	20024	148239
25	Jammu and Kashmir Bank	0	0	1	61
26	Karnataka Bank Limited	4	660	25	39
27	Karur Vysya Bank Ltd.	0	0	1	38
28	Kotak Mahindra Bank	1	4	1153	9395
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	1156	3669	141245	52531
31	South Indian Bank	450	848	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	198	342	3	12
34	Yes Bank	2155	10072	5123	38513
	PRIVATE BANK - SUB TOTAL	120389	324043	406959	1624924
	COMMERCIAL BANKS SUB TOTAL	733739	1665007	2379266	6148281
35	MGB	54170	76063	175935	224842
36	MPGB	174731	277159	390502	667638
	RRBs - SUB TOTAL	228901	353222	566437	892480
37	DCCB & Apex Bank	1473331	1102257	4009219	3792563
	CO-OPERATIVE BANK - SUB TOTAL	1473331	1102257	4009219	3792563
38	AU Small Finance Bank	0	0	3	5
39	Equitas Small Finance Bank	0	0	0	0
40	ESAF	0	0	295	1481
41	Jana Small Finance Bank	0	0	0	0
42	Shivalik Small Finance Bank	0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0
	SMALL FINANCE BANK SUB TOTAL	0	0	298	1486
	TOTAL	2435971	3120486	6955220	10834809

PROGRESS UNDER HIGHER EDUCATION LOANS AS ON 30.06.2024

Amt. in Lakhs

TABLE: 18

Sr. No.	Name of the Bank	Sanctioned during the year (including application received during previous year)		of which girl student (Out of column 3)		of which no of loans guaranteed by MP STATE GOVT		Education Loan Outstanding		of Which Girl Student	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	112	1490	52	609	0	0	4682	31144	1871	12189
2	Bank of India	95	795	39	370	0	0	6222	18951	2418	7426
3	Bank of Maharashtra	60	851	20	84	0	0	1331	7941	547	3250
4	Canara Bank	86	309	36	162	0	0	4945	20262	1931	8752
5	Central Bank of India	146	1507	53	518	0	0	6102	22395	2273	7695
6	Indian Bank	14	236	4	87	0	0	1721	8009	560	2854
7	Indian Overseas Bank	5	24	2	12	0	0	294	1036	120	444
8	Punjab and Sind Bank	3	69	0	0	0	0	146	778	62	255
9	Punjab National Bank	137	1629	55	728	0	0	6664	34398	2484	14297
10	State Bank of India	813	2957	298	1067	0	0	23611	136158	8679	49651
11	UCO Bank	16	98	9	72	0	0	1311	5048	520	2039
12	Union Bank of India	151	2419	61	1014	0	0	4766	26551	1871	10870
	PSBs - SUB TOTAL	1638	12384	629	4722	0	0	61522	311495	23336	119721
13	Axis Bank	1345	18535	421	6130	0	0	1345	12683	421	4102
14	Bandhan Bank	0	0	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0			0	0	3	20
17	Development Credit Bank	0	0	0	0	0	0	24	42	10	18
18	Dhanlaxmi Bank	0	0	0	0	0	0	2	7	0	0
19	Federal Bank Ltd.	0	0	0	0	0	0	15	132	6	45
20	HDFC Bank	0	0	0	0	0	0	0	0	0	0
21	ICICI Bank	19	634	9	339	0	0	636	3995	332	2185
22	IDBI Bank	0	0	0	0	0	0	765	2510	309	1072
23	IDFC	0	0	0	0	0	0	0	0	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0	0	0
25	Jammu and Kashmir Bank	0	0	0	0	0	0	13	51	4	11
26	Karnataka Bank Limited	0	78	0	0	0	0	0	82	0	37
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	1	1	1	1
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	1	2	0	0
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0	0	0	0	0	0
31	South Indian Bank	0	0	0	0	0	0	10	48	5	23
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0
33	Tamilnad Merchantile Bank	0	0	0	0	0	0	0	0	0	0
34	Yes Bank	8	175	2	28	0	0	37	602	20	273
	PRIVATE BANK - SUB TOTAL	1372	19422	432	6497	0	0	5123	50110	1111	7787
	COMMERCIAL BANKS	3010	31806	1061	11219	0	0	66645	361606	24447	127508
35	MGB	0	0	0	0	0	0	221	482	142	144
36	MPGB	16	139	5	24	0	0	2069	5180	761	1876
	RRBs - SUB TOTAL	16	139	5	24	0	0	2290	5662	903	2021
37	DCCB & Apex Bank	2	16	0	0	0	0	68	135	0	0
	CO-OPERATIVE BANK	2	16	0	0	0	0	68	135	0	0
38	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0
40	ESAF	1	1	1	1	0	0	0	0	0	0
41	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
42	Shivalik Small Finance Bank	0	0	0	0			0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK	1	1	1	1	0	0	0	0	0	0
	TOTAL	3029	31962	1067	11243	0	0	69003	367403	25350	129529

