



राज्यस्तरीय बैंकर्स समिति, महाराष्ट्र राज्य
State Level Bankers' Committee, Maharashtra State

**Agenda &
Background Papers of
170th SLBC Meeting**

Date : 23rd March, 2026

At 03.00 p.m.

संयोजक / CONVENOR



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

निगम कार्यालय: 134/1, बाणेर-पाषाण लिंक रोड, पाषाण, पुणे, महाराष्ट्र 411021.
Corporate Office: 134/1, Baner - Pashan Link Rd, Pashan, Pune, Maharashtra 411021.

Abbreviations & Acronyms

AHDF	Animal Husbandry, Dairy & Fishery
ARC	Asset Reconstruction Company
AD	Aspirational District
AIF	Agriculture Infrastructure Fund
APY	Atal Pension Yojana
CLSS	Credit Linked Subsidy Scheme
CMEGP	Chief Minister Employment Guarantee Programme
DPR	Detailed Project Report
DLCC	District Level Consultative Committee
DFS	Dept. of Financial Services
DFI	Doubling of Farmers' Income
EWS	Economically Weaker Section
FPI	Food Processing Industry
FPO	Farmer Producer Organization
FUP	Firm level Upgradation Plan
FI	Financial Institution
FIDF	Fisheries Infrastructure Devt Fund
FME	Formalization of Micro Enterprises
IA	Implementing Agency
IRACP	Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
HUDCO	Housing and Urban Development Corporation
LIG	Low Income Group
MIS	Management Information System
MOFPI	Ministry of Food Processing Industries
MoU	Memorandum of Understanding
MSDE	Ministry of Skill Development and Entrepreneurship
MSME	Micro, Small and Medium Enterprise
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MIG	
MSWC	Middle Income Group
MJPSKY	Maharashtra State Warehousing Corporation
NABARD	Mahatma Jotirao Phule Karjamukti Yojana
NCDC	National Bank for Agriculture and Rural Development
NIFTEM	National Co-operative Development Corporation
NGO	National Institute for Food Technology Entrepreneurship and Magt.
NRLM	Non-governmental Organizations
NHB	National Rural Livelihood Mission
NWR	National Housing Bank
ODOP	Negotiable Warehouse Receipt
PEC	One District One Product
PIP	Project Executive Committee
PMU	Project Implementation Plan

PMKSY	Project Management Unit
PMEGP	Pradhan Mantri Kisan Sampada Yojana
PMU	Pradhan Mantri Employment Guarantee Programme
PMAY-G	Project Management Unit
PMFBY	Pradhan Mantri Awas Yojana – Gramin
PMJJBY	Pradhan Mantri Fasal Bima Yojana
PMSBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
R & D	Pradhan Mantri Suraksha Bima Yojana
RP	Research and Development
SC	Resource Person
ST	Schedule Caste
SHG	Schedule Tribe
SIDBI	Self Help Group
SLAC	Small Industries Development Bank of India
SNA	State Level Approval Committee
SRLM	State Nodal Agency
SECC	State Rural Livelihood Mission
SMART	Socio Economic and Caste Census
SC & DLR	State of Maharashtra Agribusiness and Rural Transformation
TFIIP	Settlement Commissioner & Director of Land Records
WHR	Targeted Financial Inclusion Intervention Programme
	Warehouse Receipt

Agenda for 170th SLBC Meeting dtd.

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Agenda No. 1

Confirmation of minutes of 169th SLBC Meeting dtd. 17/12/2025

The minutes of the 169th SLBC meeting were circulated among Stakeholders are also available on SLBC website at the following [URL:-](https://www.Bankofmaharashtra.in/slbc_meetings) << https://www.Bankofmaharashtra.in/slbc_meetings >>

The Minutes of 169th SLBC meeting held on 17/12/2025 are taken on record. Copy of the minutes is enclosed as **Annexure 1.1** to this agenda note.

Action Taken Report (ATR) in respect of important action points emerged during SLBC meeting dt. 17/12/2025 is as per Annexure 1.2

Annexure 1.1

No. AX1 / SLBC – 169 / Minutes / 2025-26

26th Dec. 2025

Minutes of the 169th SLBC Meeting held at Mantralaya Mumbai on 17th December 2025

1. 169th Quarterly SLBC Meeting was held on 17th December 2025, at Mantralaya, Mumbai under the Chairmanship of Shri Prabhat Kiran Executive Director, Bank of Maharashtra and under Co-chairmanship of Shri Rajesh Aggarwal, Chief Secretary of Maharashtra State to discuss the progress under Annual Credit Plan for the FY 2025-26, KCC disbursement and various initiatives undertaken by Central & State Govt.
2. Meeting was also attended by, Shri. O. P. Gupta, ACS, Finance, Shri Vikas Kharge, ACS, Revenue & Stamp Duty, GoM, Shri Sourabh Vijay, ACS Planning and Development Commissioner, Shri Vikaschandra Rastogi, ACS, Agriculture, Smt. Manisha Verma ACS, Department of Skill Development GoM, Dr. K H Govindaraj, ACS UDD, GoM, Shri. Eknath Davale, Principal Secretary, Panchayati Raj and RDD, Dr. Ramaswamy N, Secretary, Animal Husbandry & Dairy, Shri. Virendra Singh, Principal Secretary, IT, GoM, , Smt. Shaila A. Principal Secretary, Finance, GoM, Shri Deepak Taware, Commissioner Co-operation, Shri Nilesh Sagar, CEO MSRLM, Shri Sachin Shende, Regional Director, RBI, Nagpur, Shri Puneet Pancholy, CGM, RBI Mumbai, Smt. Rashmi Darad, Chief General Manager, NABARD, MRO, Pune and other senior officials of Govt. of Maharashtra, RBI, NABARD, Member Banks, and other Stakeholders.
3. The meeting was also attended by Executives and senior officials of various Member Banks, LDMs, Executives & officials of various Govt. Departments, Corporations and Agencies.
4. Shri. Prabhat Kiran , Chairman SLBC Maharashtra, in his opening remark welcomed all the dignitaries & participants for the meeting and requested their valuable inputs in the meeting. He putforth various achievements under ACP in front of the forum and the forum the Banks in the State will achieve the ACP target with their co-ordinated efforts.
5. Shri. Rajesh Aggarwal, Chief Secretary of the State, in his opening remark, raised concern about, difficulties faced by individual SHG members and other individuals in availing loan under PMMY and advised Banks to look into it. Further, he advised FPOs and FPCs be also focussed.
6. Shri. Manoj Kare, General Manager & Convenor, SLBC Maharashtra piloted the agenda.

Agenda Item-wise discussions and action points are given in the **Annexure – I**

The list of officials who participated in the meeting is given in the **Annexure – II**

Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
1	Confirmation of minutes of 168 th SLBC Meeting dated. 11.09.2025	The minutes of 168 th SLBC Meeting dated. 11.09.2025 were placed before the forum for approval, also it is placed as an annexure in the agenda and updated on the SLBC website. Minutes of 169 th SLBC Meeting were confirmed by the forum	--	--
2	Review of Financial Inclusion initiatives, expansion of Banking network and Financial Literacy a) Status of Opening of Banking outlets in unbanked villages, CBS enabled Banking outlets at the un Banked rural centers (URCs)	DFS has provided List of 33 villages for opening of Brick-and-Mortar branches vide communication dated 05/08/2022 whereas additional list of 9 villages received on 25/05/2023 for opening of Brick-and-Mortar branches at given location. Accordingly, out of these total 42 villages, 37 villages are covered by Brick-and-Mortar branches and for rest of the locations SLBC is following up the concerned Banks for opening of Brick-and-Mortar branches within given timeline. The issue of pending locations for opening of branches at the locations identified by DFS was discussed. Chief Secretary has advised, 1) Banks to open more branches in remote area such as Nandurbar and Gadchiroli. Additionally, Banks to ensure availability of sufficient staff in the rural branches of remote area in order to provide timely Banking services to the needy people.	At present there are 5 locations pending for opening of Brick & Mortar branches. Member Banks are requested to open the branch at the earliest in co-ordination with District administration. Banks to whom, locations are allotted for opening of branches are requested to open it on priority, additionally, Bank to open more branches in areas where branch network is limited more specifically in Nandurbar and Gadchiroli Districts. Also, sufficient staff to be deployed at the branches of those Districts.	Axis Bank (1), PNB (2), HDFC (1), ICICI (1), Member Banks

Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>2) BC network to be strengthened and regular monitoring of their functioning to be done. Banks to explore the possibility of increase in cash retention and transaction limit of the BCs in the remote areas.</p> <p>3) Private Banks to come forward and open new branches in rural area.</p> <p>ACS planning and development Commissioner urged Member Banks to ensure more penetration of the Banking facilities in the rural area and remote area.</p> <p>Forum advised, PNB in case of Sindhi village of Nanded District, which is allotted to them for opening of brick & mortar branch to ensure opening of branch at the earliest in consultation with the LDM and District Administration.</p> <p>Also rest of the Banks in co-ordination with LDM and District administration to ensure opening of branches at the earliest. Also, It was advised Banks to submit latest updated status and position will be reviewed accordingly.</p>	<p>Banks to ensure, BC network to be strengthened and regular monitoring of their functioning to be done. Banks to explore the possibility of increase in cash retention and transaction limit of the BCs in the remote areas.</p> <p>Pvt. Sector Banks to come forward and open new branches in rural area.</p> <p>PNB to ensure opening of branch at allotted village i.e. Sindhi of Nanded District.</p> <p>MBs to ensure opening of branch at allotted villages.</p>	<p>Member Banks</p> <p>Pvt. Sector Banks</p> <p>PNB</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Convenor SLBC, put forth the performance of PMJDY accounts in the State, accordingly Chief Secretary has advised to increase Rupay Card issuance.</p> <p>Convenor SLBC put forth the position of PMMY disbursement before the forum, and it is informed that, NPA is concern in Mudra finance.</p> <p>He also put forth the position of APY in the State and it was deliberated that, Pvt. Banks and DCCBs to improve the performance.</p> <p>Convenor SLBC, put forth the position of PMJJBY and PMSBY before the forum also he put forth the progress under GP level campaign held during (1st July 2025-31st Oct.2025. In case of PMJJBY and PMSBY Performance of Pvt. Sector Banks needs to be improved.</p> <p>The CGM, MRO, RBI appreciated all banks for their active participation and for commendable efforts taken in the successful execution of the FI Saturation Camps at the Gram Panchayat level. Further, he advised Banks to maintain the momentum and ensure completion of pending Re-KYC. Regional Director, RBI Nagpur requested GoM to help in popularizing the social security scheme viz. PMJJBY and PMSBY, which would help in increase of outreach as well as coverage.</p> <p>Chief Secretary of the State has advised Banks to improve position for timely settlement of claims under PMJJBY and PMSBY and follow up to be done to clear the pendency.</p>	<p>Member Banks to improve performance under Rupay Card issuance.</p> <p>Pvt. Banks and DCCBs to improve the performance under APY.</p> <p>GoM to help in popularizing the social security scheme viz. PMJJBY and PMSBY.</p> <p>Banks to maintain the momentum and ensure completion of pending Re-KYC</p> <p>Banks to improve position for timely settlement of claims under PMJJBY and</p>	<p>Member Banks</p> <p>Pvt. Banks and DCCBs</p> <p>GoM.</p> <p>Member Banks</p> <p>Member Banks</p>

Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
3	Review of Credit Disbursements by Banks a) Achievement under ACP of the State, Priority Sector Lending	<p>LDM Nandurbar has informed that, there is connectivity issue in few of the locations and provision of connectivity is in process.</p> <p>An analytical presentation on ACP for last 3 years & and FY 2025-26 was made. The Percentage achievement as of Sept. 2025, under Agriculture sector, was 56 % of the annual target. Whereas, for MSME & other priority it is 74 % & 48 % of the annual target, respectively. Total priority sector achievement under ACP as on 30/09/2025 stands at 67 %.</p> <p>Also, performance under, Micro and Small enterprises reviewed.</p> <p>CS, has advised, that,</p> <p>1) PSBs to improve the performance under priority sector and ensure achievement of allotted priority sector target.</p> <p>2) Branches working in Konkan to focus on sanctioning KCC to fishery and special campaign to be implemented to improve the performance.</p> <p>3) Finance to agri allied activities be also focused and Banks to ensure achievement of it. CGM, Nabard, has informed that, separate targets for allied activities are given to Banks.</p>	<p>PMSBY, also pendency under these claims be regularly followed up.</p> <p>All concerned Member Banks to continue their efforts to achieve & surpass the annual target under ACP 2025-26</p> <p>PSBs to improve performance under Priority Sector</p> <p>MBs working in Konkan to focus on sanctioning KCC to fishery and special campaign to be implemented to improve the performance.</p> <p>MBs to focus on finance to agri allied activities.</p>	<p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>



Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>Secretary Animal Husbandry and Fishery requested Banks to clear pendency under NLM and KCC fishery and Animal Husbandry. Highest pendency of NLM is with the HDFC, SBI and Bol,</p> <p>Representative of HDFC have informed that, they will clear pendency within the 10 days.</p> <p>CS, Maharashtra has advised Banks to popularize KCC through JanSamarth portal & number of KCC sanctions through JanSamarth to be increased on immediate basis.</p> <p>Commissioner co-operation has informed that, JanSamarth team is conducting survey and list of farmers who have not availed KCC and having single ownership will be provided to the Banks for issuance of KCC through JanSamarth portal. Banks may call the farmers and guide them for process their KCC applications through JanSamarth portal.</p> <p>Principal Secretary, RDD has requested Banks to focus on the finance to individual SHG members. Also, possibility of appointment of Bank Sakhis as a BCs be explored and eligible Bank Sakhis may be appointed as a BCs.</p> <p>RD Nagpur, informed that, under NSFI it was advised that, eligible women to be employed as a BC.</p>	<p>Banks to clear pendency under NLM and KCC fishery and Animal Husbandry. Highest pendency of NLM is with the HDFC, SBI and Bol,</p> <p>HDFC to clear pendency under NLM</p> <p>Banks to popularize KCC through JanSamarth portal & number of KCC sanctions through JanSamarth to be increased on immediate basis.</p> <p>Banks may call the farmers and guide them for process their KCC applications through JanSamarth Portal</p> <p>Banks to explore possibility of appointment of Bank Sakhis as a BCs and eligible Bank Sakhis may be appointed as a BCs</p>	<p>Member Banks</p> <p>HDFC</p> <p>Member Banks</p> <p>Member Banks</p> <p>Member Banks</p>

Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>ACS Revenue, informed that, the progress under SVAMITVA scheme is not up to the mark and Banks to focus on increase in credit support against the property cards issued under SVAMITVA scheme. He also requested Banks to make the use of online facility for the execution mortgages in case of Housing loan and detailed information was shared with the Banks already.</p> <p>Further it was deliberated that, Revenue Department to make a provision to verify the genuineness of the eSBTR and other documents related to transaction, and it will help to Banks to increase use of the online process and will help in streamline it.</p> <p>CS Maharashtra, has advised, Banks to popularize the use of digitally signed land extracts and ensure that, no physical land extracts signed by Talathi are insisted while sanctioning agriculture credit facilities and suitable guidelines to be forwarded to field functionaries.</p>	<p>Banks to focus on increase in finance against property Cards issued under SVAMITVA Scheme & reporting of the same to be done to SLBC.</p> <p>Banks to popularize the use of digitally signed land extracts and ensure that, no physical land extracts signed by Talathi are insisted while sanctioning agriculture credit facilities and suitable guidelines to be forwarded to field functionaries.</p>	<p>Member Banks</p> <p>Member Banks</p>
16	Any other issues with the permission of Chair	<p>It was deliberated that, camps for awareness against the Cyber fraud specifically for the Senior Citizen to be conducted frequently.</p> <p>It was also deliberated that, Banks to create users and upload data on the utility created for KCC up to limit Rs.2.00 Lakh.</p>	<p>Member Banks to conduct camps for awareness against the CYBER fraud specifically for the Senior Citizen</p> <p>Banks to create users and upload data on the utility created for KCC up to limit Rs.2.00 Lakh.</p>	<p>Member Banks</p> <p>Member Banks</p>

Agenda No.	Agenda Item	Discussions Held	Action Point	Action by
		<p>The issue related to RSETiS was discussed and it was requested that tax demand raised by Nagpur Municipal Corporation to the RSETi Nagpur, be exempted, as per guidelines of Ministry of Panchayati Raj, Gol.</p> <p>Officials from Bank of India has raised the concern regarding issue faced by their branch in Wardha District, where NPA account holders are pressurizing for allowing withdrawal of the amount of crop proceed credited in their account and requested Govt. support in such cases.</p> <p>Chief Secretary in his closing remarks reiterated that,</p> <ol style="list-style-type: none"> 1) Banks to simplify the process of e-KYC/Re-KYC in order to make it user friendly. 2) Branches to be opened at pending locations which are identified by DFS and more specifically in Gadchiroli District. Also, BC network to be strengthened and monitoring of BCs to be done. 3) KCC to eligible farmers be encouraged through JanSamarth portal. <p>ACS Agri has requested Banks to clear pendency of proposals under Smart Project. All Banks are requested to clear all pending proposals under PMFME and to improve performance under PMFME.</p>		
	Closing Remarks		<p>Banks to simplify the process of e-KYC/Re-KYC in order to make it user friendly.</p> <p>Member Banks</p>	Member Banks
			<p>Member Banks to encourage KCC to eligible farmers through JanSamarth portal.</p> <p>Member Banks</p>	Member Banks
			<p>Banks to clear pendency of proposals under Smart Project. & PMFME</p> <p>Member Banks</p>	Member Banks

Annexure I

SLBC MAHARASHTRA		
List of participants for 169th SLBC Meeting @ Mantralaya, Mumbai on 17.12.2025 @ 2.30 PM.		
S.N.	Name of Official/Executive	Designation / Institute
State Government		
1	Shri Rajesh Aggrawal	Chief Secretary, Maharashtra State
2	Shri O.P Gupta	Additional Chief Secretary, Finance
3	Shri Vikas Kharage	Additional Chief Secretary, Revenue & Stamp Duty.
4	Shri Saurabh Vijay	Additional Chief Secretary, Planning & Development Commissioner
5	Shri Vikaschandra Rastogi	Additional Chief Secretary, Agriculture
6	Smt. Manisha Verma	Additional Chief Secretary, Skill Dept.
7	Dr. K.H. Govindraj	Additional Chief Secretary, UDD
8	Shri Eknath Davale	Principal Secretary, Panchayati Raj and RDD
9	Dr. Ramaswamy N	Secretary, Animal Husbandry & Dairy
10	Shri. Virendra Singh	Principal Secretary, IT, GoM
11	Ms. Shaila A.	Principal Secretary, Finance Dept.
12	Shri Deepak Taware	Commissioner, Cooperation
13	Shri Nilesh Sagar	Chief Executive Officer, MSRLM
14	Shri Santosh Patil	Joint Secretary, Cooperation Dept.
15	Shri S.T. Jadhav	Joint Secretary, TDD
16	Shri Shriram Parvekar	OSD, Planning Dept. Mantralaya
Reserve Bank of India		
1	Shri Sachin Y Shende	Regional Director, RBI Nagpur
2	Shri Puneet Pancholy	Chief General Manager, RBI Mumbai
3	Dr. Jyoti Saxena	Deputy General Manager, FIDD Mumbai
4	Ms Anjana Shyamnath	Deputy General Manager, FIDD Nagpur
5	Shri Akash Choubey	Manager, FIDD, Mumbai
6	Shri Prashanth V S	Asst. Manager, FIDD Mumbai
NABARD		
1	Ms. Rashmi Darad	Chief General Manager, NABARD
2	Shri Anil Rawat	Deputy General Manager, NABARD
Convenor Bank- Bank of Maharashtra		
1	Shri Prabhat Kiran	Executive Director & Chairman SLBC, Maharashtra
2	Shri Manoj Kare	General Manager & Convenor SLBC Maharashtra
3	Shri Dipak S. Patil	Assistant General Manager, SLBC Maharashtra
4	Shri Anandraje Patil	Chief Manager, SLBC Maharashtra
5	Shri Sunil Kulkarni	Senior Manager, SLBC Maharashtra
6	Shri Sunil Wankhede	Senior Manager, SLBC Maharashtra
7	Shri Imteyaz Ali Quisher	Senior Manager, SLBC Maharashtra

Apex Bodies

1	Shri Pushkar Mishra	General Manager, SIDBI
2	Shri Babasaheb Beldar	Managing Director, MPBCDC

Commercial Banks

1	Shri Anirudhkumar Choudhary	General Manager, State Bank of India
2	Shri Pramod K Singh	General Manager, Canara Bank
3	Mr Ajay Kumar Singh	General Manager, Central Bank of India
4	Shri Uttam Kumar	General Manager, Punjab National Bank
5	Shri Sandeep Kumar	General Manager, UCO Bank
6	Shri Biswajeet Guha	Deputy General Manager, Bank of India
7	Shri Vikas Gupta	Deputy General Manager, State Bank of India
8	Shri Jayanta Pattjoshi	Deputy General Manager, Bank of Baroda
9	Shri Ganesh Prasad	Deputy General Manager, Union Bank of India
10	Shri Akula Kalyan	Deputy General Manager, IDBI Bank
11	Shri Arbind Kishor Singh	Deputy General Manager, Indian Bank
12	Shri Vilas Dhurandhar	Deputy General Manager, ICICI Bank
13	Shri S. Rajgopalan	Assistant General Manager, Indian Overseas Bank
14	Shri Binod Kumar	Assistant General Manager, Canara Bank
15	Shri Sajid Inamdar	RSM, Axis Bank
16	Shri Vijay Shankar Dubey	AVP, Axis Bank
17	Shri Llewelin D'souza	Vice President, HDFC Bank

Regional Rural Banks

1	Shri Milind Garad	Chairman, Maharashtra Gramin Bank

Other MBs & LEAD DISTRICT MANAGERS (Online)

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Discussion on ATR pertaining to 169th SLBC Meeting:

SN	Subject Matter	Action by	Status
1	<p>DFS has provided List of 42 villages for opening of Brick-and-Mortar branches. Accordingly, out of these total 42 villages, 37 villages are covered by Brick-and-Mortar branches and for rest of the locations SLBC is following up the concerned Banks for opening of branches at the earliest.</p> <p>Additionally, SLBC is in receipt of communication dated 27/01/2025 from DFS, Ministry of Finance, GoI. As per communication additional 16 villages having population more than 3000 and not having Brick and Mortar Branch within 5 Km radius are provided to SLBC.</p>	<p>Axis Bank, PNB, HDFC, ICICI & District Administration</p> <p>BoB (2), Bol (2), Canara (1), CBI (2), Indian (2), IoB (1), PNB (2), UCO Bank (2), UBI (2), LDMs and District Administration of respective Districts</p>	<p>Opening of Brick & Mortar branches at following locations is still pending.</p> <p>Axis Bank (1), PNB (2), HDFC (1), ICICI (1),</p> <p>Out of these 16 locations, branches are opened at 9 locations. Additionally, one village viz. Deolane which was allotted to Bol is already covered with DCCB, as such coverage of 6 locations as under is still pending.</p>

SN	District	Sub district	Village Name	Allocated Bank
1	Aurangabad	Paithan	Kekat Jalgaon	Bol
2	Satara	Man	Hingani	CBI
3	Buldana	Lonar	Weni	CBI
4	Nanded	Umri	Sindhi	PNB
5	Buldana	Sangrampur	Kavthal	PNB
6	Buldana	Chikhli	Isoli	UCO Bank

SN	Subject Matter	Action by	Status																
2)	BC network to be strengthened and regular monitoring of their functioning to be done. Banks to explore the possibility of increase in cash retention and transaction limit of the BCs in the remote areas.	Member Banks	<p>As per the information received from Member Banks the position of BCs is as under, (Nos. in actual)</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Total BCs</th> <th>Active BCs</th> <th>Rural BCs</th> </tr> </thead> <tbody> <tr> <td>As on Sept. 2025</td> <td>237727</td> <td>157152</td> <td>133833</td> </tr> <tr> <td>As on Dec.2025</td> <td>236074</td> <td>151175</td> <td>138046</td> </tr> <tr> <td>Diff.</td> <td>-1653</td> <td>-5977</td> <td>4213</td> </tr> </tbody> </table> <p>While going through the above performance it is observed that, even there is a decrease in total BCs and Active BCs, there is increase in Rural BCs.</p>	Period	Total BCs	Active BCs	Rural BCs	As on Sept. 2025	237727	157152	133833	As on Dec.2025	236074	151175	138046	Diff.	-1653	-5977	4213
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3)	Banks to maintain the momentum of the campaign and ensure completion of pending Re-KYC	Member Banks	<p>The performance of ReKYC by the Banks is the State is as under, (Nos. in actual)</p> <table border="1"> <thead> <tr> <th colspan="4">SLBC Maharashtra – Bankwise Number of accounts pending for re-KYC as on 09/01/2026</th> </tr> <tr> <th>Target Base (No. of op A/Cs for which re-KYC is falling due till June 30, 2026)</th> <th>ReKYC completed</th> <th>% of ReKYC completed</th> <th>ReKYC pending</th> </tr> </thead> <tbody> <tr> <td>4217926</td> <td>2878504</td> <td>68</td> <td>1339422</td> </tr> </tbody> </table>	SLBC Maharashtra – Bankwise Number of accounts pending for re-KYC as on 09/01/2026				Target Base (No. of op A/Cs for which re-KYC is falling due till June 30, 2026)	ReKYC completed	% of ReKYC completed	ReKYC pending	4217926	2878504	68	1339422				
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SN	Subject Matter	Action by	Status						
			Period	Target Nos	Amt.	Achievement Nos	Amt.	% Ach	
4)	PSBs to improve the performance under priority sector and ensure achievement of allotted priority sector target.	Member Banks	The performance by the public sector Banks in case of priority sector disbursement as on 31/12/2025 is as under, (Nos. in actual and Amt. Rs. in crore)						
			As on 30 th Sept. 2025	7684281	381332	2207779	209040	55 %	
			As on 31 st Dec .2025	7684281	381332	3765122	300088	79 %	
			Improvement over last quarter	-	-	1557343	91048	24 %	
While going through the above performance it is observed that, the achievement of priority sector lending as on Dec. 2025 by PSBs stands at 79 % of the allotted target and there is improvement over last quarter.									
5)	Branches working in Konkan to focus on sanctioning KCC to fishery and special campaign to be implemented to improve the performance.	Member Banks and LDMs working in Konkan Area.	(Nos. in actual and Amt. Rs. in Lakh) KCC Fishery Disb. (01/04/2025-31/12/2025)						
				Target		Achievement		% Ach.	
			SN	No.	Amt	No.	Amt	No.	
			1	Mumbai City	3332	36900	6	6	0
			2	Mumbai Suburb	2223	10109	42	82	2
			3	Palghar	7704	3178	504	725	7
			4	Raigad	6734	1999	1064	1220	16
			5	Ratnagiri	3119	3137	912	1392	29
			6	Sindhudurg	2585	3000	545	904	21
			7	Thane	1983	506	547	440	28
								87	
While going through the above performance it is observed, the performance of Thane and Raigad is satisfactory as compared to other Districts, whereas rest of the districts to improve the performance.									

SN	Subject Matter	Action by	Status																																	
6)	MBs to focus on finance to agri allied activities.	Member Banks	<p>As per the information received from Member Banks, they have disbursed, Rs. 1560 Cr. For working capital requirement and Rs.3221 Cr, for term loan under finance to agri allied activities.</p>																																	
7)	Banks to clear pendency under NLM and KCC fishery and Animal Husbandry.	Member Banks	<p>As per the weekly data reported by LDMs on the DFS portal, the pendency under KCC Animal Husbandry and KCC fisheries as on 31/12/2025 is as under,</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Pendency as on 30/09/2025</th> <th>Pendency as on 31/12/2025</th> </tr> </thead> <tbody> <tr> <td>KCC Animal Husbandry</td> <td>945</td> <td>778</td> </tr> <tr> <td>KCC Fishery</td> <td>1630</td> <td>1474</td> </tr> </tbody> </table> <p>The highest pendency under each category is with the Banks as under,</p> <table border="1"> <thead> <tr> <th rowspan="2">SN</th> <th colspan="2">KCC Animal Husbandry (778)</th> <th colspan="2">KCC Fisheries (1474)</th> </tr> <tr> <th>Bank Name</th> <th>No.</th> <th>Bank Name</th> <th>No.</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Co-op Banks</td> <td>249 (32%)</td> <td>Co-op Banks</td> <td>322 (22%)</td> </tr> <tr> <td>2</td> <td>Bank of Baroda</td> <td>126 (16%)</td> <td>Union Bank of India</td> <td>318 (22%)</td> </tr> <tr> <td>3</td> <td>Union Bank of India</td> <td>118 (15%)</td> <td>IDBI Bank</td> <td>264 (18%)</td> </tr> </tbody> </table> <p>We request all Banks and more particularly above Banks to clear the pendency on priority.</p>	Particulars	Pendency as on 30/09/2025	Pendency as on 31/12/2025	KCC Animal Husbandry	945	778	KCC Fishery	1630	1474	SN	KCC Animal Husbandry (778)		KCC Fisheries (1474)		Bank Name	No.	Bank Name	No.	1	Co-op Banks	249 (32%)	Co-op Banks	322 (22%)	2	Bank of Baroda	126 (16%)	Union Bank of India	318 (22%)	3	Union Bank of India	118 (15%)	IDBI Bank	264 (18%)
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8)	Banks to popularize KCC through JanSamarth portal & number of KCC sanctions through JanSamarth to be increased on immediate basis.	Member Banks	As per the report the Bank wise progress is as under, <table border="1"> <thead> <tr> <th colspan="5">KCC JanSamarth Status as on 31/12/2025</th> </tr> <tr> <th>SN</th> <th>Bank Name</th> <th>No of Cases Completed</th> <th>Reject</th> <th>Sanctioned</th> <th>Grand Total</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Bank of Baroda</td> <td>81</td> <td>0</td> <td>78</td> <td>159</td> </tr> <tr> <td>2</td> <td>Bank of India</td> <td>215</td> <td>0</td> <td>14</td> <td>229</td> </tr> <tr> <td>3</td> <td>Bank of Maharashtra</td> <td>306</td> <td>0</td> <td>409</td> <td>715</td> </tr> <tr> <td>4</td> <td>Canara Bank</td> <td>6</td> <td>0</td> <td>1</td> <td>7</td> </tr> <tr> <td>5</td> <td>Central Bank of India</td> <td>31</td> <td>0</td> <td>0</td> <td>31</td> </tr> <tr> <td>6</td> <td>Indian Bank</td> <td>3</td> <td>2</td> <td>0</td> <td>5</td> </tr> <tr> <td>7</td> <td>Punjab National Bank</td> <td>4</td> <td>0</td> <td>0</td> <td>4</td> </tr> <tr> <td>8</td> <td>State Bank of India</td> <td>128</td> <td>0</td> <td>41</td> <td>169</td> </tr> <tr> <td>9</td> <td>Union Bank of India</td> <td>22</td> <td>0</td> <td>26</td> <td>48</td> </tr> <tr> <td></td> <td>Grand Total</td> <td>796</td> <td>2</td> <td>569</td> <td>1367</td> </tr> </tbody> </table>	KCC JanSamarth Status as on 31/12/2025					SN	Bank Name	No of Cases Completed	Reject	Sanctioned	Grand Total	1	Bank of Baroda	81	0	78	159	2	Bank of India	215	0	14	229	3	Bank of Maharashtra	306	0	409	715	4	Canara Bank	6	0	1	7	5	Central Bank of India	31	0	0	31	6	Indian Bank	3	2	0	5	7	Punjab National Bank	4	0	0	4	8	State Bank of India	128	0	41	169	9	Union Bank of India	22	0	26	48		Grand Total	796	2	569	1367
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9)	Banks to popularize the use of digitally signed land extracts and ensure that, no physical land extracts signed by Talathi are insisted while sanctioning agriculture credit facilities and suitable guidelines to be forwarded to field functionaries.	Member Banks	As per the information received from major Member Banks, they have sensitized their field offices for use digitally signed land extracts and ensured that, no physical land extracts signed by Talathi are insisted while sanctioning agriculture credit facilities and suitable guidelines have been forwarded to field functionaries. BOB, BOI, SBI, BOM, Canara, CBI, PNB, RBL, IoB, Karnataka Bank, CBI, HDFC, Axis Bank, MGB, IDBI (16 Banks have Confirmed)																																																																							



SN	Subject Matter	Action by	Status
10)	Member Banks to conduct camps for awareness against the CYBER fraud specifically for the Senior Citizen	Member Banks	As per the information received from Member Banks total 1180 camps have been conducted during Dec. 2025 quarter and information percolated to more than 17000 participants.

Agenda No. 2

Review of Financial Inclusion Initiatives, expansion of Banking network and Financial Literacy

a. Status of Opening of Banking outlets in unbanked villages, CBS enabled Banking outlets at the unbanked rural centers (URCs)

i) Opening of Brick & Mortar Branches in villages identified by DFS.

DFS has provided List of 33 villages for opening of Brick-and-Mortar branches vide communication dated 05/08/2022 whereas additional list of 9 villages received on 25/05/2023 for opening of Brick-and-Mortar branches at given locations. Accordingly, as on 30/09/2025 out of these total 42 villages, 37 villages are covered by Brick-and-Mortar branches and for rest of the 5 locations SLBC is following with the concerned Banks for opening of Brick-and-Mortar branches in co-ordination with District Administration at the earliest.

The details of pending locations are as under,

S.N.	District	SubDistrict	Village name	Population	Allocated bank
1	Nandurbar	Akkalkuwa	Gaman	3097	Axis Bank
2	Nandurbar	Akrani	Trishul	3302	ICICI Bank
3	Nandurbar	Akrani	Godamba	4595	Punjab National Bank
4	Nandurbar	Akkalkuwa	Dab	4455	Punjab National Bank
5	Palghar	Vasai	Tilher	3690	HDFC Bank

In case of locations of Nandurbar District, as per feedback received from Concerned Banks and LDMs branch opening is in process for 3 locations. Whereas in case of Dab, branch has been in operation since 19/12/2025.

In case location of Palghar District, premises is made available and requisite legal formalities are going on and Bank has informed that, they will try to open branch by March 2026.

Additionally, SLBC is in receipt of communication dated 27/01/2025 from DFS, Ministry of Finance, GoI. As per communication additional 16 villages having population more than 3000 and not having Brick and Mortar Branch within 5 Km radius are provided to SLBC. Accordingly, the details of these pending villages and Bank to whom allotted for opening of Brick & Mortar branch is as under,

S.N.	District	Sub district	Village Name	PopIn.	Allocated Bank	Status
1	Aurangabad	Paithan	Kekat Jalgaon	3517	BoI	Pending
2	Satara	Man	Hingani	3101	CBI	Pending
3	Buldana	Lonar	Weni	3363	CBI	Pending
4	Nanded	Umri	Sindhi	3179	PNB	Pending

S.N.	District	Sub district	Village Name	Popln.	Allocated Bank	Status
5	Buldana	Sangrampur	Kavthal	3057	PNB	Pending
6	Buldana	Chikhli	Isoli	5210	UCO	Pending

Out of above 16 locations 10 are covered, in view of the above, we request rest of all concerned Member Banks to ensure opening of Brick-and-Mortar branches at allotted locations, at the earliest.

Present status of opening of Brick & Mortar branches at given locations is as per **Annexure 2.1 to 2.5**

ii. Opening of Banking Outlet in URCs: -

URC is an unbanked rural Centre, where no Banking outlet is available in the center itself. SLBC is in receipt of list of 152 newly identified URCs from LDMS, accordingly these URCs are uploaded by SLBC on portal for the use of all Banks. We request all Banks to open Banking outlet in these URCs at the earliest.

Lead District Managers, Controlling, Zonal Offices in the field of Member Banks are requested to get guided as per Reserve Bank of India circular dated 18.05.2017 on "Rationalisation of Branch Authorisation Policy". As on 31/12/2025 out of 152 URCs there are 134 URCs are covered by various mode of banking outlet.

Further, on many instances there are specific requirement of opening of brick-mortar branch to cater to the financial needs for credit & other ancillary Banking services. **Annexure 2.6.**

Additionally, SLBC is in receipt of communication from RBI to implement 4 action points out of the total 4 action points under the five strategic objectives (Panch-Jyoti) of NSFI 2025-30. Annexure 2.7.

One of the action points is pertaining to improving equity, reach, consistency and quality of last mile access (timeline is December 2030) accordingly it is advised that, to ensure availability of at least one banking outlet – branch/DBU/Fixed point business correspondent outlet in each revenue centre, so that, financial services are fairly and equitably available across the country, and such outlets under adequate control and oversight of Banks are expected to provide minimum set of financial services viz.

- **Deposits**
- **Withdrawals**
- **Remittances**
- **Account opening and servicing.**
- **JanSuraksha Schemes**
- **Loan leads/applications.**
- **Pension schemes etc.**

Further, for improving quality of last mile access it has been advised to draw time bound action plan, Bankwise allocations and monitoring mechanism by March 2026 to cover all unbanked revenue centres in a calibrated manner by establishing banking outlets. Accordingly, SLBC, has communicated LDMS and advised them to identify unbanked revenue centres and inform SLBC for the further action and identification exercise is going on.

b. List of villages identified as inadequately covered or uncovered by Banking infrastructure on Jan Dhan Darshak GIS App

SLBC is in receipt of list of 16 uncovered villages as of 31.10.2025 from DFS and which is circulated among Member Banks for coverage by any mode of Banking Outlet. We request concern Member Banks to ensure Banking facilities are provided to these village at the earliest and subsequent updation of it to the JDD app be ensured. List of villages is as per **Annexure 2.8**

c. Review of operations of Business Correspondents – Hurdles / Issues involved:

The business correspondent model typically involves an agent as an extended arm of the Bank an important piece in the financial ecosystem and a key touchpoint that enables Banks to expand their outreach dramatically at substantially lower cost. The model was introduced in 2006 by the Reserve Bank of India (RBI) to allow Banks to have third-party, non-Bank agents that extend their services right to customers' local communities. The BC model proposes that in areas inaccessible to Banks, entities such as grocery stores, petrol stations, telcos and other companies with a retail network can be authorized to perform financial operations on behalf of the Bank. These operations can include opening and maintaining accounts, handling small value loan proposals, and providing other basic services. Every BC is required to be attached to and overseen by a designated Bank operating in its general vicinity.

Business correspondents are typically grassroots entrepreneurs who serve as contractual representatives of the sponsor Bank and are authorized to conduct specified business on its behalf. They are compensated through fees and commission paid by the sponsor, which also takes care of their training needs. Since they belong to the same community, they have local knowledge, and greater understanding of the issues specific to the rural poor, and they enjoy greater acceptance amongst them. They also have flexibility in operations, such as being available round-the-clock, which provides a level of comfort to their clientele that lets them better serve the population.

Delay in resolution of technical hurdles relating to PoS machine, debit card reader, printer, etc. M/s Bartronics India Ltd, as the present CSP, must resolve these complaints within a timeframe & secondly, connectivity issue in hilly / tribal area of the country.

RBI vide its communication dated 01-08-2022, has advised SLBC to review operations of BCs-hurdles/issues involved as one of the SLBC agenda/discussion. In order to understand and mitigate concerns related to BC operations and its impact on customer services SLBC Maharashtra has been advised to discuss the matter on regular basis. The Bank wise Inactive BCAs data received from Member Banks as of **December 2025** is provided herein below.

(Nos. in actual)

SN	Banks	No of Male BCAs	No of Female BCAs	No of Transgender BCAs	Total BCAs deployed	Total Active BCAs	Total Inactive BCAs	Inactive BCAs % Dec 2025	Inactive BCAs % Sept 2025
1	PSBs	18,593	6,268	0	24,861	19,857	5,004	20.12%	18.82%
2	PVT Banks	64,089	5,507	0	69,596	63,850	5,746	8.25%	7.30%
3	SFBs	31	167	0	198	198	0	0.00%	0.00%
4	RRB	1,769	707	0	2,476	2,174	302	12.19%	3.37%
5	Payment Banks	1,18,175	20,254	15	1,38,444	64,923	73,521	53.10%	52.36%

6	Foreign Banks	9	5	0	14	14	0	0.00%	0.00%
7	MSCOOP Bank	371	114	0	485	159	326	67.21%	29.05%
	TOTAL	2,03,037	33,022	15	2,36,074	1,51,175	84,899	35.96%	33.89%

During last quarter the % of inactive BCAs was 33.89 % which is increased to 35.96 % during this quarter and it is increasing over the quarters, hence we request Member Banks to activate the inactive BCs to provide the Banking services to the needy persons.

All Member Banks are requested to activate all inactive BCAs at the earliest. Bank wise and district wise details of BCs shown in **Annexure- 2.9 and Annexure- 2.10**.

Additionally, as per advise under NSFI -2025-30, Women BC share to be increased i.e. upto 30 % in a phased manner, Banks are requested to follow the same and ensure compliance.

SLBC has received communication/s from Reserve Bank of India, Mumbai, vide email dated 22nd April 2024 and 25th July 2024, regarding higher number of Inactive BCAs in Member Banks. Further, RBI has advised SLBC to discuss the inactiveness of BCAs alongside aforementioned reasons in Sub-Committee meeting on Expanding and Deepening of Digital Payments Ecosystem.

Member Banks have submitted the following reasons for rising number of Inactive BCAs:

- a) **Geographical Constraints:** Certain regions of Maharashtra such as remote areas, hilly areas with low population and LWE (Left Wing Extremism) affected villages pose logistical challenges, making it difficult for BCAs to operate efficiently.
- b) **Operational Challenges:** Some BCAs are facing operational challenges such as hardware issues, internet connectivity problems and low customer footfall at allotted location/village.
- c) **Manpower Issues:** BCAs are becoming inactive due to surrendering of CSP code by the BCAs. In addition, non-availability of suitable candidates for replacements leads to inactivity.
- d) **Non-dedicated/exclusive point of financial services:** In small villages, footfall for daily transaction is very less which ultimately affect the income of BCAs; hence they are engaged in other business activities, which cause inactivation of BCAs.
- e) **Low remuneration:**
 - (i) Better compensation offers from peer Banks led BCAs to migrate to other Banks without terminating their agreement with existing Bank.
 - (ii) Usually, BC points are established on the rented premises. Affordability of BC point gets affected after escalation of rent and this makes BC point unviable. This scenario is observed in urban areas.

Steps taken by Banks to overcome on the issue of technical hurdles as well as connectivity issue.

i) Implementation of RuPay Debit Card Transaction on POS device:

Banks are already having SWITCH / Servers for ATM operations. In addition to this, as per guidelines from DFS, most of the Banks have tested Debit card pin based transaction on BC POS/ Micro ATM devices through Bank SWITCH / Servers. The same functionality is now available to RuPay debit card customers. Cash Deposit and Cash Withdrawal at BC POS device are allowed on the basis of customer PIN authentication.

ii) Implementation of RuPay Debit Card Transaction on Laptop device:

Banks have tested RuPay Debit Card Functionality on Laptop with additional security measures and implemented one such device. All laptops will follow security standards and provide only

Banking Services on it. No other applications will be applicable on BC Agent laptop. This will minimize the threat of virus attack.

d. Progress in increasing Digital modes of payment in the state, provision of continues connectivity with sufficient bandwidth, resolving connectivity issues/ connectivity options (Bharat Net, VSAT, etc) installation of ATMs and PoS machines and status of implementation of e-receipts & e-payments in the state.

Normally, customer can operate their single account linked with Aadhar number through AEPS application. We have introduced functionality in FI Server, where if the multiple accounts are linked to one CIF having Aadhar number as ID details, customer can operate any of his account based on Aadhar biometric authentication. In this case, customer should provide his intended account and Aadhar number along with verifying document like passbook & Aadhar card during transaction. This system allows multiple accounts of single customer to be operated with help of Aadhar Biometrics authentication. Debit Card transactions can also be performed at BC point.

Implementation of WHIP antenna / VSAT in GREY and DARK connectivity area:

There are connectivity issues at various BC locations and need to be taken care. Most of the Bank has deployed VSAT in such locations for installation of VSAT Banks are receiving funds from Financial Inclusion Fund of NABARD. As per the NABARD Circular No.97/DFIBT-02-2024 dated 17th May 2024, all Member Banks and LDMs were advised to identify remote or underserved areas/places (dark & grey areas) in Tier V and Tier IV centres in all Districts of the Maharashtra. The identified centres need to be approved in DCC meeting.

Digital Payment method:

- **Banking Card:** Banking sector provides various cards to avoid the time spend over the Banking transaction. It offers consumers more security, convenience, and control than any other payment method. There are many types of cards, Rupay, MasterCard, Visa etc.
- **USSD:** The innovative payment service *99# works on Unstructured supplementary service data (USSD) channel. This service allows users mobile Banking without internet. *99# service has been launched to take the Banking services to every common man across the country. The common number across all Telecom Service Providers on their mobile phone and can make transaction using an interactive menu on the mobile screen. Using this customer can check balance, transfer money, can get mini statement etc.
- **Aadhar Enabled Payment System (AEPS):** AEPS is a Bank led model which allows online interoperable financial transaction at PoS (Point of Sale or Micro ATM) through the BC or Bank Mitra of any Bank using the Aadhar authentication.
- **Mobile Wallets:** There are several mobile wallets available, and each Bank have their own application. The customer can carry Digital cash through mobile wallet. Paytm, MobiKwik, Freecharge, Airtel money etc are few examples.
- **Point of Sales:** A point of sales (PoS) is where sales are made. It allows POS holder to collect money from their customer by swap. It requires GPS system, internet, and Bank account of merchant.
- **Internet Banking:** Internet Banking, also known as online Banking, e-Banking or virtual Banking is electronic payment system that allows customers of a Bank to make transaction using website of the Bank or using ID and password.
- **NEFT/RTGS:** National Electronic Fund Transfer (NEFT) and Real Time Gross Settlement (RTGS) is a nationwide payment system which provides fund transfer from any Bank any branch to any Bank.

- **UPI:** UPI is a Unified Payment Interface system that allow to multiple Bank accounts into a single mobile application, merging several Banking features.
- **Immediate Payment Service (IMPS):** IMPS offers an instant, 24*7*365, interBank electronic fund transfer service through mobile phones.

NABARD has urged commercial Banks to utilize the FIF to support for purchase of components under connectivity and power infrastructure scheme viz VSAT deployment, Mobile signal Booster deployment and solar power unit/UPS etc. NABARD has given sanction under FIF for POS machines to Payment Banks.

e. Status of rollout of Direct Benefit Transfer in the state, Aadhar Seeding & Authentication.

Digitization is a key to identify the beneficiaries based on constitutional rights and eligibility for various welfare schemes. It was in 2012 that the first challenge for the Direct Benefits Transfer (DBT) with effective financial inclusion was flagged. All types of financial institutions—Banks, post office, cooperative Banks, National Payments Corporation of India, payment gateways, credit cards—were creating their Digital processes independent of each other. The challenge then was to make the IT talk to each other. The Digital evolution of DBT payment was the first step towards creating a strong bridge for financial transactions across financial institutions. For post office and cooperative Banks, software that enabled credit into beneficiary accounts in 20 days was accepted. In 2012, the system became operational with all financial software and transaction platforms getting in sync. This became the foundation that allowed the government to make nearly 85% of its transactions with citizens and merchants cashless. Efforts are on to make it 100% as per the recommendations of the five-member high level committee of RBI.

Digitization brought in a paradigm shift in governance—from welfare mode to entitlement mode. The need is to have a robust real-time household-wise database that will allow the government to disburse entitlements instead of waiting for anyone to apply. Robust data is needed to make sure the last one in the queue, who is unlikely to approach the authorities, is able to get the benefits.

DBT Mechanism:

The DBT transfer process is broken into following four parts:

- Beneficiary Identification & Enrollment in Ministry's DBT Scheme Management Software
- Beneficiary validation / registration on PFMS (or any other system)
- Generation of Payment file instructions
- Processing of Payment file & Payment to Beneficiary.

The main advantages of DBT are mentioned as under,

- DBT's main advantage is preventing any frauds. Therefore, the beneficiary receives the funds directly from the government. The beneficiary's Bank account will directly receive the money.
- With the help of the Aadhaar number, the identification of the beneficiary can be done better. The government will be able to identify the beneficiary with the help of their Aadhaar details since it is a universal ID.

f. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by Banks (Particularly Digital Financial Literacy)

Bank branches have conducted Financial Literacy programs under Financial Literacy Project of Government of India.

Education Department, Government of Maharashtra was requested to explore the possibility of including Financial Education in school curriculum. Vide communication dtd. 25.08.2020, Government of Maharashtra had informed that the matter was under their consideration.

As a result, it has been informed by Reserve Bank of India that Govt. of Maharashtra is positively considering inclusion of Financial Literacy subject in school curriculum in subjects like History, Marathi, Math, Geography, Economics, Political Science and Civil Governance.

Further, Govt. of Maharashtra vide letter dated, 11/12/2020, informed that, they have included curriculum in the Std.6th to 10th.

Impact of Financial Literacy Program: -

Awareness:

Financial Literacy Programmes will create awareness among financially excluded rural and urban people on various financial products and services which will include investment, online Banking, Banking transactions, Various Banking Schemes & others Financial Verticals available from the formal financial sector.

Savings & Retirement Plan:

Financial literacy will help them to invest their money in a smarter way which will help them in living a happy life even after retirement.

Recognize Frauds:

Seniors/ rural people are one of the most popular groups to be targeted by fraudulent schemes. The malafide tactics are alluring their schemes easy to believe & often cause older adults/ rural people to put their trust in fraudulent people or programme. So, by being financially literate they can safeguard the money for not to be victim financial fraud.

Secured Future:

Providing financial counselling services on responsible borrowing, proactive and early savings, and offering debt counselling to individuals who are indebted to formal and/or informal financial sectors.

Once the people understand benefits of wealth in times of need, they may start creating wealth on a continuous basis which may create a financially secured future.

Digital Banking:

These will connect as many as people with online Banking thus saving time & facilitating smooth financial transactions. These will help in achieving goals of Digital India in Banking Sectors.

Better & Deserving Childhood:

A parent will be able to provide all the necessary education & other things to their children by planning his / her future based on the savings and other Source.

g.Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy

Crop Insurance: As per Agenda No.3 b.

Atmanirbhar Schemes: Discussed during Sub-committee meetings of Agriculture & MSME.

h.Review of efforts towards end-to-end projects involving all stakeholders in the supply chain

Value Chain financing is the future for all bankers and each aspect of the value chain can be financed by the Banks. In Supply Chain, different Stakeholders are involved.

Member Banks are requested to study the aspects involved and issues if any, specific to the State of Maharashtra may be escalated to this forum well in advance so that the same can be discussed.

i. Status of Financial Inclusion in the State of Maharashtra

i.(i) Pradhan Mantri Jan Dhan Yojana (PMJDY): -

The scheme has been implemented in Maharashtra State and was a great success as all the Banks in the state participated in the scheme wholeheartedly. The State has been covered for the purpose of opening of account of at least one member per family. However, the process of opening of accounts continues for all adult persons.

As on 31/12/2025 the performance of the State under the scheme is as under,

Particulars	Total No of A/Cs	Balance in PMJDY A/Cs	No of Rupay Cards	No of Aadhaar seeded A/Cs.
As on September 2025	369.47 Lakh	Rs. 17900 Crore#	261.22 Lakh (71%)	335.89 Lakh (91%)
As on December 2025	373.57 Lakh	Rs.19167 Crore*	265.08 Lakh	338.71 Lakh
+/- over the previous quarter	+ 4.10 Lakh	+ Rs. 1267 Crore	+ 3.86 Lakh	+ 2.82 Lakh

Avg. Balance per Account is Rs.4845

* Avg. Balance per Account is Rs.5130

However, it is important to issue all remaining accounts with RuPay cards on top priority basis. Similarly, it is important to spread awareness about use of RuPay card at least once in every 45 days by each account holder so that he continues to get the benefit of accident insurance. A camp mode approach may be adopted for the same by the Banks. The State Government may also issue Press Release at District Level for the same. All Banks are requested to ensure that all their Bank Mitras are equipped with latest RuPay Card Enabled Micro ATMs (PoS machines).

Bank wise / District wise progress under PMJDY as on **31.12.2025** is enclosed as **Annexure 2.11 & 2.12**.

i.(ii) Pradhan Mantri MUDRA Yojana (PMMY): -

Pradhan Mantri MUDRA Yojana was launched in April 2015 at the hands of Hon'ble Prime Minister for supporting micro enterprises. MUDRA Yojana is a new institution set up by Government of India to provide funding to the non-corporate, non-farm sector income generating activities of micro and small enterprises whose credit needs are below ₹ 20 Lakh.

In the 2024-25 budget announcement, the limit for MUDRA loans has been increased from 10.00 lakh to Rs.20.00 lakh for entrepreneurs who have previously availed and successfully repaid a loan

under the Tarun Category. In this context, the loan above Rs.10.00 and up to Rs.20.00 lakh will be categorized as “**Tarun Plus**”.

Under the Pradhan Mantri MUDRA Yojana (PMMY), there are 4 types of loans i.e. Shishu, Kishore Tarun and Tarun Plus. Achievement for the State of Maharashtra as of September 2025 under all four categories of loans is given below,

The category wise details of sanctioned cases as on 31.12.2025 are as under,

(A/Cs in Lakh & Amt in Cr)

Shishu		Kishore		Tarun		Tarun Plus		Total	
A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
8.94	3407	12.33	15756	1.58	14471	0.05	738	22.90	34372

The Bank wise and District wise Performance of Pradhan Mantri Mudra Yojana as on **31.12.2025**, ranking of the State on national level as well as performance share percentage reports are given as under :

Amongst the States in the country as on **December 2025** highest disbursement in MUDRA amount was done by Uttar Pradesh state followed by Maharashtra.

Mission MUDRA, DFS vide communication dated 28.10.2024 informed that the limit of MUDRA loans has been enhanced to Rs. 20.00 Lakh from the current Rs. 10.0 Lakh for those entrepreneurs who have availed & successfully repaid previous loans under the Tarun Category. The loans above Rs. 10.00 Lakh & up to Rs. 20.00 Lakh will be categorized as “**Tarun Plus**”. SLBC, Maharashtra requested all Member Banks to make the necessary changes for Tarun Category in the CBS system & start uploading the data for this newly created category on MUDRA portal at specified intervals.

Annexure 2.13 – State wise Performance report of Mudra Yojana as on Dec.2025

Annexure 2.14 – Bank wise Performance report of Mudra Yojana as on Dec. 2025

Annexure 2.15 – District wise Performance report of Mudra Yojana as on Dec 2025

Annexure 2.16 – Category wise report of Mudra Yojana as on Dec. 2025

i.(iii)Stand Up India: -

Government of India has formally launched Stand Up India Scheme on 05.04.2016 To facilitate Bank loans between Rs.10 lakh to Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one-woman borrower per Bank branch for setting up a new enterprise; also known as a Greenfield Enterprise. Subsequently, scheme has been extended upto the year 2025.

Progress is as under:

Target	Achievement		
	A/Cs in Actual	% Ach	Amt Sanctioned (in Cr)
27448	25655	93 %	6131

Bank wise and Districtwise performance since inception of Stand-up India Scheme is attached as **Annexure 2.17 & 2.18**

Member Banks in the State have been sensitized to select creditworthy beneficiaries and achieve the allotted target.

i (iv) Atal Pension Yojana (APY): -

With a view to bring the poor section of the society in the organized sector within pension fold or old age income security coverage, Government of India had launched Atal Pension Yojana in May 2015. To expand the outreach of APY across the country, Banks and post offices are involved in the registration of subscribers under APY.

The performance of APY as on 31/12/2025 is as under,

Total number of Branches of participating Banks	Annual Target	APY A/Cs opened in CFY till 31 st December 2025	% Annual Target Achievement	Total APY A/Cs opened Since Inception till 31 st Dec.,25
14,539	11,20,530	6,79,358	61 %	61,73,967

District wise and Bank wise details of subscribers registered under APY are attached herewith as **Annexure 2.19 and 2.20**

i (v) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY): -

Pradhan Mantri Jeevan Jyoti Bima Yojana offers Life Insurance coverage of Rs.2 lakhs for any savings Bank holders in the age group of 18-50 years on payment of just Rs.436/- per year. This scheme is offered through LIC of India or other Life Insurance companies that offer life insurance on similar terms.

Pradhan Mantri Suraksha Bima Yojana is designed to provide insurance coverage in case of accidental death or disability. It provides insurance coverage of Rs.2 lakhs for individuals on payment of just Rs.20/- per annum. This scheme can benefit all the savings Bank account holders in the age group of 18-70 years. Public sector general insurance companies or other general insurance companies that offer insurance coverage to individuals on similar terms would offer and administer this scheme. The scheme is delivered through Banks including regional rural Banks as well as cooperative Banks.

As on 31/12/2025 the performance of the State under the scheme is as under,

(Nos. in Lakh)

PMJJBY Enrollments		PMSBY Enrollments	
As on 30/09/25	As on 31/12/25	As on 30/09/25	As on 31/12/25
176.06	188.25	393.79	411.95

District wise and Bank wise progress of enrolment in respect of **PMJJBY & PMSBY** in the State of Maharashtra as on **31.12.2025** as provided by Department of Financial Services, Ministry of Finance, New Delhi is attached as **Annexure 2.21, 2.22, 2.23 and 2.24**.

Further, DFS has launched Grampanchayat level Saturation campaign from 1st of July 2025 to 30th September 2025 further extended up to 31.10.2025.

1. **3-month Campaign at Gram Panchayat level**, for saturation of various Financial Inclusion schemes is scheduled to held during the period of 01/07/2025 to 30/09/2025 in all Districts.
2. **The focus areas during the campaign** are as under,
 - a) Re-Verification of KYC of all accounts.
 - b) Opening of Bank accounts for unbanked adults under PMJDY
 - c) Enrollment under PMJJBY, PMSBY and APY
 - d) Awareness about Cyber Security, Nomination facility.
 - e) Distribution of diseased claims.

j.Review of Digital Deepening in all Districts of the Maharashtra

Detailed discussion on Deepening of Digital payments took place during Sub-committee meeting dated 17/02/2026.

SLBC has received communication from RBI FIDD.COLBS.No. S704/02.01.014/2023-24, dated 9th August 2023, wherein it was advised to include all districts in Maharashtra State to make them 100% digitally enabled in consultation with State Govt. and other Stakeholders.

In this regard, SLBC has communicated with Member Banks vide letter dated 24th August 2023, wherein the detailed timeline of completion of the program and other aspects is conveyed. The subject matter was also discussed during Sub Committee Meeting on Expanding and Deepening of Digital Payments Ecosystem, held on 13/11/2025.

The performance of Digital Deepening in the State of Maharashtra as on 31st Dec. 2025 is as under,

Status of Deepening of Digital Payments by Banks in the State is as under,

Status of Deepening of Digital Payments Ecosystem in the State of Maharashtra as on- 31/12/2025			
SB A/Cs		Current A/Cs	
A/Cs	% of Coverage	A/Cs	% of Coverage
15.22 Cr.	15.22 Cr (100%)	0.48 Cr.	0.48 Cr. (100 %)

** As per data submitted by Member Banks

RBI Initiatives towards Deepening of Digital Payments

The Reserve Bank of India (RBI) has initiated multiple measures to deepen the digital payments ecosystem. These initiatives focus on enhancing customer convenience, expanding digital payment acceptance, improving infrastructure, enabling innovation, and promoting financial inclusion. Following are the new Digital Payments Solutions launched by RBI:

AI-powered UPI HELP: An AI-based assistant to help users with payment inquiries, dispute resolutions, and mandate management, improving user experience and trust.

Internet of Things (IoT) Payments with UPI: Facilitates digital payments through (IoT) devices like connected cars, smart TVs, and wearables, enabling faster and seamless transactions.

Banking Connect: An interoperable net banking solution for seamless payments and easier merchant onboarding.

UPI Reserve Pay: Allows users to manage and block credit limits securely across merchant and UPI apps, promoting safer credit use.

Promotion of Financial Inclusion:

- Integration of Aadhaar-based authentication and Jan Dhan accounts to bring unbanked populations into the digital fold.
- Support for mobile banking, USSD, and AePS services to enable digital payments even in remote regions.
- Incentives for small merchants to adopt BHIM-UPI and reduction/rationalization of Merchant Discount Rate (MDR) to encourage digital acceptance.

Regulatory and Security Enhancements:

- Introduction of frameworks for Account Aggregators and the appointment of expert committees to improve digital payment systems.
- Implementation of layered security features like two-factor authentication, device binding, and AI-driven fraud detection to safeguard users across Maharashtra.

RBI's Payment Vision 2025:

- Emphasis on increasing digital transaction volumes, expanding interoperability (including contactless payments and transit cards), and integrating government payments through digital channels.
- Focused efforts to migrate all government receipts and payments digitally, enhancing transparency and efficiency in Maharashtra's public financial management.

These initiatives, along with infrastructure support and technology integration, significantly deepen the digital payments ecosystem in Maharashtra. These developments collectively advance the digital ecosystem, making payments more secure, inclusive, and innovative, aligning with RBI's broader strategic goals for 2025 and beyond.

Important Circulars issued by RBI related to Digital Payments is as under:

List of Circulars / Letters issued by RBI for Expanding and Deepening of Digital Payments Ecosystem

Sr. No.	Circular No.	Date	Link for Download	Subject
3	RBI/2009-10/238 DBOD.No.BL.BC. 63 /22.01.009/2009-10	30.11.2009	https://rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=5390	Financial Inclusion by Extension of Banking Services – Use of Business Correspondents (BCs)
4	RBI/2014-15/58	01.07.2014	https://rbi.org.in/Scripts	Master Circular on Credit Card, Debit Card

	DBOD.No.FSD.BC.0 2/24.01.009/2014-15		s/BS_ViewMasCircular details.aspx?id=8998	and Rupee Denominated Co-Branded Pre- paid Card Operations of Banks and Credit Card issuing NBFCs
5	RBI/2015-16/59 DBR.No.Leg.BC.21/ 09.07.006/ 2015-16	01.07.2015	https://www.rbi.org.in/ Scripts/BS_ViewMasC irculardetails.aspx?id= 9862	Master Circular on Customer Service in Banks
6	RBI/2015-16/65 DPSS.CO.PD.Mobile Banking.No.1/02.23.00 1/2015-16	01.07.2015	https://rbi.org.in/Script s/BS_ViewMasCircular details.aspx?id=9869	Master Circular – Mobile Banking transactions in India – Operative Guidelines for Banks
7	RBI/2019-20/40 FIDD.CO.LBS.BC.N o.09/02.01.001/2019 -20	13.08.2019	https://www.rbi.org.in/ Scripts/NotificationUs er.aspx?Id=11660&M ode=0	Direct Benefit Transfer (DBT) Scheme – Implementation
8	RBI/2019-20/79 FIDD.CO.LBS.BC.N o.13/02.01.001/2019 -20	07.10.2019	https://www.rbi.org.in/ Scripts/NotificationUs er.aspx?Id=11707&M ode=0	Expanding and Deepening of Digital Payments Ecosystem
9	RBI/2020-21/74 DoS.CO.CSITE.SEC .No1852/31.01.015/ 2020-21	18.02.2021	https://www.rbi.org.in/ Scripts/NotificationUs er.aspx?Id=12032&M ode=0	Master Direction on Digital Payment Security Controls
10	RBI/2022-23/19 DOR.AUT.REC.12/2 2.01.001/2022-23	07.07.2022	https://www.rbi.org.in/ scripts/NotificationUse r.aspx?Id=12285&Mo de=0	Establishment of Digital Banking Units (DBUs)
11	RBI/2022-23/111 DOR.CRE.REC.66/2 1.07.001/2022-23	02.09.2022	https://rbidocs.rbi.org.i n/rdocs/notification/PD Fs/GUIDELINESDIGI TALLENDINGD5C35 A71D8124A0E92AEB 940A7D25BB3.PDF	Guidelines on Digital Lending
12	CONCEPTNOTEAC B531172E0B4DFC9 A6E506C2C24FFB6 .PDF	07.10.2022	https://rbidocs.rbi.org.i n/rdocs/PublicationRe port/Pdfs/CONCEPTN OTEACB531172E0B4 DFC9A6E506C2C24F FB6.PDF	Concept Note on Central Bank Digital currency

k.Targeted Financial Inclusion Intervention Program (TFIIP)(Aspirational Districts Program)

Launched by the Hon'ble PM in January 2018, the Aspirational Districts programme aims to transform 112 most under-developed districts quickly and effectively across the country. The broad contours of the programme are Convergence (of Central & State Schemes), Collaboration (of Central, State level 'Prabhari' Officers & District Collectors), and Competition among districts through monthly delta ranking; all driven by a mass movement.

The Aspirational Districts (AD) Programme essentially is aimed at localizing sustainable development goals, leading to the progress of the nation.

In continuation to above, Department of Financial Services has issued recent guidelines vide their letter dated 10.02.2021 informing that it has now been decided to implement TFIIP in all 112 Aspirational Districts spread across 26 States and 1 UT (Jammu & Kashmir). Accordingly for the State of Maharashtra 4 Districts have been shortlisted viz: Nandurbar, Dharashiv, Gadchiroli & Washim.

This issue was discussed in detail during SLBC Sub-Committee meeting on Deepening of Digital Payments held on **17/02/2026**.

Additionally, we draw attention of State Govt., LDMs and Member Banks towards Dept. of Financial Services letter dated 17.02.2021, wherein it has been advised to focus on following Key Performance Indicators (KPIs) & SOPs for successful implementation of TFIIIP Program in aforesaid Aspirational Districts including prescribed targets:

Sr No.	Key Performance Indicators	Benchmark
1	Number of Inhabited villages that do not have a Banking touch point within a 5 km distance	To be reduced to Zero
2	Coverage under Bank's CASA Accounts, PMJJBY, PMSBY & APY	As per enclosed target

- 100 % benchmark on all KPIs by March 2024, as per letter dated 28.10.2022 from Dept. of Financial Services vide reference No. F No. 6/4/2021-FI.
- Performance of the Districts against the KPIs will be reviewed on monthly basis.
- To achieve the targets, District Administration needs to organize camps & outreach programs at locations to be decided by the District Administration.
- An online portal has been developed by DFS to upload data on all KPIs by LDMs (Login ID and passwords are already conveyed to concerned LDMs).
- Nodal Officers nominated by each Lead Bank to monitor the performance of these districts on regular basis.
- District wise TFIIIP progress as on 30/09/2025 is as under,

Key Performance Indicators	Bench mark Target	Gadchiroli		Nandurbar		Dharashiv		Washim	
		Ach Sept 2025	% Ach	Ach Sept 2025	% Ach	Ach Sept 2025	% Ach	Ach Sept 2025	% Ach
Operative CASA A/Cs Per Lakh Population	129755	92170	71	118967	92	137506	106	101929	79
PMJJBY Enrolments Per Lakh Population	9755	14701	150	15659	160	18977	194	11045	113
PMSBY Enrolments Per Lakh Population	30303	31217	103	32049	106	40920	135	31925	105
APY/Lakh Population	2886	5250	182	3890	135	4917	170	5378	186

Transformation of Aspirational District Program:

Govt of India's Transformation of Aspirational District Program focuses on various key sectors viz. Health & Nutrition, Education, Agriculture & Water Resources, Financial Inclusion & Skill Development, Basic Infrastructure including access to Road, potable water, Rural Electrification & Individual household toilets.

Financial Inclusion covers following various parameters –

- i. Total Disbursement of Mudra loan per 1 lakh population
- ii. Number of accounts opened under PMJDY per 1 lakh population.
- iii. Number of enrolments under PMJJBY per 1 lakh population
- iv. Number of enrolments under PMSBY per 1 lakh population
- v. Number of beneficiaries under APY per 1 lakh population
- vi. Percentage of Accounts seeded with Aadhar as a percentage of total Banking accounts.

Reserve Bank of India during Steering Committee on Agenda finalization dated 15.11.2021 suggested for inclusion of above-mentioned parameters while accessing performance of Aspirational Districts.

Specialized program for 100 least performing Blocks to saturate them and bring them at par with the State Average:

DFS vide their communication dated 01/03/2024 with reference No.6/3/2024-FI have identified 100 least performing Blocks which are spread across 21 States and 73 Districts for focused financial inclusion intervention and intense monitoring on the identified three key performance financial inclusion indicators viz. PMJDY, PMJJBY & PMSBY. The schemes identified by DFS are as under,

- i) Number of PMJDY A/Cs per thousand population.
- ii) Number of PMJJBY enrolments per thousand population.
- iii) Number of PMSBY enrolments per thousand population.

Further, DFS envisages a target to take these 100 Blocks above their respective State averages for the aforesaid three schemes by end of March 2026. Out of these 100 Blocks in the country, there are 9 Blocks in the State of Maharashtra comprising 7 Districts, the performance of these Blocks as on 30/09/2025 is as under,

Achievement as on 31st Dec 2025 for 100 Blocks under Aspirational Block Program (ABP)											
S.N	District	Block	State Avg PMJDY	PMJDY A/cs Per 1000 Population	% Ach w.r.t. State Avg.	State Avg. PMJJBY	PMJJBY A/Cs Per 1000 Population	% Ach w.r.t. State Avg.	State Avg. PMSBY	PMSBY A/Cs Per 1000 Population	% Ach w.r.t. State Avg.
1	Chandrapur	Jiwati	301	288	96	115	112	98	269	277	103
2	Jalna	Partur	301	836	278	115	155	135	269	426	159
3	Palghar	Dahanu	301	508	169	115	120	105	269	175	102
4	Palghar	Jawahar	301	704	234	115	128	111	269	308	115
5	Solapur	Akkalkot	301	435	145	115	157	137	269	466	173
6	Solapur	Sangola	301	409	136	115	141	123	269	500	186
7	Wardha	Karanja	301	346	115	115	232	202	269	473	176
8	Washim	Malegaon	301	480	160	115	101	88	269	353	132
9	Yavatmal	Pusad	301	630	209	115	127	111	269	344	128

I. Central KYC Records Registry (CKYCR)-review of progress by SLBC:

CKYC is necessary for streamlining KYC processes, reducing duplication, enhancing efficiency, and maintaining standardized records across financial institutions. DFS vide their communication dated 10th July 2024, reference No F No.32/10/2024 DRT, has advised to review the progress under Central KYC Records Registry (CKYCR).

The progress report as on 31/12/2025 is as under,

CKYC Generated (A)	CKYC Download (B)	Update	(A+B)	B as % of (A+B) (Use of CKYCRR for customer onboarding)
1826911	1673374	5055498	3500285	69 %

Annexure 2.1

SLBC MAHARASHTRA							
Brick & Mortar Branches - Position as of 24.02.2026							
Sr.No.	District	Sub District	Village Code	Village Name	Population	Name of Alloted Bank	Remark
1	Sangli	Jat	568905	Bhivargi	3613	Bank of Baroda	Branch Opened
2	Dhule	Shirpur	525960	Fattepur	5534	Bank of Baroda	Branch Opened
3	Nanded	Loha	545292	Sawargaon Nasarat	5493	Bank of Baroda	Branch Opened
4	Satara	Patan	564147	Gokul tarf helwak	3052	Bank of Baroda	Branch Opened
5	Parbhani	Parbhani	546694	Arvi	3570	Bank of India	Branch Opened
6	Solapur	Sangole	562515	Katfal	3928	Bank of India	Branch Opened
7	Ratnagiri	Dapoli	564893	Burondi	3966	Bank of Maharashtra	Branch Opened
8	Nandurbar	Akrani	525252	Ghatli	5705	Canara Bank	Branch Opened
9	Pune	Indapur	556998	Akole	3273	DCC Bank is in the Village	Branch Opened
10	Palghar	Dahanu	551594	Ambesari	5690	ICICI Bank	Branch Opened
11	Palghar	Dahanu	551660	Chalani	3313	ICICI Bank	Branch Opened
12	Satara	Man	563400	Mohi	3272	ICICI Bank	Branch Opened
13	Aurangabad	Vaijapur	549075	Janephal	3188	Maharashtra Gramin Bank	Branch Opened
14	Nanded	Dharmabad	544978	Jarikot	3744	Maharashtra Gramin Bank	Branch Opened
15	Nanded	Hadgaon	544469	Talni	5791	Maharashtra Gramin Bank	Branch Opened
16	Nanded	Kandhar	545410	Rui	3495	Maharashtra Gramin Bank	Branch Opened
17	Osmanabad	Umarga	561678	Nai Chakur	4532	Maharashtra Gramin Bank	Branch Opened
18	Palghar	Vikramgad	551772	Dadade	5251	Punjab National Bank	Branch Opened
19	Ahmadnagar	Rahuri	558196	Chikhalthan	3367	State Bank of India	Branch Opened
20	Nanded	Kinwat	544299	Chikhli Bk	3124	State Bank of India	Branch Opened
21	Nanded	Loha	545270	Penur	4943	State Bank of India	Branch Opened
22	Nanded	Mukhed	545579	Gojegaon	3612	State Bank of India	Branch Opened
23	Satara	Man	563445	Panavan	3199	Union Bank of India	Branch Opened
24	Thane	Ambarnath	553067	Chargaon	3436	Union Bank of India	Branch Opened
25	Yavatmal	Mahagaon	543079	Sai (Ijara)	3252	Union Bank of India	Branch Opened
26	Buldana	Jalgaon (Jamod)	528173	Khel Lon Jamod	3159	Vidarbha Konkan Gramin Bank	Branch Opened
27	Washim	Risod	531368	Bhar Jahagir	4371	Vidarbha Konkan Gramin Bank	Branch Opened
28	Nashik	Trimbakeshwar	550913	Anjanneri	4934	Bank of Baroda	Branch Opened
29	Nandurbar	Akrani	525251	Kakarda	3554	HDFC BANK	Branch Opened
30	Solapur	Malshiras	562509	Shingorni	3359	Bank of India	Branch Opened
31	Solapur	Karmala	561855	Zare	3140	Vidharbha Konkan Gramin Bank	Branch already exist within 5 Km.
32	Dhule	Shirpur	526024	Jalod	3519	Central Bank Of India	Branch Opened
33	Gadchiroli	Aheri	539931	Chhalewada/Kamlapur	3148	Bank of India	Branch opened at alternate location i.e. Kamlapur
34	Pune	Khed	555817	Retavadi	4170	Bank of Maharashtra	Holewadi Branch of Pune District Central coop Bank is functioning within 5 km radius of Retavadi village.
35	Sangli	Jat	568894	Ankalgi	3670	Bank of Maharashtra	Sankh Branch of BOM is functioning within 5 km radius of Ankalgi village.
36	Nanded	Mukhed	545460	Shirur	3912	State Bank of India	Branch opened on 15.03.2024
37	Chandrapur	Brahmapuri	540857	Halda	3555	State Bank of India	Branch opened on 01.10.2024



38	Nashik	Baglan	550149	Deolane	3001	Bank of India	Nashik DCC Bank already exist
39	Buldana	Khamgaon	528855	Antraj	3610	Canara Bank	Branch Opened
40	Buldana	Shegaon	528780	Lanjud	3050	Indian Bank	Branch Opened
41	Nandurbar	Shahade	525537	Langadi-bhavani	3164	Indian Bank	Branch Opened
42	Buldana	Khamgaon	528854	Kanzara	3432	Union Bank of India	Branch Opened
43	Buldana	Mehkar	529044	Anjani Bk.	5543	Bank of Baroda	Branch Opened
44	Dhule	Sakri	526303	Kadre	3568	UCO Bank	Branch Opened
45	Sangli	Jat	568876	Asangi Jat	3097	Union Bank of India	Branch Opened
46	Jalna	Ambad	547845	Dungaon	3584	Bank of Baroda	Branch Opened
47	Buldana	Khamgaon	528817	Gondhanapur	3392	Indian Overseas Bank	Branch Opened

Annexure 2.2

SLBC MAHARASHTRA									
OPENING OF BRICK & MORTAR BRANCHES IN MAHARASHTRA STATE - PENDING AS OF 24.02.2026									
S.N.	District	SubDistrict	Village name	Village code	population	Allocated bank	Status/ Remarks		
1	Nandurbar	Akkalkuwa	Gaman	525009	3097	Axis Bank	Bank informed that legal & technical verification initiated for Pvt.property suggested for Branch opening, once cleared, Branch opening will be done.		
2	Nandurbar	Akrani	Trishul	525343	3302	ICICI Bank	a) In the DCC meeting held on 31.10.2025, as recorded in the minutes, Shri Naman Goyal, CEO, Zilla Parishad Nandurbar, assured that necessary action would be initiated, in consultation with the Deputy Director of Health Services, for allotment of space in the Health Sub-Centre building at Trishul to ICICI Bank. b) The Gram Panchayat, Trishul, has recently accorded approval for leasing the premises and forwarded the resolution to Zilla Parishad, Nandurbar for further necessary action. c) The proposal is presently under consideration at Zilla Parishad, Nandurbar for allotment of the Primary Health Sub-Centre building to ICICI Bank for opening a new branch. Confirmation from DC and ZP office for allocation of PHC Center for opening of ICICI Bank Branch is awaited.		
3	Nandurbar	Akrani	Godamba	525248	4595	Punjab National Bank	Construction of the proposed branch premises is currently in progress on land belonging to the Zilla Parishad / Gram Panchayat at Godamba village. The approach road to Godamba village is presently under construction, which may temporarily impact accessibility to the proposed branch site. Uninterrupted and reliable internet connectivity is presently not available at the proposed location.		
4	Nandurbar	Akkalkuwa	Dab	525093	4455	Punjab National Bank	Branch has started operation since 19.12.2025 . Electricity arrangement not done by local administration, despite of repeated reminders.		
5	Paighar	Vasai	Tilher	552433	3690	HDFC Bank	The Management's approval on commercial term proposal for this branch has been received on 10.02.2026 and accordingly, Bank had initiated the legal clearance on the documents shared by the landlord to Bank, on which the legal team has reverted today. The leave & license agreement draft has also been vetted by the legal. Once, Bank have the Dist. Collector's NOC in place, Bank can get the final legal opinion to execute the leave & license agreement and commence with the interior fit-out work accordingly. Thus, with best effort basis, Bank will try to launch this branch by MAR'26.		
6	Aurangabad	Palthan	Kekat Jalgaon	549550	3517	Bank of India	Bank informed that as per recent conversation with the landlord, all the required documents are submitted for making the land NA. Till date No NA approval is received. Although, all the documents are submitted, as per the recent notification by Government of Maharashtra, NA approval is not required if the Gram Panchayat and town planning authorities have given permission for building the structure. This notification was published on 10.02.2026. The same has been conveyed to landlord and now landlord has submitted the plan before town planning authority for approval. Once the plan approval is received, bank and the landlord shall proceed with execution of lease deed.		
7	Buldana	Lonar	Weni	529549	3363	Central Bank of India	Bank informed that construction work of proposed Weni Branch is ongoing and may got finished by April 2026 and Branch will open by May 2026.		
8	Buldana	Sangrampur	Kavthal	528383	3057	Punjab National Bank	Bank informed that premises at Grampanchayat building has been finalised and offer letter issued on 22.12.2025. . Agreement to lease pending from Landlords side.		
9	Buldana	Chikhi	Isoli	529130	5210	UCO Bank	Bank informed that during the latest meeting dated 21.02.2026 of the Branch Manager of their Buldhana Branch and the LDM Buldhana, the LDM has assured that connectivity of private companies (i.e. Jio and Airtel) is available in the village now and after identification of suitable premise, the connectivity of BSNL would be arranged within 15 days. In light of this development, Bank is publishing the advertisement seeking suitable premise in the village for opening of the branch. Bank also requested LDM and DM, Buldhana for providing the required support in identifying the branch premise.		
10	Nanded	Umri	Sindhi	544890	3179	Punjab National Bank	Bank informed that approval of revised area norms received on 20.02.2026. Advertisement floated on 21.02.2026 as per revised norms received.		
11	Satara	Man	Hingani	563451	3101	Central Bank of India	Bank informed that they have published advertisement twice but did not get the premises. Hence Bank taken assistance of Panchayat office and Govt. department for locating or searching the premises but till date Bank did not get the premises for the opening of Branch.		

Annexure 2.3

F. No. 21(23)/2014-FI (Mission)
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001

Dated: 05.08.2022

To,

1. Chairman, State Bank of India,
2. MD&CEO of all Public Sector Banks,
3. MD&CEO of Axis Bank, Bandhan Bank, HDFC Bank, ICICI Bank, IDFC First Bank, AU Small Finance Bank, Jammu and Kashmir bank, Rajasthan State Cooperative Bank.

Madam/ Sir,

Subject: Setting Up of Brick and Mortar branches in Unbanked Villages.

Please refer to the Video Conference (VC) held under the chairmanship of Secretary (FS) on 01.07.2022 wherein it was decided to explore the possibility of opening brick-and-mortar branches in 363 villages having population more than 3000.

2. The villages have since been allocated to the banks by the respective State/ UT Level Bankers' Committee (SLBCs/ UTLBCs) and shared with the concerned banks. Bank/ State-wise list of villages allocated to the bank is attached for reference.
3. In view of above, it is requested to open brick-and-mortar branches at the location(s) allocated to your bank latest by 31.12.2022. A status report on opening of the branches in the attached format shall be submitted to the Mission Office of this department in the first week of ensuing month by e-mail id missionfi@nic.in.

Yours faithfully,



(Sushil Kumar Singh)

Director-FI

Tel.No.:011-23362422

Email:missionfi@nic.in

Encl: As above

C.C: Concerned SLBCs

SLBC MAHARASHTRA

List of 33 villages for opening of Brick & Mortar Branches allotted by DFS - 05.08.2022

Sr. No.	State	District	Sub District	Village Code	Village Name	Population	Name of Alloted Bank for opening of Brick & Mortar Branch
1	MAHARASHTRA	Nandurbar	Akkalkuwa	525009	Gaman	3097	Axis Bank
2	MAHARASHTRA	Dhule	Shirpur	525960	Fattepur	5534	Bank of Baroda
3	MAHARASHTRA	Nanded	Loha	545292	Sawargaon Nasarat	5493	Bank of Baroda
4	MAHARASHTRA	Nashik	Trimbakeshwar	550913	Anjanneri	4934	Bank of Baroda
5	MAHARASHTRA	Sangli	Jat	568905	Bhivargi	3613	Bank of Baroda
6	MAHARASHTRA	Satara	Patan	564147	Gokul tarf helwak	3052	Bank of Baroda
7	MAHARASHTRA	Parbhani	Parbhani	546694	Arvi	3570	Bank of India
8	MAHARASHTRA	Solapur	Sangole	562515	Kattal	3928	Bank of India
9	MAHARASHTRA	Ratnagiri	Dapoli	564893	Burondi	3966	Bank of Maharashtra
10	MAHARASHTRA	Nandurbar	Akrani	525252	Ghatli	5705	Canara Bank
11	MAHARASHTRA	Dhule	Shirpur	526024	Jalod	3519	Central Bank Of India
12	MAHARASHTRA	Pune	Indapur	566998	Akole	3273	DCC Bank is in the Village
13	MAHARASHTRA	Nandurbar	Akrani	525251	Kakarda	3554	HDFC BANK
14	MAHARASHTRA	Palghar	Dahanu	551594	Ambesari	5690	ICICI Bank
15	MAHARASHTRA	Palghar	Dahanu	551660	Chalani	3313	ICICI Bank
16	MAHARASHTRA	Satara	Man	563400	Mohi	3272	ICICI Bank
17	MAHARASHTRA	Nandurbar	Akrani	525343	Trishul	3302	ICICI BANK
18	MAHARASHTRA	Aurangabad	Vaijapur	549075	Janephal	3188	Maharashtra Gramin Bank
19	MAHARASHTRA	Nanded	Dharmabad	544978	Jarikot	3744	Maharashtra Gramin Bank
20	MAHARASHTRA	Nanded	Hadgaon	544469	Talni	5791	Maharashtra Gramin Bank
21	MAHARASHTRA	Nanded	Kandhar	545410	Rui	3495	Maharashtra Gramin Bank
22	MAHARASHTRA	Osmanabad	Umarga	561678	Nai Chakur	4532	Maharashtra Gramin Bank
23	MAHARASHTRA	Nandurbar	Akrani	525248	Godamba	4595	Punjab National Bank
24	MAHARASHTRA	Palghar	Vikramgad	551772	Dadade	5251	Punjab National Bank
25	MAHARASHTRA	Ahmadnagar	Rahuri	558196	Chikhalthan	3367	State Bank of India
26	MAHARASHTRA	Nanded	Kinwat	544299	Chikhli Bk	3124	State Bank of India
27	MAHARASHTRA	Nanded	Loha	545270	Penur	4943	State Bank of India
28	MAHARASHTRA	Nanded	Mukhed	545579	Gojegaon	3612	State Bank of India
29	MAHARASHTRA	Satara	Man	563445	Panavan	3199	Union Bank of India
30	MAHARASHTRA	Thane	Ambarnath	553067	Chargaon	3436	Union Bank of India
31	MAHARASHTRA	Yavatmal	Mahagaon	543079	Sai (Ijara)	3252	Union Bank of India
32	MAHARASHTRA	Buldana	Jaigaon (Jamod)	528173	Khel Lon Jamod	3159	Vidarbha Konkan Gramin Bank
33	MAHARASHTRA	Washim	Risod	531368	Bhar Jahagir	4371	Vidarbha Konkan Gramin Bank

Annexure 2.4

F. No. 21(23)/2014-FI (Mission)
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001
Dated: 25.05.2023

To,

1. Chairman, State Bank of India,
2. Chairman, NABARD
3. MD&CEO of all Public Sector Banks,
4. MD&CEO of Axis Bank, Bandhan Bank, HDFC Bank, ICICI Bank, IDFC First Bank, Federal Bank, IDBI Bank, Kotak Mahindra Bank, Yes Bank, AU Small Finance Bank

Madam/ Sir,

Subject: Setting Up of Brick and Mortar branches in allocated Villages

Please find attached copy of this department's letter of even number addressed to the Conveners, SLBCs/UTLBCs dated 17.03.2023.

2. As per census 2011, all 6.01 lakh inhabited villages/towns have been mapped on Jan Dhan Darshak (JDD) app. As decided in the meeting of the Inter-State Council, Ministry of Home Affairs, all villages having a population of more than 3000 need to be covered by a brick-and-mortar branch of a bank within a radius of 5 kms.
3. Please find attached list of villages having a population of above 3000 allocated to your bank by the concerned SLBCs/UTLBCs for opening of brick-and-mortar branches. The list also contains the villages allocated to your bank last year against a similar exercise of opening of branches in 363 villages, where branches are yet to be opened. It is requested to take necessary steps for ensuring opening of brick-and-mortar branches at all the locations allocated to your bank latest by 30.09.2023.
4. Further, in case any of these villages are already covered by a bank branch of your bank, kindly ensure updation of details of existing branch with latitude and longitude on the Jan Dhan Darshak App.

Yours faithfully,



(Sushil Kumar Singh)
Director-FI
Tel.No.:011-23362422
Email: missionfi@nic.in

Encl: As above

C.C: Concerned SLBCs - Please follow-up with concerned banks, ensure compliance and report the progress every month.



SLBC MAHARASHTRA

List of newly added villages having population above 3000 allotted by SLBCs for opening brick and mortar bank branch before 30.09.2023

S.N.	State/UT	District	SubDistrict	Sdt code	Village name	Village code	population	Allocated bank
1	MAHARASHTRA	Solapur	Karmala	04244	Zare	561855	3140	Vidharbha Konkan Gramin Bank
2	MAHARASHTRA	Gadchiroli	Aheri	04062	Chhallelwada	539931	3148	Bank of India
3	MAHARASHTRA	Solapur	Malshiras	04250	Shingorni	562509	3359	Bank of India
4	MAHARASHTRA	Pune	Khed	04190	Retavadi	555817	4170	Bank of Maharashtra
5	MAHARASHTRA	Sangli	Jat	04304	Ankalagi	568894	3670	Bank of Maharashtra
6	MAHARASHTRA	Palghar	Vasai	04164	Tilher	552433	3690	HDFC Bank
7	MAHARASHTRA	Nandurbar	Akkalkuwa	03950	Dab	525093	4455	Punjab National Bank
8	MAHARASHTRA	Chandrapur	Brahmapuri	04067	Halda	540857	3555	State Bank of India
9	MAHARASHTRA	Nanded	Mukhed	04109	Shirur	545460	3912	State Bank of India

Annexure 2.5

F. No. FR/1/2025-Mission Office (300658201)
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi – 110001
Date: 27.01.2025

To

The SLBC / UTLBC Convenors

(Chhattisgarh/Madhya Pradesh/Uttar Pradesh / Jharkhand/ Assam/ Jammu & Kashmir
/ Rajasthan / Karnataka / Telangana / Gujarat / Maharashtra)

Madam/Sir,

Subject: Opening of Brick and mortar branches in newly added 55 unbanked villages having population above 3000

The National informatics center (NIC) has updated the entire layer of IPPB touchpoints from GIS portal (JDD app) and replace them with revised coordinates due to some discrepancies in geo-coordinates as reported by IPPB.

2. As a result of updation of IPPB coordinates, it is observed that 2784 newly unbanked villages have been added across the country, which are not having brick and mortar bank branch or IPPB within a radius of 5 kms. 93 out of these 2784 villages, are having population above 3000 and need to be covered by the bank branches. The remaining villages will be covered by the IPPB touch points.

3. 38 out of 93 villages, have been already covered by the bank branches. But, the updation of these 38 villages are yet to be updated on JDD app. The remaining 55 villages (out of 93) are to be allocated to banks by the respective SLBCs and the list of these villages is attached herewith for your ready reference. There is, therefore, need for allocation of these remaining 55 villages to the banks for opening of brick and mortar branch.

4. It is requested to provide a confirmation that all other villages, other than the above 55, are covered by a bank branch/IPPB center/BC outlet within a radius of 5 kms. In case there are any other village having a population above 3000, which are also not covered by a banking outlet at present, the same may also be allocated to the banks for opening of a bank branch. In this regard, Banks are requested to ensure the correctness of information uploaded by them on JDD app at all times. You are also requested to allocate these 55 villages among banks for opening of brick and mortar branches.