POSITION SHG BANK LINKAGE PROGRAMME AS ON 30.06.2024

[Amt. in lacs]

TABLE-19

Sr.No	BANKS	Quarterly				Current FY			
		Savings Linked qtrly		Credit Linked qtrly		Savings Linked		Credit Linked	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	15	4	13	26	15	4	13	26
2	Bank of India	1	0	113	437	1	0	113	437
3	Bank of Maharashtra	11	3	169	327	11	3	169	327
4	Canara Bank	120	1	22	26	120	1	22	26
5	Central Bank of India	501	46	1029	1242	501	46	1029	1242
6	Indian Bank	199	8	84	337	12394	4177	5277	8882
7	Indian Overseas Bank	6	9	6	9	6	9	6	9
8	Punjab and Sind Bank	18	0	0	0	18	0	0	0
9	Punjab National Bank	177	2	100	116	177	2	100	116
10	State Bank of India	31511	12051	2595	3572	31511	12051	2413	3454
11	UCO Bank	36	2	9	54	36	2	9	54
12	Union Bank of India	1	0	53	184	1	0	53	184
	PSBs - SUB TOTAL	32596	12127	4193	6331	44791	16296	9204	14758
13	Axis Bank	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0
16	City Union Bank	0	0	0	0	0	0	0	0
17	Development Credit Bank	0	0	0	0	0	0	0	0
18	Dhanlaxmi Bank	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	0	0	0	0	0	0	0	0
20	HDFC Bank	1227	1156	3902	14503	1227	1156	3902	14503
21	ICICI Bank	0	0	421	1439	0	0	421	1439
22	IDBI Bank	0	0	201	409	0	0	201	409
23	IDFC	1	0	0	0	1	0	0	0
24	Indusind Bank Limited	0	0	0	0	0	0	0	0
25	Jammu and Kashmir Bank	0	0	0	0	0	0	0	0
26	Karnataka Bank Limited	0	0	0	0	0	0	0	0
27	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	0	0	0	0	0	0	0	0
31	South Indian Bank	0	0	0	0	0	0	0	0
32	Standard Chartered Bank	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0
34	Yes Bank	0	0	0	0	0	0	0	0
	PRIVATE BANK - SUB TOT	1228	1157	4524	16351	1228	1157	4524	16351
	COMMERCIAL BANKS SU	33824	13283	8717	22682	46019	17453	13728	31109
35	MGB	1841	51	4198	5570	1841	51	4198	5570
36	MPGB	2313	121	1571	1152	2313	121	1571	9320
	RRBs - SUB TOTAL	4154	172	5769	6721	4154	172	5769	14889
37	DCCB & Apex Bank	0	0	1628	75	25373	1173	13941	645
	CO-OPERATIVE BANK - SU	0	0	1628	75	25373	1173	13941	645
38	AU Small Finance Bank	0	0	0	0	0	0	0	0
39	Equitas Small Finance Bank	0	0	0	0	0	0	0	0
40	ESAF	0	0	0	0	0	0	0	0
41	Jana Small Finance Bank	0	0	0	0	0	0	0	0
42	Shivalik Small Finance Bank	0	0	0	0	0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
45	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK SU	0	0	0	0	0	0	0	0
	TOTAL	37978	13456	16114	29478	75546	18799	33438	46643

LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 30.06.2024

SLBC Madhya Pradesh. Convenor-Central Bank of India

[Amt. in lacs]

TABLE-20

SR	BANKS	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	252	1810	5962	14476	300	1136	542	3275	8	53	1748	11994	8812	32745
2	Bank of India	826	3544	32865	51971	43	83	878	3795	6	30	1352	7511	35970	66933
3	Bank of Maharashtra	181	2696	4785	18085	110	438	1291	9097	3	2	939	11881	7309	42198
4	Canara Bank	2140	9431	15660	41263	3339	10120	3380	14548	30	78	3590	31652	28139	107091
5	Central Bank of India	2889	4092	611	3276	1958	3805	1175	7247	29	44	3066	28717	9728	47180
6	Indian Bank	432	2106	8363	17531	85	160	335	3958	4	5	690	4064	9909	27825
7	Indian Overseas Bank	94	663	460	848	6	32	68	507	0	0	23	166	651	2216
8	Punjab and Sind Bank	31	176	480	938	0	0	382	2582	0	0	141	977	1034	4674
9	Punjab National Bank	594	3349	13559	26393	75	330	1021	6256	2	8	1669	11284	16920	47620
10	State Bank of India	3554	21072	62283	168458	818	2410	3504	23902	13	25	5248	53143	75420	269010
11	UCO Bank	196	1103	5905	10677	12	40	534	2267	6	26	478	4103	7131	18216
12	Union Bank of India	899	6084	21421	37984	282	620	1196	19665	10	126	3469	30714	27277	95193
	PSBs - SUB TOTAL	12088	56126	172354	391900	7028	19174	14306	97098	111	397	22413	196206	228300	760901
13	Axis Bank	281	1404	12105	28999	19	129	1173	7918	13	3455	996	13605	14587	55510
14	Bandhan Bank	357	431	114350	57597	13	6	245	380	3	1	560	1523	115528	59939
15	Catholic Syrian Bank	19	26	136	199	0	0	12	20	0	0	7	28	174	274
16	City Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Development Credit Bank	16	221	7406	4366	0	0	29	141	0	0	124	2576	7575	7304
18	Dhan Lakshmi Bank	0	0	0	0	0	0	0	0	0	0	1	8	1	8
19	Federal Bank Ltd.	339	1557	560	1772	2	1	116	878	0	0	14	64	1031	4272
20	HDFC Bank	474	2967	20310	70029	20	156	1641	20647	10	1141	2508	76557	24963	171497
21	ICICI Bank	528	4659	16733	79791	116	819	1478	15951	122	311	1030	18202	20007	119732
22	IDBI Bank	136	1146	3954	10605	18	317	297	2084	0	0	932	11376	5337	25529
23	IDFC First Bank	60	15	8802	1964	5	2	249	51	7	2	25	10	9148	2043
24	Indusind Bank Limited	718	226	136977	40694	803	181	138	892	8	18	109	1024	138753	43033
25	Jammu and Kashmir Bank	1	1	230	1348	10	78	14	92	0	0	0	0	255	1519
26	Karnataka Bank Limited	1	2	46	326	0	0	3	39	0	0	11	109	61	476
27	Karur Vysya Bank Ltd.	2	7	15	83	1	46	4	11	0	0	6	76	28	223
28	Kotak Mahindra Bank	53	234	4083	23116	13	47	936	12041	2	5	686	16923	5773	52368
29	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	104	64	13763	4192	15	10	78	65	46	86	8	3	14014	4419
31	South Indian Bank	51	271	15	23	0	0	0	0	0	0	2	1	68	295
32	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tamilnadu Mercantile Bank	8	72	37	261	0	0	0	0	0	0	3	14	48	347
34	Yes Bank	43	235	3727	10078	3	3	205	5614	0	0	345	21206	4323	37137
	PRIVATE BANK - SUB TOTAL	3191	13537	343249	335442	1038	1795	6618	66825	211	5019	7367	163307	361674	585925
	COMMERCIAL BANKS SUB TOTAL	15279	69662	515603	727343	8066	20969	20924	163922	322	5416	29780	359512	589974	1346825
35	MGB	1082	293	12022	18556	0	0	856	2283	0	0	27323	33094	41283	54225
36	MPGB	716	1174	34456	49713	367	268	2315	2889	2	7	2559	8786	40415	62836
	RRBs - SUB TOTAL	1798	1466	46478	68268	367	268	3171	5172	2	7	29882	41879	81698	117061
37	DCCB & Apex Bank	1526	351	201325	98648	4785	1387	2402	1465	20	4	6736	4683	216794	106538
	CO-OPERATIVE BANK - SUB TOTAL	1526	351	201325	98648	4785	1387	2402	1465	20	4	6736	4683	216794	106538
38	AU Small Finance Bank	327	711	18760	79978	1	1	292	3010	0	0	2335	26260	21715	109959
39	Equitas Small Finance Bank	79	58	8336	3799	32	9	82	23	5	2	41	12	8575	3904
40	ESAF	299	201	14720	4820	48	34	160	73	0	0	116	253	15343	5381
41	Jana Small Finance Bank	1740	823	14283	6138	24744	10962	93	112	0	0	570	161	41430	18197
42	Shivalik Small Finance Bank	29	8	2826	1578	1	0	40	229	0	0	49	281	2945	2096
43	Suryoday Small Finance Bank	98	31	10535	3462	7	4	35	14	51	15	20	14	10746	3540
44	Ujjivan Small Finance Bank	280	14	78000	2931	410	14	850	35	20	0	110	3	79670	2997
45	Utkarsh Small Finance Bank	146	57	5064	2075	37	13	59	19	10	2	105	69	5421	2235
	SMALL FINANCE BANK SUB TOTAL	2998	1902	152524	104780	25280	11037	1611	3516	86	20	3346	27053	185845	148308
	TOTAL	21601	73382	915930	999039	38498	33661	28108	174075	430	5447	69744	433128	1074311	1718732