Encl: As stated above

Yours faithfully


Vivek Gupta
Director (FI)

Annexure 2.6

SLBC MAHARASHTRA							
List of Tier-5 centres (JRCs) with population of more than 5000 without banking outlet - Status as of 31.01.2026							
S.N.	DISTRICT_NAME	SUBDISTRICT_NAME	CENTER_NAME	CENSUS_CENTER_CODE	CENTER_POPULATION	Request given by Bank for coverage	Covered by
1	AHILYANAGAR	KARJAT	CHILVADI	558619	3634	Bank of Maharashtra	Bank of Maharashtra
2	AHILYANAGAR	RAHURI	KATRAD	558264	4698	Bank of Maharashtra	Bank of Maharashtra
3	AHILYANAGAR	RAHURI	WARWANDI	558257	3726	Bank of Maharashtra	Bank of Maharashtra
4	AHILYANAGAR	SANGAMNER	WELHALE	557335	4639	Bank of Maharashtra	Bank of Maharashtra
5	AHILYANAGAR	SHRIGONDA	ANANDWADI	558508	3590	Bank of Maharashtra	Bank of Maharashtra
6	AHILYANAGAR	SHRIGONDA	GAVHANEWADI	558398	3887	Bank of Maharashtra	Bank of Maharashtra
7	AHILYANAGAR	SHRIGONDA	HINGANI DUMALA	558397	3934	Bank of Maharashtra	Bank of Maharashtra
8	AMRAVATI	DARYAPUR	GANESHPUR	532889	5355	Bank of Maharashtra	Bank of Maharashtra
9	AMRAVATI	WARUD	TEMBHURKHEDA	532367	5370	AXIS Bank	Axis Bank
10	BHANDARA	LAKHANI	KESALWADA (WAGHAYE)	537193	3941	Bank of Maharashtra	Bank of Maharashtra
11	BHANDARA	TUMSAR	SITASAWANGI	536693	4001	Bank of Maharashtra	Bank of Maharashtra
12	BID	AMBEJOGAI	SHEPWADI	560018	4576	Bank of Maharashtra	Bank of Maharashtra
13	BID	GEORAI	PIMPLA	559114	4327	Bank of Maharashtra	Bank of Maharashtra
14	BID	MANJLEGAON	MOGRA	559365	3715	Bank of Maharashtra	Bank of Maharashtra
15	BID	PARLI	JIREWADI	559947	5315	Bank of Maharashtra	Bank of Maharashtra
16	CHANDRAPUR	CHANDRAPUR	NAKODA (CT)	541340	5634	Bank of Maharashtra	Bank of Maharashtra
17	CHANDRAPUR	SINDEWAHI	RATNAPUR	540987	6297	Bank of Maharashtra	Bank of Maharashtra
18	CHANDRAPUR	CHANDRAPUR	RANVENDALI	541283	3548	Bank of Maharashtra	Bank of Maharashtra
19	CHANDRAPUR	RAJURA	DHOPATALA (CT)	541856	4945	Bank of Maharashtra	Bank of Maharashtra
20	CHANDRAPUR	RAJURA	RAMPUR	541772	3911	Bank of Maharashtra	Bank of Maharashtra
21	CHH.SAMBHAJINAGAR	KANNAD	KUNJKHEDA	548385	6095	Bank of Maharashtra	Bank of Maharashtra
22	DHARASHIV	KALAMB	DIKSAL	561307	9361	Bank of Maharashtra	Bank of Maharashtra
23	DHARASHIV	UMARGA	TUGAON	561754	5106	Bank of Maharashtra	Bank of Maharashtra
24	DHULE	DHULE	BILADI	526501	3771	Bank of Maharashtra	Bank of Maharashtra
25	GONDIA	GONDIYA	PINDKEPARTOLA	537847	3599	Bank of Maharashtra	
26	HINGOLI	HINGOLI	BALSOND	545947	5008	Bank of Maharashtra	Bank of Maharashtra
27	JALNA	BHOKARDAN	AVHANA	547333	5126	Bank of Maharashtra	Bank of Maharashtra
28	KOLHAPUR	KARVIR	PADALI KH.	567389	5408	Bank of Maharashtra	Bank of Maharashtra
29	KOLHAPUR	SHIROL	TERWAD	567354	5986	Bank of Maharashtra	Bank of Maharashtra
30	KOLHAPUR	PANHALA	BAHIREWADI	567135	5189	Bank of Maharashtra	Bank of Maharashtra
31	KOLHAPUR	KARVIR	KANERIWADI	567420	5397	Bank of Maharashtra	Bank of Maharashtra
32	KOLHAPUR	SHIROL	AGAR	567331	5412	Bank of Maharashtra	Bank of Maharashtra
33	KOLHAPUR	KARVIR	NAGADEWADI	567387	4981	Bank of Maharashtra	Bank of Maharashtra
34	LATUR	LATUR	KHANDAPUR	560176	5500	Bank of Maharashtra	Bank of Maharashtra
35	LATUR	UDGIR	TONDAR	560949	5362	Bank of Maharashtra	Bank of Maharashtra
36	LATUR	AHMADPUR	UJANA	560320	3616	Bank of Maharashtra	Bank of Maharashtra
37	LATUR	AUSA	BHETA	560593	3725	Bank of Maharashtra	Bank of Maharashtra
38	LATUR	NILANGA	KORALI	560880	3774	Bank of Maharashtra	
39	LATUR	NILANGA	MUDGAD RAMLING	560859	4452	Bank of Maharashtra	Bank of Maharashtra
40	LATUR	NILANGA	TAGARKHEDA	560811	3707	Bank of Maharashtra	Bank of Maharashtra
41	LATUR	NILANGA	TAMBALA	560871	4330	Bank of Maharashtra	
42	NAGPUR	NAGPUR (RURAL)	RENGAPAR	535918	8976	AXIS Bank	Axis Bank
43	NAGPUR	NAGPUR (RURAL)	SONEGAON (NIPANI) (CT)	535972	9387	Bank of Maharashtra	
44	NAGPUR	UMRED	WAYAGAON (RT)	536196	5702	Bank of Maharashtra	
45	NAGPUR	KAMPTEE	MHASALA	535750	3714	Bank of Maharashtra	
46	NAGPUR	RAMTEK	PARSODA	535570	3885	Bank of Maharashtra	Bank of Maharashtra
47	NAGPUR	HINGNA	RAIPUR	536053	8653	Bank of Maharashtra	
48	NANDED	LOHA	SHEWADI	545202	5512	Bank of Maharashtra	Bank of Maharashtra
49	NANDED	MUKHED	DAPKA GUNDOPANT	545564	6013	Pending for allotment	
50	NANDED	NAIGAON	MANJRAM	545171	6453	State Bank of India	State Bank of India
51	NANDED	LOHA	KALAMBAR BK.	545237	6988	Bank of Maharashtra	Bank of Maharashtra
52	NANDED	KANDHAR	NAGALGAON	545414	3863	Bank of Maharashtra	
53	NANDED	NANDED	GOPALCHAVDI	544739	4068	Bank of Maharashtra	Bank of Maharashtra
54	NANDURBAR	AKKALKUWA	BHAGDARI	525038	7087	Bank of Maharashtra	Bank of Maharashtra
55	NANDURBAR	TALODA	AMONI	525408	5939	Bank of Maharashtra	Bank of Maharashtra
56	NANDURBAR	NAVAPUR	HALDANI	525927	6487	Bank of Maharashtra	

S.N.	DISTRICT_NAME	SUBDISTRICT_NAME	CENTER_NAME	CENSUS_CENTER_CODE	CENTER_POPULATION	Request given by Bank for coverage	Covered by
57	NANDURBAR	SHAHADE	MOHIDE-T-SHAHADE	525559	6786	Bank of Maharashtra	Bank of Maharashtra
58	NANDURBAR	AKRANI	KATRI	525213	5395	Bank of Maharashtra	
59	NANDURBAR	AKKALKUWA	MAKRANIFALI (CT)	525194	4812	Bank of Maharashtra	Bank of Maharashtra
60	NANDURBAR	AKRANI	TELKHEDI(F.V.)	525314	3552	Bank of Maharashtra	
61	NANDURBAR	NANDURBAR	CHAUPALE	525747	4030	Bank of Maharashtra	Bank of Maharashtra
62	NANDURBAR	NANDURBAR	HOL T. HAVELI	525687	4327	Bank of Maharashtra	
63	NASIK	NASHIK	SANSARI (CT)	551020	5780	Bank of Maharashtra	Bank of Maharashtra
64	NASIK	DEOLA	NIMBOLE	549950	3559	Bank of Maharashtra	Bank of Maharashtra
65	NASIK	IGATPURI	KHAMBALE	551065	3784	Bank of Maharashtra	Bank of Maharashtra
66	NASIK	MALEGAON	DHAVALI VIHIR	550227	3933	Bank of Maharashtra	Bank of Maharashtra
67	NASIK	MALEGAON	NIMBAIT	550277	3775	Bank of Maharashtra	Bank of Maharashtra
68	NASIK	MALEGAON	SAKUR(NIMBAIT)	550279	3920	Bank of Maharashtra	Bank of Maharashtra
69	NASIK	MALEGAON	ZADI	550255	3989	Bank of Maharashtra	Bank of Maharashtra
70	NASIK	NANDGAON	JAMDARI	550368	4144	Bank of Maharashtra	Bank of Maharashtra
71	PALGHAR	DAHANU	JAMBUGAON	551579	7298	Bank of Maharashtra	Bank of Maharashtra
72	PALGHAR	DAHANU	MODGAON	551638	5360	AXIS Bank	Axis Bank
73	PALGHAR	DAHANU	SARAVALI	551610	5402	Bank of Maharashtra	Bank of Maharashtra
74	PALGHAR	TALASARI	THAKARPADA	551567	5054	Bank of Maharashtra	Bank of Maharashtra
75	PALGHAR	TALASARI	VARWADE	551547	5877	Bank of Maharashtra	Bank of Maharashtra
76	PALGHAR	VASAI	CHANDRAPADA (CT)	552447	7750	Bank of Maharashtra	Bank of Maharashtra
77	PALGHAR	DAHANU	DAPCHARI	551621	3645	Bank of Maharashtra	
78	PALGHAR	DAHANU	DHAMANAGAON	551618	3905	Bank of Maharashtra	Bank of Maharashtra
79	PALGHAR	DAHANU	HALAPADA	551639	3582	Bank of Maharashtra	Bank of Maharashtra
80	PALGHAR	DAHANU	VANKAS	551620	4019	Bank of Maharashtra	Bank of Maharashtra
81	PALGHAR	PALGHAR	BARHANPUR	552228	3522	Bank of Maharashtra	Bank of Maharashtra
82	PALGHAR	TALASARI	ANWIR	551549	3604	Bank of Maharashtra	Bank of Maharashtra
83	PALGHAR	TALASARI	DOLHARPADA	551544	3588	Bank of Maharashtra	Bank of Maharashtra
84	PALGHAR	TALASARI	GHIMNIYE	551542	3722	Bank of Maharashtra	Bank of Maharashtra
85	PALGHAR	TALASARI	GORAKHPUR	551556	4333	Bank of Maharashtra	Bank of Maharashtra
86	PALGHAR	TALASARI	PATILPADA	551571	3658	Bank of Maharashtra	Bank of Maharashtra
87	PALGHAR	TALASARI	SAGARSHET	551576	3931	Bank of Maharashtra	Bank of Maharashtra
88	PALGHAR	TALASARI	SAMBHA	551531	4881	Bank of Maharashtra	Bank of Maharashtra
89	PALGHAR	TALASARI	ZARI	551554	4602	Bank of Maharashtra	Bank of Maharashtra
90	PALGHAR	VASAI	SATPALE	552403	3751	Bank of Maharashtra	Bank of Maharashtra
91	PALGHAR	VIKRAMGAD	KURZE	551825	4724	Bank of Maharashtra	Bank of Maharashtra
92	PARBHANI	JINTUR	KAUSADI	546669	6442	Maharashtra Gramin Bank	Maharashtra Gramin Bank
93	PARBHANI	PALAM	TANDULWADI	547165	5322	Pending for allotment	
94	PARBHANI	PALAM	PHARKANDA	547095	5042	State Bank of India	State Bank of India
95	PARBHANI	PALAM	PARWA	547104	5243	Bank of Maharashtra	Bank of Maharashtra
96	PARBHANI	SONPETH	DIGHOL ISLAMPUR	546945	5605	State Bank of India	State Bank of India
97	PUNE	BARAMATI	ZARAGADWADI	556978	6185	Bank of Maharashtra	Bank of Maharashtra
98	PUNE	DAUND	LINGALI	556404	5753	Bank of Maharashtra	Bank of Maharashtra
99	PUNE	HAVELI	VITTHAL NAGAR	556204	8165	Bank of Maharashtra	Bank of Maharashtra
100	PUNE	KHED	PIMPALGAON TARF KHED	555843	6808	Bank of Maharashtra	Bank of Maharashtra
101	PUNE	AMBEGAON	SHEWALWADI LANDEWADI	555494	4083	Bank of Maharashtra	Bank of Maharashtra
102	PUNE	AMBEGAON	VALATI	555510	3585	Bank of Maharashtra	Bank of Maharashtra
103	PUNE	DAUND	KHORODI	556405	3547	Bank of Maharashtra	Bank of Maharashtra
104	PUNE	DAUND	PILANWADI	556336	3691	Bank of Maharashtra	Bank of Maharashtra
105	PUNE	DAUND	SONWADI	556401	3969	Bank of Maharashtra	Bank of Maharashtra
106	PUNE	HAVELI	SHINDWANE	556325	4685	Bank of Maharashtra	Bank of Maharashtra
107	PUNE	HAVELI	WADE BOLHAI	556220	4462	Bank of Maharashtra	Bank of Maharashtra
108	PUNE	INDAPUR	BHARNEWADI	557047	4358	Bank of Maharashtra	Bank of Maharashtra
109	PUNE	INDAPUR	LAKHEWADI	557113	4540	Bank of Maharashtra	Bank of Maharashtra
110	PUNE	INDAPUR	MALWADI	557083	4263	Bank of Maharashtra	Bank of Maharashtra
111	PUNE	JUNNAR	BARAV	555346	4250	Bank of Maharashtra	Bank of Maharashtra
112	PUNE	JUNNAR	CHALAKWADI	555278	3627	Bank of Maharashtra	Bank of Maharashtra
113	PUNE	JUNNAR	PIMPRI PENDHAR	555266	3690	Bank of Maharashtra	Bank of Maharashtra



S.N.	DISTRICT_NAME	SUBDISTRICT_NAME	CENTER_NAME	CENSUS_CENTER_CODE	CENTER_POPULATION	Request given by Bank for coverage	Covered by
114	PUNE	JUNNAR	UDAPUR	555253	3697	Bank of Maharashtra	Bank of Maharashtra
115	PUNE	JUNNAR	YEDGAON	555376	3766	Bank of Maharashtra	Bank of Maharashtra
116	RAIGAD	PEN	ZOTIRPADA	553990	5076	AXIS Bank	Axis Bank
117	RAIGAD	ALIBAG	AMBEPUR (CT)	554203	5035	AXIS Bank	Axis Bank
118	RAIGAD	KHALAPUR	REES (CT)	553819	8632	Federal Bank	
119	RAIGAD	PANVEL	KALUNDRE (CT)	553518	6626	AXIS Bank	Axis Bank
120	RAIGAD	PANVEL	VADGHAR (CT)	553516	7341	Bank of Maharashtra	Bank of Maharashtra
121	RAIGAD	ROHA	BHUWANESHWAR (CT)	554447	8871	AXIS Bank	Axis Bank
122	SATARA	KARAD	KOYANAVASAHAT	564642	3678	Bank of Maharashtra	Bank of Maharashtra
123	SATARA	KARAD	PADALIKESE	564572	3724	Bank of Maharashtra	Bank of Maharashtra
124	SATARA	PHALTAN	CHAUDHARWADI	563273	3812	Bank of Maharashtra	Bank of Maharashtra
125	SATARA	PHALTAN	KHAMGAON	563253	4108	Bank of Maharashtra	Bank of Maharashtra
126	SATARA	PHALTAN	SASTEWADI	563274	4012	Bank of Maharashtra	Bank of Maharashtra
127	SOLAPUR	MALSHIRAS	CHAUNDESHWARWADI	562462	4529	Bank of Maharashtra	Bank of Maharashtra
128	SOLAPUR	MALSHIRAS	DATTANAGAR	562486	3511	Bank of Maharashtra	Bank of Maharashtra
129	SOLAPUR	MALSHIRAS	GORADWADI	562447	3657	Bank of Maharashtra	Bank of Maharashtra
130	SOLAPUR	MALSHIRAS	PIRALE	562407	3806	Bank of Maharashtra	Bank of Maharashtra
131	SOLAPUR	MALSHIRAS	PISEWADI	562490	4286	Bank of Maharashtra	Bank of Maharashtra
132	SOLAPUR	MALSHIRAS	TIRWANDI	562437	3868	Bank of Maharashtra	Bank of Maharashtra
133	SOLAPUR	MANGALVEDHE	KHUPSANGI	562658	3714	Bank of Maharashtra	Bank of Maharashtra
134	THANE	AMBARNATH	MANERE (N.V.)	553035	8165	Bank of Maharashtra	Bank of Maharashtra
135	THANE	BHIWANDI	BORIVALI TARF RAHUR (CT)	552679	5780	Bank of Maharashtra	Bank of Maharashtra
136	THANE	KALYAN	COLE (N.V.)	552997	6932	Bank of Maharashtra	Bank of Maharashtra
137	THANE	KALYAN	DAWADI (N.V.)	552990	8269	Bank of Maharashtra	Bank of Maharashtra
138	THANE	KALYAN	MANGAON (N.V.)	552989	6612	Bank of Maharashtra	
139	THANE	SHAHAPUR	CHERPOLI	552726	6193	Bank of Maharashtra	Bank of Maharashtra
140	THANE	AMBARNATH	WASAR (N.V.)	553039	4541	Bank of Maharashtra	
141	THANE	BHIWANDI	DIVE ANJUR	552671	3736	Bank of Maharashtra	Bank of Maharashtra
142	THANE	SHAHAPUR	AJNUP	552746	3596	Bank of Maharashtra	Bank of Maharashtra
143	THANE	SHAHAPUR	KALAMBHE	552875	3707	Bank of Maharashtra	Bank of Maharashtra
144	THANE	SHAHAPUR	VAFE	552876	3760	Bank of Maharashtra	Bank of Maharashtra
145	WARDHA	WARDHA	WARUD (CT)	534193	6386	Bank of Maharashtra	Bank of Maharashtra
146	WARDHA	ASHTI	KAKADDARA	533523	3890	Bank of Maharashtra	Bank of Maharashtra
147	WARDHA	ASHTI	RAMDARA	533521	3789	Bank of Maharashtra	Bank of Maharashtra
148	YAVATMAL	DARWHA	DEOGIRI (CT)	542651	8303	Bank of Maharashtra	Bank of Maharashtra
149	YAVATMAL	PUSAD	KAWADIPUR	542773	5036	Bank of Maharashtra	Bank of Maharashtra
150	YAVATMAL	DIGRAS	WARANDALI	542720	3756	Bank of Maharashtra	Bank of Maharashtra
151	YAVATMAL	PUSAD	MADHUKARNAGAR	542787	4439	Bank of Maharashtra	Bank of Maharashtra
152	YAVATMAL	WANI	LALGUDA	543976	3904	Bank of Maharashtra	Bank of Maharashtra

Annexure 2.7



बेटी बचाओ
बेटी पढ़ाओ

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No.S1774/02.01.001/2025-26

January 22, 2026

The Chairman / Managing Director & Chief Executive Officer
SLBC/UTLBC Convenor Banks

Madam/ Dear Sir,

National Strategy for Financial Inclusion (NSFI): 2025-30 – Action Points

The National Strategy for Financial Inclusion (NSFI): 2025-30, approved by the Sub-Committee of the Financial Stability and Development Council (FSDC-SC), was released by Governor, RBI on December 01, 2025.

2. NSFI: 2025-30 envisions upscaling financial inclusion efforts in the country through a synergistic ecosystem approach and lays down five strategic objectives (Panch-Jyoti) in this direction. The Panch-Jyoti have structured recommendations to be implemented through 47 action points. Of these, there are four action points for which SLBCs/UTLBCs have been earmarked as the implementing stakeholders. These are detailed in the Annex.

3. SLBCs/UTLBCs may draw up action plans to implement the action points well within the timelines mentioned in the Annex. The action taken may be reviewed in the SLBC and DCC meetings till completion. The status of implementation will be reviewed on semi-annual basis, commencing from the period ending March 2026. The first Action Taken Report in this regard may be furnished to the Regional Office concerned of RBI, by April 15, 2026.

Yours faithfully,

-Sd-

(Nisha Nambiar)
Chief General Manager-in-Charge

(Encl: As above)

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वीं मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई -400001
Financial Inclusion & Development Dept, Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1

टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई-मेल : cgmincidd@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी: रिज़र्व बैंक मेल-ड्राक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह फल रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का क्विरी भी तरीके से जवाब मत दीजिए।"

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



2



Endt: FIDD.CO.LBS.No S1775/02.01.001/2025-26 of date

Copy forwarded for information and necessary action to the Regional Directors / Chief General Managers / General Manager-in-Charge, Financial Inclusion and Development Department, Regional Offices/Sub-Offices, Reserve Bank of India, with an advise to ensure completion of the action points mentioned in the Annex to this letter, within the targeted timeline. Implementation status of the action points, received from SLBC/UTLBC may be forwarded at lbsfiddco@rbi.org.in on a semi-annual basis, starting from period ending March 2026 by April 20, 2026.

(Dr. Shailaja Singh)
General Manager



Annex

National Strategy for Financial Inclusion 2025-30 - Action Points for SLBCs/UTLBCs

Strategic Objective I - Improving the availability and use of Equitable, Responsible, and Affordable Bouquet of Financial Services to achieve Financial Safety and Financial Security for households and micro enterprises

➤ **Action Point I – Improving equity, reach, consistency, and quality of last mile access** [ref - 1-I.1 (as per Annex-II of NSFI document)]

- Timeline – December 2030
- Action to be taken by SLBC/UTLBC:
 - i. To bring about substantial improvements in the equity, reach, consistency, and quality of last mile access to financial services, SLBCs/UTLBCs are advised to ensure availability of at least one banking outlet – branch /digital banking unit (DBU)/ fixed point business correspondent outlet (FBC) in each revenue centre, so that financial services are fairly and equitably available across the depth and breadth of the country. Such outlets, under adequate control and oversight of banks, are expected to provide a minimum standard set of financial services, namely, deposits, withdrawals, remittances, account opening and servicing, Jan Suraksha Schemes, loan leads/applications, pension schemes, etc.
 - ii. Further, for improving quality of last mile access, SLBCs/UTLBCs are advised to draw up timebound plan, bank-wise allocations, and monitoring mechanism by March 2026 to cover all unbanked revenue centres in a calibrated manner by establishing banking outlets – branch / Digital Banking Unit / Fixed Point Business Correspondents (FBCs). In this regard, SLBCs/UTLBCs are advised to adopt the following roadmap:
 - a) Cover 50% unbanked centres in Tier-I to Tier-V centres, and 15% unbanked centres in Tier-VI centres by December 2026.
 - b) Cover 100% unbanked centres in Tier-I to Tier-V centres and 30% unbanked centres in Tier-VI centres by December 2027.



National Strategy for Financial Inclusion 2025-30
- Action Points for SLBCs/UTLBCs

- c) Cover 50% unbanked centres in Tier-VI centres by December 2028.
 - d) Cover 75% unbanked centres in Tier-VI centres by December 2029, and,
 - e) Cover 100% unbanked centres in Tier-VI centres by December 2030.
- iii. Incidentally, in terms of extant guidelines on Lead Bank Scheme, 'Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs)' is an indicative agenda for SLBC/UTLBC meeting. In this context, SLBCs/UTLBCs are advised to review the status of last mile access in the SLBC/UTLBC meeting henceforth.

➤ **Action point II - Expanding and Deepening Digital Payment Ecosystem (EDDPE) [ref - 7-I.6(b) (as per Annex-II of NSFI document)]**

- Timeline – March 2027

- Action to be taken by SLBC/UTLBC:

Expanding and Deepening of Digital Payments Ecosystem (EDDPE) programme, which aims at providing every eligible individual in identified districts at least one mode of digital payments namely, debit/rupay cards, net banking, mobile banking, UPI, USSD, AEPS etc., is underway. Considering the ongoing work, EDDPE should aim to achieve – (i) 100% coverage in 80% of districts by March 2026, and (ii) 100% coverage in all identified districts by March 2027.

(Action for SLBC/UTLBC of the following states/UTs – Arunachal Pradesh, Chandigarh, Haryana, Manipur, Meghalaya, Nagaland, Punjab, Sikkim, Jammu & Kashmir, Uttarakhand, West Bengal)

Strategic Objective II - Adopting Gender-Sensitive Approach for Women-led Financial Inclusion and Differentiated Strategies for Improving Financial Resilience of Households, especially the Underserved and Vulnerable Segments

➤ **Action point I - Increasing the share of women business correspondents. [ref - 14-II.2 (as per Annex-II of NSFI document)]**

- Timeline – December 2028

- Action to be taken by SLBC/UTLBC:



National Strategy for Financial Inclusion 2025-30
- Action Points for SLBCs/UTLBCs

SLBC/UTLBCs may advise member banks to achieve the target of 30% women BCs in the following calibrated manner:-

- a). All new onboarding of BCs should ensure that share of women BCs as a proportion of total is minimum of 30% henceforth.
- b). Banks should endeavor to increase their women BC share to 20% by December 2026, 25% by December 2027 and 30% by December 2028.

Strategic Objective III - Synergizing Livelihood, Skill Development and Support Ecosystem and its linkages with Financial Inclusion

➤ **Action point I - Dissemination of Information on Skill Loan schemes of NSDC, GOI, and State Government [ref - 24-III.3(a) (as per Annex-II of NSFI document)]**

- Timeline – Ongoing

- Action to be taken by SLBC/UTLBC:

SLBCs/UTLBCs to host details of NSDC skill loan schemes, state and central govt schemes on SLBC/UTLBC website for broader dissemination. Further, SLBCs/UTLBCs to popularize skilling scheme details through LDMs / LDOs at district level and block level.

➤ **Action point II - Funding and Financial Support to Skill Trained Individuals through Potential Linked Plan of each district. [ref - 25-III.3(b) (as per Annex-II of NSFI document)]**

- Timeline – Ongoing

- Action to be taken by SLBC/UTLBC:

Potential Linked Plan (PLP) of each district under respective State/UTs should have a suitable allocation for the individuals trained by recognised skill training institutions (R-SETIs, PMKVY, JSS etc.) to enable credit support to such individuals by banks.

Annexure 2.8

List of Unbanked villages for coverage by deploying business correspondent (BC) as on 31.01.2026										
S.N.	State Name	Dist name	Sub District Name	Village Code	Village Name	Population	Allocated Bank	Whether BC deployed (YES/NO)		
1	MAHARASHTRA	Satara	Jaoli	564067	Deur	66	Bank of Baroda	NO		
2	MAHARASHTRA	Gadchiroli	Korchi	538828	Pratapgad	91	Bank of India	YES		
3	MAHARASHTRA	Amravati	Chikhaldara	531544	Pili	581	State Bank of India	NO		
4	MAHARASHTRA	Gadchiroli	Dhanora	539054	Pathargota	34	State Bank of India	NO		
5	MAHARASHTRA	Gadchiroli	Etapalli	539566	Mandhari	1026	State Bank of India	NO		
6	MAHARASHTRA	Gadchiroli	Etapalli	539586	Dodhur (s)	371	State Bank of India	NO		
7	MAHARASHTRA	Gadchiroli	Etapalli	539593	Murwada	226	State Bank of India	NO		
8	MAHARASHTRA	Gadchiroli	Etapalli	539605	Mallampad (s)	143	State Bank of India	NO		
9	MAHARASHTRA	Gadchiroli	Etapalli	539617	Koindwarsa	138	State Bank of India	NO		
10	MAHARASHTRA	Jalgaon	Yawal	526816	Ruikhede	554	State Bank of India	YES		
11	MAHARASHTRA	Jalgaon	Yawal	526753	Usmali	758	State Bank of India	YES		
12	MAHARASHTRA	Nagpur	Ramtek	535470	Totaladoh	111	State Bank of India	NO		
13	MAHARASHTRA	Ahmadnagar	Karjat	558623	Karpadi	2165	Union Bank of India	YES		
14	MAHARASHTRA	Amravati	Chikhaldara	531571	Khirapani	371	Union Bank of India	YES		
15	MAHARASHTRA	Amravati	Chikhaldara	531681	Vairat	196	Union Bank of India	YES		
16	MAHARASHTRA	Gondiya	Arjuni Morgaon	538243	Umarpayali	126	Union Bank of India	YES		

Annexure 2.9

Bankwise Details of BCAs as of Dec 2025										
SL No	Name of Bank	No of Male BCs	No. of Female BCs	No. of Transgender BCs	Total BCs Dec 2025	Active BCs Dec 2025	Inactive BCs Dec 2025	Total BCs Sept 2025	Inactive BCAs % Dec 2025	Inactive BCAs % Sept 2025
1	Bank of Baroda	2,404	639	0	3,043	2,711	332	2,972	11	8
2	Bank of India	2,432	952	0	3,384	3,129	255	3,213	8	26
3	Bank of Maharashtra	4,527	1,727	0	6,254	4,291	1,963	5,093	31	17
4	Canara Bank	241	340	0	581	375	206	515	35	41
5	Central Bank of India	1,479	325	0	1,804	1,667	137	1,830	8	8
6	Indian Bank	220	77	0	297	297	0	295	0	0
7	Indian Overseas Bank	223	31	0	254	234	20	248	8	21
8	Punjab & Sind Bank	15	3	0	18	6	12	16	67	69
9	Punjab National Bank	573	96	0	669	248	421	649	63	65
10	State Bank of India	4,963	1,561	0	6,524	4,971	1,553	6,524	24	24
11	UCO Bank	143	36	0	179	139	40	129	22	11
12	Union Bank of India	1,373	481	0	1,854	1,789	65	1,946	4	3
	Total PSBs	18,593	6,268	0	24,861	19,857	5,004	23,430	20	19
13	Axis Bank	15,772	164	0	15,936	15,791	145	22,187	1	0
14	Bandhan Bank	0	0	0	0	0	0	0	0	0
15	CSB Bank	39	1	0	40	40	0	43	0	0
16	DCB Bank	173	12	0	185	54	131	237	0	0
17	Dhanlaxmi Bank	0	0	0	0	0	0	0	0	0
18	Federal Bank	0	0	0	0	0	0	0	0	0
19	HDFC Bank	1,144	132	0	1,276	835	441	1,282	35	21
20	ICICI Bank	72	98	0	170	170	0	407	0	0
21	IDBI Bank	281	64	0	345	345	0	345	0	0
22	IDFC First Bank	607	114	0	721	379	342	764	47	46
23	IndusInd Bank	9,311	1,281	0	10,592	10,592	0	10,864	0	0
24	Karnataka Bank	0	0	0	0	0	0	0	0	0
25	Karur Vysya Bank	0	0	0	0	0	0	0	0	0
26	Kotak Mahindra Bank	707	25	0	732	625	107	2,254	15	6
27	RBL Bank	262	43	0	305	305	0	323	0	0
28	Yes Bank	35,721	3,573	0	39,294	34,714	4,580	38,012	12	12
	Total Private Sector	64,089	5,507	0	69,596	63,850	5,746	76,718	8	7
29	MGB	1,769	707	0	2,476	2,174	302	2,585	12	3
	Total RRBs	1,769	707	0	2,476	2,174	302	2,585	12	3
30	AU SFB	3	0	0	3	3	0	3	0	0
31	Equitas SFB	8	2	0	10	10	0	10	0	0
32	ESAF SFB	0	157	0	157	157	0	158	0	0
33	Jana SFB	5	0	0	5	5	0	5	0	0
34	Suryoday SFB	15	8	0	23	23	0	23	0	0
35	Ujjivan SFB	0	0	0	0	0	0	0	0	0
36	Utkarsh SFB	0	0	0	0	0	0	0	0	0
	Total SFBs	31	167	0	198	198	0	199	0	0
37	IPPB	13,760	5,130	0	18,890	14,664	4,226	18,890	22	22
38	Airtel Payments Bank	33,813	6,268	0	40,081	35,050	5,031	38,458	13	11
39	Fino Payment Bank	70,602	8,856	15	79,473	15,209	64,264	77,020	81	80
	Total Payment Banks	1,18,175	20,254	15	1,38,444	64,923	73,521	1,34,368	53	52
40	DBS Bank	9	5	0	14	14	0	14	0	0
	Total Foreign Bank	9	5	0	14	14	0	14	0	0
41	MS Coop Bank	371	114	0	485	159	326	413	67	29
	Total DCCBs	371	114	0	485	159	326	413	67	29
	GRAND TOTAL	2,03,037	33,022	15	2,36,074	1,51,175	84,899	2,37,727	36	34

Annexure 2.10

Districtwise Details of BCAs as of Dec 2025

SL No	Name of District	No of Male BCs	No. of Female BCs	No. of Transgender BCs	Total BCs Dec 2025	Active BCs Dec 2025	Inactive BCs Dec 2025	Total BCs Sept 2025	Inactive BCAs % Dec 2025	Inactive BCAs % Sept 2025
1	AHMEDNAGAR	7,497	1,404	1	8,902	6,039	2,862	8,724	32	30
2	AKOLA	3,976	660	1	4,637	3,432	1,205	4,668	26	24
3	AMRAVATI	6,754	1,331	1	8,086	5,097	2,989	8,013	37	35
4	CSN	7,464	830	0	8,294	5,660	2,633	8,246	32	31
5	BEED	7,240	609	0	7,849	4,786	3,063	7,522	39	40
6	BHANDARA	2,129	832	0	2,961	2,091	869	3,160	29	25
7	BULDHANA	6,825	825	0	7,650	4,899	2,751	7,384	36	34
8	CHANDRAPUR	4,101	1,166	0	5,267	3,952	1,315	5,092	25	24
9	DHULE	3,239	467	0	3,706	2,505	1,200	3,585	32	32
10	GADCHIROLI	1,839	374	0	2,213	1,648	565	2,080	26	24
11	GONDIA	3,600	1,075	0	4,675	3,438	1,236	4,725	26	24
12	HINGOLI	4,697	360	0	5,057	3,655	1,402	4,815	28	28
13	JALGAON	7,527	1,194	0	8,721	5,913	2,808	8,754	32	30
14	JALNA	6,100	552	0	6,652	4,125	2,527	6,392	38	37
15	KOLHAPUR	5,029	1,075	1	6,105	3,441	2,664	6,370	44	41
16	LATUR	4,368	732	1	5,101	3,436	1,665	4,651	33	33
17	MUMBAI CITY	8,577	795	5	9,377	3,932	5,445	9,921	58	55
18	MUMBAI SUBURB	9,404	169	0	9,573	9,110	463	15,850	5	3
19	NAGPUR	4,984	1,533	0	6,517	4,528	1,990	5,573	31	30
20	NANDED	13,694	1,331	0	15,025	10,414	4,611	14,525	31	31
21	NANDURBAR	3,459	471	0	3,930	2,892	1,038	3,660	26	27
22	NASHIK	8,845	1,583	0	10,428	6,692	3,261	10,154	31	31
23	DHARASHIV	5,470	689	1	6,160	3,605	2,978	5,741	48	50
24	PALGHAR	3,535	589	1	4,125	2,817	2,561	5,221	62	47
25	PARBHANI	8,637	1,351	1	9,989	3,319	1,487	4,662	15	30
26	PUNE	7,905	2,064	0	9,969	7,956	6,153	13,964	62	41
27	RAIGAD	2,377	681	0	3,058	2,137	2,355	4,422	77	52
28	RATNAGIRI	2,408	661	0	3,069	1,387	1,078	2,409	35	43
29	SANGLI	4,484	926	1	5,411	2,895	1,681	4,406	31	37
30	SATARA	2,851	1,067	0	3,918	3,068	3,046	6,043	78	46
31	SINDHUDURG	3,370	634	0	4,004	644	427	993	11	42
32	SOLAPUR	10,289	1,720	1	12,010	5,521	3,478	8,784	29	38
33	THANE	5,199	938	0	6,137	5,674	5,852	11,695	95	48
34	WARDHA	2,391	646	0	3,037	1,781	1,025	2,832	34	33
35	WASHIM	5,345	533	0	5,878	2,437	1,035	3,352	18	30
36	YAVATMAL	7,428	1,155	0	8,583	6,249	3,181	9,339	37	33
	GRAND TOTAL	2,03,037	33,022	15	2,36,074	1,51,175	84,899	2,37,727	36	34

Annexure 2.11

Bankwise Status of PMJDY Accounts : as of Dec 2025 : Maharashtra State							
(Nos in Actual & Amt in Rs Cr)							
SL No	Name of Bank	Total PMJDY Account	Total Deposit (in Rs Cr)	Total Rupay Card Issued	% of Rupay Card Issuance	Total Aadhar Seeded Account	% of Aadhar Seeded Account
1	Bank of Baroda	42,28,231	2,914.04	36,29,368	85.84%	40,27,104	95.24%
2	Bank of India	37,80,659	2,594.79	32,43,098	85.78%	36,35,339	96.16%
3	Bank of Maharashtra	55,05,465	3,473.41	29,61,072	53.78%	53,16,190	96.56%
4	Canara Bank	10,52,349	870.49	7,46,702	70.96%	9,80,952	93.22%
5	Central Bank of India	15,15,174	698.83	8,78,649	57.99%	14,53,555	95.93%
6	Indian Bank	4,57,222	215.06	3,65,783	80.00%	2,74,263	59.98%
7	Indian Overseas Bank	3,04,907	117.95	2,98,231	97.81%	3,03,836	99.65%
8	Punjab & Sind Bank	44,316	9.19	27,331	61.67%	40,031	90.33%
9	Punjab National Bank	5,49,358	243.59	3,75,753	68.40%	5,16,252	93.97%
10	State Bank of India	1,09,08,742	3,825.60	96,90,302	88.83%	96,87,360	88.80%
11	UCO Bank	2,70,498	122.99	1,06,735	39.46%	2,33,566	86.35%
12	Union Bank of India	25,21,316	1,018.91	12,33,715	48.93%	23,17,150	91.90%
	Total PSBs	3,11,38,237	16,104.84	2,35,56,739	75.65%	2,87,85,598	92.44%
13	Axis Bank	1,34,146	155.75	84,157	62.74%	1,18,497	88.33%
14	City Union Bank	1,284	0.31	1,119	87.15%	1,180	91.90%
15	Federal Bank	38,339	20.76	5,751	15.00%	34,471	89.91%
16	HDFC Bank	4,46,468	265.52	4,46,456	100.00%	3,09,846	69.40%
17	ICICI Bank	5,13,856	122.18	4,90,028	95.36%	3,83,151	74.56%
18	IDBI Bank	4,03,361	200.07	1,30,267	32.30%	3,31,416	82.16%
19	IndusInd Bank	20,586	11.43	9,610	46.68%	8,565	41.61%
20	Jammu & Kashmir Bank	2,269	0.46	1,854	81.71%	1,959	86.34%
21	Karur Vysya Bank	2,517	0.29	2,430	96.54%	2,287	90.86%
22	Kotak Mahindra Bank	2,36,484	57.28	1,80,819	76.46%	2,28,201	96.50%
23	RBL Bank	35,212	4.51	35,212	100.00%	35,209	99.99%
24	South Indian Bank	4,570	2.02	3,165	69.26%	4,465	97.70%
25	Yes Bank	26,387	5.73	26,387	100.00%	25,064	94.99%
	Total PVT Banks	18,65,479	846.30	14,17,255	75.97%	14,84,311	79.57%
26	MGB	39,97,910	2,215.97	15,34,375	38.38%	36,01,481	90.08%
	Total RRB	39,97,910	2,215.97	15,34,375	38.38%	36,01,481	90.08%
27	MS Coop Bank	3,55,426	0.00	0	0.00%	0	0.00%
	Total Coop Bank	3,55,426	0.00	0	0.00%	0	0.00%
	Grand Total	3,73,57,052	19,167.10	2,65,08,369	70.96%	3,38,71,390	90.67%

Annexure 2.12

Districtwise Status of PMJDY Account : as of Dec 2025 : Maharashtra State

(Nos in Actual & Amt in Rs Cr)

SL No	Name of District	Total PMJDY Account	Total Deposit in Rs Cr	Total Rupay Card Issued	Total Aadhar Seeded Account	% of Aadhar Seeded Account
1	Ahmednagar	17,42,174	993.52	13,03,826	16,20,997	93.04
2	Akola	6,61,744	237.92	4,38,504	5,56,850	84.15
3	Amravati	9,60,271	409.24	6,78,723	8,79,240	91.56
4	Aurangabad	15,75,893	748.48	10,32,775	14,69,482	93.25
5	Beed	12,87,999	817.24	8,41,086	11,63,384	90.32
6	Bhandara	5,27,884	353.70	3,98,328	4,95,587	93.88
7	Buldhana	9,56,425	320.53	7,17,751	8,45,376	88.39
8	Chandrapur	7,09,194	427.97	5,06,336	6,45,688	91.05
9	Dhule	8,91,045	309.56	6,22,136	8,18,910	91.90
10	Gadchiroli	3,47,788	232.46	2,52,031	3,12,748	89.92
11	Gondia	6,88,977	400.49	4,67,357	6,16,645	89.50
12	Hingoli	6,65,383	246.20	4,16,971	6,06,714	91.18
13	Jalgaon	16,31,517	663.85	11,63,465	15,15,698	92.90
14	Jalna	8,64,097	340.70	5,12,065	7,99,285	92.50
15	Kolhapur	14,85,820	684.72	10,86,411	13,04,594	87.80
16	Latur	9,63,893	452.70	6,84,433	8,81,651	91.47
17	Mumbai	6,33,352	401.37	5,35,652	5,47,435	86.43
18	Mumbai Suburban	10,51,837	625.45	8,65,336	9,47,558	90.09
19	Nagpur	14,61,683	921.97	11,58,478	13,61,096	93.12
20	Nanded	15,35,271	589.52	10,42,342	13,82,685	90.06
21	Nandurbar	8,09,203	259.29	6,00,028	7,62,381	94.21
22	Nashik	24,36,540	1380.84	16,20,556	22,91,235	94.04
23	Osmanabad	7,48,932	502.36	4,84,879	6,85,517	91.53
24	Palghar	10,07,760	548.81	6,92,000	9,24,626	91.75
25	Parbhani	9,20,028	344.60	5,61,411	8,06,968	87.71
26	Pune	21,23,896	1579.61	15,11,534	18,85,757	88.79
27	Raigad	6,83,764	459.94	4,67,804	5,57,096	81.47
28	Ratnagiri	4,05,126	280.46	2,56,879	3,68,356	90.92
29	Sangli	9,78,901	404.80	6,98,513	8,47,621	86.59
30	Satara	9,04,484	445.63	6,27,112	8,18,631	90.51
31	Sindhudurg	2,02,075	154.60	1,41,387	1,86,079	92.08
32	Solapur	17,72,959	956.22	13,70,196	16,05,579	90.56
33	Thane	16,31,351	907.88	12,45,058	15,06,961	92.38
34	Wardha	3,87,805	225.06	2,96,925	3,53,070	91.04
35	Washim	4,47,450	144.73	3,28,090	3,92,053	87.62
36	Yavatmal	12,54,531	394.69	8,81,991	11,07,837	88.31
	Grand Total	3,73,57,052	19,167.11	2,65,08,369	3,38,71,390	90.67

Annexure 2.13

Sr No	State Name	[Acs in actual, Amount Rs. in Crore]															
		Shishu				Kishore				Tarun				TarunPlus		Total	
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs
1	Uttar Pradesh	1485400	5905	5842	1891372	23349	23067	203121	15536	15182	4724	717	714	3584617	45507	44806	
2	Maharashtra	893925	3407	3382	1232714	15756	15490	158280	14471	14202	4996	738	735	2289915	34372	33809	
3	West Bengal	1314144	5078	5085	1840032	21329	21215	95382	7529	7185	1964	261	260	3251522	34196	33726	
4	Bihar	1426036	5955	5809	2341073	22679	21963	71092	5823	5371	1701	247	245	3839902	34703	33389	
5	Tamil Nadu	580258	2430	2415	1765966	20266	20194	96094	7838	7760	6392	992	989	2448710	31527	31359	
6	Karnataka	752800	2801	2786	1232202	14078	14026	84452	8277	8200	2343	341	340	2071797	25497	25352	
7	Madhya Pradesh	855243	3339	3249	985435	10897	10122	81682	6211	5863	943	144	143	1923283	20591	18877	
8	Rajasthan	450994	1765	1756	852928	10689	10608	67516	5375	5270	3212	493	492	1374650	18321	18126	
9	Odisha	617992	2427	2415	773637	8004	7930	60540	5873	5776	996	137	136	1453165	16442	16258	
10	Gujarat	297808	1174	1169	598673	7214	7111	62044	5772	5638	1913	283	281	960438	14444	14199	
11	Andhra Pradesh	286083	1067	1059	412248	5717	5578	59403	5079	4649	19454	3202	2589	777188	15064	13875	
12	Kerala	332401	1331	1316	676898	7154	7066	38784	3552	3507	2463	347	346	1050546	12384	12235	
13	Telangana	317294	1336	1333	253302	3581	3551	47682	4298	4250	7930	1270	1266	626208	10486	10400	
14	Jharkhand	465137	1821	1812	450989	4805	4742	32218	2476	2151	602	88	88	948946	9190	8793	
15	Punjab	190986	744	734	306536	4447	4258	41081	3325	3107	687	97	97	539270	8613	8196	
16	Assam	363508	1367	1364	307189	4068	4030	30409	2383	2345	419	60	59	701525	7678	7798	
17	Haryana	177309	704	699	352236	4376	4299	31938	2551	2490	984	145	144	562467	7777	7632	
18	Chhattisgarh	247738	919	884	319698	4213	4067	24815	1980	1874	430	69	69	592681	7182	6893	
19	Union Territory of Jammu and Kashmir	48770	169	161	182498	3698	3343	32732	2451	2264	169	25	20	264169	6343	5788	
20	Delhi	43115	164	163	78556	1382	1352	25841	3046	3005	1494	219	218	149006	4811	4738	
21	Uttarakhand	72495	298	297	110012	1633	1615	15805	1313	1294	761	116	115	199073	3361	3322	
22	Himachal Pradesh	16142	63	61	48257	1031	1019	13247	1121	1111	248	35	34	77894	2250	2226	
23	Tripura	79748	330	330	109966	1352	1343	3384	264	257	57	7	7	193155	1954	1937	
24	Pondicherry	10014	43	43	42307	516	515	1860	146	145	88	13	13	54269	718	716	
25	Goa	3722	14	14	10919	197	193	3437	278	274	68	10	10	18146	499	491	
26	Nagaland	9842	40	40	10269	214	212	2392	188	185	18	3	3	22521	444	439	
27	Mizoram	5191	24	24	10037	165	164	2538	207	206	14	2	2	17780	398	396	
28	Manipur	2835	11	11	8690	197	193	1866	153	149	31	5	4	13422	365	358	
29	Meghalaya	9922	38	38	11322	187	185	1581	129	128	37	6	6	22862	360	356	
30	Arunachal Pradesh	7668	31	31	8199	141	138	1379	114	111	22	3	3	17268	289	283	
31	Chandigarh	1901	8	8	4274	83	82	1719	145	143	33	5	5	7927	242	237	
32	Union Territory of Ladakh	320	1	1	5509	113	109	1146	90	88	9	1	1	6984	205	199	
33	Sikkim	3615	14	14	7227	115	113	738	60	59	10	1	1	11590	190	187	
34	Andaman and Nicobar Islands	179	1	1	1075	33	33	852	73	73	17	2	2	2123	109	108	
35	Dadra and Nagar Haveli	441	2	2	1131	21	20	373	32	32	7	1	1	1952	55	54	
36	Daman and Diu	211	1	1	518	12	11	260	22	22	11	2	2	1000	36	35	
37	Lakshadweep	147	1	1	1320	26	26	87	7	7	0	0	0	1554	34	34	
	Total	11371334	44821	44330	17245214	203738	199986	1397730	118188	113870	65247	10086	9441	30079525	376833	367627	

Annexure 2.14

Sr No	Bank Type Name	Bank Name	[Acs in actual, Amount Rs. in Crore]															% Ach. Over Disb.	
			Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		TarunPlus (Loans above Rs 10 lakh upto Rs 20 Lakh)		Target		Total						
			No Of A/Cs	Sanction Amt	Disb Amt	No Of A/Cs	Sanction Amt	Disb Amt	No Of A/Cs	Sanction Amt	Disb Amt	No Of A/Cs	Sanction Amt	Disb Amt	No Of A/Cs	Sanction Amt	Disb Amt		
1	SBI and Associates																		
1.1	State Bank of India		50609	140	140	50301	1295	1294	29720	4442	4439	2751	406	405	6882	133381	6283	6278	91%
	Total		50609	140	140	50301	1295	1294	29720	4442	4439	2751	406	405	6882	133381	6283	6278	91%
2	Public Sector Commercial Banks																		
2.1	Bank of Baroda		11387	29	29	11503	327	326	7223	634	632	215	38	38	1756	30328	1029	1026	58%
2.2	Bank of India		13736	41	39	18252	513	468	17987	1460	1347	283	46	46	1968	50258	2061	1900	97%
2.3	Bank of Maharashtra		8916	27	27	25083	460	459	3885	283	282	386	47	47	2388	38280	818	816	34%
2.4	Canara Bank		8723	26	26	9532	294	294	7171	610	609	36	7	7	1200	25462	936	935	78%
2.5	Central Bank of India		3438	11	10	10405	245	232	6998	570	557	73	14	13	1516	20914	839	812	54%
2.6	Indian Bank		314	1	1	2080	55	55	1332	114	114	107	17	17	466	3833	187	187	40%
2.7	Indian Overseas Bank		2568	8	8	6261	166	165	4289	326	325	18	3	3	661	13136	502	501	76%
2.8	Punjab National Bank		1757	5	5	3906	111	110	4050	353	352	68	5	4	670	9781	474	472	70%
2.9	Union Bank of India		16294	43	32	16431	476	433	8760	734	699	17	3	3	1400	41502	1257	1168	83%
2.1	Punjab & Sindh Bank		93	0	0	296	9	9	175	14	14	0	0	0	76	564	24	24	31%
2.11	UCO Bank		2613	8	8	4800	86	85	1408	118	116	24	4	4	275	8645	215	213	77%
	Total		69839	201	185	108359	2743	2637	63278	5216	5048	1227	184	183	12375	242703	8343	8053	65%
3	Private Sector Commercial Banks																		
3.1	Federal Bank		40	0	0	38	1	1	36	3	2	1	0	0	240	115	4	4	2%
3.2	Jammu & Kashmir Bank		4	0	0	38	1	1	54	4	4	0	0	0	10	96	6	6	58%
3.3	Karnataka Bank		28	0	0	59	2	1	103	8	8	0	0	0	104	190	11	9	9%
3.4	Katur Vysya Bank		0	0	0	0	0	0	5	0	0	0	0	0	27	5	0	0	2%
3.5	Rajskar Bank		10128	41	41	11411	70	70	1	0	0	0	0	0	41	21540	112	112	272%
3.6	South Indian Bank		0	0	0	9	0	0	13	1	1	0	0	0	0	22	1	1	
3.7	ICICI Bank		493	2	2	41977	1292	1262	16916	1259	1236	589	82	82	2351	59975	2635	2581	110%
3.8	Axis Bank		28776	109	109	33241	492	466	5727	448	412	187	28	28	1365	67931	1077	1015	74%
3.9	IndusInd Bank		171362	601	601	106061	945	945	2629	165	165	0	0	0	6152	280052	1711	1711	28%
3.1	Yes Bank		7583	34	31	14466	126	124	1211	91	91	0	0	0	451	23260	252	246	55%
3.11	HDFC Bank		5513	22	22	37128	1015	1015	19543	1403	1403	124	18	18	5114	62308	2457	2457	48%
3.12	DCB Bank		3557	14	14	983	7	7	0	0	0	0	0	0	16	4550	21	21	129%
3.13	Kotak Mahindra Bank		7224	29	29	19979	110	110	0	0	0	0	0	0	659	27203	139	139	21%
3.14	Bandhan Bank		31605	129	129	72313	766	766	48	3	3	0	0	0	1225	103966	898	898	73%
3.15	IDFC Bank Limited		19388	77	77	63167	803	803	4303	281	281	0	0	0	1952	86858	1161	1161	59%
3.15	IDBI Bank Limited		501	2	2	4054	141	141	5752	475	475	87	16	16	1201	10394	633	633	53%
	Total		286202	1060	1056	404934	5772	5713	56341	4142	4082	988	144	143	20908	748465	11118	10994	53%

Annexure 2.15

District wise MUDRA Loans sanctioned & Disbursed in the State of Maharashtra during the year 2025-26 as on 02.01.2026

[Acs in actual, Amount Rs. in Crore]

Sr No	State/District	Shishu			Kishore			Tarun			TarunPlus			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1.1	Ahmednagar	30599	120	120	56272	762	755	8348	670	662	222	34	34	95441	1586	1570
1.2	Akola	19711	76	75	15750	218	207	1580	121	117	89	13	13	37130	428	413
1.3	Amravati	47480	184	184	29787	368	359	2836	220	215	166	24	24	80269	797	782
1.4	Aurangabad	36977	141	141	62128	727	725	5200	400	398	354	53	52	104659	1322	1316
1.5	Bhandara	11645	45	44	13073	172	162	1596	127	120	48	7	7	26362	351	334
1.6	Bid	13115	49	49	21564	293	292	2706	215	214	256	38	38	37641	595	593
1.7	Buldhana	31488	130	130	33188	417	409	2565	189	184	124	18	18	67365	755	741
1.8	Chandrapur	21550	83	82	21324	280	261	2557	196	176	58	8	8	45489	567	528
1.9	Dhule	18393	72	71	26989	290	287	1533	117	115	91	13	12	47006	491	486
1.1	Gadchiroli	6737	26	25	7041	78	71	554	46	41	29	4	4	14361	154	141
1.11	Gondia	19082	73	72	18891	253	238	1746	140	131	75	11	11	39794	477	452
1.12	Hingoli	13758	56	56	16250	183	183	1010	78	78	68	10	10	31086	327	326
1.13	Jalgaon	50782	196	195	66292	722	717	3811	292	289	150	23	23	121035	1232	1224
1.14	Jalna	20910	82	81	22868	289	288	2409	184	183	108	16	16	46295	571	569
1.15	Kolhapur	30266	112	112	51778	645	636	6438	526	514	100	14	13	88582	1296	1275
1.16	Latur	23334	92	92	39363	466	465	3444	274	272	250	38	38	66391	870	867
1.17	Mumbai	10705	33	27	28469	506	494	10688	1169	1155	276	38	37	50138	1745	1713
1.18	Mumbai Suburban	11272	39	39	28487	573	567	9680	779	769	87	13	13	49526	1405	1388
1.19	Nagpur	70725	259	257	90483	922	903	8296	667	634	322	46	46	169826	1895	1840
1.2	Nanded	53258	208	207	61570	627	624	4082	319	316	208	32	32	119118	1184	1178
1.21	Nandurbar	7487	28	28	7298	116	114	942	69	68	21	3	3	15748	216	213
1.22	Nashik	35821	132	131	57509	685	679	6116	474	465	286	42	42	99732	1333	1317
1.23	Osmanabad	14327	51	50	18452	245	244	2115	165	164	136	20	20	35030	481	479
1.24	Other	36621	155	155	5678	41	41	6	1	1	1	0	0	42306	197	196
1.25	Palghar	7843	29	28	24780	282	278	2398	184	179	51	7	7	35072	502	492
1.26	Parbhani	20769	77	76	15607	217	216	2248	169	168	155	23	23	38779	486	484
1.27	Pune	30748	122	121	105524	1697	1678	21317	3228	3202	387	57	57	157976	5104	5058
1.28	RAIGAD	10243	37	37	20505	301	297	3446	271	265	55	8	8	34249	617	607
1.29	Ratnagiri	5103	19	19	8867	166	157	2228	179	172	64	11	11	16262	376	359
1.3	Sangli	23642	89	88	36448	450	442	6570	553	543	61	9	9	66721	1101	1082
1.31	Satara	14568	55	55	24302	346	341	5899	459	453	53	8	8	44822	868	857
1.32	Sindhudurg	3322	13	12	6619	122	116	1563	126	120	59	9	9	11563	270	257
1.33	Solapur	39541	139	137	72178	818	810	7224	563	551	100	15	15	119043	1535	1512
1.34	Thane	18406	62	62	41314	628	619	9269	845	830	251	37	36	69240	1572	1547
1.35	Wardha	20206	75	75	16808	200	194	2540	205	194	108	15	14	39662	494	477
1.36	Washim	15109	60	60	16248	181	177	1108	83	81	38	6	6	32503	330	323
1.37	Yavatmal	48382	191	190	43010	468	445	2212	169	162	89	13	13	93693	842	811
	Total	893925	3407	3382	1232714	15756	15490	158280	14471	14202	4996	738	735	2289915	34372	33809

Annexure 2.16

		Category wise MUDRA Performance Report PMMY For the Year 2025-26 as on 02.01.2026																													
		Shishu (Loans up to Rs. 50,000)										Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)					Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)					TarunPlus (Loans Above Rs. 10.00 to Rs. 20.00 Lakh)					Total				
SN	Category	No OF A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No OF A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No OF A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No OF A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No OF A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No OF A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt						
1	General	421508	1573	1554	1420	752033	11236	11006	9631	139289	13015	12793	11298	4445	659	657	511	1317275	26482	26010	22861	220591	1592	1575	1401						
2	SC	112649	428	427	367	105160	942	936	840	2700	211	202	184	82	11	11	9	220591	1592	1575	1401	115224	843	834	742						
3	ST	62330	236	236	200	51213	478	475	425	1642	123	118	112	39	5	5	5	115224	843	834	742	636625	5455	5390	4868						
4	OBC	297438	1170	1166	1020	324308	3101	3073	2787	14649	1122	1090	1014	430	62	62	48	636625	5455	5390	4868	2288915	34372	33809	29872						
5	Total	893925	3407	3382	3007	1232714	15756	15490	13684	158280	14471	14202	12908	4996	738	735	573	2288915	34372	33809	29872										
	Out of Above																														
6	Women Entrepreneurs	765243	2958	2946	2599	845316	8169	8133	7347	34934	2656	2601	2327	504	73	73	68	1645997	13856	13753	12340										
7	New Entrepreneurs / Accounts	371848	1375	1361	1244	413848	6455	6387	5524	89309	9004	8934	7818	3405	503	501	397	878410	17338	17183	14982										
8	Minority	120099	435	432	359	82836	831	825	741	5865	454	444	417	251	36	36	29	209051	1756	1736	1546										
9	PMJDY OD Account	633	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	633	0	0	0										
10	Mudra card	8974	27	27	27	25099	461	460	460	3885	283	282	282	386	47	47	47	38344	818	816	816										
11	NULM	9030	28	28	28	25231	463	462	462	3905	284	283	283	386	47	47	47	38552	823	820	819										
12	NRLM	9064	28	28	27	43442	1016	930	814	13640	1045	1004	908	563	75	75	73	66709	2164	2037	1823										
13	Other Govt. Sponsored Prog.	5294	19	19	16	9988	157	149	128	2226	177	170	150	25	4	4	4	17533	357	342	298										
14	Skill Certified	8723	27	27	27	23286	432	430	424	4081	305	302	284	191	23	23	23	36281	787	762	768										
15	Self Certified	9936	30	30	29	60220	1565	1544	1313	19075	1411	1393	1219	820	108	107	80	90051	3114	3074	2841										
16	Unskilled	3376	10	9	8	13062	399	389	273	7754	647	641	503	181	27	27	15	24373	1082	1066	800										
17	New To Credit (For Current Financial Year)	98019	372	264	234	126505	2324	2277	1879	35109	2653	2610	2285	365	48	47	44	259998	5396	5199	4441										
18	New To Credit (From 08.04.2015 To 31st March)	628451	2275	1835	378	269598	5180	5004	1552	101826	7310	7222	3255	814	104	103	82	1000689	14868	14164	5267										
19	Unique Borrower (For Current Financial Year)	38316	158	56	49	30941	213	88	79	1221	25	25	23	30	1	1	1	70508	397	170	151										
20	Unique Borrower (From 08.04.2015 To 31st March)	1044178	3323	2882	328	289811	3130	2960	1083	25792	1838	1754	971	462	56	56	54	1360243	8348	7652	2435										
21	CC/Working Capital Limit (For Current Financial Year)	2126	9	8	6	25233	792	753	516	13088	1128	1098	852	66	9	9	6	40513	1938	1869	1380										
22	Term Loan (For Current Financial Year)	248801	975	961	831	376112	4074	4065	3682	30927	2225	2212	2066	555	68	67	65	656395	7342	7306	6645										
23	CC Limit (From 08.04.2015 To 31st March)	7531	198	8	146	7076	210	208	155	6740	588	577	428	20	2	2	2	21367	998	795	731										
24	Term Loan (From 08.04.2015 To 31st March)	1444294	4236	4227	206	405064	5618	5613	1255	95184	6505	6495	2626	447	59	59	38	1944989	16417	16394	4125										

SN	Category	Shishu (Loans up to Rs. 50,000)				Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)				Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)				TarunPlus (Loans Above Rs. 10.00 to Rs. 20.00 Lakh)				Total			
		No Of A/Cs	Sanctioned Amt.	Disbursement Amt.	Outstanding Amt.	No Of A/Cs	Sanctioned Amt.	Disbursement Amt.	Outstanding Amt.	No Of A/Cs	Sanctioned Amt.	Disbursement Amt.	Outstanding Amt.	No Of A/Cs	Sanctioned Amt.	Disbursement Amt.	Outstanding Amt.	No Of A/Cs	Sanctioned Amt.	Disbursement Amt.	Outstanding Amt.
25	Nos. of Applications received	17544	0	0	0	203602	0	0	0	42956	0	0	0	195	0	0	0	422297	0	0	0
26	Nos. of Applications disbursed	40070	0	0	0	114239	0	0	0	24084	0	0	0	195	0	0	0	178588	0	0	0
27	Nos. of Applications rejected	128541	0	0	0	31541	0	0	0	13593	0	0	0	0	0	0	0	173675	0	0	0
28	Number of loans sanctioned/Sanction Amount (in ₹)/disbursement amount (in ₹) and outstanding amount (in ₹) for Manufacturing/ Processing Industry	3004	13	13	13	6768	142	142	127	3053	237	237	210	332	40	40	40	13157	432	432	389
29	Number of loans sanctioned/Sanction Amount (in ₹)/disbursement amount (in ₹) and outstanding amount (in ₹) for Services Industry	7837	29	29	26	19554	439	438	380	11542	880	879	790	152	20	19	18	39085	1368	1366	1215
30	Number of loans sanctioned/Sanction Amount (in ₹)/disbursement amount (in ₹) and outstanding amount (in ₹) for Retail Trade/Small business Industry	19192	77	76	67	80260	988	968	824	4656	371	369	304	68	9	9	8	104176	1425	1423	1204
31	Number of loans sanctioned/Sanction Amount (in ₹)/disbursement amount (in ₹) and outstanding amount (in ₹) for Agriculture allied to	22436	95	95	84	34214	619	619	519	8251	552	552	489	26	1	1	0	64927	1268	1266	1092
32	Person with Disability	3	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0

Annexure 2.17

Bank wise Performance under Stand Up India as on 31.12.2025

SN	Lender	Target SC/ST			SC			ST			Women (General)			Total				
		No Of A/Cs	Sanctioned Amt	Disb. Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disb. Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disb. Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disb. Amt	Outstanding Amt	
1 Private Sector Banks																		
1.1	AXIS BANK	5212	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.2	Bandhan Bank	1767	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.3	HDFC BANK LTD	10436	24	4	4	12	2	2	2	10436	1483	286	256	20872	1519	305	272	
1.4	ICICI BANK LTD	4822	55	25	25	0	0	0	0	4522	389	153	149	9044	454	178	174	
1.5	IDBI BANK LTD	2053	50	9	7	8	2	1	1	2053	198	45	31	4106	256	55	37	
1.6	IDFC FIRST BANK LIMITED	155	0	0	0	0	0	0	0	155	2	0	0	310	2	0	0	
1.7	INDUSIND BANK LIMITED	1699	12	3	3	5	1	1	1	1699	56	12	11	3398	73	16	15	
1.8	KARUR VYASYA BANK	907	0	0	0	0	0	0	0	907	11	4	4	1814	11	4	4	
1.9	KOTAK MAHINDRA BANK	1767	75	26	20	2	1	1	0	1767	475	193	164	3534	552	220	193	
1.1	RBL Bank	460	13	0	0	4	0	0	0	460	0	0	0	920	17	0	0	
1.1	SOUTH INDIAN BANK	934	0	0	0	0	0	0	0	934	1	1	1	1868	1	1	1	
1.1	THE FEDERAL BANK LTD	1441	3	2	2	0	0	0	0	1441	63	19	8	2882	66	21	19	
1.1	YES BANK LTD	719	112	25	25	21	6	6	6	719	222	67	67	1438	355	98	98	
	Total		344	95	84	52	12	11	10		2911	792	720	689	3307	899	817	783
2 Public Sector Banks																		
2.1	BANK OF BARODA	8578	175	33	27	21	5	4	4	8578	937	215	142	17156	1133	252	206	
2.2	BANK OF INDIA	5107	253	53	41	36	6	6	5	5107	1106	243	193	10214	1396	303	239	
2.3	BANK OF MAHARASHTRA	2465	361	79	68	63	24	21	16	2465	1565	428	364	4930	2024	530	453	
2.4	CANARA BANK	10303	311	87	43	39	6	3	3	10303	995	253	170	20606	1338	346	215	
2.5	CENTRAL BANK OF INDIA	4569	1275	338	76	76	391	103	20	4569	1846	520	178	9138	3512	961	275	
2.6	INDIAN BANK	5897	80	19	17	17	7	1	1	5897	381	98	87	11794	468	118	105	
2.7	INDIAN OVERSEAS BANK	3309	78	15	13	12	2	2	2	3309	586	129	118	6618	686	147	132	
2.8	PUNJAB AND SIND BANK	1541	16	3	3	3	3	1	1	1541	35	7	5	3082	54	11	9	
2.9	PUNJAB NATIONAL BANK	10585	169	41	32	26	34	7	6	10585	704	193	162	21170	907	241	199	
2.1	STATE BANK OF INDIA	25507	1210	278	119	118	413	94	37	25507	4406	1091	506	51014	6029	1463	663	
2.1	UCO BANK	3309	34	8	7	7	9	2	2	3309	214	52	49	6618	257	63	59	
2.1	UNION BANK OF INDIA	10264	202	34	12	9	43	8	4	10264	1685	341	110	20528	1930	384	126	
	Total		4164	989	457	428	260	110	100		14470	3571	2117	1966	19734	4820	2884	2494
3 Regional Rural Banks																		
3.1	MAHARASHTRA GRAMIN BANK (MGB)	431	77	14	11	10	12	3	1	431	680	173	66	862	769	189	77	
3.2	Vidharbha Konkani Gramin Bank	323	203	25	15	15	76	9	5	323	1566	189	107	646	1845	223	127	
	Total		280	39	26	25	88	12	6		2246	362	172	171	2614	412	204	203
	Grand Total		4788	1123	569	537	1240	284	127		19627	4725	3009	2826	25655	6131	3704	3480

Annexure 2.18

District wise Performance under Stand Up India as on 31.12.2025															
SN	StateName/District Name	Total Branches	Total Targets	SC			ST			Women (General)			Total		
				No Of A/Cs	Sanctioned Amt	Disb. Amt	No Of A/Cs	Sanctioned Amt	Disb. Amt	No Of A/Cs	Sanctioned Amt	Disb. Amt	No Of A/Cs	Sanctioned Amt	Disb. Amt
1	AHILYANAGAR	407	814	214	49	19	63	17	4	698	160	81	975	226	105
2	Akola	168	336	143	29	8	32	6	1	299	67	32	474	103	41
3	Amravati	294	588	153	36	16	41	8	4	443	106	54	637	149	75
4	BED	168	336	29	6	2	9	2	0	132	37	18	170	44	20
5	Bhandara	121	242	67	15	5	17	4	1	202	30	15	286	49	20
6	BULDHANA	202	404	113	32	7	40	10	4	278	57	20	431	99	31
7	Chandrapur	231	462	124	20	13	47	9	3	344	63	38	515	92	54
8	CHHATRAPATI SAMBHAJINAGAR	349	698	267	55	25	40	8	4	604	164	85	911	227	114
9	DHARASHIV	126	252	48	11	7	1	0	0	171	38	22	220	50	29
10	Dhule	149	298	48	10	9	33	7	4	188	47	30	269	64	43
11	Gadchiroli	72	144	35	5	3	41	6	3	123	16	13	199	28	19
12	Gondia	108	216	40	9	4	25	5	2	180	37	18	245	51	24
13	Hingoli	81	162	19	6	4	5	1	1	80	16	8	104	22	13
14	Jalgaon	378	756	197	46	9	90	24	3	420	117	54	707	188	66
15	Jalna	132	264	55	10	4	8	2	1	130	39	22	193	51	28
16	Kolhapur	497	994	195	44	31	17	3	2	998	254	182	1210	301	216
17	Latur	188	376	78	17	6	16	5	1	317	84	35	411	106	42
18	Mumbai	2357	4714	511	136	53	50	12	8	2691	704	505	3252	853	567
19	Mumbai Suburban	464	928	96	27	22	11	2	2	1133	316	226	1240	346	250
20	Nagpur	754	1508	470	112	58	139	34	11	1326	337	179	1935	483	248
21	Nanded	223	446	85	23	13	38	10	4	371	95	48	494	128	65
22	Nandurbar	88	176	30	8	7	48	11	8	69	20	11	147	39	27
23	Nashik	655	1310	180	40	37	90	23	20	910	226	185	1180	290	242
24	Palghar	206	412	26	5	3	13	2	1	302	66	48	341	73	52
25	Parbhani	134	268	31	6	4	5	2	1	154	44	22	190	52	27
26	Pune	1730	3460	566	148	84	115	28	13	2384	610	429	3065	786	526
27	Raigad	435	870	129	28	11	16	4	2	481	93	68	626	125	80
28	Ratnagiri	282	564	78	15	11	8	2	2	536	98	68	622	115	81
29	Sangli	308	616	83	20	14	6	1	0	352	93	57	441	114	72
30	Satara	330	660	92	26	18	11	2	2	418	96	63	521	125	82
31	Sindhudurg	137	274	21	4	3	4	1	0	236	40	26	261	45	28
32	Solepur	394	788	119	31	22	26	5	3	681	134	83	826	171	109
33	Thane	1014	2028	268	54	19	66	14	6	1348	293	213	1682	360	238
34	Wardha	168	336	64	13	6	9	2	1	139	33	14	212	48	21
35	Washim	85	170	44	10	4	7	2	0	201	36	15	252	47	19
36	Yavatmal	289	578	70	15	6	53	12	4	288	58	20	411	84	30
	Total	13724	27448	4788	1123	569	1240	284	127	19627	4725	3009	25655	6131	3704
	Grand Total	13724	27448	4788	1123	569	1240	284	127	19627	4725	3009	25655	6131	3704

Annexure 2.19

Bankwise-APY Report as of 31-12-2025							
SL No	Name of Bank	Total number of Branches	Annual Target	Total APY A/Cs opened till 31st Dec 2025	% Annual Target Achievement	Gap to Target	Total APY A/Cs opened Since Inception till 31st Dec 2025
1	BANK OF BARODA	830	83,000	31,140	37.52%	51,860	4,51,796
2	BANK OF INDIA	851	85,100	50,039	58.80%	35,061	5,63,359
3	BANK OF MAHARASHTRA	1,135	1,13,500	1,05,253	92.73%	8,247	7,08,683
4	CANARA BANK	566	56,600	38,233	67.55%	18,367	2,94,148
5	CENTRAL BANK OF INDIA	584	58,400	37,974	65.02%	20,426	2,99,126
6	INDIAN BANK	259	25,900	10,366	40.02%	15,534	1,06,060
7	INDIAN OVERSEAS BANK	158	15,800	11,337	71.75%	4,463	1,30,698
8	PUNJAB AND SIND BANK	35	3,500	2,656	75.89%	844	15,872
9	PUNJAB NATIONAL BANK	389	38,900	8,020	20.62%	30,880	67,990
10	STATE BANK OF INDIA	1,776	1,77,600	1,30,881	73.69%	46,719	13,79,041
11	UCO BANK	179	17,900	11,159	62.34%	6,741	44,311
12	UNION BANK OF INDIA	686	68,600	62,665	91.35%	5,935	5,31,227
	TOTAL PSBs	7,448	7,44,800	4,99,723	67.09%	2,45,077	45,92,311
13	AXIS BANK	494	34,580	9,100	26.32%	25,480	72,661
14	BANDHAN BANK	82	3,280	99	3.02%	3,181	3,306
15	CITY UNION BANK	27	1,080	320	29.63%	760	731
16	CSB BANK	78	3,120	415	13.30%	2,705	1,032
17	DCB BANK	74	2,960	3,958	133.72%	-998	5,926
18	DHANLAXMI BANK	19	760	1,379	181.45%	-619	4,248
19	HDFC BANK	1,025	71,750	21,557	30.04%	50,193	2,11,471
20	ICICI BANK	628	43,960	1,880	4.28%	42,080	98,888
21	IDBI BANK	443	31,010	28,743	92.69%	2,267	2,23,124
22	IDFC FIRST BANK	33	1,320	1,181	89.47%	139	5,369
23	INDUSIND BANK	94	3,760	1,810	48.14%	1,950	9,028
24	KARNATAKA BANK	59	2,360	2,021	85.64%	339	17,022
25	KOTAK MAHINDRA BANK	355	14,200	42,284	297.77%	-28,084	1,32,862
26	RBL BANK	100	4,000	710	17.75%	3,290	4,492
27	STANDARD CHARTERED BANK	22	880	0	0.00%	880	13
28	TAMILNAD MERCANTILE BANK	23	920	261	28.37%	659	14,311
29	FEDERAL BANK	110	4,400	95	2.16%	4,305	3,685
30	JAMMU AND KASHMIR BANK	15	600	56	9.33%	544	209
31	KARUR VYSYA BANK	28	1,120	387	34.55%	733	896
32	LAKSHMI VILAS BANK	23	920	0	0.00%	920	43
33	SOUTH INDIAN BANK	42	1,680	793	47.20%	887	4,746
34	YES BANK	134	5,360	3,471	64.76%	1,889	26,015
	TOTAL PVT Banks	3,908	2,34,020	1,20,520	51.50%	1,13,500	8,40,078
35	AU SMALL FINANCE BANK	88	5,720	4,368	76.36%	1,352	14,780
36	EQUITAS SMALL FINANCE BANK	64	4,160	1	0.02%	4,159	11
37	ESAF SMALL FINANCE BANK	72	4,680	1,183	25.28%	3,497	10,313
38	SURYODAY SMALL FINANCE BAN	92	5,980	848	14.18%	5,132	3,292
39	UJJIVAN SMALL FINANCE BANK	52	3,380	3,395	100.44%	-15	10,986
40	UTKARSH SMALL FINANCE BANK	42	2,730	1	0.04%	2,729	1,265
	TOTAL SFBs	410	26,650	9,796	36.76%	16,854	40,647
41	MGB	745	74,500	49,116	65.93%	25,384	6,94,750
	TOTAL RRB	745	74,500	49,116	65.93%	25,384	6,94,750
42	BHANDARA DCCB	45	900	0	0.00%	900	0
43	KOLHAPUR DCCB	192	3,840	0	0.00%	3,840	0
44	MUMBAI DCCB	53	1,060	0	0.00%	1,060	50
45	PUNE DCCB	261	5,220	0	0.00%	5,220	67
46	RAIGAD DCCB	57	1,140	0	0.00%	1,140	0
47	RATNAGIRI DCCB	80	1,600	47	2.94%	1,553	113
48	SANGLI DCCB	217	4,340	35	0.81%	4,305	5,343
49	SINDHUDURG DCCB	97	1,940	0	0.00%	1,940	4
50	AHMEDNAGAR DCCB	296	5,920	47	0.79%	5,873	180
51	AKOLA DCCB	110	2,200	0	0.00%	2,200	1
52	BULDANA DCCB	47	940	0	0.00%	940	0
53	SATARA DCCB	309	6,180	0	0.00%	6,180	0
54	THANE DCCB	117	2,340	0	0.00%	2,340	0
55	YAVATMAL DICCB	90	1,800	0	0.00%	1,800	120
	TOTAL DCCBs	1,971	39,420	129	0.33%	39,291	5,878
56	MSCOOP	57	1,140	74	6.49%	1,066	303
	TOTAL MSCOOP	57	1,140	74	6.49%	1,066	303
	Grand Total	14,539	11,20,530	6,79,358	60.63%	4,41,172	61,73,967

Annexure 2.20

Districtwise-APY Report as of 31-12-2025							
SL No	Name of District	Total number of Brs.	Annual Target	Total APY A/Cs opened till 31st Dec 2025	Annual Target Achievement	Gap to Target	Total APY A/Cs opened Since Inception till 31st Dec 2025
1	AHILYANAGAR	689	42,740	28,579	66.87%	14,161	2,44,782
2	AKOLA	249	16,940	9,524	56.22%	7,416	1,07,910
3	AMRAVATI	269	24,855	20,219	81.35%	4,636	1,57,061
4	BEED	161	15,080	13,737	91.09%	1,343	1,36,822
5	BHANDARA	163	12,125	7,469	61.60%	4,656	96,939
6	BULDHANA	242	18,805	14,283	75.95%	4,522	1,51,942
7	CHANDRAPUR	217	20,220	15,521	76.76%	4,699	1,43,199
8	CSN	320	28,310	18,980	67.04%	9,330	1,83,713
9	DHARASHIV	123	11,130	10,398	93.42%	732	81,089
10	DHULE	143	12,815	10,960	85.52%	1,855	86,994
11	GADCHIROLI	75	7,065	6,308	89.29%	757	59,393
12	GONDIA	113	10,360	10,848	104.71%	-488	1,10,975
13	HINGOLI	69	6,595	6,768	102.62%	-173	63,775
14	JALGAON	358	30,595	20,531	67.11%	10,064	1,81,000
15	JALNA	123	11,275	10,949	97.11%	326	1,13,617
16	KOLHAPUR	644	39,500	21,426	54.24%	18,074	1,94,349
17	LATUR	178	16,465	13,809	83.87%	2,656	1,09,718
18	MUMBAI	788	62,685	19,127	30.51%	43,558	1,83,623
19	MUMBAI SUBURBAN	1,485	1,17,290	42,837	36.52%	74,453	3,92,708
20	NAGPUR	699	60,750	29,954	49.31%	30,796	3,16,897
21	NANDED	211	19,925	16,184	81.22%	3,741	1,63,586
22	NANDURBAR	90	8,485	10,609	125.03%	-2,124	68,224
23	NASHIK	622	52,725	35,373	67.09%	17,352	3,18,776
24	PALGHAR	235	16,810	12,323	73.31%	4,487	1,10,674
25	PARBHANI	108	10,175	9,972	98.00%	203	91,141
26	PUNE	1,813	1,34,425	63,609	47.32%	70,816	5,75,548
27	RAIGAD	527	42,175	19,934	47.26%	22,241	1,78,647
28	RATNAGIRI	312	23,715	12,133	51.16%	11,582	1,08,764
29	SANGLI	515	28,450	12,294	43.21%	16,156	1,11,878
30	SATARA	629	33,385	17,845	53.45%	15,540	1,46,756
31	SINDHUDURG	253	16,515	6,059	36.69%	10,456	58,664
32	SOLAPUR	381	33,130	24,775	74.78%	8,355	2,50,161
33	THANE	1,164	91,755	73,663	80.28%	18,092	5,61,370
34	WARDHA	155	14,320	11,882	82.97%	2,438	98,778
35	WASHIM	128	8,795	5,334	60.65%	3,461	66,798
36	YAVATMAL	288	20,145	15,142	75.17%	5,003	1,47,696
	Grand Total	14,539	11,20,530	6,79,358	60.63%	4,41,172	61,73,967

Annexure 2.21

Bankwise Status of PMJJBY Enrolment : as of Dec 2025 : Maharashtra State				
(Nos in Lakh)				
SI No	Name of Bank	Total PMJJBY Enrolment Sept 2025	Total PMJJBY Enrolment Dec 2025	Q-o-Q Increase
1	Bank of Baroda	16.05	16.76	0.71
2	Bank of India	19.64	20.32	0.68
3	Bank of Maharashtra	28.17	33.00	4.83
4	Canara Bank	4.79	5.00	0.22
5	Central Bank of India	7.12	7.52	0.40
6	Indian Bank	2.69	2.84	0.15
7	Indian Overseas Bank	2.09	2.19	0.11
8	Punjab & Sind Bank	0.23	0.25	0.02
9	Punjab National Bank	2.08	2.21	0.13
10	State Bank of India	57.22	60.55	3.34
11	UCO Bank	1.42	1.53	0.12
12	Union Bank of India	7.99	8.24	0.25
	Total PSBs	149.47	160.41	10.94
13	Axis Bank	0.45	0.62	0.17
14	City Union Bank	0.02	0.02	0.00
15	Federal Bank	0.15	0.15	0.00
16	HDFC Bank	2.55	2.75	0.19
17	ICICI Bank	1.52	1.55	0.02
18	IDBI Bank	3.01	3.22	0.21
19	IDFC Bank	0.10	0.15	0.04
20	IndusInd Bank	0.01	0.04	0.03
21	Jammu & Kashmir Bank	0.01	0.01	0.00
22	Karur Vysya Bank	0.05	0.05	0.01
23	Kotak Mahindra Bank	0.80	0.84	0.04
24	RBL Bank	0.06	0.07	0.01
25	South Indian Bank	0.06	0.06	0.01
26	Tamilnad Mercantile Bank	0.03	0.03	0.00
27	Yes Bank	0.04	0.04	0.00
	Total PVT Banks	8.87	9.61	0.73
28	MGB	17.72	18.23	0.52
	Total RRB	17.72	18.23	0.52
	Grand Total	176.06	188.25	12.19

Annexure 2.22

Districtwise Status of PMJJBY Enrolment: as of Dec 2025 : Maharashtra State				
(Nos in Lakh)				
SI No	Name of District	Total PMJJBY Enrolment Sept 2025	Total PMJJBY Enrolment Dec 2025	Q-o-Q Increase
1	Ahmednagar	6.24	6.71	0.47
2	Akola	2.71	2.87	0.16
3	Amravati	3.77	4.16	0.39
4	Aurangabad	6.85	7.25	0.40
5	Beed	5.10	5.38	0.28
6	Bhandara	2.77	2.89	0.11
7	Buldhana	3.78	4.04	0.26
8	Chandrapur	4.39	4.80	0.41
9	Dhule	2.92	3.17	0.25
10	Gadchiroli	1.55	1.68	0.13
11	Gondia	3.72	4.03	0.31
12	Hingoli	2.20	2.31	0.11
13	Jalgaon	6.05	6.43	0.37
14	Jalna	2.56	2.85	0.29
15	Kolhapur	5.99	6.61	0.62
16	Latur	4.27	4.59	0.32
17	Mumbai	6.20	6.53	0.34
18	Mumbai Suburban	8.48	8.83	0.36
19	Nagpur	8.45	8.99	0.55
20	Nanded	6.05	6.35	0.31
21	Nandurbar	2.58	2.76	0.18
22	Nashik	8.95	9.62	0.67
23	Osmanabad	3.14	3.40	0.26
24	Palghar	3.36	3.59	0.23
25	Parbhani	3.00	3.18	0.17
26	Pune	22.54	23.77	1.23
27	Raigad	4.01	4.31	0.30
28	Ratnagiri	2.49	2.74	0.25
29	Sangli	2.95	3.31	0.35
30	Satara	3.84	4.32	0.47
31	Sindhudurg	1.30	1.42	0.12
32	Solapur	7.04	7.60	0.56
33	Thane	8.48	8.88	0.40
34	Wardha	2.88	3.06	0.18
35	Washim	1.32	1.42	0.10
36	Yavatmal	4.11	4.43	0.32
	Grand Total	176.06	188.25	12.19

Annexure 2.23

Bankwise Status of PMSBY Enrolment : as of Dec 2025 : Maharashtra State				
(Nos in Lakh)				
SI No	Name of Bank	Total PMSBY Enrolment Sept 2025	Total PMSBY Enrolment Dec 2025	Q-o-Q Increase
1	Bank of Baroda	34.62	35.69	1.06
2	Bank of India	48.97	50.00	1.03
3	Bank of Maharashtra	53.50	58.82	5.32
4	Canara Bank	14.14	15.00	0.86
5	Central Bank of India	18.54	19.23	0.68
6	Indian Bank	4.82	5.03	0.20
7	Indian Overseas Bank	4.05	4.22	0.17
8	Punjab & Sind Bank	0.74	0.78	0.04
9	Punjab National Bank	7.05	7.13	0.08
10	State Bank of India	107.79	112.00	4.21
11	UCO Bank	2.63	2.85	0.22
12	Union Bank of India	24.28	25.04	0.76
	Total PSBs	321.14	335.78	14.64
13	Axis Bank	1.27	1.99	0.72
14	City Union Bank	0.03	0.03	0.00
15	Federal Bank	0.29	0.30	0.01
16	HDFC Bank	10.08	11.00	0.93
17	ICICI Bank	8.24	8.26	0.01
18	IDBI Bank	6.43	6.94	0.51
19	IDFC Bank	0.66	0.90	0.24
20	IndusInd Bank	0.13	0.20	0.06
21	Jammu & Kashmir Bank	0.02	0.02	0.00
22	Karur Vysya Bank	0.07	0.08	0.01
23	Kotak Mahindra Bank	2.22	2.34	0.12
24	RBL Bank	0.43	0.47	0.04
25	South Indian Bank	0.15	0.19	0.04
26	Tamilnad Mercantile Bank	0.14	0.14	0.00
27	Yes Bank	0.33	0.44	0.11
	Total PVT Banks	30.49	33.29	2.80
28	MGB	42.17	42.88	0.71
	Total RRB	42.17	42.88	0.71
	Grand Total	393.79	411.95	18.16

Annexure 2.24

Districtwise Status of PMSBY Enrolment : as of Dec 2025 : Maharashtra State				
(Nos in Lakh)				
SI No	Name of District	Total PMSBY Enrolment Sept 2025	Total PMSBY Enrolment Dec 2025	Q-o-Q Increase
1	Ahmednagar	15.57	16.43	0.86
2	Akola	7.11	7.42	0.31
3	Amravati	9.76	10.27	0.51
4	Aurangabad	14.03	14.76	0.73
5	Beed	10.95	11.30	0.35
6	Bhandara	5.95	6.12	0.18
7	Buldhana	9.28	9.70	0.42
8	Chandrapur	9.04	9.37	0.33
9	Dhule	5.90	6.12	0.22
10	Gadchiroli	3.19	3.30	0.11
11	Gondia	6.45	6.72	0.27
12	Hingoli	4.78	4.96	0.18
13	Jalgaon	13.17	13.67	0.49
14	Jalna	5.85	6.19	0.34
15	Kolhapur	13.69	14.40	0.71
16	Latur	8.20	8.57	0.37
17	Mumbai	15.02	15.69	0.67
18	Mumbai Suburban	20.94	21.86	0.92
19	Nagpur	18.96	19.79	0.83
20	Nanded	13.74	14.19	0.46
21	Nandurbar	5.20	5.44	0.25
22	Nashik	18.47	19.52	1.05
23	Osmanabad	6.66	6.99	0.33
24	Palghar	6.87	7.28	0.41
25	Parbhani	6.67	6.93	0.26
26	Pune	45.47	47.68	2.21
27	Raigad	9.57	10.14	0.57
28	Ratnagiri	7.45	7.81	0.36
29	Sangli	7.07	7.45	0.38
30	Satara	7.94	8.36	0.42
31	Sindhudurg	4.16	4.36	0.20
32	Solapur	16.30	17.15	0.84
33	Thane	21.64	22.53	0.89
34	Wardha	6.02	6.23	0.21
35	Washim	3.70	3.86	0.15
36	Yavatmal	9.01	9.40	0.39
	Grand Total	393.79	411.95	18.16

Agenda No. 3

Review of Annual Credit Plan – FY 2025-26

3.a) Achievement under ACP of the State, Priority Sector Lending

The comparative position of Annual Credit Plan for the last 3 years is as under:

(Amt. Rs. in Crore)

Sector	2022-23			2023-24			2024-25		
	Tar.	Ach.	% Ach	Tar.	Ach.	% Ach	Tar.	Ach.	% Ach
Agriculture	126061	145040	115	168481	154121	91	177342	177200	100
Of which Crop Loans	64000	62769	98	74969	60195	80	77658	67058	86
MSME	284548	342765	120	361916	423115	117	440234	487322	111
Other Priority	111464	61592	55	121004	63060	52	107614	53583	50
Total Priority	522073	549397	105	651401	640296	98	725190	718105	99
Non-Priority	2110932	2621674	124	2739200	3230086	118	3375310	3548008	105
Grand Total	2633005	3171071	120	3390601	3870382	114	4100501	4266113	104

Highlights of disbursements and outstanding as of 31/12/2025 are given below:

(Amt. Rs. in Crore)

Particulars	Ann Tar	Disb.	% Ach	O/S	Ann Tar	Disb.	% Ach	O/S
	2024-25	Dec, 24		Dec,24	2025-26	Dec,25		Dec.25
Agriculture	177342	142286	80	263203	200726	156091	78	300498
MSME	440234	395454	90	468156	532746	524428	98	577968
Other Pri	107614	39580	37	211221	72696	53439	72	265843
Total Pri	725190	577320	80	942580	806168	733928	91	1144309
Non-Pri	3375310	2656531	79	3372339	3670638	3598260	98	3676362
Total ACP	4100501	3233851	79	4314919	4476806	4332189	97	4820671

Up to the Dec 2025 quarter Percentage achievement under Agriculture sector was **78** % of the annual target. Whereas, for the MSME & other priority it was **98** % & **72** % of the annual target, respectively.

Total priority sector achievement under ACP as on 31/12/2025 stands at **91** %, whereas the achievement for the corresponding period of the last year was **80** %.

Bank wise and District wise performance is given in Annexure 3.1-3.4

Consolidated all-inclusive MIS report as per Reserve Bank of India advisory FIDD.CO.LBS. No. S 96141/02.01.001/2021-22 dated August 25, 2021, is enclosed herewith (**Annexure 3.5**).

Agriculture Sub-sector wise Target vis-à-vis Achievement as of 31.12.2025 is as under:
(No. in Lakh & Amt in Rs. Crore)

Sector	ACP Target (Fixed Annual)		Achievement (Disbursement)		% Achievement (Disbursement)		Amount O/s	
	No. of Acc.	Amt.	No. of Acc.	Amt.	No. of Acc.	Amt.	No. of Acc.	Amt.
Farm Credit	109.16	139403	59.30	104770	54%	75%	132.92	217222
Agriculture Infrastructure	1.92	6585	0.09	1508	5%	23%	0.19	3960
Ancillary Activities	5.59	54738	3.39	49813	61%	91%	3.53	79315
Agriculture	117.67	200726	62.78	156091	53%	78%	136.64	300498

Bank wise and Dist. wise Annexures of ACP disbursement are as per annexures 3.6 & 3.7.

Performance of Agriculture Disbursement as on 31/12/2025 as compared to ground level credit target (2025-26):

SLBC is in receipt of communication from NABARD wherein ground level credit target is allotted for the State. Accordingly, the performance is as under:

Please refer to DFS letter No. 12/3/2022-AC dated 3 July 2025 (copy enclosed) regarding the allocation of the ground-level credit target of ₹32,50,000.00 crore for agriculture for the year 2025-26 at the all-India level. Out of this, a target of ₹2,36,500.00 crore has been allocated to the State of Maharashtra.

The agency-wise and sector-wise targets and achievement for the year 2025-26 are given below:

(Rs in crore)

Particulars	CBs			RRBs			Coop			Total		
	Tgt.	Ach.	% Ach	Tgt.	Ach.	% Ach	Tgt.	Ach.	% Ach	Tgt.	Ach.	% Ach
Crop Loan**	74000	27522	37	17000	3229	19	29000	20683	71	120000	51434	43
Term Loan	106000	103286	97	3500	279	8	7000	1081	15	116500	104646	90
Total	180000	130809	73	20500	3518	17	36000	21764	60	236500	156091	66

**** Includes other short-term loans**

Further, SLBC is in receipt of, projections (Term Loan as well as Working Capital) for the Allied Activities (viz. Dairy, Poultry, S/G/P and Fisheries) from NABARD. Subsequently SLBC has circulated it to the Member Banks.

Targets for the Agri-allied activities 2025-26

(Amt. Rs. In Cr.)

Particulars	Dairy	Poultry	SGP	Fisheries	Animal Husbandry- Others	Total
Working Capital	7500	1500	3350	5000	1150	18500
Term loan	7485	500	4150	850	1350	14335
Total	14985	2000	7500	5850	2500	32835

Bank wise Targets and achievement are as per annexure 3.8.

Agency wise NPA position under Agriculture as on 31.12.2025:

(A/Cs in Lakh & Amt. in Rs. Cr)

Banks	Amt. O/s		NPA		NPA %		NPA % during last quarter		+/- over the previous quarter	
	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
PSBs	49.31	134422	13.73	21185	27.84	15.76	28.06	16.82	-0.22	-1.06
Pvt. Banks	35.34	101141	7.08	4196	20.03	4.15	18.28	4.1	1.75	0.05
SFB	6.72	4543	0.87	284	12.95	6.25	13.18	7.54	-0.23	-1.29
RRBs	8.15	8901	1.57	1410	19.26	15.84	19.45	15.86	-0.19	-0.02
Coop Banks	35.63	46055	4.84	8571	13.58	18.61	8.1	18.43	5.48	0.18
WOSo Foreign Banks	1.5	5433	0	0.97	0.00	0.02	0	0	0.00	0.02
Total	136.77	300499	28.09	35654	20.54	11.87	18.71	12.21	1.83	-0.35

As compared to last quarter there is decrease in NPA amount whereas in case of accounts there is rise in % term. Further, NPAs of Co-op Banks has increased drastically in terms of number of A/Cs.

Bank wise and Dist. wise details are as per annexures 3.9 & 3.10.