LOANS OUTSTANDING TO SC/ST AS ON 30.06.2024

[Amt. in lacs]

Table: 22

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	19274	43707	26203	53993
2	Bank of India	33402	64521	51991	92831
3	Bank of Maharashtra	3904	5706	3894	4764
4	Canara Bank	16121	37682	18514	41253
5	Central Bank of India	48441	79384	58905	108151
6	Indian Bank	16154	29466	10628	21057
7	Indian Overseas Bank	280	1098	81	523
8	Punjab and Sind Bank	957	1857	398	858
9	Punjab National Bank	26552	51509	21264	38779
10	State Bank of India	175505	504995	129837	421521
11	UCO Bank	10023	18357	4764	10163
12	Union Bank of India	36510	63380	28658	65764
	PSBs - SUB TOTAL	387123	901661	355137	859657
13	Axis Bank	18344	15672	15458	15545
14	Bandhan Bank	9714	5417	4004	2168
15	Catholic Syrian Bank	64	127	8	19
16	City Union Bank	0	0	0	0
17	Development Credit Bank	49	140	26	109
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	237	512	76	171
20	HDFC Bank	1597	6836	1631	6969
21	ICICI Bank	14461	48638	10450	45306
22	IDBI Bank	4616	10131	3054	6323
23	IDFC First Bank	44926	22550	39177	17532
24	Indusind Bank Limited	279633	70057	164605	45821
25	Jammu and Kashmir Bank	10	78	3	36
26	Karnataka Bank Limited	39	271	2	0
27	Karur Vysya Bank Ltd.	59	785	0	0
28	Kotak Mahindra Bank	130065	51144	90897	56703
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	38303	11898	21104	7594
31	South Indian Bank	10	22	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	3	5	12	11
34	Yes Bank	20226	12059	12284	6638
	PRIVATE BANK - SUB TOTAL	562356	256343	362791	210945
	COMMERCIAL BANKS SUB TOT	949479	1158004	717928	1070603
35	MGB	22587	30520	9086	11560
36	MPGB	71887	72192	139138	154644
	RRBs - SUB TOTAL	94474	102712	148224	166204
37	DCCB & Apex Bank	432784	210646	809271	437818
	CO-OPERATIVE BANK - SUB TO	432784	210646	809271	437818
38	AU Small Finance Bank	10969	14109	10645	14445
39	Equitas Small Finance Bank	9977	3504	5963	1844
40	ESAF	56385	14921	51805	13805
41	Jana Small Finance Bank	64150	22653	60825	19519
42	Shivalik Small Finance Bank	591	456	229	198
43	Suryoday Small Finance Bank	16222	4854	13618	4118
44	Ujjivan Small Finance Bank	23995	10078	14458	5480
45	Utkarsh Small Finance Bank	30672	10529	15768	5933
	SMALL FINANCE BANK SUB TO	212961	81103	173311	65342
	TOTAL	1689698	1552465	1848734	1739967