Other Priority Sub-sector wise Target vis-à-vis Achievement as of 31.12.2025 is as under:

(A/Cs in Lakh & Amt. in Rs. Cr)

Sector	ACP Target		Achievement (Disbursement)		%Achievement (Disbursement)		Amount O/s	
	(Fixed Annual)		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
	A/Cs	Amt.						
Export Credit	0.82	12396	0.01	3054	1.22	24.64	0	1278
Education	2.63	3196	0.94	1492	35.74	46.68	2.06	8925
Housing	2.76	39670	4.22	31641	152.90	79.76	17.77	231217
Social Infra.	1.73	3371	0.01	1667	0.58	49.45	0.06	5328
Renewable Energy	1.93	2137	1.03	2488	53.37	116.42	1.28	3387
Others	8.47	11927	4	13068	47.23	109.57	9.91	15705
Total	18.33	72696	10.21	53410	55.70	73.47	31.08	265840

Bank wise and Dist. Wise Annexures are enclosed as 3.11 & 3.12.

3.b) KCC loan, Crop Insurance under PMFBY: -

(Amt. Rs. in crore)

SN	Agency	31.12.2023			31.12.2024			31.12.2025		
		Tgt.	Ach	% Ach	Tgt.	Ach	% Ach	Tgt.	Ach	% Ach
1	PSBs	34138	20967	61	35983	25077	70	36728	18611	51
2	Pvt SBs	9052	4928	54	10461	6700	64	11333	4954	44
3	SFBs	61	0	0	29	0	0	29	0	0
4	CBs	43251	25895	60	46473	31777	68	48090	23565	49
5	RRBs	5033	4403	87	5313	3720	70	5326	3258	61
6	Subtotal SCBs	48284	30298	63	51786	35497	69	53416	26823	50
7	DCCBs	26685	19478	73	25872	19401	75	27003	20279	75
	Total	74696	49776	67	77658	54898	71	80420	47102	59

Observations:

- The achievement under KCC as of **31/12/2025** stands at **59 %** of the Kharif target, last year's achievement of the corresponding period was **71 %** of the target.
- The achievement in % as well as in absolute term is less as compared to last year's achievement for corresponding period.
- Performance of public sector Banks is reduced sizably as compared to last year which stands at **51 %** which was **70 %** during corresponding period of last year.
- The performance of Pvt. Sector Banks is at **44 %** and it is far below the last years achievement of **64 %**.
- The performance of RRB stands at **61 %** of their allotted target, which is less than, corresponding period of last year.
- Whereas DCCBs have achieved **75 %** of their target, their performance, is at par with the corresponding period of last year.

District wise, Bank wise and Agency wise position of KCC loans as of **31/12/2025** as reported by Member Banks is given in **Annexure 3.13 to 3.14**.

Coverage of farmers under Crop Loan/ KCC in the State:

Due to collective efforts by Member Banks and State Govt. machinery, there is a substantial rise in the KCC account holders as per the recent data total O/S KCC account holders are 87.59 Lakh, whereas total PM KISAN beneficiaries received from GoM are stands at 90.93 Lakh.

Dist. Wise progress as on 31/12/2025 is enclosed as Anne. 3.15

Further, as per the data received from the Member Banks it is observed that, there is a high amount pendency in KCC review renewal, and it is affecting KCC disbursement performance of the State. Details as under,

Further, as per the data received from the Member Banks it is observed that, there is a high amount pendency in KCC review renewal, and it is affecting KCC disbursement performance of the State. Details as under,

(A/Cs in actual and Amt. Rs. in Crore.)

Total O/S KCC		Out of Total O/S KCC overdue for renewal including NPA		Out of Total O/S KCC NPA		% of Overdue wrt Total O/S	
No.	Amt	No.	Amt	No.	Amt	No.	Amt
7156819	81270	3228355	35125	1185556	15838	45	43

As on 30th September the % of overdue was 43 % and 42 % in case of A/Cs and Amt. respectively and it is observed that, as compared to last quarter there is a rise on overdue accounts as amount.

Bankwise information is as per annexure 3.16.

KCC Saturation Drive for Animal Husbandry, Dairy and Fishery Farmers: -

We draw attention of Member Banks and LDMs towards a special saturation drive in the form of weekly "District – Level camp" launched w.e.f. 08.11.2021 to ensure maximum coverage of farmers engaged in Animal Husbandry & Fisheries under KCC.

Further it would be emphasized that, add-on KCC for Animal Husbandry and Fisheries may be extended along with KCCs for crop.

KCC Camp Data as on 31/12/2025: Animal Husbandry -

Cumulative No of App Rcvd	Cumulative No App Accepted	Cumulative No of_Appl Sanc	Cumulative No_App Rej	No of Application Pending
131590	129191	65335(51 %) ^	63048 (48%) ^	778 (1%) ^

^ % wrt applications accepted

Bank wise and Dist. Wise Annexures are enclosed as Annexure 3.17 & 3.18

KCC Camp Data as of 31/12/2025: Fisheries -

Cumulative No of App Rcvd	Cumulative No App Accepted	Cumulative No of Appl Sanc	Cumulative No_App Rej	No of Application Pending
33327	33215	10805 (33%) ^	20936 (63%) ^	1474 (4 %) ^

^ % wrt number of applications accepted.

Bank wise and Dist. Wise Annexures are enclosed as Annexure 3.19 & 3.20

Performance under National Livestock Mission: -

SLBC is in receipt of report from Animal Husbandry Department accordingly about 668 proposals have been sanctioned by Member Banks in the State whereas about 659 proposals are pending with respective Member Banks. We request concerned Member Banks to clear pendency on priority. (**Annexure 3.21**).

Guidelines of Pradhan Mantri Fasal Bima Yojana (PMFBY) are already in place.

PMFBY recent guidelines are circulated by Govt. of Maharashtra GR dated 24th June 2024. Also, we have vide our communication dated 26th July 2025 informed all Member Banks to ensure coverage of all eligible loanee farmers under the scheme.

Whereas RWBCIS guidelines are circulated by Govt. of Maharashtra GR dated 12/06/2024 for FY 2024-25 and 2025-26. The guidelines have been already circulated.

Ministry of Agriculture and farmer welfare is following up for the achievement of saturation of eligible loanee farmers under PMFBY accordingly all Member Banks are requested to ensure compliance.

Accordingly, all are hereby requested to ensure coverage of all eligible loanee farmers under the scheme.

3.c) Lending towards Government Sponsored Schemes

Implementation of various welfare schemes depend upon sponsoring of cases by the concerned nodal agency / corporation set-up exclusively for the purpose.

Member Banks are requested to advise their branches for taking suitable credit decision on all eligible Government Sponsored Proposals to avoid undue pendency.

Progress under these schemes is monitored and reviewed in BLBC as well as DLCC meetings and all issues pertaining to sponsoring of adequate cases well spread over the period are sorted out at these forums. Banks are already lending to various welfare programmes.

We have communicated Sponsoring agencies to update progress reports with names of Member Banks now existing and ensure to remove names of merged Banks.

Summary of performance under Govt. sponsored schemes (all Banks in the state of Maharashtra) is as under:

i.Maharashtra State Rural Livelihood Mission (MSRLM)

Deen Dayal Antyodaya Yojana National Rural Livelihoods Mission (NRLM) was launched on 3 June 2011. It has a mandate to reach out to 8-10 crore rural poor households spread across 2.5 lakh Gram Panchayats in the country. Thereafter, the programme was revamped and named as Deen Dayal Antyodaya Yojana -National Rural Livelihood Mission on Dec. 2015.

Maharashtra State Rural Livelihoods Mission (MSRLM) has been constituted by the Government of Maharashtra with an objective to enhance social and economic empowerment of the rural poor in Maharashtra through development of their self-sustained & community managed institutions.

Detailed discussion on progress under MSRLM took place in the Sub Committee meeting held on 17/02/2026 at Pune.

ii.Sahityaratna Lokshahir Annabhau Sathe Development Corporation (LASDC)

The Govt. of Maharashtra established The Sahityaratna Lokshahir Anna Bhau Sathe Dev. Corporation under the control of Social Justice Department under the provision of the Companies Act 1956 (1) on date 11th July 1985.

With the objective of raising the standard of living of member of the Matang Community living below poverty line in Maharashtra State securing to them a place of respect in the mainstream of society & assisting them in their educational, economic & social redevelopment.

iii.Maharashtra State OBC Finance and Development Corporation Limited.

The corporation has been established under the Government Resolution of 25th September 1998 and on 23.04.1999, the corporation has started functioning under the Companies Act, 1956. The corporation has been entrusted with the task of financial assistance for the overall development of other backward classes in the state and for the business of doing it.

iv.Sant Rohidas Leather Industries and Charmakar Development Corporation Ltd. (LIDCOM)

LIDCOM is established to promote and boost the Leather Industry and people engaged in Leather Industry of the Maharashtra State. It has four production centres in Maharashtra State located at Amaravati (Daryapur), Hingoli, Kolhapur and Satara. Products like Computer bags, briefcases, purses, shoes, sandals, etc. are produced through commercial centers of the corporation.

District wise Progress reports for 50% subsidy scheme and margin money scheme are yet to receive from Sant Rohidas Leather Industries and Charmakar Development Corporation Ltd.

v.Mahatma Phule Backward Class Development Corporation Ltd.

The Maharashtra Government has set up Mahatma Phule Mahamandal on 10th July 1978 under the Companies Act, 1956 with the objective of providing financial assistance to the Scheduled Caste and Navabouad people for self-employment. These corporations work under the Social Justice and Special Assistance Department of the Government of Maharashtra.

vi.Vasantrao Naik Vimukta Jatis & Nomadic Tribes Dev. Corp. Ltd. Mumbai.

This corporation is established by the Govt. of Maharashtra as a Company registered under the Companies Act, 1956 for economic upliftment of the persons belonging to Vimukta Jatis & Nomadic

Tribes on 8th February, 1984. The Government of Maharashtra has nominated this Corporation as a State Channelizing Agency of National Backward Classes Finance and Development Corporation (N.B.C.F.D.C.), New Delhi. It is also a channeling agency of Government of Maharashtra to provide loan to people of Special Backward Class. The role of this Corporation is economic upliftment of the persons belonging to Vimukta Jatis & Nomadic Tribes by giving loan to this people on concessional rate.

vii.Prime Minister's Employment Guarantee Programme (PMEGP)

The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and Banks. In such cases KVIC routes government subsidy through designated banks for eventual disbursement to the beneficiaries / entrepreneurs directly into their bank accounts.

Detailed discussion on progress under PMEGP took place in the Sub Committee meeting held on 17/02/2026 at Pune.

Bank wise and District wise Progress report for the financial year 2025-26 are attached herewith as **Annexure 3.22 & 3.23**

viii.Chief Ministers Employment Guarantee Programme (CMEGP)

Government of Maharashtra has launched a new employment-generation programme (Chief Minister Employment Generation Program) targeting unemployed youth. The scheme shall cover manufacturing as well as service sector units. The Industries Department of Government of Maharashtra shall be the nodal agency for implementing the scheme. Under the scheme eligible persons aged between 18 and 45 years will be trained and promoted for self-employment for which equity to be converted into back-end subsidy, which will be provided by State Government against bank loans. The project cost will be upto a maximum of Rs.50 lakh under manufacturing sector and Rs.10 lakh under business/ service sector. State Government will provide budgetary support through scheme expenditure and if necessary, in proportion of beneficiaries from Special Component Plan (SCP) and Tribal Sub Plan (TSP) and Women and Child Development Department. The scheme shall be implemented through Directorate of Industries and Khadi & Village Industries Board (KVIB).

Detailed discussion on progress under CMEGP took place in the Sub Committee meeting held on 17/02/2026 at Pune.

Bank wise and District wise Progress report for the Financial Year 2025-26 are attached herewith as **Annexure 3.24 & 3.25**.

ix.Shabari Adivasi Vitta va Vikas Mahamandal Maryadit

The creation of Shabari Tribal Finance and Development Corporation has been done to provide seed capital and loan to tribals. This corporation provides tribal loans for different businesses.

x. Annasaheb Patil Arthik Magas Vikas Mahamandal Maryadit

In the year 2000, the Maharashtra State Government has taken the responsibility of providing funds to the educated unemployed youth for self-employment scheme as per the policy declared in respect to employment and self-employment. The objectives of the self-employment schemes and their success depends on the selection of the beneficiary. The purpose of the employment

and self-employment schemes is not only for the foreseeable future but for the benefit of the beneficiaries, the scheme is easy and transparent.

In view of this, the Government of Maharashtra has encouraged self-employed candidates for self-employment and loans are made available through Mahamandal under the various departments of the Government of Maharashtra, in view of encouraging unemployed candidates for self-employment. To reduce the intensity of unemployment in the state, the Maharashtra government has started various self-employment schemes. In this context, the self-employment web portal has been developed to make it easy and quick for the transparency and effective implementation of self-employment loan schemes by providing loans for the self-employment of the candidates.

Detailed discussion on progress under APAMVMM took place in the Sub Committee meeting held on 17/02/2026 at Pune.

Bank wise and Division wise progress report for the financial year 2025-26 is attached herewith as **Annexure 3.26 & 3.27**.

xi. National Urban Livelihoods Mission / State Urban Livelihoods Mission

The Central Government sponsored Deendayal Antyodaya Yojana - National Urban Livelihood Mission (DAY-NULM) has been closed on 30th September 2024.

Subsequently, the Deendayal Jan Aajivika Yojana (Urban) (DJAY-(S)) scheme has been implemented in the form of a roadmap vide letter dated 04th September 2024 from the Ministry of Housing and Urban Affairs (MoHUA).

Instructions have been given to the ULBs to prepare a city-wise "City Livelihood Action Plan (C-LAP)" in line with this roadmap.

No objectives have been given by MoHUA under this scheme. As a preparatory step for this scheme, all ULBs have been informed through this office to continue the operations of the following components (functional) and to ensure that no financial liability is created while carrying out the said operations.

xii. Credit Facilities to SCs & STs

Reserve Bank of India vide master direction No. FIDD. CO. GSSD. BC. No. 05 / 09 .09 .001/2021-22 dated 05.04.2021 devised measures to step up Banks' advances to SCs / STs.

FIDD, Reserve Bank of India, Nagpur office advised to include details of Credit Enhancement Guarantee Scheme for Scheduled Castes in SLBC meetings to create awareness amongst Bankers and other stakeholders.

Promotion of entrepreneurship among SC-ST entrepreneurs, Implementation of Various Schemes of Government of India & Government of Maharashtra, Increasing Credit flow is necessary for the upliftment of SC & ST community and to increase incremental income, Jobs for improving qualitative living standards of SC-ST communities in Maharashtra. Bank wise District wise data is as per Annexure **3.28 & 3.29**.

xiii.Implementation of Economic Packages announced under Atma Nirbhar Bharat

Hon'ble Prime Minister Shri Narendra Modi on May 12th, 2020 announced the Special economic and comprehensive package of Rs.20 lakh crores under Atma Nirbhar Bharat to fight COVID-19 pandemic in India.

The Ministry of Finance & Corporate Affairs has immediately started implementation of the announcements related to the Economic Package under Aatma Nirbhar Bharat Abhiyaan.

In view of the above it is hereby advised to take all necessary steps to ensure smooth, timely and expeditious credit & subsidy disbursal to eligible beneficiaries under the different schemes in the Atma Nirbhar Bharat package related to MSME sector viz.

Rs. 3 lakh crore credit to MSMEs- Emergency Credit Line Guarantee Scheme

1. Partial credit guarantee scheme 1.0 and 2.0
2. Rs 1,500 crore Interest Subvention for MUDRA- Shishu Loans
3. Rs. 20,000 crores Subordinate Debt for Stressed MSMEs
4. Rs. 5000 crore special credit facility for Street Vendors

All Member Banks are requested to ensure that the credit is disbursed, or subsidy is credited in time to all the eligible beneficiaries under the above schemes under Atma Nirbhar Bharat package.

xiv.Pradhan Mantri Street Vendors' Atmanirbhar Nidhi (PM SVANidhi) scheme

In pursuance of the announcement made by Hon'ble Finance Minister, during her address on May 14, 2020, Ministry of Housing and Urban Affairs has launched PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi), a Special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid-19 lockdown.

PM SVANidhi targets to benefit over 50 lakh Street Vendors, who had been vending on or before 24 March 2020, in urban areas. Features of the Scheme include extension of collateral free working capital loan of up to Rs. 10,000, interest subsidy @ 7% per annum, eligibility of higher loan on timely repayment of first loan, and monthly cash back on Digital transactions. Implementation of the Scheme is to start from July 2020 and its duration was till March 2022.The scheme is already extended.

The Bank wise & District wise position for Maharashtra under PMSVANidhi is enclosed as **Annexure 3.30 & 3.31 the report is provided by PM SVANidhi team GoM.**

3.d) Flow of credit for MSME & Affordable Housing

Detailed discussions regarding flow of credit to MSMEs took place during SLBC Sub-Committee meeting dt. **17/02/2026**. General Manager, SIDBI chaired the meeting. Representatives from Reserve Bank of India and Member Banks attended the meeting. All concerned are requested to note the action points for compliance.

Position of advances to MSME sector as of 31.12.2025 is as under:

(A/Cs in Lakh & Amt in Crore)

Disbursement under MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)									
Micro Enterprises		Small Enterprises		Medium Enterprises		Other Finance to MSMEs		Total MSMEs	
Target		Target		Target		Target		Target	
A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
21.15	164826	4.97	172493	4.20	135315	9.45	60112	39.78	532746
ACH		ACH		ACH		ACH		ACH	
A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.
10.90	164299	1.88	169675	1.05	188785	0.97	2669	14.81	524428
52%	100%	38%	98%	25%	140%	10%	4%	37%	98%

Bank wise & Distwise performance is as per Annexure – 3.32 & 3.33

Affordable Housing - Data pertaining to progress under CLSS Scheme of Pradhan Mantri Awaas Yojana as provided by National Housing Bank is as under:

National Housing Bank (NHB): -

As per the data received from National Housing Bank, the progress under the scheme for the State of Maharashtra (cumulative) is as under,

(Nos. in Lakh & amt. Rs. in crore)


EWS/LIG			MIG			Total		
No.	Loan Disbursed	Subsidy Released	No.	Loan Disbursed	Subsidy Released	No.	Loan Disbursed	Subsidy Released
4.38	62502	10891	1.06	28125	2324	5.44	90627	13215

Bank wise and District wise performance is as per Annexure 3.34 & 3.35.

Housing Urban and Development Corporation (HUDCO): -

As per the communication received from HUDCO the Data for the State of Maharashtra is as under,

(No. of Beneficiaries in Actual)

	हाउसिंग एंड अर्बन डेवलपमेंट कार्पोरेशन लिमिटेड		
	हडको भवन, इंडिया हैबिटेड सेंटर, लोधी रोड, नई दिल्ली – 110003		
	प्रधान मंत्री आवास योजना - क्रेडिट लिंक्ड सब्सिडी स्कीम		
	GRAND TOTAL (Cumulative-Net)		
Particulars	No. of Beneficiaries	Loan Amount (Amt. Rs. in Crore)	Subsidy (Amt. Rs. in Crore)
TOTAL	22096	3425	527.87

Pradhan Mantri Awas Yojana – Gramin (PMAY-G) :-

To address the gaps in the rural housing programme and in view of the Government's commitment to provide Housing for All by 2022, IAY has been re-structured into Pradhan Mantri Awas Yojana – Gramin (PMAY-G) w.e.f. 01.04.2016. PMAY-G aims at providing a pucca house with basic amenities to all houseless households and those households living in dilapidated houses, by 2022. The immediate objective was to cover 1 crore households living in kutcha houses / dilapidated houses in three years from 2016-17 to 2018-19. The minimum size of the house has been increased to 25 sq. mtr. from 20 sq. mtr. with a hygienic cooking space. The unit assistance has been increased from Rs.70,000/- to Rs. 1,20,000/- in plains and from Rs. 75,000/- to Rs. 1,30,000/- in hilly States, difficult areas and IAP Districts. Further, Director, Rural Devt Dept, GoM vide its letter dated 25.10.2021 requested to SLBC to update the progress in the subject matter. Accordingly, SLBC is coordinating a network of more than 16,500 Bank branches which are fully prepared for disbursing loans under PMAY – G, subject to notification from Govt. of Maharashtra in respect of modalities on sanctioning of loans by Banks.

3.e) Education Loans:

Position of education loans by Banks in Maharashtra as on **31.12.2025** is as under:

(A/Cs in actual and Amt in Cr.)					
Target		Loan Disbursed During 2025 - 26 (Up to 31.12.25)		% Achievement	
Acc	Amt	Acc	Amt	Acc	Amt
300507	7434	112770	4421	38 %	59 %

Detailed report pertaining to education loans is attached herewith as **Annexure 3.36 & 3.37**.

Further, DFS vide their communication dated 28/11/2023 reference No F No.21 (23)/2014/FI, has advised to review the progress under Central Sector Interest Subsidy scheme as an agenda in forthcoming SLBC meetings to review the progress under, interest subsidy given for **the Education loans. Accordingly, all Member Banks are hereby requested to ensure submission of data to SLBC Maharashtra for consolidation and review.**

3.f) Progress under SHG Bank Linkage

Detailed discussions regarding SHG Bank Linkage Programme took place during SLBC Sub-Committee meeting dt. **17/02/2026**. General Manager, NABARD chaired the meeting. Representatives from Reserve Bank of India, NABARD, MSRLM, MAVIM and member Banks attended the meeting. All concerned are requested to note the action points for compliance.

Position of SHG linkage during the FY 2025-26 (01.04.2025 to 31.12.2025) is as under:

During the CFY			
Savings Linked		Credit Linked	
No.	Amt.	No.	Amt.
88514	386	166749	6954

Bank wise & District wise performance is given in Annexure 3.38 & 3.39

3.g) Pledge Financing against NWRs to farmers

District wise / Bank wise progress report as of **31/12/2025** pertaining to pledge financing against Negotiable Warehouse Receipts (**NWRs**) to farmers is as under,

Disbursement during the CFY (01.04.2025 to 31.12.2025)		Outstanding as at end of quarter as of 31.12.2025	
No of Accounts in actual	Amount in Cr	No of Accounts in actual	Amount in Cr.
831	219.60	2012	560.96

Bankwise & Districtwise performance is attached herewith as **Annexures 3.40**

In brief details of the Electronic Warehouse Receipt (E-WHR) concept developed by Warehouse Corporation, Govt. of Maharashtra are as under –

The Warehousing Development and Regulatory Authority (WDRA) was setup by the Government of India on 26.10.2010 to ensure implementation of the provisions of the Warehousing (Development & Regulation) Act, 2007. The main objective of WDRA is to implement Negotiable Warehouse Receipt (NWR) System in the country, which would help farmers to store their produce in scientific storage godowns near by their farms and to seek loan from banks against their NWR. The main functions of the Authority are to make provisions for the development and regulation of warehouses which interalia includes negotiability of warehouse receipts, registration of warehouses, promotion of scientific warehousing of goods, improving fiduciary trust of depositors and banks, enhancing liquidity in rural areas and promoting efficient supply chain.

The Government announced a Transformation Plan for WDRA to streamline its activities and introduce IT based platform for registration and monitoring of warehouses. Under the plan, WDRA has setup a portal for online registration of warehouses. It has also setup two Repositories, namely, M/s National Electronic Repository Limited (NERL) and CDSL Commodity Repository Limited (CCRL) for creation and management of electronic Negotiable Warehouse Receipts (e-NWRs). The repositories have provided access to all stakeholders including warehouses, repository-participants, commodity exchanges and banks. Both the repositories and the portal have started functioning w.e.f. 26.09.2017. In the transformed system, the process of warehouse registration with WDRA and pledge financing against the deposited goods have been made simpler, safer and more transparent.

All registered warehouses are mandated to issue only e-NWRs w.e.f 1stAugust 2019. The Recognized Stock Exchanges like National Commodity and Derivatives Exchange (NCDEX), Multi Commodity Exchange (MCX), Bombay Stock Exchange (BSE), National Multi Commodity Exchange (NMCE/ICEX) are using e-NWRs for settlement of derivative contracts. The e-NWR has been integrated with electronic National Agriculture Market (e-NAM) platform by providing interface between e-NAM and repositories.

Maharashtra State Warehousing Corporation (MSWC) has **205 Centres** across the State having **18.59 lakh MT storage capacity (as on 15/10/2023)**. Primarily, agricultural produce is stored in godowns across the State by the farmers, traders and Govt agencies. In order to encourage the farmers to store their produce in warehouses of State Govt. and thereby avoiding the distress sale, pledge loan is given by various FIs to such farmers who have stored their agricultural produce in godowns. To make the disbursement of pledge loans more effective and transparent, recently, MSWC in tie up with Maharashtra State Coop Bank (MSC Bank) and Bank of Maharashtra has rolled out pledge loan finance to the farmers against their stored agricultural produce in **warehouses of State Govt. through Block Chain.**

Under the **Block Chain Platform, Electronic Warehouse Receipt (E-WHR)** is generated for the produce stored in godowns, and if the farmers is desirous of availing pledge loan against it, the E-WHR is digitally sent across to MSC Bank which provides a lien on it and disburses the pledge loan to the farmers immediately. Under the system, the **data of the farmer and WHR is encrypted which cannot be altered.**

Further, since no physical WHR is generated, it reduces the possibility of availing of pledge loan from multiple FIs.

MSC Bank & BOM have onboarded into online platform of MSWC to finance pledge loans under NWRs. Whereas, CBI & BOI have made MoU with Central Warehouse Corporation and CDSL, respectively. Also, HDFC Bank is in process of entering into MoU with MSWC.

Further SLBC is in receipt of communication from WDRA and NABARD for encouragement of credit assistance against e-NWR by the member Banks and signing of the MoU by Member Banks with the WDRA. Accordingly, we request Member Banks to extend the credit finance against e-NWR.
Promotion of e-Kisan Upaj Nidhi (e-KUN)

SLBC is in receipt of communication from WDRA stating, inclusion of agenda for SLBC meetings for fruitful discussion on the subject.

The e-KUN was launched on 04-03-2024 for farmers to use. The e-KUN is onboarded on Jansamarth portal. It is envisaged to provide a hassle free loan application journey to the farmers by reducing Turn Around Time required for making application to the bank. Further, farmers can get offers from various banks onboarded on the portal, which can help farmers to have multiple choices at a single source.

The brief details are as under,

Digital Gateway: An Online platform to facilitate the farmers with stocks in WDRA registered warehouses to obtain post-harvest loans from Banks. The Gateway will boost post-harvest pledge financing for farmers. This will provide them sufficient liquidity and help them defer sale of their harvested produce to a more opportunate time when it could fetch better prices. Thus, distress sale can be reduced.

A. Objective: To create awareness on eNWR pledge finance, Credit Guarantee Scheme – eNWR Pledge Finance (CGS-NPF) and onboarding e-Kisan Upaj Nidhi (eKUN).

B. Brief Note:

1. Introduction to e-Kisan Upaj Nidhi (e-KUN):

e-Kisan Upaj Nidhi (eKUN), is a joint endeavour of Department of Food and Public Distribution, WDRA, Department of Financial Services and NABARD. eKUN provides the farmers, an online platform to obtain post-harvest loans from banks by pledging their electronic Negotiable Warehouse Receipts (e-NWRs) for the stocks kept in WDRA registered warehouses. This gateway is aimed at providing pledge finance at ease to farmers against their stocks.

2. Salient features of CGS-NPF Scheme:

Government of India has launched the Credit Guarantee Scheme for eNWR based Pledge Financing (CGS-NPF) on 16 December 2024, providing a ₹1,000.00 crore corpus to support post-harvest financing for farmers to minimize distress selling by farmers. The banks may make use of the credit guarantee scheme of Government of India by registering as an

Eligible Lending Institution (ELI) with National Credit Guarantee Trustee Company Ltd. (NCGTC), Ministry of Finance, Gol.

- a) Loan Coverage: Up to ₹ 75 Lakh for agricultural purposes and up to ₹ 200 Lakh for non-agricultural purposes.
- b) Eligible Institution: Scheduled Banks and Cooperative Banks
- c) Eligible Borrowers: Small and Marginal Farmers (SMF), Women, SC/ST and PwD farmers, other farmers, MSMEs, traders, FPOs and farmers' cooperative
- d) Risks Covered: Credit Risks & Warehouseman Risk
- e) Guarantee Fee: 0.4% per annum for farmers and 1% per annum for non-farmers.
- f) Guarantee Coverage:

Sr. No.	Type of Borrower	Guarantee Coverage
1	Loans upto ₹ 3 lakh (for SMF, Women, SC/ST, PwD Farmers)	85%
2	Loans between ₹ 3 lakh to ₹ 75 lakh (for SMF, Women, SC/ST, PwD Farmers)	80%
3	Other borrowers	75%

3. Advantages of e-Kisan Upaj Nidhi:

- a) Create an improved fiduciary trust & secure environment for both pledgor and pledgee with seamless integration with Repository and Bank/FI.
- b) Help depositor to take informed decision.
- c) Reduce the pledge processing time.
- d) Seamless, eNWR based pledge financing by nearest bank branches to benefit farmers.
- e) Enhance liquidity in rural areas and promoting efficient supply chain.
- f) Easy monitoring of collaterals, i.e. eNWR.
- g) Provide leads to Banks/FIs to increase number of eNWR pledge finance.
- h) Empower the Depositor to perform the entire pledge process directly, without RP also.

4. Implementation Strategy / Action Points for Banks and FIs:

- a) Conduct of sessions / camps or use of BLBCs, DLCCs or other suitable fora by banks/FIs to create awareness for eNWR Pledge Finance, Credit Guarantee Scheme for eNWR Pledge Finance (CGS-NPF) and Onboarding e-Kisan Upaj Nidhi (eKUN).
- b) To develop suitable pledge financing products in tune with introduction of CGS-NPF and making use of this scheme by registering as an Eligible Lending Institution (ELI) with National Credit Guarantee Trustee Company Ltd. (NCGTC), Ministry of Finance, Gol.

5. Expected Outcomes:

- a) Enhanced awareness and understanding of e-KUN among stakeholders.
- b) Clear action plan for the platform's implementation.
- c) Improved financial support and market access for farmers.

We hereby request all Banks to extend finance under, against e-NWRs regulated by WDRA.

3.h) Need for Credit to revitalize handloom and handicraft industry

Reserve Bank of India vide its communication dated 11.11.2021 advised SLBC to include subject matter for discussion during Qtrly SLBC Meetings.

Data regarding Handloom sector is called from Dept of Textile, Nagpur division and reply from Dept is awaited.

3.i) Financing under Credit Guarantee Scheme of NABARD:

Credit Guarantee Schemes: Animal Husbandry Infrastructure Development Fund and Gol Scheme for Farmer Producer Organisation:

providing access to financial services is a universal strategy adopted to usher in inclusive development. NABARD has been assiduously working towards achieving this goal by constantly innovating and designing new products to meet the ever-changing socio-economic dynamics of our agriculture and rural sector.

The NABSAnrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD, has been established to manage the Credit Guarantee Scheme of Gol. Two of such schemes are: Credit Guarantee Scheme for Farmers Producer Organization (FPO) under the Central Sector Scheme for Formation and Promotion of 10,000 FPOs and Credit Guarantee Scheme for Animal Husbandry and Dairying under the Animal Husbandry Infrastructure Development Fund (AHIDF) of Gol. These schemes intend to encourage the Lending Institutions to extend credit to the FPOs and borrowers of Animal Husbandry and Dairying Infrastructure activities and also by providing Credit Guarantee coverage.

The NABSAnrakshan has on-boarded Member Lending Institutions (MLI) and has issued Credit Guarantees. It is felt that enough publicity of schemes amongst bankers and other lending institutions will enhance the credit flow to agriculture and allied sectors. The salient features of the two schemes are.

Introduction

a) The need to support agriculture and allied sectors and ensuring availability of finance for them remains a priority for the economy for taking the rural India forward. Restrictive access to formal finance effects the farmer's income. Various factors, especially, information asymmetry between the bank (lender) and the farmer affects the access to credit. This lack of information pushes the bank to attribute high default risk to the borrower resulting in a partial or negative response to the borrower's credit demand.

b) Credit Guarantee Scheme (CGS) addresses such issue and protects a part of the requested loan with a guarantee. CGS is likely to promote the flow of credit to the agriculture and rural sector by banks whose loans are to be guaranteed. Credit Guarantees are the "Access to Finance" mechanisms provided as a risk sharing instrument for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders.

Benefit of Credit Guarantee Scheme (CGS)

CGS is expected to offer the following benefits to the:

(i) Common benefit to Lending Institutions

Through quality portfolio (new “risk mitigation tool” & lower defaults)

- New business opportunities (specific structured products designed for local needs of the industry) Reduced transaction costs.
- Saving on capital provision
- Financial inclusion tool helping them to reach out to customers otherwise excluded.

(ii) Common benefit to Customers

- Better access to credit
- Lower collateral requirements
- Improved leverage on their equity

NABARD Initiative: NABSanrakshan Trustee Private Limited

NABARD with the objective of addressing the need of the agriculture and rural sector, established a wholly owned subsidiary NABSanrakshan Trustee Private Limited. The Credit Guarantee mechanism under the management of NABSanrakshan, aims to facilitate credit flow to agriculture and rural sector through mitigation of the risk of default for lending institutions.

A two-tier architecture has been set up, with NABSanrakshan at one tier and multiple Credit Guarantee funds under its trusteeship, each housed in separate Trusts at second tier. NABSanrakshan manages various schemes of the Trusts, which provide Credit Guarantee to the lending institutions including Banks against a fee. The Schemes are being envisaged in a way so that all Banks can be covered under Credit Guarantee mechanism.

Credit Guarantee Schemes

Following two CGS have been announced by Gol and the implemented by NABSanrakshan:

Credit Guarantee Scheme for Animal Husbandry and Dairying

As a part of Animal Husbandry Infrastructure Development Fund (AHIDF) announced by Gol, a Credit Guarantee Fund Trust for Animal Husbandry and Dairying (CGFTAHD) of Rs. 750 cr. has been established under the Trusteeship of NABSanrakshan for providing Credit Guarantees to Scheduled Banks assisted under AHIDF.

The eligible borrowers under AHIDF are individual entrepreneurs, private companies, Farmer Producer Organisations (FPOs), Micro, Small and Medium Enterprises (MSMEs), Section 8 companies.

The eligible activities are (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure (iii) Animal Feed Plant (iv) Establishment of IVF Centre

(v) Sex Sorted Semen and (vi) Breed Multiplication Farm. Procurement of land, working capital, old machineries and vehicle for personal use are not covered under AHIDF.

The credit guarantee will be extended to loans given under AHIDF only which are viable and are covered under MSME defined ceilings. The guaranteed coverage would be 25% of the credit facility available to the borrower.

Credit Guarantee Scheme for Farmer Producer Organisations

Recognizing the importance of FPOs in the agricultural landscape, Ministry of Agriculture and Farmer's Welfare, Government of India has launched a dedicated central sector scheme "Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)" to address the challenges faced by FPOs. The modalities of the Trust formation and the Scheme design is under formulation.

The credit guarantee cover per FPO will be limited to the project loan of Rs. 2 crore. The RRB may be eligible to seek Credit Guarantee Cover for a credit facility sanctioned in respect of a single FPO borrower for a maximum of 2 times over a period of 5 years. The likely Annual Credit Guarantee Fee will be maximum up to:

- (i) 0.75% of the credit facility up to Rs. 1.00 crore project loan and
- (ii) 0.85% of credit facility above Rs. 1.00 crore and up to Rs. 2.00 crore project loan sanctioned by the Banks.

The guarantee coverage under this scheme will be:

- (i) For Credit facility up to Rs. 1 crore, credit guarantee cover will be 85% of sanctioned credit facility with ceiling of Rs.85 lakh and
- (ii) For Credit facility up to Rs. 2 crore, credit guarantee cover will be 75% of sanctioned credit facility with ceiling of Rs. Rs. 1.50 crore.

5. Implementation of the CGS

An online Credit Guarantee portal is being designed by NABSanrakshan to run these schemes. The portal is expected to have the following features for providing credit guarantee services to the Banks:

- Guarantee Application Acceptance
- Guarantee Approval
- Credit Guarantee Fee Payment
- Guarantee Renewal
- Guarantee Claim Application Acceptance
- Claim Settlement

To avail the CGS, the Banks may become a Member Lending Institution of the envisaged Credit Guarantee Portal. The Banks may extend loans under the AHIDF and FPO scheme for getting Credit Guarantee coverage under the respective GoI schemes.

Accordingly, all Member Banks are requested to get acquainted with these guaranteed schemes and advise field functionaries accordingly.

Further, SLBC is in receipt of communication from NABARD stating that, a National level workshop on FPO financing was organized under the Chairmanship of the Secretary, Department of Agriculture & Farmers Welfare (DA&FW), Government of India on 15th May 2024 at New Delhi to discuss the innovations and risks in financing FPOs, rating and appraisal of the FPOs and to come up with policy recommendations for mainstreaming FPO financing among the Banks and other Financial Institutions.

One of the recommendations of the workshop was that there is a need to undertake necessary measures to sensitize bankers across the States/ UTs and to streamline the loan approval and disbursement processes for FPOs to expedite access to credit and other financial services, and therefore, suitable nodal officers be designated at District Consultative Committee and SLBC levels for facilitating FPO financing.

Accordingly, NABARD requested, the subject of FPO-Bank linkage may be included in the agenda of SLBC meetings. Also at the district level, the respective Lead District Manager (LDM) may be designated as the nodal officer for facilitating and monitoring the progress regarding FPO financing, for which we have advised LDMs in the State to take suitable steps.

The Credit guarantee is available to banks from the Credit Guarantee Fund Trust for FPOs by NABsanrakshan, with the Guarantee Cover of 85%, if sanctioned amount up to ₹1 cr, max ₹ 85 lakh and the Guarantee Cover of 75%, if sanctioned amount beyond ₹ 1 cr, max ₹1.5 cr. The bankers may be impressed upon to extend loans to the credit worthy FPOs for which such credit guarantee is available.

During CFY Member Banks in the State have sanctioned **255 A/Cs** amounting **Rs.224.92 Cr.**

The details are as under,

Bankwise Financing under FPOs upto 31st of Dec.2025													
(Nos. in actual and Amt. Rs. In Cr.)													
SN	Name of the Bank	Sanctioned (01-04 to 31-12-2025)				Disbursed (01-04 to 31-12-2025)				Outstanding as on 31/12/2025			
		WC		TL		WC		TL		WC		TL	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
1	Bank of Baroda	1	1	8	18	1	1	0	0	20	21	45	16
2	Bank of India	3	0	1	0	3	0	0	0	15	6	9	4
3	Bank of Maharashtra	44	73	53	51	44	68	53	20	62	68	303	143
4	Canara Bank	0	0	6	5	0	0	0	0	0	0	0	0
5	Central Bank of India	0	0	3	3	0	0	2	0	0	0	2	0
6	Indian Overseas Bank	0	0	1	1	0	0	0	0	0	0	1	1
7	State Bank of India	12	8	40	35	12	8	40	35	12	8	40	35
8	Union Bank of India	3	2	2	2	3	1	2	1	1	0	4	2
9	Axis Bank	65	21	1	1	65	21	1	1	62	17	1	1
10	HDFC Bank	3	2	1	0	3	2	1	0	16	8	20	8
11	ICICI Bank	0	0	1	2	0	0	1	2	0	0	1	2
12	IDFC First Bank	0	0	0	0	0	0	0	0	6	1	0	0
13	MGB	5	1	2	0	5	1	2	0	11	3	11	2
	Total	136	107	119	118	136	102	102	60	205	133	437	214

Annexure 3.1

BANKWISE/SECTORWISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ ANNUAL CREDIT TARGETS (2022-23) - As on 31.12.2025

SN	Bank Name	TOTAL AGRICULTURE						TOTAL MSMEs						OTHER PRIORITY						TOTAL PRIORITY						NON-PRIORITY						TOTAL PRIORITY-NON-PRIORITY																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
		TGT		% ACH		TGT		% ACH		TGT		% ACH		TGT		% ACH		TGT		% ACH		TGT		% ACH		TGT		% ACH		TGT		% ACH																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
1	BANK OF BARODA	5.80	11323	2.40	7771	76	13422	0.51	21589	0.15	1375	46	8.08	44901	3.01	30734	87	32.86	31872	1.27	174804	56	40.64	38572	4.28	205338	57	32.86	24910	5.45	144426	88	23.13	197116	1.16	98051	5.45	144426																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
2	BANK OF INDIA	6.78	12501	3.35	9559	76	12501	0.79	34357	0.15	1459	55	9.76	51884	4.28	45375	87	23.13	197116	1.16	98051	56	16.89	125327	6.82	63348	51	28.30	162846	17.09	94133	85	23.13	197116	1.16	98051	56	16.89	125327	6.82	63348																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
3	BANK OF MAHARASHTRA	8.20	13422	5.95	11653	87	13422	2.32	16496	0.11	2636	86	11.41	37619	10.27	30785	82	22.22	184607	1.04	132005	66	26.76	222186	2.23	142324	64	22.22	184607	1.04	132005	66	26.76	222186	2.23	142324	64	22.22	184607	1.04	132005																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
4	CANARA BANK	2.78	5382	0.83	2545	47	5382	0.25	7076	0.36	440	28	4.54	27679	1.19	10078	37	16.24	123244	3.24	44426	36	22.76	148851	7.70	65088	44	16.24	123244	3.24	44426	36	22.76	148851	7.70	65088	44	16.24	123244	3.24	44426																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
5	CENTRAL BANK OF INDIA	4.89	7319	3.87	6791	83	7319	0.38	12223	0.36	1852	20	6.52	23386	4.46	20612	88	16.24	123244	3.24	44426	36	22.76	148851	7.70	65088	44	16.24	123244	3.24	44426	36	22.76	148851	7.70	65088	44	16.24	123244	3.24	44426																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
6	INDIAN BANK	0.77	2170	0.14	665	31	2170	0.09	4254	0.14	1206	0.02	202	17	1.51	13226	0.25	5122	39	11.63	89657	0.33	104168	116	13.14	103183	0.59	109290	106	0.77	2170	0.14	665	31	2170	0.09	4254	0.14	1206	0.02	202	17	1.51	13226	0.25	5122																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
7	INDIAN OVERSEAS BANK	1.05	4305	2.10	8648	201	4305	0.34	9554	126	0.14	983	0.04	1134	114	1.57	12887	2.47	19338	150	6.55	56840	0.81	12944	23	8.12	69527	3.28	32280	46	1.05	4305	2.10	8648	201	4305	0.34	9554	126	0.14	983	0.04	1134	114	1.57	12887	2.47	19338	150	6.55	56840	0.81	12944	23	8.12	69527	3.28	32280	46	1.05	4305																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
8	PUNJAB AND SIND BANK	0.03	279	0.00	808	290	279	0.01	1783	0.01	513	34	0.03	258	0.01	87	34	0.12	2320	0.02	1508	65	2.94	22407	0.04	18105	81	3.06	24727	0.06	19813	79	0.03	279	0.00	808	290	279	0.01	1783	0.01	513	34	0.03	258	0.01	87	34	0.12	2320	0.02	1508	65	2.94	22407	0.04	18105	81	3.06	24727	0.06	19813	79	0.03	279																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
9	PUNJAB NATIONAL BANK	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677	31	2.35	28886	0.46	14769	49	16.34	132011	0.38	321713	244	18.69	161897	0.88	336422	208	1.19	3560	0.22	3852	108	3560	0.32	24165	0.20	10181	82	0.24	2161	0.07	677

Annexure 3.2

DISTRICTWISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ ANNUAL CREDIT TARGETS (2025-26) - As on 31.12.2025