LOANS DISBURSED TO SC/ST 01.04.2023 TO 30.06.2024

[Amt. in lacs]

Table: 23

SR	BANKS	SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	1075	3472	832	3070
2	Bank of India	6263	14421	6093	11219
3	Bank of Maharashtra	140	290	81	158
4	Canara Bank	1518	3102	1325	2815
5	Central Bank of India	8226	12649	9902	12397
6	Indian Bank	1678	3509	916	1827
7	Indian Overseas Bank	13	53	4	7
8	Punjab and Sind Bank	23	44	8	23
9	Punjab National Bank	2467	5028	1511	2995
10	State Bank of India	24001	69812	16924	52274
11	UCO Bank	309	966	152	492
12	Union Bank of India	3850	8403	3251	7956
	PSBs - SUB TOTAL	49563	121749	40999	95232
13	Axis Bank	1112	634	1243	524
14	Bandhan Bank	1213	1136	514	481
15	Catholic Syrian Bank	35	103	6	13
16	City Union Bank	0	0	0	0
17	Development Credit Bank	7	12	13	52
18	Dhan Lakshmi Bank	0	0	0	0
19	Federal Bank Ltd.	80	168	24	69
20	HDFC Bank	0	0	0	0
21	ICICI Bank	2143	6025	900	3523
22	IDBI Bank	628	1152	293	597
23	IDFC First Bank	7109	4422	6205	3735
24	Indusind Bank Limited	36911	15473	22539	9836
25	Jammu and Kashmir Bank	4	6	0	0
26	Karnataka Bank Limited	1	22	0	0
27	Karur Vysya Bank Ltd.	9	122	0	0
28	Kotak Mahindra Bank	9714	6020	7313	7492
29	Lakshmi Vilas Bank	0	0	0	0
30	Ratnakar Bank Ltd. (RBL)	4716	2298	2376	1260
31	South Indian Bank	1	1	0	0
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	1	3	6	5
34	Yes Bank	3395	1958	2158	1419
	PRIVATE BANK - SUB TOTAL	67079	39554	43590	29005
	COMMERCIAL BANKS SUB TOTAL	116642	161303	84589	124236
35	MGB	9000	4469	614	16692
36	MPGB	15678	18582	26771	30475
	RRBs - SUB TOTAL	24678	23051	27385	47167
37	DCCB & Apex Bank	130501	81393	302867	203318
	CO-OPERATIVE BANK - SUB TOTA	130501	81393	302867	203318
38	AU Small Finance Bank	1008	1378	1029	1455
39	Equitas Small Finance Bank	834	458	516	242
40	ESAF	5153	2390	5103	2353
41	Jana Small Finance Bank	8139	4699	8931	4614
42	Shivalik Small Finance Bank	146	109	75	35
43	Suryoday Small Finance Bank	2880	1424	2667	1268
44	Ujjivan Small Finance Bank	2280	1561	1590	1036
45	Utkarsh Small Finance Bank	4378	2145	2391	1204
	SMALL FINANCE BANK SUB TOTA	24818	14164	22302	12207
	TOTAL	296639	279911	437143	386928