SN	District	TOTAL AGRICULTURE					TOTAL MSMEs					OTHER PRIORITY					TOTAL PRIORITY SECTOR					TOTAL NON-PRIORITY SECTOR					PRIORITY SECTOR + NON PRIORITY				
		TGT		ACH		%	TGT		ACH		%	TGT		ACH		%	TGT		ACH		%	TGT		ACH		%	TGT		ACH		%
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
1	AHMEDNAGAR	10.96	12027	5.17	9087	76	1.24	5500	0.43	5307	96	0.25	700	0.28	664	95	12.45	19227	6.29	15058	83	19.26	16900	2.04	13185	78	31.71	35027	8.33	28243	81
2	AKOLA	2.27	3220	1.19	2802	88	0.46	2800	0.19	2498	100	0.17	400	0.15	374	93	2.94	6100	1.53	5874	93	0.89	2800	0.65	2286	77	3.83	9000	2.18	7910	88
3	AMRAVATI	3.89	3950	1.80	3711	94	0.65	3700	0.35	3660	100	0.31	500	0.29	558	112	4.85	8150	2.43	7929	97	1.42	4100	1.16	3809	93	6.27	12250	3.59	11738	96
4	BED	2.05	3210	1.61	2452	76	1.05	2150	0.13	1726	80	0.40	300	0.10	274	91	4.09	5680	1.84	4452	79	0.92	2200	0.56	1981	90	5.01	7860	2.40	6433	92
5	BHANDARA	1.73	1512	1.14	1235	82	0.46	770	0.13	825	107	0.15	200	0.10	181	91	2.34	2482	1.37	2241	90	0.26	900	0.26	871	97	2.60	3382	1.62	3112	92
6	BULDHANA	3.27	3700	1.46	2877	78	0.57	1900	0.19	1942	102	0.14	300	0.13	273	91	3.89	5900	1.79	5093	86	1.32	4200	0.56	3694	88	5.31	10100	2.35	8787	87
7	CHANDRAPUR	1.98	2450	1.19	2382	97	0.79	2100	0.22	2288	109	0.28	450	0.25	512	114	3.05	5000	1.66	5182	104	0.83	3300	0.66	2728	83	3.98	8300	2.33	7910	95
8	CHHATRAPATI SAMBH	3.98	5600	2.14	4686	84	1.82	9700	0.49	9929	102	0.43	1400	0.38	1124	80	6.22	16700	3.01	15739	94	1.06	16800	1.85	14889	89	7.28	33500	4.85	30628	91
9	DHARASHIV	2.12	3065	1.30	1966	64	0.18	1000	0.11	1058	106	0.07	200	0.07	164	82	2.36	4265	1.48	3188	76	0.48	1500	0.38	1262	84	2.85	5765	1.86	4450	77
10	DHULE	3.30	2700	0.97	2010	74	0.74	1980	0.14	1927	98	0.27	400	0.14	309	77	4.30	5980	1.26	4245	84	0.45	2500	0.52	2172	87	4.75	7560	1.78	6417	85
11	GADCHIROLI	0.69	700	0.39	494	71	0.22	390	0.08	373	96	0.21	200	0.16	168	84	1.12	1290	0.63	1035	80	0.50	1600	0.16	951	59	1.63	2890	0.79	1986	69
12	GONDIA	1.73	2055	0.77	1440	70	0.67	1500	0.12	1747	116	0.25	200	0.10	179	89	2.64	3755	0.99	3366	90	0.50	1200	0.27	967	81	3.14	4955	1.26	4333	87
13	HINGOLI	2.31	2100	0.80	958	46	0.16	650	0.07	533	82	0.21	200	0.04	113	57	2.87	2650	0.92	1604	54	0.14	1200	0.16	1054	88	2.81	4150	1.08	2659	84
14	JALGAON	4.82	8500	2.20	6386	75	1.60	4500	0.33	4286	95	0.51	900	0.38	798	89	6.83	13900	2.90	11470	83	0.57	5000	1.25	4462	89	7.50	18900	4.16	15932	84
15	JALNA	1.89	2770	1.21	1877	68	0.10	1900	0.16	2067	109	0.09	200	0.10	205	103	2.09	4870	1.47	4149	85	0.29	2900	0.42	2356	81	2.38	7770	1.90	6505	84
16	KOLHAPUR	4.77	7300	3.33	5762	79	1.99	12500	0.52	11511	92	0.30	900	0.30	695	77	7.06	20700	4.14	17869	87	1.66	21500	2.50	17464	81	8.72	42200	6.64	35433	84
17	LATUR	4.23	5250	2.83	5041	96	0.98	3250	0.24	3373	104	0.26	700	0.18	382	55	5.47	9200	3.25	8795	96	0.63	4100	0.70	3695	90	6.10	13300	3.95	12490	94
18	MUMBAI	0.99	28169	1.98	18768	67	6.23	191500	2.83	189317	99	1.84	22000	0.62	14235	65	9.16	241699	5.43	223230	92	336.21	2540000	136.50	2660524	105	345.37	2781669	141.93	2882844	104
19	MUMBAI SUBURBAN	1.00	12327	1.97	9770	79	0.84	110225	0.94	98529	89	0.40	11448	0.39	3988	35	2.24	139999	3.29	112286	84	42.35	512037	16.50	412630	81	44.59	646036	19.79	524916	81
20	NAGPUR	3.95	8300	1.64	6552	79	2.47	22000	0.92	23977	109	0.87	2000	0.58	1834	92	7.29	32300	3.14	32363	100	5.92	31000	3.90	29584	95	13.21	63300	7.05	61947	98
21	NANDED	4.26	4533	1.74	3122	69	0.49	2500	0.22	2411	96	0.37	500	0.14	347	69	5.12	7533	2.10	5890	78	0.45	4000	0.74	3908	90	5.57	11533	2.84	9488	82
22	NANDURBAR	0.96	1507	0.46	1081	72	0.42	600	0.05	615	103	0.17	150	0.05	123	82	1.55	2257	0.56	1820	81	0.43	1200	0.19	890	73	1.99	3457	0.76	2700	78
23	NASHIK	6.48	10403	2.71	8138	78	1.53	17200	0.64	16152	94	1.60	3000	0.54	2522	84	9.81	30603	3.90	26812	88	3.03	22000	3.65	18375	84	12.64	52603	7.55	45188	86
24	PALGHAR	0.85	1097	0.17	728	66	0.81	4700	0.20	4396	94	0.85	1650	0.17	1277	77	2.21	7447	0.55	6400	86	0.75	8000	1.88	7086	88	2.86	15447	2.43	13466	87
25	PARBHANI	2.87	3510	1.23	2016	57	0.39	1650	0.13	1218	74	0.47	200	0.06	170	85	3.72	5390	1.41	3404	63	0.11	2400	0.37	2333	97	3.83	7760	1.78	5736	74
26	PUNE	10.31	18600	5.20	16863	89	2.97	65200	1.83	71207	109	1.27	8200	1.47	8581	105	14.55	92200	8.50	96471	105	19.75	270000	17.77	237450	88	34.30	362200	26.27	333922	92
27	RAIGAD	1.85	2225	0.70	1751	79	0.93	5700	0.30	6153	108	0.92	2200	0.27	2127	97	3.69	10125	1.27	10031	99	2.46	51000	2.33	23943	47	6.15	61125	3.60	33975	65
28	RATNAGIRI	1.79	2420	0.66	1839	76	1.44	1850	0.18	1895	102	0.85	900	0.56	853	95	4.08	5170	1.39	4586	89	0.48	2500	0.51	2295	88	4.57	7670	1.91	6791	89
29	SANGLI	3.87	6800	2.47	5409	82	1.88	4900	0.29	4940	101	0.37	600	0.18	460	77	5.83	12100	2.94	10808	89	3.17	12000	1.77	9924	83	9.10	24100	4.71	20732	86
30	SATARA	3.62	6300	3.86	5293	84	0.59	3300	0.31	3219	98	0.85	4300	0.32	3889	86	5.07	13900	4.49	12191	88	0.77	6000	1.74	5208	87	5.84	19900	6.23	17399	87
31	SINDHUDURG	1.03	1250	0.65	1213	97	1.28	4800	0.16	950	85	0.16	300	0.08	231	77	1.54	2550	0.89	2294	90	1.15	3000	0.50	2489	83	2.69	5550	1.39	4783	86
32	SOLAPUR	7.28	9800	3.24	7439	76	0.35	4000	0.54	4755	99	0.89	700	0.33	573	82	9.45	15300	4.12	12767	83	0.42	7100	2.09	6723	95	9.87	22400	6.20	19490	87
33	THANE	1.75	4300	0.26	3606	84	2.28	35000	0.90	35409	101	1.57	5500	0.86	4621	84	5.61	44800	2.02	43637	97	1.21	10000	26.57	92689	93	6.82	144800	28.59	138335	94
34	WARDHA	1.98	2600	1.52	2644	102	0.65	1900	0.18	1695	89	0.18	200	0.13	248	124	2.81	4700	1.83	4587	96	0.66	1600	0.44	1314	82	3.47	6300	2.27	5901	94
35	WASHIM	1.80	2546	1.09	1798	71	0.34	950	0.08	791	83	0.19	250	0.10	191	77	2.33	3748	1.27	2781	74	0.22	1000	0.26	799	90	2.56	4746	1.53	3679	76
36	YAVATMAL	3.45	3950	1.31	3085	78	0.41	1800	0.20	1850	103	0.38	450	0.21	357	82	4.23	6200	1.72	5302	86	1.03	3100	0.83	2731	88	5.26	9000	2.55	8032	86
GRAND TOTAL		116.87	200726	62.78	156091	78	39.78	532745	14.81	524428	98	18.33	72697	10.22	53409	<															

Annexure 3.3

SN	Name of Bank	BANK WISE TOTAL ACP Outstanding FY 2025-26 AS ON 31.12.2025														No. in Actual and Amount in Rs.Crore		
		Total Agriculture (PS)		Total MSMEs (PS)		Total Other Priority		Total Priority Sector		Total Non Priority Sector		Grand Total (Pri. + NP Sector)		A/c	Amt	A/c	Amt	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt					
1	BANK OF BARODA	422232	11086	132199	25845	53970	4830	608401	41761	398053	261825	1006454	303585					
2	BANK OF INDIA	770326	17234	282514	31443	90164	9349	1143004	58026	302457	165832	1445461	223859					
3	BANK OF MAHARASHTRA	719318	30793	130497	30555	105726	11287	955541	72634	398541	77606	1354082	150240					
4	CANARA BANK	195289	5575	93115	21224	45432	4643	333836	31442	174009	157292	507845	188734					
5	CENTRAL BANK OF INDIA	471921	8282	124156	18718	90677	9330	686754	36330	321915	82268	1008669	118598					
6	INDIAN BANK	54922	1286	29950	6343	11205	1449	96077	9078	86157	74579	182234	83656					
7	INDIAN OVERSEAS BANK	220533	3835	28827	8161	9029	1523	258389	13519	109226	23753	367615	37272					
8	PUNJAB AND SIND BANK	455	877	3063	671	1821	185	5339	1733	5504	21036	10843	22769					
9	PUNJAB NATIONAL BANK	70613	13398	136339	23880	45440	4537	252392	41816	185515	306424	437907	348240					
10	STATE BANK OF INDIA	1681811	31619	268464	53250	567434	67954	2517709	152823	2459275	726000	4976984	878823					
11	UCO BANK	42645	1019	23654	5693	40383	8250	106682	14961	27079	34042	133761	49003					
12	UNION BANK OF INDIA	280782	9420	140269	25733	68521	5835	489572	40988	329610	273319	819182	314307					
13	AXIS BANK	257152	12668	86244	49115	107206	15043	450602	76825	2140663	227736	2591265	304561					
14	BANDHAN BANK	55363	484	93766	1253	100634	4059	249763	5796	180827	14720	430590	20516					
15	CSB BANK LIMITED	24444	977	455	510	1078	11	25977	1498	22841	4173	48818	5672					
16	DCB BANK	57441	856	6378	1961	107363	2407	171182	5224	141159	8100	312341	13324					
17	DHANLAXMI BANK	11	4	250	205	682	97	943	306	8618	914	9561	1219					
18	FEDERAL BANK	32598	1729	9255	4575	4080	380	45933	6685	89072	44131	135005	50816					
19	HDFC BANK	462966	36616	264944	99267	417028	61208	1144938	197091	7249373	481825	8394311	678916					
20	ICICI BANK	210706	17052	117666	59172	96935	13593	425307	89817	2504251	246499	2929558	336316					
21	IDBI BANK	114001	3287	31492	8673	27886	10784	218379	22743	225358	59559	443737	82302					
22	IDFC FIRST BANK	609467	4168	49390	8062	26790	2232	685647	14461	6767668	79052	7453315	93513					
23	INDUSIND BANK	1271473	4177	186267	10643	5382	304	1463122	15125	494608	33171	1957730	48296					
24	KARNATAKA BANK	1563	448	2279	1316	2562	395	6404	2159	11419	7539	17823	9698					
25	KARUR VYSA BANK	160	17	860	767	945	142	1965	927	4773	4371	6738	5298					
26	KOTAK MAHINDRA BANK	257791	6914	53052	32495	6725	556	317568	39965	4388266	101628	4705834	141593					
27	RBL BANK	32210	6943	2756	8253	27813	4964	62779	20159	3551635	35633	3614414	55793					
28	SOUTH INDIAN BANK	54844	1509	776	491	461	156	56081	2156	17519	15541	73600	17697					
29	YES BANK	91411	3291	37925	15922	17528	2437	146864	21650	673171	29457	820035	51107					
30	AU SMALL FIN. BANK	230320	2425	82988	6807	12418	879	325726	10111	136209	9831	461935	19942					
31	EQUITAS SMALL FIN. BANK	84943	542	31938	2009	83006	829	199887	3381	72262	3323	272149	6704					
32	ESAF SMALL FIN. BANK	135606	669	62985	283	134446	640	333037	1592	7216	354	340253	1946					
33	JANA SMALL FIN. BANK	35384	367	60117	1075	84824	1754	180325	3196	68925	984	249250	4180					
34	SURYODAY SMALL FIN. BANK	85111	288	139456	1570	75929	187	300496	2046	283165	1791	583661	3836					
35	UJIVAN SMALL FIN. BANK	3681	19	101503	492	179495	2075	284679	2586	36659	1111	321338	3697					
36	UTKARSH SMALL FIN. BANK	96886	233	4107	1040	34854	258	135847	1531	17378	1181	153225	2712					
37	DBS BANK	149888	5434	21209	5356	9319	752	180416	11542	546739	17412	727155	28954					
38	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0					
39	FINO PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0					
40	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0					
41	MAHARASHTRA GRAMIN BANK	815117	8901	80586	2195	132169	3529	1027872	14625	55550	2973	1083422	17598					
42	M.S. COOP/DC BANK	3563182	46055	24219	2945	235788	7001	3823189	56001	663518	39380	4486707	95381					
	GRAND TOTAL	13664566	300499	2945910	57968	3108148	265843	19718624	1144310	35156183	3676362	54874807	4820672					

Annexure 3.4

SN	Name of District	No. in Actual and Amount in Rs. Crore																
		Total Agriculture (PS)			Total MSMEs (PS)			Total Other Priority			Total Priority Sector			Total Non Priority Sector			Grand Total (Pri. + NP Sector)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c
1	AHMEDNAGAR	883427	16270	81622	7500	81379	4096	1043602	27928	16695	492275	16695	1535877	44623				
2	AKOLA	256667	4286	37066	3009	38616	1526	332861	8898	4388	155405	4388	488266	13286				
3	AMRAVATI	338787	6545	53085	4787	64433	2826	457547	14277	8468	255700	8468	713247	22744				
4	BED	548652	6267	29885	2084	36121	1643	612632	10037	4584	153452	4584	766084	14620				
5	BHANDARA	150046	1810	24164	1029	20779	632	196077	3517	1680	61257	1680	257334	5197				
6	BULDHANA	493239	6586	34870	2299	31366	1470	559361	10415	5625	166462	5625	725823	16040				
7	CHANDRAPUR	244925	3729	44579	2869	43725	1441	336099	8080	5001	156082	5001	492181	13081				
8	CHHATRAPATI SAMBHAJINAGAR	699720	10381	101845	13203	113980	7433	914831	31196	22133	584438	22133	1499269	53330				
9	DHARASHIV	239281	4811	19874	1433	18739	779	277383	7046	2872	92650	2872	370033	9918				
10	DHULE	195195	3694	31943	2660	35499	1883	262301	8284	4258	142158	4258	404459	12541				
11	GADCHIROLI	64831	698	14000	501	28966	576	106661	1791	1597	43938	1597	150599	3388				
12	GONDIA	175876	1977	24325	1736	20329	519	220925	4265	2005	68244	2005	289169	6271				
13	HINGOLI	236531	2536	14059	630	12783	556	262559	3742	1655	55375	1655	317934	5397				
14	JALGAON	353795	9309	69424	5241	96847	4439	518439	19135	8901	333820	8901	852259	28035				
15	JALNA	421531	5525	32522	2393	21771	1020	476308	8985	3848	118013	3848	594321	12834				
16	KOLHAPUR	308194	9057	110102	13939	82371	4490	498541	27581	21847	502665	21847	1001206	49428				
17	LATUR	437444	6880	49251	4086	50276	1782	533969	12797	9192	186970	9192	720939	21989				
18	MUMBAI	266906	62653	330443	171672	203329	37020	797022	271719	2297554	9968029	2297554	10765051	2569272				
19	MUMBAI SUBURBAN	705944	8157	283814	102434	154963	17421	1149136	128974	525202	7101613	525202	8250749	654175				
20	NAGPUR	436528	9400	253292	27188	188981	11202	874026	48072	48838	962812	48838	1836838	96911				
21	NANDED	501676	6751	47918	3334	42341	2393	589924	12526	7718	209480	7718	799404	20243				
22	NANDURBAR	97974	2066	10826	673	11927	986	121171	3742	1955	61359	1955	182530	5696				
23	NASHIK	763532	15016	122234	19712	201663	17983	1087293	53089	33099	926680	33099	2013973	86188				
24	PALGHAR	32277	1083	49649	6015	83729	9974	165331	17264	17488	500402	17488	665733	34751				
25	PARBHANI	412241	5101	23725	1446	19230	783	454696	7367	3776	110988	3776	565684	11143				
26	PUNE	950767	32257	337751	93992	494268	54501	177280	183143	356238	4381475	356238	6158755	539382				
27	RAIGAD	117156	2250	70861	8787	110905	13313	297380	24763	44459	558546	44459	855928	69221				
28	RATNAGIRI	91328	2512	38395	3526	82978	2641	213289	8770	3957	109136	3957	322425	12727				
29	SANGLI	368329	8900	62376	6109	53632	2672	482616	17806	13228	337727	13228	820343	31033				
30	SATARA	567421	7978	52151	4581	128484	7196	768973	17511	11662	334874	11662	1103847	29173				
31	SINDHUDURG	81277	1567	31500	1353	20164	1076	132893	4035	3892	106570	3892	239463	7927				
32	SOLAPUR	825720	14684	128405	7198	100551	3642	1047684	25613	14379	445078	14379	1492762	39991				
33	THANE	37286	3700	220432	45277	321315	37041	574344	86968	158735	4960174	158735	5534518	245704				
34	WARDHA	771302	5348	45277	2010	26928	927	843249	8350	2629	105462	2629	948711	10978				
35	WASHIM	241026	3048	18223	1049	26918	863	285818	5006	1874	64325	1874	350143	6880				
36	YAVATMAL	347735	7667	46022	2210	52243	1697	446401	11619	4934	342549	4934	788950	16553				
	Total	13664566	300499	2945910	577968	3118529	260444	19718624	1144310	3676362	35156183	3676362	54874807	4820672				

Annexure 3.5

SLBC Maharashtra - Convener : Bank of Maharashtra											
Statement showing Achievement vis-à-vis Targets under the Annual Credit Plan (ACP) for the quarter ended 31.12.2025											
All Inclusive MIS											
Name of the State/Union Territory:- MAHARASHTRA											
No. of accounts in actuals , Amount in thousands											
(A) Public Sector Banks (B) Private Sector Banks (C) Regional Rural Banks (D) Small Finance Banks (E) Rural Cooperative Banks (StCBs and DCCBs)											
Sr. No	Sector	ACP Target (Fixed Annual)		Achievement (Disbursement) upto the end of current quarter		% Achievement (Disbursement)		Amount O/s		Total (A+B+C+D+E)	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
1	Priority Sector										
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	11667189	2007259108	6278133	1560913713	54	78	13664566	3004985214		
1A(i)	Farm Credit	10915809	1394032730	5929800	1047700478	54	75	13292460	2172224430		
1A(ii)	Agriculture Infrastructure	192258	65848156	9429	15075907	5	23	19090	39602318		
1A(iii)	Ancillary Activities	559122	547378222	338904	498137328	61	91	353016	793158466		
	Out of 1A(iii) above, loans upto 50 crore to Start-ups engaged in Agri & Allied services	62765	35441666	18391	8886412	29	25	74783	12460842		
	Out of Agriculture, loans to Small & Marginal Farmers	6904124	990402696.6	3036534	544244383	44	55	6630709	1462418222		
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	3978123	5327449389	1481236	5244277345	37	98	2945910	5779680359		
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	2115954	1648255361	1090754	1642989917	52	100	2529775	2680327060		
1B(ii)	Small Enterprises (Manufacturing + Service)	497472	1724933635	187556	1696749760	38	98	234181	1734759651		
1B(iii)	Medium Enterprises (Manufacturing + Service)	419993	1353145145	105967	1877848880	25	139	64910	1327062487		
1B(iv)	Other finance to MSMEs (As indicated in Master Direction on PSL)	944704	601115247	96959	26688788	10	4	117044	37531161		
	Out of 1B(iv) above, loans upto 50 crores to Start-ups	127439	66475010	23	1007938	0	2	16	304145		
1C	Export Credit	81989	123959355	1831	30537797	2	25	404	12787479		
1D	Education	262947	31957426	94117	14923995	36	47	206366	89249766		
1E	Housing	275562	396693889	421941	316410856	153	80	1776507	2312174155		
1F	Social Infrastructure	172928	33718120	585	16665194	0	49	5630	53288088		
1G	Renewable Energy	192909	21374557	103031	24879897	53	116	128234	33871116		
1H	Others	846749	119271675	400149	130675386	47	110	991007	157059716		
	Out of 1H above, loans upto 50 crore to Start-ups (other than Agri/ MSME)	18748	13029337	320	1021686	2	8	2899	1428385		
2	Sub total Priority Sector Lending = 1A+1B+1C+1D+1E+1F+1G+1H	17478396	8061683520	8781023	7339284183	50	91	19718624	11443095894		
3	Loans to weaker Sections under PSL	6998762	1611867065	3466899	856892947	50	53	11819300	2070077973		
	Out of 3 above, loans to individual women beneficiaries up to ₹1 lakh	1690732	531251346	691046	50027483	41	9	2803321	115907094		
4	Non-Priority Sector										
4A	Agriculture	70569	81137749	13239	217694704	19	268	22619	111117635		
4B	Education	37560	42385827	18593	29285708	50	69	44399	124862823		
4C	Housing	746349	2047457590	396740	1796551685	53	88	1578504	5647741580		
4D	Personal Loans under Non-Priority Sector	1261331	691821209	1882893	685900643	149	99	5395529	1398934424		
4E	Others	43070894	33843567275	20951368	33253169355	49	98	28115132	29480965667		
5	Sub-total Non-Priority Sector Lending = 4A+4B+4C+4D+4E	45186703	36706369650	23262833	35982602096	51	98	35156183	36763622129		
	Total = 2+5	62665099	44768053170	32043856	43321886278	51	97	54874807	48206718023		

Annexure 3.6

NAME OF BANK	FARM CREDIT										AGRICULTURE INFRASTRUCTURE										ANCILLARY ACTIVITIES										TOTAL AGRICULTURE					
	TARGET			ACH			% ACH				TARGET			ACH			% ACH				TARGET			ACH			% ACH									
	A/C	AMT.	A/C	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.			
1 BANK OF BARODA	516576	7270	233753	5685	78	90	22	33927	3644	5260	2015	55	560140	11323	240140	7771	69																			
2 BANK OF INDIA	618547	8119	311564	6739	81	46	11	9305	426	23454	2774	70	678007	12501	335089	9559	76																			
3 BANK OF MAHARASHTRA	742966	9160	343341	4829	53	31160	793	4656	299	247474	6725	194	819788	13422	595471	11653	87																			
4 CANARA BANK	252669	3413	79445	2138	63	8192	291	89	66	1689	3414	20	277762	5392	82948	2545	47																			
5 CENTRAL BANK OF INDIA	465064	5444	386320	6452	119	7418	243	172	64	16629	1632	17	489111	7319	387226	6791	93																			
6 INDIAN BANK	62490	1022	13948	287	28	1177	109	323	21	12833	1039	182	358	34	76500	14453	665	31																		
7 INDIAN OVERSEAS BANK	98548	1440	208762	7205	500	870	63	853	54	5548	2802	219	1390	50	209834	8648	201																			
8 PUNJAB AND SIND BANK	2000	81	193	747	918	113	24	1	2	7	528	174	49	34	2641	279	290																			
9 PUNJAB NATIONAL BANK	106663	1670	20877	772	46	3863	185	190	77	42	8450	1705	3003	176	118976	3560	108																			
10 STATE BANK OF INDIA	1485597	17502	454158	11235	64	23254	639	27	54	65750	4906	9221	4091	83	1574601	23047	67																			
11 UCO BANK	52060	807	13546	315	39	1426	72	79	35	483	107	55	11	57223	1362	405	30																			
12 UNION BANK OF INDIA	371519	5379	111834	3406	63	11750	432	734	128	30	38060	3660	8532	96	421329	9470	75																			
13 AXIS BANK	331908	4874	72677	932	19	5197	262	64	44	17	42917	3930	1153	3848	98	380022	53																			
14 BANDHAN BANK	22405	399	20266	166	42	701	34	0	0	0	2436	257	2820	89	25542	690	57																			
15 CSB BANK LIMITED	26239	452	13993	655	145	295	10	4	0	3	382	46	576	34	73	26916	136																			
16 DCB BANK	27687	516	15135	384	74	338	31	0	0	0	1010	195	30	7	4	29035	53																			
17 DHANLAXMI BANK	1092	47	5	3	5	33	12	0	0	0	198	84	20	3	1323	143	4																			
18 FEDERAL BANK	121638	1862	23240	1144	61	456	36	18	25	69	2171	330	125	274	83	124265	65																			
19 HDFC BANK	611531	9547	169585	8079	85	34805	799	393	291	36	51434	5578	3415	124	697770	15279	96																			
20 ICICI BANK	481684	7515	174782	5584	74	6419	336	36	15	4	33835	3760	1829	137	521938	1612	92																			
21 IDBI BANK	202179	2611	54980	1487	57	4426	174	210	60	35	8725	831	2217	449	54	215330	55																			
22 IDFC FIRST BANK	165570	4098	71744	1520	37	748	46	0	0	0	968	287	4	7	3	167286	34																			
23 INDUSIND BANK	229300	2919	229485	1532	52	2415	174	3	4	3	11854	1750	82	325	19	243569	38																			
24 KARNATAKA BANK	4228	136	2577	46	34	157	16	0	0	0	1144	198	187	178	90	5529	64																			
25 KARUR VYSA BANK	983	48	260	3	7	61	12	1	0	0	305	85	8	0	1349	145	2																			
26 KOTAK MAHINDRA BANK	149599	2765	87291	2307	83	5011	236	25	28	12	25814	2703	783	2832	105	180424	91																			
27 RBL BANK	33574	516	10619	356	69	377	54	3	2	3	2957	575	34	114	20	36908	41																			
28 SOUTH INDIAN BANK	744	63	38031	1094	1728	49	23	4	4	16	323	164	20624	675	412	1116	710																			
29 YES BANK	67901	1311	30081	567	43	2702	123	7	21	17	13129	1936	1580	3002	155	83732	107																			
30 AU SMALL FIN BANK	79625	977	99644	1176	120	1722	55	5	47	85	4706	349	69	19	5	86053	90																			
31 EQUITAS SMALL FIN BANK	22388	264	27472	212	80	664	16	0	0	0	1471	58	0	0	0	24523	63																			
32 ESAF SMALL FIN BANK	40150	392	26774	628	160	1155	16	0	0	0	3825	153	0	0	0	45130	112																			
33 JANA SMALL FIN BANK	6848	157	12802	284	181	157	27	0	0	0	548	190	0	0	0	7553	76																			
34 SURYODAY SMALL FIN BANK	12851	248	26102	191	77	298	37	46	0	1	1223	263	2148	16	6	14372	38																			
35 UJJIVAN SMALL FIN BANK	43549	1455	1455	15	5	168	7	0	0	0	308	44	0	0	0	44025	4																			
36 UTIKARSH SMALL FIN BANK	29468	264	22515	108	41	691	16	0	0	0	2762	130	0	0	0	32921	26																			
37 DBS BANK	4179	77	34891	1927	2492	13	3	4	9	291	6083	267	254	664	249	10275	749																			
38 AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																			
39 FINO PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																			
40 INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																			
41 MAHARASHTRA GRAMIN BANK	614636	6464	313177	3511	54	5150	83	3	1	0	15556	439	105	6	1	635342	50																			
42 M.S. COOP/DCC BANK	2809154	29284	2172476	21269	73	9885	265	281	24	9	24838	977	1686	472	48	2843897	71																			
GRAND TOTAL	10915809	139403	5923880	104770	75	192258	6585	9429	1508	23	559122	54738	338904	49814	91	11667189	156091																			

Annexure 3.7

DISTRICTWISE AGRICULTURE ACHIEVEMENTS VIZ-A-VIZ ANNUAL CREDIT TARGETS (2025-26) AT THE END OF SEP QUARTER (01.04.2025 To 31.12.2025)																					
	A/Cs in Actual/Amount in Crore																				
	FARM CREDIT					AGRICULTURE INFRASTRUCTURE					ANCILLARY ACTIVITIES					TOTAL AGRICULTURE					
	TARGET	ACH		% ACH	TARGET	ACH		% ACH	TARGET	ACH		% ACH	TARGET	ACH		% ACH					
A/C	AMT.	A/C	AMT.		A/C	AMT.	A/C	AMT.		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.				
1	AHMEDNAGAR	1088174	11153	531399	8110	73	2015	112	801	70	63	5543	763	25082	907	119	1095732	12027	557282	9087	76
2	AKOLA	222214	2121	115590	1730	82	1772	43	147	17	41	3114	1037	3282	1055	102	227100	3200	119019	2802	88
3	AMRAVATI	383019	3182	168485	2713	85	1537	28	294	15	53	4644	740	10942	983	133	382000	3950	179721	3711	94
4	CHHATRAPATI SAME	248498	2938	158685	2008	68	1906	16	52	12	74	14486	256	1848	432	169	264890	3210	160585	2452	76
5	BEED	167663	1261	109955	987	78	881	18	72	8	43	4693	233	3872	241	103	173237	1512	113899	1235	82
6	BHANDARA	321645	3003	140629	2096	70	2269	51	188	17	34	3386	646	5475	764	118	327300	3700	148292	2877	78
7	BULDHANA	186372	1670	113429	1481	89	750	12	83	3	21	11299	768	5843	898	117	198421	2450	119355	2382	97
8	CHANDRAPUR	387961	4241	204514	3335	79	2490	126	406	76	60	7538	1233	8739	1275	103	397989	5600	213659	4686	84
9	DHULE	209108	2845	125114	1728	61	1152	45	88	7	15	1660	175	5176	231	132	211920	3065	130378	1966	64
10	GADCHIROLI	327287	2425	94627	1628	67	692	30	76	19	62	1681	245	2606	363	148	329660	2700	97309	2010	74
11	GONDIA	66232	527	37585	327	62	218	2	10	1	44	3750	171	1878	166	97	69200	700	39473	494	71
12	HINGOLI	138778	1172	73703	783	67	6604	106	55	7	6	27185	776	3586	650	84	172567	2055	77344	1440	70
13	JALGAON	213070	1714	78476	817	48	7768	130	52	5	4	10135	256	1857	136	53	230973	2100	80385	958	46
14	JALNA	470099	6750	213832	4941	73	3866	50	263	29	58	7955	1700	5692	1417	83	481920	8500	219787	6386	75
15	KOLHAPUR	187818	2410	117535	1277	53	280	20	106	21	109	886	341	3699	578	170	188984	2770	121340	1877	68
16	LATUR	446614	5965	307593	4498	75	1185	150	407	42	28	29056	1185	24688	1222	103	476855	7300	332688	5762	79
17	MUMBAI	375032	4202	278821	3501	83	3642	44	139	49	111	44007	1004	6327	1491	148	422681	5250	283287	5041	96
18	MUMBAI SUBURBAN	60438	7001	173489	6259	89	4234	2576	58	178	7	34177	18593	24240	12331	66	98849	28169	197787	18768	67
19	NAGPUR	91604	6853	194520	7304	107	1306	99	65	56	56	6689	5375	2103	2411	45	99579	12327	196688	9770	79
20	NANDED	369361	4076	155796	2754	68	2358	128	503	67	52	23381	4096	8186	3732	91	395100	8300	164485	6552	79
21	NANDURBAR	374830	3634	171229	2428	67	8932	112	141	9	8	42269	787	2616	685	87	426031	4533	173986	3122	69
22	NASHIK	83133	1307	43733	896	69	7522	100	70	15	15	5039	100	1918	171	170	96694	1507	45721	1081	72
23	DHARASHIV	568967	8000	248863	5841	73	65420	580	1058	241	42	13706	1823	23253	2056	113	648093	10403	271174	8138	78
24	PALGHAR	82997	856	14030	581	68	1446	78	164	32	41	1020	164	3270	115	70	85463	1097	17464	728	66
25	PARBHANI	269402	2974	120449	1530	51	2393	50	46	2	4	15004	486	2203	485	100	286799	3510	122698	2016	57
26	PUNE	986446	14476	473447	11032	76	6361	318	1448	269	85	37986	4006	44789	5383	134	1030793	18800	519684	16683	89
27	RAIGAD	179663	1650	62335	1315	80	1662	65	190	12	18	3453	510	7749	425	83	184778	2225	70274	1751	79
28	RATNAGIRI	172670	1824	57455	1316	72	140	27	70	13	47	6531	569	8352	510	90	179341	2420	65877	1839	76
29	SANGLI	379606	5330	231442	3942	74	1150	105	205	42	40	6481	1165	15499	1424	122	387237	6600	247146	5409	82
30	SATARA	342598	5355	351959	3966	74	16457	665	299	19	3	3168	280	34031	1298	463	362223	6300	386289	5283	84
31	SINDDHURG	82572	953	56621	847	89	3257	48	56	4	9	16974	249	7987	362	146	102803	1250	64664	1213	97
32	SOLAPUR	655575	8596	310037	6281	73	7733	100	1134	88	88	66555	1104	13201	1070	97	727863	9800	324372	7439	76
33	THANE	117193	1641	21393	1231	75	10935	347	282	28	8	47154	2312	4511	2347	101	175282	4300	26186	3606	84
34	WARDHA	185836	1760	145183	1526	87	777	14	157	20	140	11337	826	6603	1098	133	197950	2600	151943	2644	102
35	WASHIM	165536	2174	105428	1379	63	1185	20	77	7	37	13411	352	3114	412	117	180132	2546	108619	1798	71
36	YAVATMAL	310798	3366	126419	2384	71	9963	172	167	10	6	23789	412	4687	692	168	344550	3950	131273	3085	78
GRAND TOTAL		10918809	139403	5929800	104770	75	192258	6585	9429	1508	23	559122	54738	338904	49814	91	11667189	200726	6278133	156091	78

Annexure 3.8

Allocation of PSL targets under Dairy, Poultry, Sheep/Goat/Piggery & Fisheries for Banks for F.Y. 2025-26

S.N.	Name of Bank	Dairy						Poultry						SGP						Fisheries						AH-OTHERS						Total						%	
		Target		Ach.		Target		Ach.		Target		Ach.		Target		Ach.		Target		Ach.		Target		Ach.		Target		Ach.		Target		Ach.		WC	TL				
		WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL	WC	TL								
1	Bank of Baroda	36187	35424	4483	37374	7414	2390	31	1402	17188	21723	43	3297	28774	4682	916	1850	6199	7278	68	48159	95762	71497	5541	92082	6	129												
2	Bank of India	59217	35328	15610	1682	9967	2274	1044	1416	25354	19605	0	0	22016	5304	1682	5466	8717	10234	7387	262	125272	72744	25722	8826	21	12												
3	Bank of Maharashtra	47910	57662	1466	20950	8035	3929	6012	2050	19034	29768	410	2858	15737	5672	12400	5879	6977	8190	644	3796	105221	20932	35533	21	34													
4	Canara Bank	15335	25539	1682	2539	3341	1920	170	255	6090	13997	58	88	20011	3827	98	147	3830	4496	0	0	48607	49778	2019	3028	4	6												
5	Central Bank of India	31683	23499	2774	539	7104	1470	1414	201	12380	20466	0	55	15856	3628	156	0	1847	2168	0	0	27093	16336	0	0	0	0												
6	Indian Bank	8067	6537	0	0	1895	513	0	0	2492	5565	0	22	7965	1465	0	0	1314	1542	0	5991	18495	20468	49	7024	0	34												
7	Indian Overseas Bank	5104	10774	0	498	1339	802	49	513	2773	5885	0	22	7965	1465	0	0	1314	1542	0	5991	18495	20468	49	7024	0	34												
8	Punjab & Sind Bank	542	105	300	1450	31	31	0	0	59	79	0	0	2183	23	0	0	18	21	450	0	33812	258	750	1450	26	563												
9	Punjab National Bank	7930	12256	0	0	1904	774	0	0	3185	9232	0	0	17584	2170	0	0	3209	3767	0	0	33812	258	750	1450	26	563												
10	State Bank of India	76367	91576	780	780	11796	6739	4354	10159	27316	60802	71224	16622	34220	10497	2618	3967	13310	15625	1079	2466	163010	185239	80054	33994	49	18												
11	UCO Bank	5871	5607	0	0	1765	865	0	0	2407	4831	0	0	7091	2494	0	0	2130	2500	0	0	19263	16397	0	0	0	0												
12	Union Bank of India	29747	23981	7717	48111	6670	1666	1104	3432	16520	16320	3	244	27329	3310	155	724	5117	6007	1	20	85384	51284	8980	52531	11	102												
13	Axis Bank	21040	28946	18	22	4005	1661	1740	463	8749	18779	0	1434	22951	3025	0	2544	3428	4024	0	0	60172	56336	1758	4464	3	8												
14	Bandhan Bank	5588	2450	0	864	1279	421	0	67	2821	1900	0	0	7569	1310	0	60	441	518	0	0	17700	6599	0	990	0	15												
15	CSB Bank	6752	3737	0	0	2062	98	0	0	3005	1641	0	0	3532	225	0	0	336	395	0	0	15888	6096	0	0	0	0												
16	DCB Bank	6139	1868	0	2330	2367	240	0	30	2718	1293	0	0	6020	520	0	0	683	802	0	207	17927	4722	0	2566	0	54												
17	Dhanlaxmi Bank	760	773	0	0	388	367	0	0	265	648	0	0	1549	1058	0	0	29	34	0	0	2991	2880	0	0	0	0												
18	Federal Bank	4840	14914	0	0	756	985	0	0	1359	4825	0	0	4536	776	0	0	602	707	0	0	12093	22206	0	0	0	0												
19	HDFC Bank	76990	27756	9410	13799	17702	1650	5192	4357	39349	16059	9	69	30013	3710	425	191	11532	13538	314	10	175586	62712	15350	18425	9	29												
20	ICICI Bank	61434	24209	0	1504	14409	1451	0	12	32551	12424	0	0	26319	2774	0	2	6425	7543	0	23	141138	48401	0	1541	0	3												
21	IDBI Bank	14302	18859	0	0	2552	1130	0	0	5173	13076	0	0	8759	1777	0	0	2131	2501	0	0	32917	37344	0	0	0	0												
22	IDFC First Bank	16228	19279	104	32322	3922	208	0	464	10346	8524	374	18270	104418	591	0	688	1067	1253	0	530	135980	29955	478	52284	0	175												
23	Indusind Bank	30437	8965	0	0	6306	269	0	0	13163	5612	0	0	11578	869	0	0	2740	3216	0	0	64224	18931	0	0	0	0												
24	Karnataka Bank Ltd.	640	195	50	0	175	34	15	0	234	160	0	0	2747	48	0	0	31	36	0	0	3827	473	65	0	2	0												
25	Karur Vysya Bank	144	52	0	0	53	31	0	0	45	50	0	0	1358	61	0	0	7	8	0	0	1607	202	0	0	0	0												
26	Kotak Mahindra Bank	14895	5463	0	0	2733	249	0	0	8798	1910	0	0	17181	434	0	0	3636	4268	0	0	47243	12325	0	0	0	0												
27	RBL Bank	1742	3012	2852	6	302	161	0	0	685	892	0	0	5801	231	0	0	251	294	0	0	8782	4589	2852	6	32	0												
28	South Indian Bank	182	42	0	0	52	5	0	0	42	18	0	0	2040	19	0	0	9	11	0	0	2326	94	0	0	0	0												
29	Yes Bank Limited	5397	3093	0	0	1385	175	0	0	3557	2298	0	0	10373	415	0	0	1210	1420	0	0	21922	7402	0	0	0	0												
30	WGB	30264	37728	0	0	5322	3571	0	0	10459	25380	0	0	1757	7439	0	0	4965	5829	0	0	52767	79947	0	0	0	0												
31	M.S. Coop. Banks	94341	210484	0	0	13236	13127	0	0	39221	80934	0	0	7632	12793	0	0	8886	10431	0	0	165316	327709	0	0	0	0												
32	AU SFB	9199	2597	0	30335	1995	371	0	2232	4750	2731	0	0	2359	975	0	1354	1625	1908	0	12541	19928	8582	0	46461	0	541												
33	Equitas	6110	1955	0	0	1225	92	0	0	3021	2340	0	0	633	450	0	0	1269	1490	0	0	12258	6326	0	0	0	0												
34	ESAF	5350	1549	0	2616	1089	84	0	1913	2455	1994	0	0	429	392	0	1882	980	1151	0	0	10304	5160	0	6410	0	124												
35	Janalakshmi	2098	246	0	2061	501	20	0	0	933	239	0	0	2438	74	0	0	112	132	0	26352	6081	711	0	25412	0	3995												
36	Suryoday	6319	179	0	1789	1756	33	0	11538	4209	321	0	982	3845	89	0	16	134	157	0	3142	16262	779	0	17469	0	2242												
37	Ujjivan	286	206	0	0	36	8	0	0	134	191	0	0	367	29	0	0	55	65	0	0	868	500	0	0	0	0												
38	Utkarsh	4304	1644	0	0	1074	87	0	0	2042	2385	0	0	985	353	0	0	1021	1198	0	0	9426	5667	0	0	0	0												
39	DBS Bank	258	111	0	0	58	0	0	0	116	4	0	0	1261	8	0	0	6	7	0	0	1700	129	0	0	0	0												
	Total	750000	748500	42773	164197	150000	50000	21034	39100	335000	415000	72078	40643	500000	85000	17535	22929	115000	135000	25000	55256	1850000	1433500	155980	322125	8	22												

Annexure 3.9

MAHARASHTRA							
BANK WISE - Agriculture O/S Vs NPA Outstanding AS ON 31.12.2025							
No. in Actual and Amount in Crore							
Sr. No.	Name of Bank	Total Agriculture O/S		Total Agriculture NPA		% of NPA wrt total Agri Advances	
		A/c	Amt	A/c	Amt	A/c	Amt
1	BANK OF BARODA	422232	11086	81228	1518	19.24%	13.70%
2	BANK OF INDIA	770326	17234	202183	3230	26.25%	18.74%
3	BANK OF MAHARASHTRA	719318	30793	219252	3120	30.48%	10.13%
4	CANARA BANK	195289	5575	51654	1195	26.45%	21.43%
5	CENTRAL BANK OF INDIA	471921	8282	83123	1018	17.61%	12.30%
6	INDIAN BANK	54922	1286	26505	356	48.26%	27.65%
7	INDIAN OVERSEAS BANK	220533	3835	5328	254	2.42%	6.61%
8	PUNJAB AND SIND BANK	455	877	102	32	22.42%	3.64%
9	PUNJAB NATIONAL BANK	70613	13398	24482	844	34.67%	6.30%
10	STATE BANK OF INDIA	1681811	31619	553750	6610	32.93%	20.90%
11	UCO BANK	42645	1019	16490	377	38.67%	37.00%
12	UNION BANK OF INDIA	280782	9420	109005	2633	38.82%	27.95%
	Sub Total of Public Sector Banks	4930847	134423	1373102	21186	27.85%	15.76%
13	AXIS BANK	257152	12667.78	59664	365	23.20%	2.88%
14	BANDHAN BANK	55363	484.19	9485	31	17.13%	6.37%
15	CSB BANK LIMITED	24444	977.37	2649	4	10.84%	0.43%
16	DCB BANK	57441	856.35	15033	43	26.17%	4.97%
17	DHANLAXMI BANK	11	3.55	0	0	0.00%	0.00%
18	FEDERAL BANK	32598	1729.46	6405	172	19.65%	9.97%
19	HDFC BANK	462966	36616.04	44657	1024	9.65%	2.80%
20	ICICI BANK	210706	17052.29	21066	578	10.00%	3.39%
21	IDBI BANK	114001	3286.93	31680	559	27.79%	17.02%
22	IDFC FIRST BANK	609467	4167.64	14305	49	2.35%	1.18%
23	INDUSIND BANK	1271473	4177.07	466975	1038	36.73%	24.85%
24	KARNATAKA BANK	1563	447.74	75	21	4.80%	4.75%
25	KARUR VYSYA BANK	160	17.28	47	1	29.38%	3.30%
26	KOTAK MAHINDRA BANK	257791	6914.23	20196	192	7.83%	2.78%
27	RBL BANK	32210	6943.17	3447	27	10.70%	0.39%
28	SOUTH INDIAN BANK	54844	1509.46	29	5	0.05%	0.33%
29	YES BANK	91411	3291.27	12581	87	13.76%	2.63%
	Sub Total of Private Bank	3533601	101141.84	708294	4197	20.04%	4.15%
30	AU SMALL FIN.BANK	230320	2425.19	7766	61	3.37%	2.53%
31	EQUITAS SMALL FIN. BANK	84943	542.41	6589	59	7.76%	10.81%
32	ESAF SMALL FIN. BANK	135606	669.41	37125	87	0.00%	0.00%
33	JANA SMALL FIN. BANK	35384	366.76	2771	7	7.83%	1.88%
34	SURYODAY SMALL FIN. BANK	85111	288.24	12457	25	14.64%	8.83%
35	UJJIVAN SMALL FIN. BANK	3681	18.97	279	0	7.58%	2.58%
36	UTKARSH SMALL FIN. BANK	96886	232.8	19582	44	20.21%	19.09%
	Sub Total of Small Finance Bank	671931	4543.78	86569	284	12.88%	6.25%
37	DBS BANK	149888	5433.68	51	1	0.03%	0.02%
	Sub Total of Wholly Owned Subsidiaries of Foreign E	149888	5433.68	51	1	0.03%	0.02%
38	AIRTEL PAYMENTS BANK	0	0	0	0	0.00%	0.00%
39	FINO PAYMENTS BANK	0	0	0	0	0.00%	0.00%
40	INDIA POST PAYMENTS BANK	0	0	0	0	0.00%	0.00%
	Sub Total of Payment Bank	0	0	0	0	0.00%	0.00%
41	MAHARASHTRA GRAMIN BANK	815117	8901	157205	1415	19.29%	15.90%
	Sub Total of RRBs	815117	8901	157205	1415	19.29%	15.90%
42	M.S. COOP/DCC BANK	3563182	46055	484305	8571	13.59%	18.61%
	Sub Total of Cooperative Bank	3563182	46055	484305	8571	13.59%	18.61%
	GRAND TOTAL	13664566	300499	2809526	35655	20.56%	11.87%

Annexure 3.10

MAHARASHTRA							
DISTRICT WISE- Agriculture O/S Vs NPA Outstanding AS ON 31.12.2025							
No. in Actual and Amount in Crore							
Sr. No.	Name of Bank	Total Agriculture O/S		Total Agriculture NPA		% of NPA wrt total Agri Advances	
		A/c	Amt	A/c	Amt	A/c	Amt
1	AHMEDNAGAR	883427	16270	58376	1405	6.61%	8.64%
2	AKOLA	256667	4286	102319	494	39.86%	11.52%
3	AMRAVATI	338787	6545	148663	1418	43.88%	21.66%
4	Chhatrapati Sambhajinagar	548652	6267	201364	1506	36.70%	24.03%
5	BEED	150046	1810	21294	102	14.19%	5.61%
6	BHANDARA	493239	6586	171991	1504	34.87%	22.84%
7	BULDHANA	244925	3729	52678	453	21.51%	12.13%
8	CHANDRAPUR	699720	10381	168512	1618	24.08%	15.59%
9	DHULE	239281	4811	57203	1203	23.91%	25.01%
10	GADCHIROLI	195195	3694	54551	845	27.95%	22.88%
11	GONDIA	64831	698	8773	49	13.53%	7.07%
12	HINGOLI	175876	1977	40361	169	22.95%	8.56%
13	JALGAON	236531	2536	75998	698	32.13%	27.53%
14	JALNA	353795	9309	47530	863	13.43%	9.27%
15	KOLHAPUR	421531	5525	186740	1932	44.30%	34.97%
16	LATUR	308194	9057	35229	612	11.43%	6.75%
17	MUMBAI	437444	6880	51873	405	11.86%	5.89%
18	MUMBAI SUBURBAN	266906	62653	34628	1300	12.97%	2.07%
19	NAGPUR	705944	8157	9300	158	1.32%	1.94%
20	NANDED	436528	9400	88303	1318	20.23%	14.03%
21	NANDURBAR	501676	6751	183732	1345	36.62%	19.92%
22	NASHIK	97974	2066	28613	413	29.20%	20.00%
23	DHARASHIV	763532	15016	86175	2923	11.29%	19.46%
24	PALGHAR	32277	1083	4617	118	14.30%	10.88%
25	PARBHANI	412241	5101	156670	1610	38.00%	31.57%
26	PUNE	950767	32257	107575	2739	11.31%	8.49%
27	RAIGAD	117156	2250	7698	64	6.57%	2.84%
28	RATNAGIRI	91328	2512	5707	170	6.25%	6.77%
29	SANGLI	368329	8900	43431	959	11.79%	10.77%
30	SATARA	567421	7978	45205	547	7.97%	6.86%
31	SINDHUDURG	81277	1567	3487	96	4.29%	6.11%
32	SOLAPUR	825720	14684	148700	2418	18.01%	16.47%
33	THANE	37286	3700	5096	245	13.67%	6.62%
34	WARDHA	771302	5348	116626	1069	15.12%	19.99%
35	WASHIM	241026	3048	87649	427	36.36%	14.00%
36	YAVATMAL	347735	7667	162859	2460	46.83%	32.08%
	Total	13664566	300499	2809526	35655	20.56%	11.87%

Annexure 3.11

SN	NAME OF BANK	EXPORT CREDIT												EDUCATION												HOUSING												SOCIAL INFRASTRUCTURE												RENEWABLE ENERGY												OTHERS												Total Other Priority					
		TARGET		ACH		% ACH		TARGET		ACH		% ACH		TARGET		ACH		% ACH		TARGET		ACH		% ACH		TARGET		ACH		% ACH		TARGET		ACH		% ACH		TARGET		ACH		% ACH																																					
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.																																		
1	BANK OF BARODA	1923	816	7	102	13	13918	189	6271	28	69	10033	1548	899	1048	68	4656	125	13	7	5	10204	123	33	15	13	12340	244	4651	76	31	5374	3640	10540	1375	45																																											
2	BANK OF INDIA	2177	569	2	1	0	16860	189	6271	82	49	13340	1488	8204	1249	84	4576	126	0	0	0	89235	90	0	0	0	11165	207	828	127	61	56183	2848	15303	1459	55																																											
3	BANK OF MAHARASHTRA	5008	367	47	2	1	18655	216	38832	138	64	11504	1394	82451	1237	89	8228	192	10	0	0	8945	105	108	225	215	54674	781	18191	1034	132	107014	3055	139640	2636	86																																											
4	CANARA BANK	1817	561	0	0	0	10141	139	4482	100	72	8938	1300	2720	537	41	3678	112	0	0	0	7888	81	3756	61	74	7878	172	25	0	0	40281	2385	10883	687	29																																											
5	CENTRAL BANK OF INDIA	930	458	0	0	0	8162	116	3025	68	58	7293	954	17426	1590	167	2650	103	2	0	0	5398	52	0	0	0	11779	170	10	0	0	35612	1852	20483	1659	90																																											
6	INDIAN BANK	456	397	0	0	0	1953	51	288	6	16	3512	548	1166	186	34	4222	73	0	0	0	3821	36	504	8	22	3276	100	0	0	14079	1206	1958	202	17																																												
7	INDIAN OVERSEAS BANK	611	268	1131	975	363	1046	44	297	5	11	4222	518	1157	133	26	1063	51	0	0	0	2498	28	695	12	42	3219	84	258	10	11	13557	993	3638	1134	114																																											
8	PUNJAB AND SIND BANK	130	74	0	0	0	0	0	251	8	117	4	57	740	126	835	83	66	23	19	0	0	860	9	9	0	0	301	24	5	0	0	2505	258	966	87	34																																										
9	PUNJAB NATIONAL BANK	531	468	1	21	4	4380	79	1184	28	36	6201	1290	3957	593	46	1960	98	0	0	0	5349	55	1991	34	62	5008	153	89	0	0	23729	2161	7222	677	31																																											
10	STATE BANK OF INDIA	5574	1005	30	187	19	55322	582	25308	597	97	58145	7877	19914	11524	146	17197	246	24	15	6	23269	264	95311	1602	608	53366	689	0	0	212883	10864	219887	13865	130																																												
11	UCO BANK	1895	186	0	0	0	2085	36	447	7	20	2477	388	801	84	22	2036	56	12	1583	2810	2578	28	7	1	4	21669	339	20862	2421	714	32540	1033	21949	4077	395																																											
12	UNION BANK OF INDIA	1848	762	0	0	0	12322	184	4451	183	118	10923	1345	7997	713	53	4112	116	114	95	48	9837	97	1	0	0	8864	208	14442	2	1	47596	2892	27095	984	36																																											
13	AXIS BANK	7231	720	32	112	15	7937	124	548	28	22	13139	2017	4646	705	35	5570	128	0	0	0	7266	80	3	321	402	14827	233	8007	38	16	55960	3302	13538	1293	36																																											
14	BANDHAN BANK	1903	132	0	0	0	2671	25	0	0	0	3349	482	2522	303	63	2501	49	0	0	0	2395	31	0	0	0	54666	504	16041	81	16	67485	1224	16883	384	31																																											
15	CSB BANK LIMITED	181	51	0	0	0	746	12	1	0	2	283	42	5	1	3	203	6	11	5	85	120	3	0	0	0	1079	25	134	1	3	2612	140	151	7	5																																											
16	DCB BANK	1261	132	0	0	0	4137	43	10	0	1	6986	937	86314	1255	134	9456	135	2	0	0	4274	48	0	0	0	7648	147	79	7	5	33672	1442	86405	1263	88																																											
17	DHARUWADI BANK	46	46	0	0	0	132	3	7	0	4	500	159	64	9	5	164	10	0	0	0	524	4	0	0	0	274	18	1	0	1	1550	240	72	9	4																																											
18	FEDERAL BANK	512	339	0	0	0	1077	17	7	0	1	1103	233	85	13	6	1086	25	0	0	0	1011	14	7	97	708	2404	70	0	0	7183	698	99	10	16																																												
19	HDFC BANK	5652	981	0	0	0	12801	169	457	9	5	41196	5257	50899	4713	90	16988	21	5	2	1	12854	138	4	23	17	42793	463	6862	1514	327	126724	7218	93857	6281	87																																											
20	ICI BANK	875	294	0	0	0	6518	71	1087	21	30	7033	861	5617	959	110	2988	103	103	17	16	3553	36	67	1	4	6733	97	0	0	0	27467	1462	6844	889	68																																											
21	IDBI BANK	461	538	0	0	0	751	30	0	0	0	2998	1117	1516	724	65	8222	91	53	0	0	1362	15	0	0	0	2120	42	0	0	0	8925	1594	1728	724	46																																											
22	IDFC FIRST BANK	3151	578	37	380	66	1351	29	0	0	0	3388	513	493	49	8	9622	91	53	0	0	4286	42	0	0	0	3798	110	3519	17	15	17596	1383	4102	438	32																																											
23	INDUSIND BANK	156	63	0	0	0	312	9	30	1	6	619	164	538	37	23	254	11	0	0	0	515	10	5	9	94	780	21	77	155	727	2636	278	650	203	73																																											
24	KARNATAKA BANK	26	46	3	0	0	113	3	3	0	0	380	77	1133	4	5	117	9	0	0	0	431	4	5	0	0	317	12	7	0	0	1384	150	1181	4	3																																											
25	KARUR VYSYA BANK	1188	403	0	0	0	3547	78	0	0	0	5177	1089	529	94	9	4440	119	0	0	0	5377	57	0	0	0	10646	146	12	2	1	30375	1891	541	96	5																																											
26	KOTAK MAHINDRA BANK	579	190	125	320	169	600	31	4	0	1	1923	358	711	72	20	896	43	0	0	0	1930	20	5	48	244	8697	89	7622	38	43	14615	732	8467	479	65																																											
27	RELIANCE BANK	86	74	0	0	0	183	5	1	0	0	695	120	8	401	334	216	19	0	0	0	849	8	0	0	0	366	17	420	28	168	2395	244	429	429	176																																											
28	SOUTH INDIAN BANK	1184	251	369	875	348	2472	54	47	4	8	4688	773	2931	322	42	2859	72	0	0	0	3434	36	0	0	0	8603	138	42	84	61	23240	1025	3419	1285	97																																											
29	YES BANK	337	67	0	0	0	545	8	2	0	0	1561	463	161	438	95	748	24	0	0	0	1130	12	2	16	104	7679	74	3835	21	28	12000	648	4000	475	73																																											
30	AU SMALL FIN BANK	3295	32	0	0	0	1273	6	0	0	0	1117	137	1102	125	92	3234	33	0	0	0	1952	21	0	0	0	28376	236	21876	128	54	39247	464	22978	263	54																																											
31	EQUITAS SMALL FIN BANK	720	11	0	0	0	1033	4	0	0	0	935	64	289	34	53	9259	18	0	0	0	808	11	0	0	0	56531	422	52775	347	82	61556	530	53084	381	72																																											
32	ESAF SMALL FIN BANK	2441	102	0	0	0	512	8	0	0	0	3075	347	3619	359	103	3252	41	0	0	0	2241	21	0	0	0	20592	153	21728	165	104	31213	677	25347	524	77																																											
33	JANA SMALL FIN BANK	4279	143	0	0	0	703	10	0	0	0	1362	249	2	0	0	4645	70	0	0	0	3735	36	0	0	0	63536	462	9589	62	13	78460	970	9881	62	6																																											
34	SURYODAY SMALL FIN BANK	3083	40	0	0	0	1696	16	0	0	0	3790	506	22123	516	102	3600	39	0	0	0	2196	22	0	0	0	18791	173	59400	388	224	33066	795	61883	504	114																																											
35	ULJUAN SMALL FIN BANK	667	28	0	0	0	303	4	0	0	0	726	121	177	8	6	843	17	0	0	0	717	10	0	0	0	38336	381	7773	46	12	41582	560	7890	53	10																																											
36	UTKARSH SMALL FIN BANK	115	229	0	0	0	53	1	0	0	0	93	18	0	0	0	102	4	0	0	0	150	1	0	0	0	680	10	1	0	0	1193	263	1	0	0																																											
37	DBS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																									
38	ARTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																								
39	FINO PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																							
40	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																						
41	MAHARASHTRA GRAMIN BANK	8712	66	0	0	0	13536	64	82	2	3	3703	316	474	72	23	12175	106	8	1	1	7272	74	112	4	5	81420	939	38180	1305	139	126818	1655	38856	1383	8																																											

Annexure 3.13

SN	Bank	No. of Brs.	No. in Actual & Amt in Rs. Cr.																	
			Target						Achievement						Total					
			Crop		Fishery		AHD		Crop		Fishery		AHD		Target		Achmnt			
			No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt		
1	BANK OF BARODA	858	263656	3627	16777	97	42827	167	53164	1014	738	10	73	1	323260	3891	53975	17	1025	26
2	BANK OF INDIA	912	250849	2858	8361	58	18550	73	135715	1777	1182	10	4711	61	277760	2990	141608	51	1819	61
3	BANK OF MAHARASHTRA	1167	476019	5927	21183	106	59391	227	155021	2776	405	4	731	12	566593	6259	156157	28	2792	45
4	CANARA BANK	602	162587	2101	9504	62	28605	110	36751	411	966	6	2527	24	200696	2274	40244	20	441	19
5	CENTRAL BANK OF INDIA	585	239295	2749	10778	57	37330	125	104945	1596	64	1	944	15	287403	2932	105953	37	1612	55
6	INDIAN BANK	263	39389	435	1193	17	3535	12	9867	141	34	0	234	3	44117	463	10135	23	144	31
7	INDIAN OVERSEAS BANK	167	62099	828	3451	25	10491	43	19593	516	0	0	0	0	76041	896	19593	26	516	58
8	PUNJAB AND SIND BANK	38	649	7	101	4	127	0	23	1	0	0	0	0	877	11	23	3	1	11
9	PUNJAB NATIONAL BANK	400	64341	814	3708	36	10011	38	18951	641	28	0	133	9	78060	888	19112	24	649	73
10	STATE BANK OF INDIA	1782	1034624	12224	34711	174	107363	392	396348	7709	232	6	1355	10	1176698	12791	397935	34	7725	60
11	UCO BANK	180	28064	327	1160	11	2609	9	13046	328	4	0	20	1	29833	347	13070	44	329	95
12	UNION BANK OF INDIA	729	208760	2736	15945	93	45652	158	61004	1520	448	8	1259	28	270357	2986	62711	23	1556	52
	Sub Total PSBs	7683	2828332	34633	126872	740	366491	1355	1004428	18400	4101	47	11987	165	3321695	36728	1020516	31	18611	51
13	AXIS BANK	634	168398	2428	11202	65	31087	121	27389	652	0	0	202	14	210687	2614	27591	13	666	25
14	BANDHAN BANK	355	2195	25	196	5	436	3	7	0	0	0	0	0	2827	32	7	0	0	1
15	CSB BANK LIMITED	0	3551	45	419	2	2145	9	182	10	0	0	0	0	6115	56	182	3	10	18
16	DCB BANK	77	9927	157	743	7	1656	7	50	6	0	0	2332	13	12326	171	2382	19	19	11
17	DHANLAXMI BANK	19	305	5	58	2	69	0	0	0	0	0	0	0	432	7	0	0	0	0
18	FEDERAL BANK	114	89364	1365	4947	74	13445	57	23575	1135	0	0	0	0	107756	1496	23575	22	1135	76
19	HDFC BANK	1114	132263	1847	6422	52	19486	72	36465	1088	84	2	6695	97	158171	1971	43244	27	1187	60
20	ICICI BANK	895	124245	1713	4762	42	13102	52	17867	788	0	0	0	0	142109	1807	17867	13	788	44
21	IDBI BANK	431	120823	1619	7065	39	20921	84	1976	39	0	0	0	0	148809	1742	1976	1	39	2
22	IDFC FIRST BANK	167	25204	355	3344	18	18040	68	5603	499	0	0	0	0	46588	440	5603	12	499	113
23	INDUSIND BANK	325	18887	272	1545	20	4629	18	585	47	0	0	0	0	25051	310	585	2	47	15
24	KARNATAKA BANK	59	1795	27	103	2	212	1	1483	73	0	0	0	0	2110	31	1483	70	73	237
25	KARUR VYSYA BANK	26	379	4	31	2	13	0	0	0	0	0	0	0	423	6	0	0	0	0
26	KOTAK MAHINDRA BANK	434	6549	120	883	19	1871	7	2130	122	0	0	0	0	9303	145	2130	23	122	84
27	RBL BANK	141	14086	178	469	8	2007	7	1127	57	0	0	0	0	16562	193	1127	7	57	29
28	SOUTH INDIAN BANK	40	39	0	36	3	8	0	8	3	0	0	0	0	83	4	8	10	3	96
29	YES BANK	195	18109	274	1845	16	5165	19	4330	309	0	0	0	0	25119	308	4330	17	309	100
	Sub T Pvt Sec Bks	5026	736119	10435	44070	375	134292	523	122777	4829	84	2	9229	124	914481	11334	132090	14	4954	44
30	AU SFB	223	461	4	81	3	101	1	0	0	0	0	0	0	643	8	0	0	0	0
31	EQUITAS SFB	158	298	3	30	0	33	0	0	0	0	0	0	0	361	3	0	0	0	0
32	ESAF SFB	72	473	5	13	0	23	0	0	0	0	0	0	0	509	5	0	0	0	0
33	JANA SFB	89	86	1	67	4	65	0	0	0	0	0	0	0	218	5	0	0	0	0
34	SURYODAY SFB	157	130	1	60	5	36	0	0	0	0	0	0	0	226	7	0	0	0	0
35	UJJIVAN SFB	59	12	0	15	1	18	0	0	0	0	0	0	0	45	1	0	0	0	0
36	UTKARSH SFB	85	18	0	17	1	18	0	0	0	0	0	0	0	53	1	0	0	0	0
	Sub T Small Fin Bks	843	1478	14	283	13	294	2	0	0	0	0	0	0	2055	29	0	0	0	0
37	DBS BANK	30	0	0	4	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0
	Sub T WOS of Foreign Bks	30	0	0	4	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0
38	MGB	750	498319	5226	5623	22	22407	78	290608	3246	389	2	1118	10	526349	5326	292115	55	3258	61
39	Sub Total Gramin Banks	750	498319	5226	5623	22	22407	78	290608	3246	389	2	1118	10	526349	5326	292115	55	3258	61
B	M.S. COOP/DCC BANK	3600	2575659	25802	64825	275	249103	926	2485080	20062	624	10	24181	208	2889587	27003	2509885	87	20279	75
	Grand Total (A+B+C)	17974	6639907	76111	241677	1427	772587	2883	3902893	46535	5198	61	46515	506	7654171	80421	3954606	52	47102	59

Annexure 3.14

Districtwise Disbursements under KCC Loans (2025 - 26) - Position as of 31.12.2025

SN	District	Target												Achievement						Total Target						Achievement					
		Crop		Fishery		AHD		Crop		Fishery		AHD		Crop		Fishery		AHD		Crop		Fishery		AHD		Crop		Fishery		AHD	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	AHMEDNAGAR	661419	6911	27361	82	244695	734	365944	4478	21	0	25566	250	933475	7727	391531	42	4729	61												
2	AKOLA	157941	1490	209	2	403	8	80576	1010	13	0	382	4	158553	1500	80971	51	1015	68												
3	AMRAVATI	272456	2094	399	2	446	4	97830	1484	33	0	264	3	273301	2100	98127	36	1487	71												
4	Chh.Sambhajinagar	229043	2393	170	1	670	6	139421	1398	49	0	464	5	229883	2400	139934	61	1403	58												
5	BEED	182893	2332	2834	11	17708	67	124751	1194	143	1	196	4	203435	2410	125090	61	1198	50												
6	BHANDARA	95268	805	11292	29	24043	61	92532	617	97	0	261	2	130603	895	92890	71	619	69												
7	BULDHANA	212187	1989	202	1	2024	10	63769	944	17	0	637	8	214413	2000	64423	30	952	48												
8	CHANDRAPUR	130195	1241	405	2	1420	7	97012	1062	208	1	798	5	132020	1250	98018	74	1068	85												
9	DHULE	89495	895	33783	101	94571	284	51878	830	32	0	324	6	217849	1280	52234	24	837	65												
10	GADCHIROLI	43250	390	2190	10	2960	15	33003	221	145	0	53	0	48400	415	33201	69	222	53												
11	GONDIA	84163	715	5219	15	3567	25	55005	406	18	0	2478	14	92949	755	57501	62	420	56												
12	HINGOLI	164145	1348	2963	7	28461	70	68490	602	17	0	65	1	195569	1425	68572	35	603	42												
13	JALGAON	231771	4047	27754	146	58740	307	228340	2613	16	0	312	6	318265	4500	228668	72	2620	58												
14	JALNA	161880	1820	0	0	0	0	91979	751	11	0	168	2	161880	1820	92158	57	753	41												
15	KOLHAPUR	343736	3870	331	2	3175	28	199888	2398	13	0	2365	18	347242	3900	202266	58	2416	62												
16	LATUR	307059	3071	540	2	9206	27	238712	2379	2	0	316	8	316805	3100	237030	75	2388	77												
17	MUMBAI CITY	0	0	3332	369	0	0	126	6	6	0	540	1	3332	369	672	20	7	2												
18	MUMBAI SUBURB	0	0	2223	101	0	0	501	29	42	1	335	5	2223	101	878	39	34	34												
19	NAGPUR	161400	1900	0	0	0	0	55751	975	189	2	589	10	161400	1900	56529	35	987	52												
20	NANDED	285654	2533	0	0	0	0	136458	1545	52	1	98	1	285654	2533	136608	48	1547	61												
21	NANDURBAR	49997	887	394	2	2192	12	26080	493	19	0	91	3	52593	901	26190	50	496	55												
22	NASIK	159034	4275	32946	88	50760	136	109123	2652	43	0	1620	25	242740	4500	110786	46	2677	59												
23	Dharashiv	160232	2280	0	0	0	0	101929	1088	32	0	285	6	160232	2280	102246	64	1074	47												
24	PALGHAR	24224	333	7704	32	8735	35	17543	187	504	7	144	2	40663	400	18191	45	196	49												
25	PARBHANI	222022	2218	1220	4	13716	38	96286	973	5	0	137	2	236958	2260	96428	41	975	43												
26	PUNE	394814	6564	40428	235	86795	501	347366	4608	83	1	1939	32	522037	7300	349388	67	4642	64												
27	RAIGAD	56305	562	6734	20	14162	42	25468	302	1064	12	541	5	77201	625	27073	35	319	51												
28	RATNAGIRI	118478	862	3119	31	3119	31	57752	619	912	14	915	10	124716	925	59579	48	643	70												
29	SANGLI	277852	3356	611	2	12178	42	193432	1960	53	1	1183	22	290641	3400	194668	67	1983	58												
30	SATARA	368100	3610	8963	38	25486	152	272987	2222	35	0	732	9	402549	3800	273754	68	2231	59												
31	SINHDURG	54728	560	2585	30	1087	10	39939	474	545	9	587	7	58400	600	41071	70	490	82												
32	SOLAPUR	364098	4981	13050	53	40762	166	147190	2919	42	1	1113	19	417910	5200	148345	35	2939	57												
33	THANE	63441	548	1983	5	17439	47	23474	230	547	4	124	2	82863	600	24145	29	237	39												
34	WARDHA	121200	1194	200	1	1000	5	38765	581	32	0	498	4	122400	1200	39283	32	586	49												
35	WASHIM	137670	1642	473	2	1867	7	74405	878	20	0	251	3	140010	1650	74676	53	881	53												
36	YAVATMAL	253757	2393	60	1	1200	6	111200	1428	138	1	144	2	255017	2400	111482	44	1430	60												
Total		6639907	76111	241677	1427	772587	2883	3902893	46535	5198	61	46515	506	7654171	80421	3954606	52	47102	59												

MAHARASHTRA - DIVISION WISE SUMMARY

1	KONKAN	317176	2866	27680	588	44542	166	164803	1847	3620	48	3186	32	389398	3620	171609	44	1926	53
2	NASHIK	1191716	17016	122238	419	450958	1473	781365	11066	131	1	27913	291	1764912	18908	809409	46	11358	60
3	PUNE	1748600	22381	63383	330	168396	889	1160863	14107	226	4	7332	100	1980379	23600	1168421	59	14212	60
4	CHH SAMBHAJINAGAR	1712928	17995	7727	25	69761	209	996026	9910	311	3	1729	28	1790416	18228	998066	56	9940	55
5	AMARAVATI	1034011	9608	1343	8	5940	35	42780	5743	221	1	1678	20	1041294	9650	429679	41	5765	60
6	NAGPUR	635476	6246	19306	57	32990	112	372056	3882	689	4	4677	35	687772	6415	377422	55	3901	61
Total		6639907	76111	241677	1427	772587	2883	3902893	46535	5198	61	46515	506	7654171	80421	3954606	52	47102	59

Annexure 3.15

Distwise Status of PM Kisan Saturation-31/12/2025				
No. in Actual and Amount in Cr.				
SN	Name of Bank	PM Kisan Beneficiaries as per PMFBY portal	KCC	
			A/c	Amt
1	Ahmednagar	546132	563654	4791.04
2	Akola	187035	250947	2499.48
3	Amravati	270693	319144	3658.93
4	Chh.Sambhajinagar	341054	417130	4222.18
5	Beed	370323	387544	3874.33
6	Bhandara	209113	121024	687.74
7	Buldhana	337592	334914	3276.18
8	Chandrapur	243668	155442	1767.82
9	Dhule	150953	138692	1907.04
10	Gadchiroli	146114	54471	300.66
11	Gondia	217171	128074	817.01
12	Hingoli	175175	198187	1673.81
13	Jalgaon	399382	390258	4482.58
14	Jalna	290114	349316	3371.66
15	Kolhapur	471690	375185	3888.39
16	Latur	269446	355225	3149.81
17	Mumbai	0	11559	1609.69
18	Mumbai Sub	0	4314	132.45
19	Nagpur	174457	156650	2181.77
20	Nanded	380490	406916	3868.62
21	Nandurbar	102854	73022	1134.42
22	Nashik	427272	425522	8150.92
23	Dharashiv	233466	226007	2723.97
24	Palghar	95204	9468	435.93
25	Parbhani	249584	314791	3462.28
26	Pune	432972	531471	8909.96
27	Raigad	111131	61148	513.63
28	Ratnagiri	153344	168147	814.80
29	Sangli	397001	363431	3882.68
30	Satara	446221	493477	4615.09
31	Sindhudurg	120241	50132	512.75
32	Solapur	490290	356141	6422.39
33	Thane	72458	47402	525.51
34	Wardha	128760	143323	1905.46
35	Washim	165311	177215	1775.36
36	Yavatmal	286879	199225	4768.39
	Total	9093590	8758568	102714.72

Annexure 3.16

SLBC MAHARASHTRA : CONVENER - BANK OF MAHARASHTRA
MAHARASHTRA STATE

Bankwise status of KCC As on 31.12.2025

No. in Actual and Amount in Lakh

SN	Bank Name	Total O/S KCC		Out of Total O/S KCC overdue for renewal including NPA		Out of Total O/S KCC NPA		% of Overdue wrt Total O/S	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	BANK OF BARODA	189806	292794	105279	134202	59897	69969	55.47	45.84
2	BANK OF INDIA	352681	409112	226054	255535	133002	140701	64.10	62.46
3	BANK OF MAHARASHTRA	437407	572348	285631	316433	157119	142176	65.30	55.29
4	CANARA BANK	104904	139799	167755	49774	38930	42311	159.91	35.60
5	CENTRAL BANK OF INDIA	331589	456221	193251	246487	56672	66120	58.28	54.03
6	INDIAN BANK	47128	57295	33066	39420	21280	22244	70.16	68.80
7	INDIAN OVERSEAS BANK	18995	26249	3597	6387	3406	6020	18.94	24.33
8	PUNJAB AND SIND BANK	199	526	31	79	31	79	15.58	15.08
9	PUNJAB NATIONAL BANK	40102	90434	15866	21258	12139	17212	39.56	23.51
10	STATE BANK OF INDIA	782432	10577	463499	5975	18276	189	59.24	56.49
11	UCO BANK	29023	44954	21971	30968	13114	18978	75.70	68.89
12	UNION BANK OF INDIA	199134	369048	127263	203557	78838	109488	63.91	55.16
Sub Total (PSBs)		2533400	2469358	1643263	1310077	592704	635487	64.86	53.05
13	AXIS BANK	27703	96139	5010	14435	3770	10158	18.08	15.02
14	BANDHAN BANK	3	7	0	0	0	0	0.00	0.00
15	CSB BANK LIMITED	1069	7658	75	590	40	322	7.02	7.70
16	DCB BANK	9480	6385	217	963	132	516	2.29	15.09
17	DHANLAXMI BANK	0	0	0	0	0	0	0.00	0.00
18	FEDERAL BANK	3674	11127	990	3372	944	3269	26.95	30.30
19	HDFC BANK	82050	270141	11468	31513	11434	31435	13.98	11.67
20	ICICI BANK	35200	152641	26401	82926	12139	37834	75.00	54.33
21	IDBI BANK	12011	21684	859	980	145	91	7.15	4.52
22	IDFC FIRST BANK	4072	68321	77	746	77	746	1.89	1.09
23	INDUSIND BANK	2068	18619	263	3353	239	2530	12.72	18.01
24	KARNATAKA BANK	30	194	15	40	15	40	50.00	20.42
25	KARUR VYSYA BANK	0	0	0	0	0	0	0.00	0.00
26	KOTAK MAHINDRA BANK	1352	10937	473	5405	473	5405	34.99	49.42
27	RBL BANK	4392	23272	824	2093	322	1211	18.76	9.00
28	SOUTH INDIAN BANK	13	463	2	3	1	0	15.38	0.60
29	YES BANK	5227	47347	315	1762	196	1245	6.03	3.72
Sub Total (Pvt Sec Banks)		188344	734934	46989	148181	29927	94802	24.95	20.16
30	AU SMALL FIN.BANK	0	0	0	0	0	0	0.00	0.00
31	EQUITAS SMALL FIN. BANK	0	0	0	0	0	0	0.00	0.00
32	ESAF SMALL FIN. BANK	0	0	0	0	0	0	0.00	0.00
33	JANA SMALL FIN. BANK	0	0	0	0	0	0	0.00	0.00
34	SURYODAY SMALL FIN. BANK	0	0	0	0	0	0	0.00	0.00
35	UJJIVAN SMALL FIN. BANK	0	0	0	0	0	0	0.00	0.00
36	UTKARSH SMALL FIN. BANK	0	0	0	0	0	0	0.00	0.00
Sub Total (Small Finance Bank)		0	0	0	0	0	0	0.00	0.00
37	DBS BANK	0	0	0	0	0	0	0.00	0.00
Sub Total (WOSFB)		0	0	0	0	0	0	0.00	0.00
38	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0.00	0.00
39	FINO PAYMENTS BANK	0	0	0	0	0	0	0.00	0.00
40	IPPB	0	0	0	0	0	0	0.00	0.00
Sub Total (Payment Bank)		0	0	0	0	0	0	0.00	0.00
41	MGB	786467	847954	498539	529393	140203	123735	63.39	62.43
Sub Total (Gramin Bank)		786467	847954	498539	529393	140203	123735	63.39	62.43
42	M.S. COOP/DCC BANK	3648608	4074841	1039564	1524835	422722	729790	28.49	37.42
SUB TOTAL		3648608	4074841	1039564	1524835	422722	729790	28.49	37.42
GRAND TOTAL		7156819	8127087	3228355	3512485	1185556	1583814	45.11	43.22

Annexure 3.17

KCC Camp Data as on 31-12-2025: Animal Husbandry-(Bank Wise)

Name of Bank	Cum No of App Rcvd	Cum No App Accepted	Cum No App Sanc	% of Sanction	Cum already having KCC with Some other Bank	Cum already availed loan for same purpose from other Banks	Cum applicant in default NPA	Cum TPA not furnished/Collection account is in other Bank	Cum application for purpose of cattle	Cum Milch animal in possession/No space available for cattle shed	Cum applicant (i) not traceable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cum Members of the family applying for KCC against same milch animal	Weekly not a Member of PACS	Weekly -Wrong/ incomplete information furnished	Cum Second application submitted for same/other reasons	Cum Any Other Reason	No of Application Pending for more than 15 days	Pending Applications	% of Pendency	Total Rejection
Bank of Baroda	5001	5000	1862	37	636	167	411	136	14	280	415	39	2	118	53	741	126	126	3	3012
Bank of India	11752	11711	7104	61	904	87	1218	147	36	267	644	66	0	166	60	1006	6	6	0	4601
Bank of Maharashtra	21881	21872	7362	34	1930	298	4079	657	64	618	1964	94	13	1513	27	3194	59	59	0	14451
Canara Bank	2622	2608	1301	50	164	40	483	80	6	8	156	5	0	63	0	248	54	54	2	1253
Central Bank of India	9013	8997	5333	59	801	10	823	162	113	288	269	56	2	545	32	521	42	42	0	3622
Cooperative Bank	47698	45689	29584	65	678	45	2194	304	129	470	947	117	2823	1716	70	6363	249	249	1	15856
IDBI Bank Ltd.	1361	1361	221	16	182	27	254	2	1	65	198	5	0	158	0	164	84	84	6	1056
Indian Bank	1179	1179	436	37	93	42	234	111	0	3	37	4	0	11	14	194	0	0	0	743
Indian Overseas Bank	421	385	121	31	64	10	33	0	0	0	38	3	0	0	0	116	0	0	0	264
Jammu & Kashmir Bank	83	83	0	0	0	0	0	0	0	0	0	0	0	83	0	0	0	0	0	83
Punjab & Sind Bank	7	7	2	29	0	0	1	0	0	0	4	0	0	0	0	0	0	0	0	5
Punjab National Bank	854	854	356	42	64	3	116	0	5	8	113	4	0	35	2	131	17	17	2	481
Slate Bank of India	24142	23839	9404	39	1589	238	3651	334	63	524	999	112	0	1734	5	5163	22	23	0	14412
UCO Bank	682	682	141	21	81	29	89	0	6	25	157	0	0	18	3	133	0	0	0	541
Union Bank of India	4894	4894	2108	43	292	39	551	34	4	72	692	4	0	220	2	758	118	118	2	2668
TOTAL	131590	129161	65335	51	7478	1035	14137	1967	441	2628	6633	509	2840	6380	268	18732	777	778	1	63048



Annexure 3.18

KCC Camp Data as on 31-12-2025: Animal Husbandry-(District Wise)

Name of District	Cum No of App Rcvd	Cum No App Accepted	Cum No App Sanc	% of Sanction	Cum already having KCC with some other bank	Cum already availed loan for same purpose from other Banks	Cum applicant in default NPA	Cum TPA not furnished/Collection account is in other Bank	Cum application for purpose of cattle	Cum Milch animal in possession/No space available for cattle shed	Cum applicant (i) not traceable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cum Members of the family applying for KCC against same milch animal	Weekly not a Member of PACS	Weekly - Wrong/ incomplete information furnished	Cum Second application submitted for same/other reasons	Cum Any Other Reason	No of Application Pending for more than 15 days	Pending Applications	% of Pendency	Total Rejection
AHMEDNAGAR	25452	25452	25135	99	66	0	70	49	9	3	101	19	0	0	0	0	0	0	0	317
AKOLA	1104	1104	835	76	0	0	0	0	0	0	0	0	0	2	0	267	0	0	0	269
AMRAVATI	3171	3171	801	25	482	213	571	20	29	106	85	17	57	71	7	712	0	0	0	2370
AURANGABAD	1363	1363	204	15	123	0	350	19	0	22	15	0	11	24	0	463	132	132	10	1027
BEEED	3689	3689	288	8	119	18	1431	0	0	0	6	0	0	189	0	1618	20	20	1	3381
BHANDARA	914	914	458	50	102	2	8	0	1	12	129	0	0	2	0	196	4	4	0	452
BULDHANA	3579	3579	2783	78	0	0	360	0	0	0	0	0	0	0	0	436	0	0	0	796
CHANDRAPUR	1811	1811	1748	97	11	0	30	1	0	3	17	0	0	0	0	1	0	0	0	63
DHULE	1438	1362	581	43	182	0	270	201	0	61	0	0	0	62	0	0	5	5	0	776
GADCHIROLI	527	527	92	17	14	3	11	0	0	11	343	0	0	28	0	25	0	0	0	435
GONDIA	3523	3523	644	18	891	59	414	0	27	178	508	29	34	33	2	704	0	0	0	2879
HINGOLI	2452	2452	181	7	469	2	680	27	0	106	0	0	0	12	0	975	0	0	0	2271
JALGAON	5005	5005	857	17	651	0	778	75	48	271	347	28	300	1468	74	108	0	0	0	4148
JALNA	1296	1296	311	24	115	0	478	0	0	0	0	0	0	0	0	392	0	0	0	985
KOLHAPUR	233	233	195	84	0	0	0	0	0	0	0	0	24	0	0	14	0	0	0	38
LATUR	7003	7003	350	5	367	0	260	86	0	1	301	0	1447	1701	0	2490	0	0	0	6653
MUMBAI CITY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUMBAI SUBURB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NAGPUR	3354	3354	1052	31	350	11	327	196	117	318	602	81	2	102	31	165	0	0	0	2302
NANDED	4324	4324	517	12	438	2	373	56	0	97	200	9	0	139	0	2460	33	33	1	3774
NANURBAR	2396	2396	665	28	261	54	246	204	86	452	140	1	0	99	0	188	0	0	0	1731
NASIK	7706	7706	3572	46	580	371	744	226	0	414	884	18	0	75	49	593	180	180	2	3954
OSMANABAD	13727	13727	3804	28	649	54	2399	489	19	181	1021	21	0	1694	23	3272	100	101	1	9822
PALGHAR	910	910	155	17	11	20	137	0	5	70	324	17	75	24	0	72	0	0	0	755
PARBHANI	5662	3381	925	27	247	0	1253	0	0	62	107	163	0	16	0	608	0	0	0	2456
PUNE	2666	2666	2264	85	247	0	0	0	0	0	0	0	0	0	0	0	155	155	6	247
RAIGAD	1291	1291	622	48	20	29	148	0	0	27	194	0	0	82	0	169	0	0	0	669
RATNAGIRI	1034	1034	424	41	55	4	78	0	10	3	317	2	0	66	0	75	0	0	0	610
SANGLI	711	711	379	53	15	0	76	69	0	21	0	0	134	0	0	17	0	0	0	332
SATARA	2548	2548	324	13	188	22	26	0	0	5	222	74	713	185	29	760	0	0	0	2224
SINDHURJURG	881	844	561	66	4	0	13	0	0	86	167	0	0	13	0	0	0	0	0	283
SOLAPUR	1415	1415	817	58	60	6	93	11	0	13	33	0	0	16	0	366	0	0	0	598
THANE	1229	1194	184	15	63	87	103	41	90	83	262	30	16	37	41	9	148	148	12	862
WARDHA	7223	7223	3922	54	269	0	1602	0	0	0	0	0	0	0	0	1430	0	0	0	3301
WASHIM	4453	4453	4256	96	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	197
YAVATMAL	7500	7500	5429	72	429	78	808	0	0	128	202	0	27	240	12	147	0	0	0	2071
TOTAL	131590	129161	65335	51	7478	1035	14137	1967	441	2628	6633	509	2840	6380	268	18732	777	778	1	63048

Annexure 3.19

KCC Camp Data as on 31-12-2025: Fisheries-(Bank Wise)

Name of Bank	Cum No of App Rcvd	Cum No App Accepted	Cum No App Sanc	% of Sanction	Cum already having KCC with Some other Bank	Cum already availed loan for same purpose from other Banks	Cum applicant in default NPA	Cum Weekly Application for vending	Cum Weekly Not having permission/ licence for pond/reservoir	Cum Weekly Farmers do not have vessel	Cum applicant (i) not traceable (ii) Unwilling to avail (iii) Unaware about the submission of application	incomplete information furnished	Cum Second application submitted for same/other reasons	Cum Any Other Reason	No of Application Pending for more than 15 days	Pending Applications	% of pendency	Total Rejection
Bank of Baroda	2809	2809	824	29.33	77	38	153	135	58	48	909	112	34	274	147	147	5.23	1838
Bank of India	4630	4594	2155	46.91	338	4	198	63	42	132	878	58	7	667	52	52	1.13	2387
Bank of Maharashtra	6217	6211	2458	39.57	316	33	491	101	182	99	739	493	51	1243	4	5	0.08	3748
Canara Bank	776	770	293	38.05	17	0	49	6	14	0	182	100	1	62	46	46	5.97	431
Central Bank of India	1743	1743	625	35.86	42	11	49	23	40	83	114	192	0	377	187	187	10.73	931
Cooperative Bank	5892	5870	1274	21.7	160	21	48	12	234	248	717	317	15	2502	312	322	5.49	4274
IDBI Bank Ltd.	528	528	29	5.492	5	0	5	6	140	0	44	0	0	35	264	264	50.00	235
Indian Bank	446	446	188	42.15	2	6	16	0	32	2	124	0	0	76	0	0	0.00	258
Indian Overseas Bank	83	83	36	43.37	8	0	1	7	0	10	1	2	0	3	15	15	18.07	32
Jammu & Kashmir Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0
Punjab & Sind Bank	1	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0.00	1
Punjab National Bank	304	304	157	51.64	12	0	15	2	2	0	32	1	0	40	43	43	14.14	104
State Bank of India	7902	7868	2099	26.68	205	52	356	112	430	158	976	419	14	2972	75	75	0.95	5694
UCO Bank	524	524	189	36.07	22	8	16	0	2	0	136	2	0	149	0	0	0.00	335
Union Bank of India	1472	1464	478	32.65	40	1	18	21	29	5	228	19	2	305	318	318	21.72	668
TOTAL	33327	33215	10805	32.53	1244	174	1415	488	1205	785	5081	1715	124	8705	1463	1474	4.44	20936

Annexure 3.20

KCC Camp Data as on 31-12-2025: Fisheries-(District Wise)

Name of District	Sum of Cum No of App Rcvd	Sum of Cum No App Accepted	Sum of Cum No App Sanc	% of Sanction	Sum of Cum already having KCC with some other Bank	Sum of Cum already availed loan for same purpose from other Banks	Sum of Cum applicant in default NPA	Sum of Cum Weekly Application for vending	Sum of Cum Weekly Not having permission/ licence for pond/reservoir	Sum of Cum Weekly Farmers do not have vessel	Sum of Cum applicant (i) not traceable (ii) Unwilling to avail (iii) Unaware about the submission of application	incomplete information furnished	Sum of Cum Second application submitted for same/other reasons	Sum of Cum Any Other Reason	No of Application Pending for more than 15 days	Pending Applications	% of pendency	Total Rejection
AHMEDNAGAR	302	302	110	36.42	61	0	22	47	16	46	0	0	0	0	0	0	0.00	192
AKOLA	741	741	143	19.3	0	0	2	0	76	0	0	0	0	520	0	0	0.00	598
AMRAVATI	196	196	117	59.69	27	0	9	0	0	2	15	2	0	24	0	0	0.00	79
AURANGABAD	1334	1334	338	25.34	76	72	210	93	64	49	63	183	54	114	18	18	1.35	978
BED	778	778	188	21.59	0	0	0	0	0	0	3	7	0	563	37	37	4.76	573
BHANDARA	1174	1174	640	54.51	40	9	22	5	46	0	216	19	7	167	3	3	0.26	531
BULDHANA	219	219	115	52.51	0	0	42	0	0	0	0	0	0	62	0	0	0.00	104
CHANDRAPUR	499	499	337	67.54	0	0	13	0	140	0	7	0	0	0	2	2	0.40	160
DHULE	400	400	104	26	8	0	31	0	34	5	10	129	0	29	50	50	12.50	246
GADCHIROLI	346	320	40	12.5	0	0	1	0	15	0	184	65	0	0	15	15	4.69	265
GONDIA	1647	1647	347	21.07	267	6	35	3	12	172	505	42	9	78	171	171	10.38	1129
HINGOLI	800	800	46	5.75	50	2	173	0	0	0	18	0	0	511	0	0	0.00	754
JALGAON	136	136	15	11.03	0	0	0	0	0	48	73	0	0	0	0	0	0.00	121
JALNA	41	41	1	2.439	0	0	1	0	0	0	0	0	0	39	0	0	0.00	40
KOLHAPUR	173	173	43	24.86	0	0	9	0	0	0	12	0	0	109	0	0	0.00	130
LATUR	114	114	22	19.3	0	0	0	0	0	15	7	15	0	55	0	0	0.00	92
MUMBAI CITY	541	541	88	16.27	1	0	14	57	0	2	152	0	0	166	61	61	11.28	392
MUMBAI SUBURB	1200	1189	485	40.79	1	4	44	0	11	0	442	0	0	65	137	137	11.52	567
NAGPUR	1631	1631	545	33.42	20	12	39	11	37	54	698	6	10	139	60	60	3.68	1026
NANDED	2038	2038	209	10.26	32	0	27	1	92	34	151	325	0	1153	14	14	0.69	1815
NANDURBAR	818	818	179	21.88	4	1	2	0	38	28	36	213	0	234	83	83	10.15	556
NASIK	716	716	393	54.89	23	29	42	0	25	12	72	19	10	45	46	46	6.42	277
OSMANABAD	2341	2341	393	16.79	3	0	105	0	154	0	67	401	0	1152	66	66	2.82	1882
PALGHAR	2045	2045	356	17.41	34	19	85	0	13	183	328	20	30	977	0	0	0.00	1689
PARBHANI	1528	1508	23	1.525	102	0	105	0	125	31	103	0	0	1019	0	0	0.00	1485
PUNE	1900	1900	675	35.53	102	0	3	0	198	0	276	0	0	646	646	34.00	579	
RAIGAD	1562	1562	830	53.14	5	16	44	242	0	10	55	16	0	344	0	0	0.00	732
RATNAGIRI	1423	1423	490	34.43	124	1	91	0	2	0	449	6	0	243	16	17	1.19	916
SANGLI	16	16	16	100	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0
SATARA	528	528	111	21.02	108	3	0	0	39	8	144	4	0	102	9	9	1.70	408
SINDHUDURG	634	582	325	55.84	14	0	14	0	0	0	190	15	0	5	19	19	3.26	238
SOLAPUR	161	161	122	75.78	0	0	0	0	0	0	15	0	0	24	0	0	0.00	39
THANE	862	859	133	15.48	15	0	11	0	49	86	450	41	4	60	10	10	1.16	716
WARDHA	2390	2390	1616	67.62	127	0	193	29	0	0	123	9	0	293	0	0	0.00	774
WASHIM	766	766	331	43.21	0	0	14	0	0	0	25	0	0	396	0	0	0.00	435
YAVATMAL	1327	1327	899	67.75	0	0	12	0	19	0	192	178	0	17	0	10	0.75	418
TOTAL	33327	33215	10805	32.53	1244	174	1415	488	1205	785	5081	1715	124	8705	1463	1474	4.44	20936