ADVANCES TO WOMEN AS ON 30.06.2024

[Amt. in lacs]

Table: 24

SR	BANKS	Outstanding loans to Women		Loans disbursed to women 01.04.2024 to 30.06.2024	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	83284	222414	5938	20491
2	Bank of India	193336	374538	39293	84338
3	Bank of Maharashtra	23488	74451	36403	5698
4	Canara Bank	57233	184160	12340	28549
5	Central Bank of India	109898	341338	28886	68990
6	Indian Bank	36832	88456	4387	9546
7	Indian Overseas Bank	8272	28623	1097	3100
8	Punjab and Sind Bank	3910	10709	227	920
9	Punjab National Bank	90388	308693	9357	35634
10	State Bank of India	332774	1275812	49466	146650
11	UCO Bank	23603	70577	1631	7410
12	Union Bank of India	81357	222853	14036	39400
	PSBs - SUB TOTAL	1044375	3202623	203061	450725
13	Axis Bank	163910	151836	10072	20737
14	Bandhan Bank	580098	293877	76207	55625
15	Catholic Syrian Bank	1369	1162	513	568
16	City Union Bank	0	0	0	0
17	Development Credit Bank	65100	15434	2037	2178
18	Dhan Lakshmi Bank	108	396	26	71
19	Federal Bank Ltd.	2826	8715	957	3393
20	HDFC Bank	324529	198942	27818	37942
21	ICICI Bank	130136	937938	42521	109862
22	IDBI Bank	24242	57343	3733	8980
23	IDFC First Bank	205660	92652	30149	19669
24	Indusind Bank Limited	13603	24787	1072	2683
25	Jammu and Kashmir Bank	195	759	30	153
26	Karnataka Bank Limited	320	1891	81	181
27	Karur Vysya Bank Ltd.	143	1267	31	194
28	Kotak Mahindra Bank	359777	117498	27216	15207
29	Lakshmi Vilas Bank	23	63	0	0
30	Ratnakar Bank Ltd. (RBL)	142405	39449	16905	7586
31	South Indian Bank	504	1497	178	361
32	Standard Chartered Bank	0	0	0	0
33	Tamilnadu Mercantile Bank	81	386	22	43
34	Yes Bank	65391	46568	9759	8533
	PRIVATE BANK - SUB TOTAL	2080420	1992462	249327	293964
	COMMERCIAL BANKS SUB	3124795	5195085	452388	744690
35	MGB	33923	27790	1504	6798
36	MPGB	217779	336149	60980	86494
	RRBs - SUB TOTAL	251702	363940	62484	93292
37	DCCB & Apex Bank	187922	50739	26022	11709
	CO-OPERATIVE BANK - SU	187922	50739	26022	11709
38	AU Small Finance Bank	276068	99636	35660	20003
39	Equitas Small Finance Bank	72151	24435	6464	3707
40	ESAF	342931	95322	35377	17833
41	Jana Small Finance Bank	297616	111606	40429	22599
42	Shivalik Small Finance Bank	59588	17106	4306	2235
43	Suryoday Small Finance Bank	103024	32975	17418	9059
44	Ujjivan Small Finance Bank	73356	30195	6821	4896
45	Utkarsh Small Finance Bank	152125	47701	21236	9426
	SMALL FINANCE BANK SU	1376859	458975	167711	89759
	TOTAL	4941278	6068739	708605	939450



CONVENOR- CENTRAL BANK OF INDIA

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