Annexure 3.21

SN	Bank Name	SIA Eligible Pending With Lender								Category				Grand Total
		Feed and Fodder	Seed processing and grading infrastructure	Horse	Sheep & Goat Farming	Rural Poultry	Piggery							
1	HDFC BANK LTD	6	0	0	94	13	0	0	113					
2	STATE BANK OF INDIA	7	0	3	85	7	0	0	102					
3	BANK OF INDIA	6	0	0	56	11	0	1	74					
4	MAHARASHTRA GRAMIN BANK	2	0	0	57	2	0	0	61					
5	CENTRAL BANK OF INDIA	0	0	0	41	11	0	2	54					
6	The Parbhani DCCB	1	0	0	49	2	0	0	52					
7	BANK OF BARODA	1	1	0	21	3	0	0	26					
8	AXIS BANK	1	0	0	22	1	0	0	24					
9	SATARA DCCB	2	0	0	19	0	0	0	21					
10	IDBI BANK	1	0	0	16	1	0	0	18					
11	CANARA BANK	3	0	0	11	3	0	0	17					
12	The Amravati DCCB	0	0	0	17	0	0	0	17					
13	BANK OF MAHARASHTRA	1	0	0	8	5	0	0	14					
14	Sangali DCCB	0	0	0	11	0	0	0	11					
15	UNION BANK OF INDIA	0	0	0	10	0	0	0	10					
16	Vidharbha Konkan Gramin Bank	1	0	0	8	1	0	0	10					
17	ICICI BANK LTD	1	0	0	3	3	0	0	7					
18	INDIAN BANK	0	0	0	6	1	0	0	7					
19	UCO BANK	0	0	0	5	0	0	0	5					
20	The Buldana DCCB	0	0	0	4	0	0	0	4					
21	PUNJAB NATIONAL BANK	1	0	0	2	0	0	0	3					
22	THE FEDERAL BANK LTD	0	0	0	3	0	0	0	3					
23	BASSEIN CATHOLIC CO-OP.BANK	0	0	0	0	1	0	0	1					
24	INDIAN OVERSEAS BANK	0	0	0	1	0	0	0	1					
25	INDUSIND BANK LIMITED	0	0	0	0	1	0	0	1					
26	PUNJAB AND SIND BANK	0	0	0	1	0	0	0	1					
27	SINDHUDURG DCCB	0	0	0	1	0	0	0	1					
28	YES BANK LTD	0	0	0	1	0	0	0	1					
	Grand Total	34	1	3	552	66	3	3	659					

Annexure 3.22

Sr. No.	Name	PMEGP Bank wise Report for the Year 2025-2026 as of 31.12.2025 as per PMEGP Portal (KVIC+KVIB+DIC+Coir Board)														(Nos. in actual and Amt. Rs. in Crore)			
		Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		TDR Details		Referred back for Rectification		Returned by Bank		Pending at bank		Pending for MM Disbursement	
		Nos.	Amt	Nos.	Amt	Nos.	Amt	Nos.	Amt	Nos.	Amt	Nos.	Amt	Nos.	Amt	Nos.	Amt	Nos.	Amt
1	STATE BANK OF INDIA	1923	77.24	380	10.58	439	18.55	315	15.52	5	310	215	8.56	35	1.27	1620	67.24	345	15.11
2	BANK OF INDIA	565	23.42	126	4.69	365	13.87	299	12.58	10	289	224	7.89	75	3.02	415	17.62	300	11.05
3	BANK OF MAHARASHTRA	616	27.51	115	4.62	220	12.98	130	10.58	11	119	132	7.47	217	9.31	357	16.76	186	11.12
4	CENTRAL BANK OF INDIA	351	16.28	106	4.81	293	14.36	197	12.57	9	188	183	8.82	110	4.79	166	7.77	250	12.17
5	UNION BANK OF INDIA	533	30.93	189	10.22	736	31.02	351	18.63	1	350	388	15.16	122	9.29	284	14.10	570	23.54
6	BANK OF BARODA	360	18.76	57	4.14	225	12.93	117	7.57	1	116	149	7.78	30	1.88	296	13.60	198	11.15
7	MGB	220	6.72	39	0.79	80	1.72	74	2.37	5	69	55	0.85	53	1.56	145	4.80	73	1.42
8	CANARA BANK	209	10.60	51	3.04	241	11.09	143	6.96	9	134	164	6.99	42	2.09	127	5.79	197	9.14
9	VKGB	98	3.43	8	0.31	115	3.54	96	2.80	0	96	71	2.03	13	0.27	77	2.81	94	2.97
10	PUNJAB NATIONAL BANK	79	3.75	24	1.24	170	6.22	104	4.71	4	100	80	2.38	5	0.22	63	2.94	110	3.87
11	HDFC BANK	97	5.65	2	0.19	22	2.30	13	1.26	0	13	14	1.48	3	0.13	94	5.52	19	1.83
12	IDBI BANK	130	7.16	30	2.75	77	5.43	61	4.40	1	60	49	3.52	4	0.18	104	4.75	65	4.73
13	INDIAN BANK	77	3.33	23	1.04	81	3.09	36	1.86	1	35	60	2.30	34	1.44	29	1.29	75	2.81
14	INDIAN OVERSEAS BANK	50	2.68	19	1.05	48	2.22	26	1.42	1	25	27	1.23	10	0.64	28	1.35	44	2.00
15	UCO BANK	62	2.67	12	0.49	33	1.53	26	1.16	9	17	13	0.72	20	0.87	31	1.36	29	1.42
16	ICICI BANK LTD	50	3.94	12	0.92	31	2.15	17	0.91	0	17	19	1.38	3	0.17	41	3.19	27	1.98
17	AXIS BANK LTD	26	1.18	2	0.03	1	0.03	1	0.01	1	0	1	0.03	0	0.00	26	1.18	1	0.03
18	THE SINDHURG DCCB	32	0.91	3	0.09	21	0.80	12	0.42	0	12	14	0.54	3	0.07	29	0.85	21	0.80
19	KOTAK MAHINDRA BANK LTD	11	0.33	0	0.00	0	0.00	0	0.00	0	0	0	0.00	1	0.04	10	0.29	0	0.00
20	KARUR VYSYA BANK	2	0.29	0	0.00	9	1.49	0	0.00	0	0	4	0.68	0	0.00	2	0.29	9	1.49
21	RBL BANK LTD	3	0.15	0	0.00	0	0.00	1	0.05	1	0	0	0.00	0	0.00	3	0.15	0	0.00
22	FEDERAL BANK	8	0.64	0	0.00	3	0.21	7	0.76	0	7	2	0.11	1	0.07	7	0.57	3	0.21
23	IDFC FIRST BANK LTD	6	0.15	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0.00	6	0.15	0	0.00
24	YES BANK LTD	11	0.65	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0.00	11	0.65	0	0.00
25	INDUSIND BANK	5	0.16	1	0.07	1	0.07	0	0.00	0	0	1	0.07	0	0.00	4	0.09	1	0.07
26	KARNATAKA BANK LTD	1	0.07	1	0.07	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00
27	PUNJAB AND SIND BANK	4	0.12	0	0.00	1	0.06	3	0.27	0	3	0	0.00	0	0.00	4	0.12	0	0.00
28	SOUTH INDIAN BANK	1	0.02	0	0.00	0	0.00	1	0.16	0	1	0	0.00	0	0.00	1	0.02	0	0.00
29	BANDHAN BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00
30	DCB BANK LIMITED	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00
31	Other FI	818	57.50	266	18.02	362	35.00	246	13.03	12	234	200	21.67	30	1.84	604	43.23	319	32.37
	Grand Total	6348	306	1466	69	3574	181	2276	120	81	2195	2065	102	811	39	4584	218	2936	151

Annexure 3.23

PMEGP Districtwise Report for the Year 2025-2026 as of 31.12.2025 as per PMEGP Portal (KVIC+KVIB+DIC+Coir Board)															
Sr. No.	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Disbursement Nodal Branches		No of Applications by Bank		Pending at Bank		Pending for MM Disbursement	
		Nos.	Amt	Nos.	Amt	Nos.	Amt	Nos.	Amt	Nos.	Amt	Nos.	Amt	Nos.	Amt
1	AHMADNAGAR	344	15.99	61	3.02	178	10.12	167	10.55	40	1.73	265	12.38	135	7.14
2	AKOLA	130	5.51	25	0.74	80	3.53	38	1.40	16	0.54	96	4.37	61	2.84
3	AMRAVATI	134	5.43	40	1.94	93	4.02	53	2.41	15	0.60	96	3.73	67	2.85
4	AURANGABAD	155	7.46	8	0.33	57	2.68	33	1.47	36	1.43	117	5.87	47	2.36
5	BEEED	235	8.45	16	0.49	29	1.28	21	0.83	16	0.39	210	7.67	28	1.27
6	BHANDARA	37	1.31	4	0.26	75	2.09	31	0.91	2	0.14	34	1.10	61	1.81
7	BULDHANA	145	6.33	36	1.30	57	2.38	37	1.80	13	0.46	111	4.97	50	2.10
8	CHANDRAPUR	64	2.20	19	0.63	56	1.82	26	0.67	8	0.26	46	1.64	46	1.53
9	DHULE	129	6.47	65	2.80	154	5.66	85	3.23	23	0.99	68	3.64	128	4.83
10	GADCHIROLI	36	0.77	5	0.09	35	1.16	20	0.73	8	0.23	24	0.42	28	0.88
11	GONDIA	32	1.09	7	0.14	71	2.22	39	1.26	4	0.25	27	0.83	48	1.52
12	HINGOLI	44	0.98	7	0.11	22	0.32	7	0.27	2	0.03	38	0.88	21	0.29
13	JALGAON	331	17.18	101	3.92	267	11.99	178	8.09	37	1.84	247	13.19	211	9.25
14	JALNA	165	8.52	19	0.96	45	2.06	19	0.58	23	1.27	130	6.66	39	1.97
15	KOLHAPUR	197	20.81	92	11.71	212	24.12	185	21.93	26	2.41	101	9.27	181	21.02
16	LATUR	224	8.59	47	1.48	59	2.73	46	1.59	35	1.14	157	6.32	55	2.54
17	MUMBAI	124	5.71	21	0.57	32	1.16	9	0.23	15	0.98	92	4.20	27	1.04
18	MUMBAI (SUBURBAN)	169	7.41	55	1.73	81	3.03	25	1.09	15	0.68	100	5.02	67	2.62
19	NAGPUR	236	10.28	57	2.80	185	7.34	86	3.13	32	1.21	175	7.46	145	6.02
20	NANDED	258	10.44	33	0.84	54	1.88	46	2.06	19	0.89	219	8.79	46	1.64
21	NANDURBAR	146	16.07	7	0.30	113	16.82	41	5.89	35	5.00	108	10.98	101	15.02
22	NASHIK	129	6.91	26	1.27	197	9.99	128	8.03	14	0.73	104	5.51	132	7.24
23	OSMANABAD	203	6.67	35	0.80	49	1.36	60	2.19	25	0.57	155	5.52	37	1.02
24	PALGHAR	113	5.08	18	0.52	114	4.00	54	2.48	21	0.64	80	4.06	97	3.37

25	PARBHANI	71	2.69	9	0.18	63	1.04	49	1.42	7	0.17	59	2.42	47	0.78
26	PUNE	833	47.05	206	13.11	311	17.98	264	11.33	113	5.28	578	32.75	271	15.89
27	RAIGAD	95	3.21	45	1.31	99	2.73	24	1.05	7	0.15	59	2.16	89	2.35
28	RATNAGIRI	102	4.98	32	1.20	84	2.97	48	1.45	16	0.85	71	3.26	75	2.74
29	SANGLI	111	5.41	32	1.93	84	4.73	42	2.95	15	0.84	72	3.16	66	3.69
30	SATARA	150	8.37	41	2.53	88	5.10	77	4.18	19	1.03	112	5.98	79	4.58
31	SINDHUDURG	254	8.38	8	0.35	71	2.44	48	1.75	11	0.22	239	7.91	60	2.13
32	SOLAPUR	310	18.92	54	3.29	116	6.56	127	6.77	44	2.53	229	13.71	90	5.27
33	THANE	307	10.92	155	4.76	159	6.64	69	3.51	36	1.68	137	5.12	137	5.68
34	WARDHA	83	2.29	24	0.51	74	3.08	43	1.34	15	0.52	63	1.67	64	2.61
35	WASHIM	104	4.66	26	0.70	45	1.56	21	0.50	14	0.69	71	3.33	41	1.44
36	YAVATMAL	148	3.75	30	0.55	65	2.06	30	0.93	34	0.77	94	2.58	59	1.95
	Total	6348	306	1466	69	3574	181	2276	120	811	39	4584	218	2936	151

Annexure 3.25

Maharashtra State Khadi & Village Industries Board, Mumbai														
Detailed District Wise MIS Report with CMEGP Status Report for 2025-2026 from 01.04.2025 to 31.12.2025 as per CMEGP Portal														
Sr. No.	District	Target	Approved by DLTF and		Application Sanctioned		Application Rejected by		MM Claimed by bank		MM Disbursed by Nodal		% of Sanctioned against Target	
			Current Year Sponsored	Previous Year Sponsored	Total Sponsored to Bank	No. Of Applications	MM Involved (In Crore)	No. Of Applications	MM Involved (In Crore)	No. Of Applications	MM Involved (In Crore)	No. Of Applications		MM Involved (In Crore)
1	Ahilyanagar	1900	2100	88	2188	424	2028	904	34.96	358	15.32	216	9.18	22%
2	Akola	1600	2156	7	2163	354	5.65	908	11.45	216	3.70	70	1.33	22%
3	Amravati	1600	2775	43	2818	652	10.69	1528	19.05	456	6.94	179	3.01	41%
4	Beed	1300	2102	38	2140	226	4.47	554	14.75	115	2.80	50	1.13	17%
5	Bhandara	1000	1390	8	1398	322	11.43	634	12.45	168	6.62	88	2.22	32%
6	Buldhana	1300	1554	310	1864	404	8.27	1174	26.20	295	6.42	142	3.07	31%
7	Chandrapur	1300	2553	253	2806	453	5.00	899	10.13	148	2.14	113	2.20	35%
8	Chh. Sambhajinagar	1900	2218	319	2537	434	13.08	1279	42.58	274	8.67	121	4.05	23%
9	Dharashiv	1300	2236	417	2653	535	7.43	1650	33.74	359	3.90	64	1.33	41%
10	Dhule	1000	1176	214	1390	200	7.55	695	19.41	125	5.14	28	0.74	20%
11	Gadchiroli	1000	840	203	1043	176	4.05	278	3.77	111	1.82	74	1.46	18%
12	Gondia	1000	1109	112	1221	244	7.94	848	15.99	101	2.99	46	1.77	24%
13	Hingoli	1000	1337	227	1564	561	4.30	828	14.28	110	1.76	39	0.74	56%
14	Jalgaon	1600	2697	64	2761	336	10.58	1345	44.06	218	6.19	141	3.56	21%
15	Jaina	1300	1074	39	1113	241	5.94	477	17.33	143	3.44	39	1.40	19%
16	Kolhapur	1900	2587	161	2748	1518	66.94	720	39.72	833	44.34	294	20.19	80%
17	Latur	1300	2277	175	2452	672	8.72	1080	16.15	200	4.09	153	2.85	52%
18	Mumbai	600	139	13	152	40	1.51	10	0.46	21	0.67	4	0.11	7%
19	Mumbai_Upnagar	920	391	20	411	115	6.48	120	5.44	64	3.39	13	0.50	13%
20	Nagpur	1900	2506	153	2659	342	11.78	767	16.08	245	9.09	161	4.90	18%
21	Nanded	1600	1791	201	1992	295	4.81	1129	24.71	158	2.52	38	1.09	18%
22	Nandurbar	1000	1303	142	1445	113	4.36	1055	20.01	66	1.73	53	1.80	11%
23	Nashik	2400	2610	204	2814	626	32.35	2063	69.66	293	18.44	127	9.29	26%
24	Palghar	1600	1347	49	1396	346	7.61	691	20.30	193	4.77	141	3.09	22%
25	Parbhani	1000	1359	75	1434	297	6.33	440	6.89	112	2.13	48	1.21	30%
26	Pune	2400	2179	129	2308	416	22.77	1721	74.51	274	14.90	164	11.01	16%
27	Raigad	1600	1774	63	1837	492	11.36	1012	32.32	267	6.36	97	2.31	31%
28	Ratnagiri	1300	1711	90	1801	636	16.74	1041	34.56	259	6.78	157	3.77	49%
29	Sangli	1300	2011	232	2243	636	25.66	1243	42.74	567	20.35	384	14.28	49%
30	Satara	1300	1160	178	1338	371	15.40	919	29.06	414	16.59	246	11.22	29%
31	Sindhudurg	1000	936	20	956	273	9.45	423	14.94	250	7.04	112	3.19	27%
32	Solapur	1600	1216	71	1287	380	12.17	890	22.52	298	8.84	158	4.97	24%
33	Thane	1920	1338	51	1389	279	7.51	761	25.11	137	4.71	47	1.33	15%
34	Wardha	960	1198	64	1262	255	7.02	487	9.17	170	3.41	107	1.62	27%
35	Washim	1000	981	95	1076	255	4.28	593	12.70	141	2.39	112	2.45	26%
36	Yavatmal	1300	1841	119	1960	336	4.13	984	11.84	156	2.30	32	0.67	26%
	Grand Total	50000	59972	4647	64619	14255	414	32150	849	8315	262.48	4058	139.05	28%

Annexure 3.26

Bank wise Progress report under APAMVM (01.04.2025 to 31.12.2025)					
(Number of Accounts Actual)					
S N	Bank	Target	Sanction by Bank	Pending At Bank	Rejected By Bank
1	BANK OF BARODA	2198	46	54	18
2	BANK OF INDIA	2585	141	108	7
3	BANK OF MAHARASHTRA	3915	36	76	17
4	CANARA BANK	1575	38	45	6
5	CENTRAL BANK OF INDIA	1540	18	45	3
6	INDIAN BANK	547	6	9	2
7	INDIAN OVERSEAS BANK	388	7	8	0
8	PUNJAB AND SIND BANK	107	1	1	0
9	PUNJAB NATIONAL BANK	924	14	16	6
10	STATE BANK OF INDIA	6709	182	457	45
11	UCO BANK	460	13	20	2
12	UNION BANK OF INDIA	1669	77	66	8
	Sub Total PSBs	22617	579	905	114
13	AXIS BANK	1122	329	187	4
14	BANDHAN BANK	436	2	11	0
15	CSB BANK LIMITED	59	0	2	0
16	DCB BANK	294	123	25	3
17	DHANLAXMI BANK	4	0	0	0
18	FEDERAL BANK	259	0	5	1
19	HDFC BANK	2234	518	146	23
20	ICICI BANK	2173	405	222	6
21	IDBI BANK	1552	45	36	0
22	IDFC FIRST BANK	282	81	24	1
23	INDUSIND BANK	973	385	144	6
24	KARNATAKA BANK	77	3	0	0
25	KARUR VYSYA BANK	21	0	0	0
26	KOTAK MAHINDRA BANK	1160	791	158	12
27	RBL BANK	352	36	8	0
28	YES BANK	474	171	21	2
	Sub Total Pvt Sec Banks	11472	2889	989	58
29	AU SMALL FIN.BANK	696	629	148	11
30	EQUITAS SMALL FIN. BANK	336	34	26	2
31	ESAF SMALL FIN. BANK	17	3	4	0
32	FINCARE SMALL FIN. BANK	2	0	0	0
33	JANA SMALL FIN. BANK	48	0	3	0
34	SURYODAY SMALL FIN. BANK	94	1	5	0
35	UJJIVAN SMALL FIN. BANK	46	4	0	0
36	UTKARSH SMALL FIN. BANK	16	0	0	0
	Sub T Small Fin Bks	1255	671	186	13
37	DBS Bank	20	0	0	0
	Sub TWOS of Foreign Bks	20	0	0	0
38	Airtel Payments Bank	5	0	0	0
39	Fino Payments Bank	5	0	0	0
40	India Post Payments Bank	18	0	0	0
	Sub T Payment Bks	28	0	0	0
41	Maharashtra Gramin Bank	4587	69	370	21
	Sub Total Gramin Banks	4587	69	370	21
42	M.S.Coop. / DCC Banks	3283	58	103	7
43	Other Co Op Banks	1738	1534	571	29
	Sub Total Co.Op Banks	5021	1592	674	36
	Grand Total	45000	5800	3124	242

Annexure 3.27

SLBC Maharashtra					
District wise Progress report under APAMVM (01.04.2025 to 31.12.2025)					
(Number of Accounts actual)					
Sr No	District	Targets	Sanction By Bank	Pending At Bank	Rejected By Bank
1	AHILYANAGAR	3000	445	171	32
2	AKOLA	500	26	62	0
3	AMRAVATI	300	14	13	0
4	CHHATRAPATI SAMBHAJINAGAR	5000	375	9	17
5	BEED	4000	448	1100	0
6	BHANDARA	300	6	17	6
7	BULDHANA	1500	48	29	3
8	CHANDRAPUR	300	4	20	14
9	DHULE	500	35	4	1
10	GADCHIROLI	300	0	0	0
11	GONDIA	300	0	0	0
12	HINGOLI	500	229	266	55
13	JALGAON	500	78	7	1
14	JALNA	2500	465	18	0
15	KOLHAPUR	4000	247	244	13
16	LATUR	1000	388	40	1
17	MUMBAI CITY	300	21	8	0
18	MUMBAI SUBURBAN	300	27	12	0
19	NAGPUR	300	9	13	3
20	NANDED	500	291	35	0
21	NANDURBAR	300	2	1	2
22	NASHIK	3000	693	207	52
23	DHARASHIV	1000	612	3	3
24	PALGHAR	300	17	11	0
25	PARBHANI	1500	112	68	13
26	PUNE	2500	218	44	0
27	RAIGAD	300	71	40	0
28	RATNAGIRI	300	9	34	2
29	SANGLI	2500	135	200	8
30	SATARA	3500	144	85	0
31	SINDHUDURG	300	61	9	0
32	SOLAPUR	2500	171	177	1
33	THANE	300	270	17	3
34	WARDHA	300	8	12	6
35	WASHIM	300	70	123	0
36	YAVATMAL	200	51	25	6
	Total	45000	5800	3124	242

Annexure 3.28

BANK WISE TOTAL LOANS DISBURSEMENT TO SC/ST AS ON DECEMBER 2025									
Acs in actual, Amt.Rs. In Crore									
SR	NAME OF BANK	SC				ST			
		Disbursement During Quarter		Total Cumulative Outstanding at the end of Quarter		Disbursement During Quarter		Total Cumulative Outstanding at the end of Quarter	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	BANK OF BARODA	9334	364	28582	1151	4072	125	15187	420
2	BANK OF INDIA	5703	173	50113	1581	2133	61	23290	695
3	BANK OF MAHARASHTRA	5676	196	20995	738	2565	90	10300	378
4	CANARA BANK	5272	171	23434	941	2920	81	21439	760
5	CENTRAL BANK OF INDIA	7874	273	26825	812	5960	121	22665	456
6	INDIAN BANK	2071	86	8339	301	530	17	3372	75
7	INDIAN OVERSEAS BANK	68	2	693	23	28	1	217	9
8	PUNJAB AND SIND BANK	38	3	418	26	1	0	49	4
9	PUNJAB NATIONAL BANK	790	51	9877	627	355	16	5431	209
10	STATE BANK OF INDIA	50909	2277	155706	6490	19854	796	64863	2233
11	UCO BANK	842	23	8036	244	194	5	2065	64
12	UNION BANK OF INDIA	4288	128	32967	1238	1771	49	21312	576
	Sub Total of Public Sector Banks	92865	3747	365985	14172	40383	1354	190190	5881
13	AXIS BANK	111	20	4356	466	73	5	2919	265
14	BANDHAN BANK	3753	49	15096	91	291	4	1114	7
15	CSB BANK LIMITED	407	15	378	13	28	1	28	1
16	DCB BANK	8	0	16	1	10	0	8	0
17	DHANLAXMI BANK	8	0	20	0	2	0	23	1
18	FEDERAL BANK	647	20	1776	80	114	4	323	15
19	HDFC BANK	408	72	12073	1783	130	20	4592	665
20	ICICI BANK	2000	189	10676	917	408	42	2799	225
21	IDBI BANK	998	52	13106	943	334	18	4685	288
22	IDFC FIRST BANK	2979	25	19776	122	1913	15	10621	66
23	INDUSIND BANK	14240	81	353362	828	6015	36	192703	468
24	KARNATAKA BANK	33	2	135	9	10	0	35	2
25	KARUR VYSYA BANK	41	4	580	154	0	0	0	0
26	KOTAK MAHINDRA BANK	15520	123	43975	271	4138	76	11925	147
27	RBL BANK	477	5	5994	36	195	3	2549	14
28	SOUTH INDIAN BANK	19	0	52	3	0	0	0	0
29	YES BANK	1651	20	10878	90	502	12	2868	48
	Sub Total of Private Bank	43300	676	492249	5808	14163	236	237192	2211
30	AU SMALL FIN.BANK	287	4	975	12	178	7	453	11
31	EQUITAS SMALL FIN. BANK	5413	33	5754	32	1734	11	1858	10
32	ESAF SMALL FIN. BANK	4974	33	38752	114	2769	18	24406	70
33	JANA SMALL FIN. BANK	1849	17	14136	149	1226	9	8099	48
34	SURYODAY SMALL FIN. BANK	2623	21	27653	98	1050	8	9399	32
35	UJJIVAN SMALL FIN. BANK	8115	85	50893	370	2263	23	13386	85
36	UTKARSH SMALL FIN. BANK	1084	6	14304	61	766	4	9635	28
	Sub Total of Small Finance Bank	24345	199	152467	837	9986	79	67236	284
37	DBS BANK	0	0	0	0	0	0	0	0
	Sub Total of Wholly Owned Subsidiaries of Foreign Bank	0	0	0	0	0	0	0	0
38	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0
39	FINO PAYMENTS BANK	0	0	0	0	0	0	0	0
40	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0
	Sub Total of Payment Bank	0	0	0	0	0	0	0	0
41	MAHARASHTRA GRAMIN BANK	59412	935	140872	2101	13826	234	32623	350
	Sub Total of RRBs	59412	935	140872	2101	13826	234	32623	350
42	M.S. COOP/DCC BANK	36932	358	157671	2254	13036	102	78428	544
	Sub Total of Cooperative Bank	36932	358	157671	2254	13036	102	78428	544
	GRAND TOTAL	256854	5914	1309244	25172	91394	2004	605669	9270

Annexure 3.29

DISTRICT WISE TOTAL LOANS DISBURSEMENT TO SC/ST AS on DECEMBER 2025									
SR.	Name of District	SC				ST			
		Disbursement During		Total Cumulative Outstanding		Disbursement During		Total Cumulative Outstanding	
		No. of Acs	Amt.	No. of Acs	Amt.	No. of Acs	Amt.	No. of Acs	Amt.
1	AHILYANAGAR	7872	152	25353	476	2748	51	18932	305
2	AKOLA	5797	148	22585	492	1058	25	3893	90
3	AMRAVATI	6561	200	41073	722	3112	70	25123	273
4	BEEED	9064	155	39097	528	2100	44	9927	124
5	BHANDARA	3483	88	36547	312	872	22	10100	73
6	BULDHANA	8654	130	52448	686	1676	29	10850	148
7	CHANDRAPUR	4966	146	18676	507	1955	50	9853	216
8	CHHATRAPATI SAMBHAJINAGAR	10480	222	40793	882	2144	48	7699	159
9	DHARASHIV	6567	116	16329	267	1525	30	4299	65
10	DHULE	2065	58	8338	213	2828	68	18107	353
11	GADCHIROLI	3012	84	9855	215	2950	68	13145	249
12	GONDIA	2991	81	16681	283	1255	25	10890	115
13	HINGOLI	5661	69	15350	197	1937	21	5563	60
14	JALGAON	6001	154	21665	483	2652	61	10959	211
15	JALNA	4338	69	21523	275	960	16	9043	93
16	KOLHAPUR	11766	194	56949	654	1396	20	8251	87
17	LATUR	10115	162	33569	429	2505	39	11802	117
18	MUMBAI	3161	173	17114	924	1144	48	5693	522
19	MUMBAI SUBURBAN	5034	274	22317	1273	1152	61	6121	298
20	NAGPUR	16715	566	107877	2868	6302	160	63458	828
21	NANDED	9874	209	40632	695	2891	77	12995	236
22	NANDURBAR	1320	42	5421	166	5973	142	39794	774
23	NASHIK	11705	260	90538	1111	8693	207	61117	933
24	PALGHAR	1356	51	6139	280	1970	64	10208	297
25	PARBHANI	9841	126	30447	354	3032	34	9817	93
26	PUNE	18808	675	102137	3042	4358	154	22899	773
27	RAIGAD	3089	139	10894	660	1682	53	4855	174
28	RATNAGIRI	2135	52	6756	219	421	12	1180	66
29	SANGLI	4870	112	28483	1423	818	17	5532	68
30	SATARA	22735	215	42719	464	7702	58	11485	130
31	SINDHUDURG	2215	34	5136	101	544	9	1254	20
32	SOLAPUR	13451	209	106861	825	3180	44	28416	209
33	THANE	6750	275	38105	1930	1795	69	10111	448
34	WARDHA	5672	96	136276	610	2156	27	98779	327
35	WASHIM	3169	57	11521	202	697	13	2741	42
36	YAVATMAL	5561	124	23040	408	3211	66	20778	293
	Total	256854	5914	1309244	25172	91394	2004	605669	9270

Annexure 3.30

Bank wise PM SVANidhi reports as on 31.12.2025 for the State of Maharashtra

SN	Banks	Total Applications	Picked up (not Sanctioned)	Sanctioned but not disbursed	Returned Applications that can be retrieved	Pending with Banks (excluding logged)	Total Disbursed
1	STATE BANK OF INDIA	441739	77706	22467	35168	100173	306403
2	BANK OF MAHARASHTRA	139705	4485	6140	14004	10625	115076
3	BANK OF INDIA	139377	16736	5026	10197	21762	107418
4	BANK OF BARODA	136030	14100	1807	14353	15907	105770
5	UNION BANK OF INDIA	119060	7005	4385	15295	11390	92378
6	CANARA BANK	58052	4920	1341	12737	6261	39054
7	CENTRAL BANK OF INDIA	45315	8432	717	2636	9149	33530
8	INDIAN BANK	40289	2975	1808	8203	4783	27303
9	PUNJAB NATIONAL BANK	28799	2632	358	2368	2990	23441
10	INDIAN OVERSEAS BANK	19536	1338	970	3465	2308	13763
11	KOTAK MAHINDRA BANK	13458	3764	999	6729	4763	1966
12	IDBI BANK LTD	7697	1249	862	1393	2111	4193
13	UCO BANK	11369	625	485	572	1110	9687
14	MAHARASHTRA GRAMIN BANK (MGB)	12160	3932	2135	521	6067	5572
15	HDFC BANK LTD	4862	242	465	2144	707	2011
16	Other FI	314420	2930	1098	690	4028	309702
17	PUNJAB AND SIND BANK	3058	136	40	602	176	2280
18	AXIS BANK	4018	3474	92	98	3566	354
19	ICICI BANK LTD	937	153	1	718	154	65
20	KARNATAKA BANK	1934	447	391	526	838	570
21	THE FEDERAL BANK LTD	816	402	1	123	403	290
22	Vidharbha Konkan Gramin Bank	962	204	45	109	249	604
23	YES BANK LTD	831	177	1	354	178	299
24	AU Small Finance Bank Limited	1999	23	2	38	25	1936
25	Ujjivan Small Finance Bank Limited	617	460	4	47	464	106
26	INDUSIND BANK LIMITED	764	677	27	10	704	50
27	Utkarsh Small Finance Bank Limited	473	207	8	1	215	257
28	RBL Bank	275	242	0	7	242	26
29	Unity Small Finance Bank Ltd.	187	126	0	5	126	56
30	SOUTH INDIAN BANK	144	26	2	104	28	12
31	DCB Bank Limited	280	275	0	2	275	3
32	Bandhan Bank	126	84	0	40	84	2
33	KARUR VYSYA BANK	176	114	11	24	125	27
34	IDFC FIRST BANK LIMITED	88	30	0	47	30	11
35	India Post Payments Bank	241	241	0	0	241	0
36	DHANLAXMI BANK LTD	292	40	1	11	41	240
37	CSB BANK LIMITED	64	39	9	9	48	7
38	DBS Bank India Limited	45	44	0	1	44	0
39	Jana Small Finance Bank Limited	27	21	0	1	21	5
40	Suryoday Small Finance Bank	10	8	0	0	8	2
41	EQUITAS SMALL FINANCE BANK LIMITED	13	13	0	0	13	0
42	ESAF Small Finance Bank Limited	90	15	0	2	15	73
	Total	1550335	160749	51698	133354	212447	1204542

Annexure 3.31

District wise PMSVANidhi reports for the State of Maharashtra as on 31.12.2025

SN	District	Total Applications Received (excluding ineligible)	Sanctioned Applications	Returned (Pending with ULBs)	Pending with Banks (Logged + Picked Up + Sanc not dis)	Total Disbursed
1	Ahilyanagar	32129	27296	1539	4347	26243
2	Akola	26142	21103	2451	3231	20460
3	Amravati	40708	35802	1751	4223	34734
4	Beed	14918	11315	1141	3077	10700
5	Bhandara	8495	6980	951	681	6863
6	Buldhana	19093	14565	2658	2331	14104
7	Chandrapur	24610	20401	2315	2300	19995
8	Chh. Sambhajinagar	82831	62538	2966	20550	59315
9	Darashiv	8821	6524	1453	1176	6192
10	Dhule	20857	18433	171	2933	17753
11	Gadchiroli	3454	2828	414	269	2771
12	Gondia	8415	6401	1351	781	6283
13	Hingoli	5401	4303	465	774	4162
14	Jalgaon	48209	40723	1584	7607	39018
15	Jalna	23225	18992	1002	4792	17431
16	Kolhapur	49430	44090	928	5300	43202
17	Latur	19643	16439	1484	2106	16053
18	Mumbai	251664	168458	65167	27747	158750
19	Nagpur	118536	106482	2324	11205	105007
20	Nanded	41527	32232	1523	9121	30883
21	Nandurbar	7443	6420	224	1072	6147
22	Nashik	96256	84024	1792	12644	81820
23	Palghar	42632	35862	3880	5372	33380
24	Parbhani	30732	23517	2579	5476	22677
25	Pune	134881	109838	11861	16460	106560
26	Raigad	27237	22882	1699	4090	21448
27	Ratnagiri	8604	7773	71	1046	7487
28	Sangli	31311	27372	707	3810	26794
29	Satara	20709	16585	2411	2030	16268
30	Sindhudurg	4520	4298	33	314	4173
31	Solapur	65135	51991	4225	11365	49545
32	Thane	189428	165537	6266	28317	154845
33	Wardha	13440	10635	871	2216	10353
34	Washim	8690	7459	311	1093	7286
35	Yavatmal	21775	16142	2786	3149	15840
	Total	1550901	1256240	133354	213005	1204542

Annexure 3.32

Sr. No.	Bank	Bank was MSME - Disbursements under ACP 2024-26 (01.04.2024 to 31.12.2024)												Total MSME Achievement			%											
		Micro Enterprises			Small Enterprises			Medium Enterprises			Other finance to MSMEs (As indicated in Master Direction on PSL)			Out of Other finance to MSMEs, loans upto 50 crores to Start-ups			Target		Total MSME Achievement		%							
		A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	% Ach in terms of A/Cs	% Ach in terms of Amt					
1	BANK OF BARODA	2	1348	4	693	5	540	6	482	7	565	8	482	9	0	10	0	11	0	12	0	13	19453	3057	15	2159	26%	71%
1	BANK OF INDIA	74043	7639	2315	5922	2315	2937	3009	3009	649	6674	157	1056	106	0	0	0	0	0	0	0	0	24172	2142	291661	16496	35%	94%
3	BANK OF MAHARASHTRA	284193	6213	3555	1033	6619	157	1056	106	271	1978	1978	1978	1978	1978	1978	1978	1978	1978	1978	1978	14172	14223	36383	12223	130%	76%	
4	CANARA BANK	39128	4770	1951	2061	195	846	1478	107	846	0	0	0	0	0	0	0	0	0	0	0	60164	9680	8910	4264	15%	86%	
5	CENTRAL BANK OF INDIA	8210	931	8210	931	8210	931	8210	931	8210	931	8210	931	8210	931	8210	931	8210	931	8210	931	38413	7888	33654	9654	86%	126%	
6	INDIAN BANK	12837	3470	218	358	20799	5726	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7133	1783	1153	613	16%	34%	
7	INDIAN OVERSEAS BANK	10891	317	53	264	11	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7133	1783	1153	613	16%	34%	
8	PUNJAB AND SIND BANK	12877	3342	6396	4855	307	2184	1913	1913	1100	9222	1956	0	0	0	0	0	0	0	0	0	83162	24166	19362	10181	21%	42%	
9	PUNJAB NATIONAL BANK	82077	10058	5239	9121	1100	18713	9222	1956	0	0	0	0	0	0	0	0	0	0	0	0	83162	24166	19362	10181	21%	42%	
10	STATE BANK OF INDIA	7033	1831	420	4897	13	137	137	137	930	7902	0	0	0	0	0	0	0	0	0	0	186473	30701	61642	26394	23%	138%	
11	UCO BANK	58932	10693	4760	7629	930	7902	0	0	0	0	0	0	0	0	0	0	0	0	0	0	186473	30701	61642	26394	23%	138%	
12	UNION BANK OF INDIA	646659	74137	50719	27548	69199	94417	2033	0	0	0	0	0	0	0	0	0	0	0	0	0	186473	30701	61642	26394	35%	86%	
13	AXIS BANK	13833	9486	5922	13833	1986	15548	0	0	0	0	0	0	0	0	0	0	0	0	0	0	186473	30701	61642	26394	45%	77%	
14	BANDHAN BANK	30147	516	291	102	56	46	50	0	0	0	0	0	0	0	0	0	0	0	0	0	20899	3511	38378	9	9%	108%	
15	CSB BANK LIMITED	43	29	26	46	46	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20899	3511	38378	9	148%	27%	
16	DCB BANK	2899	617	237	217	65	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17667	2700	2401	872	4%	18%	
17	DHANLAXMI BANK	55	20	5	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17667	2700	2401	872	14%	32%	
18	FEDERAL BANK	1348	1121	678	1677	386	1316	1677	386	0	0	0	0	0	0	0	0	0	0	0	0	3070	82	60	30	2%	3%	
19	HDFC BANK	76333	28222	91848	35959	40200	48702	0	0	0	0	0	0	0	0	0	0	0	0	0	0	186473	30701	61642	26394	8%	86%	
20	ICICI BANK	44107	22938	15962	26299	4229	15971	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46207	51159	64298	67208	50%	186%	
21	IDBI BANK	19418	2844	749	182	66	295	295	0	0	0	0	0	0	0	0	0	0	0	0	0	82066	20233	3806	293	25%	43%	
22	JDFC FIRST BANK	12952	2610	2823	2892	624	262	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35138	6160	15639	4894	45%	81%	
23	INDUSIND BANK	37787	2829	2160	6940	603	6607	0	0	0	0	0	0	0	0	0	0	0	0	0	0	132042	27691	163042	16336	31%	59%	
24	KARNATAKA BANK	1199	253	446	412	283	627	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8468	1648	1928	1392	23%	79%	
25	KARUR VYSYA BANK	586	67	214	34	95	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4037	1023	895	132	22%	13%	
26	KOTAK MAHINDRA BANK	9072	5555	5689	11428	1674	9504	1	2	0	0	0	0	0	0	0	0	0	0	0	0	153986	28492	16416	26489	11%	93%	
27	RBL BANK	1688	1482	1239	1773	953	1768	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29953	5725	3390	5923	13%	88%	
28	SOUTH INDIAN BANK	388	180	113	191	24	128	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5888	1684	505	497	8%	30%	
29	YES BANK	8711	5365	5208	7892	2762	7821	0	0	23	101	79665	20878	0	0	0	0	0	0	0	0	17188	16799	448	635	23%	121%	
30	Sub Total Pvt Soc Banks	258896	81613	133228	112386	54032	109776	1	2	23	101	770391	256836	448157	302846	209	11122	767	11391	5167	1089	145767	11391	5167	1089	20%	118%	
31	AI SMALL FIN BANK	25073	2374	137	102	14	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59811	4208	25224	2902	42%	62%	
32	ESAF SMALL FIN BANK	20200	154	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29534	1046	1046	828	41%	79%	
33	UJANA SMALL FIN BANK	30914	404	34	43	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16138	232	20200	154	126%	67%	
34	SURYODAY SMALL FIN BANK	41628	546	899	77	426	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12916	2159	30949	448	240%	21%	
35	LUJUAN SMALL FIN BANK	22208	197	8	30	30	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10014	2611	42953	645	429%	25%	
36	LITKARSHI SMALL FIN BANK	1185	219	28	76	2	1	2	1	0	0	0	0	0	0	0	0	0	0	0	0	11122	767	1217	297	11%	38%	
37	Sub Total Fin Bks	151243	4675	1613	436	509	56	2	1	0	0	0	0	0	0	0	0	0	0	0	0	145767	11391	5167	1089	108%	45%	
38	DBS Bank	8648	2486	21265	6965	24016	7818	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10035	2622	53950	17280	538%	767%	
39	Sub Total Co-Op Banks	1080754	16429	140	111	56	841	1539	634	0	0	0	0	0	0	0	0	0	0	0	0	10035	2622	53950	17280	538%	767%	
40	Sub Total Payments Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
41	Maharashtra Gramin Bank	20525	1068	43	149	6	95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	77448	2400	20574	1312	0%	0%	
42	M.S. Coop / DCC Banks	4783	309	140	111	56	841	1539	634	0	0	0	0	0	0	0	0	0	0	0	0	178377	4851	6518	1895	4%	39%	
43	Sub Total Co-Op Banks	4783	309	140	111	56	841	1539	634	0	0	0	0	0	0	0	0	0	0	0	0	178377	4851	6518	1895	4%	39%	
44	Grand Total	1080754	16429	140	111	56	841	1539	634	0	0	0	0	0	0	0	0	0	0	0	0	391933	53746	148126	52428	37%	98%	

Annexure 3.33

Sr. No.		District		SLBC Maharashtra										Total MSME		Achievement		%	
				District wise MSME - Disbursements under ACP 2025-26 (01.04.2025 to 31.12.2025)										(A/Cs in actual, Amt.Rs.in Crore)					
		Micro Enterprises (Manu + Service)		Small Enterprises		Medium Enterprises		Other finance to MSMEs (As indicated in Master Direction on PSL)		Out of Other finance to MSMEs, loans upto 50 crores to Start-ups)		Target		Total MSME		%			
		A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs Target	Amt. Tgt	A/Cs	Amt	% Ach in terms of A/Cs	% Ach in terms of Amt		
1		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18		
1	AHILYANAGAR	37592	3039.43	1619	1702.86	198	494.1	3872	70.8	0	0	123612	5500	43281	5307	35%	96%		
2	AKOLA	15051	1252.26	680	805.88	80	392.57	2797	47.59	0	0	49260	2500	18608	2498	38%	100%		
3	AMRAVATI	25420	2189.27	935	1130.55	147	189.51	8384	150.87	0	0	64801	3700	34886	3660	54%	99%		
4	BEED	11254	1050.08	393	486.69	47	160.8	1667	28.1	0	0	104558	2150	13361	1726	13%	80%		
5	BHANDARA	10846	543.5	158	182.99	27	77.34	1951	40.91	0	0	45668	770	12982	825	28%	107%		
6	BULDHANA	13815	1109.57	702	599.79	72	148.68	4854	84.2	0	0	57300	1900	19443	1942	34%	102%		
7	CHANDRAPUR	18509	1151.57	699	823.06	131	263.33	3017	49.81	0	0	78690	2100	22356	2288	28%	109%		
8	CHHATRAPATI SAMBHAJINAR	36737	4314.39	2359	3072.67	500	2363.36	9515	178.27	0	0	181529	9700	49111	9929	27%	102%		
9	DHARASHIV	9715	660.66	265	289.18	41	118.86	585	97.3	0	0	17696	1000	10606	1058	60%	106%		
10	DHULE	11284	1036.74	537	657.73	82	193.21	2282	39.05	0	0	73930	1960	14185	1927	19%	98%		
11	GADCHIROLI	6785	279.21	89	78.44	12	0.79	843	14.72	0	0	22250	390	7729	373	35%	96%		
12	GONDIA	10154	829.61	296	779.69	30	109.38	1338	28.14	0	0	66527	1500	11818	1747	18%	116%		
13	HINGOLI	5636	370.07	140	128.43	17	17.45	1072	17.28	0	0	15864	650	8865	533	43%	82%		
14	JALGAON	25435	2229.15	1156	1302.78	214	636.98	6146	116.94	0	0	159808	4500	32951	4286	21%	96%		
15	JALNA	12077	1064.17	365	588.32	73	379.93	3323	64.33	0	0	10233	1900	19538	2067	155%	109%		
16	KOLHAPUR	45336	4457.7	2776	3655.57	1049	3314.56	2737	83.33	0	0	199180	12500	51898	11511	26%	92%		
17	LATUR	20305	1722.3	776	1005.65	209	595.09	2812	49.53	0	0	97834	3250	24102	3373	25%	104%		
18	MUMBAI	100424	41837.47	103346	57647.54	73616	89655.61	39	76.04	0	0	622807	191500	283425	189317	46%	99%		
19	MUMBAI SUBURBAN	69311	24085.77	18685	31041.31	5970	43365.77	19	35.7	0	0	84224	110225	93885	98529	112%	89%		
20	NAGPUR	75103	9557.7	5571	8992.14	1683	5271.31	9270	156.34	0	0	246900	22000	91627	23978	37%	109%		
21	NANDED	19237	1467.3	646	673.28	76	236.77	1863	33.85	0	0	48674	2500	21822	2411	45%	96%		
22	NANDURBAR	4274	323.24	190	229.97	16	49.79	745	12.32	0	0	42119	600	5225	615	12%	103%		
23	NASHIK	53257	6420.52	3990	5894.81	1192	3730.93	6008	105.27	0	0	152582	17200	64447	16152	42%	94%		
24	PALGHAR	19013	2151.32	1185	1774.58	163	467.44	86	1.63	0	0	80606	4700	20447	4395	25%	94%		
25	PARBHANI	10197	816.61	319	320.47	45	47.77	1983	32.78	0	0	38655	1650	12544	1218	32%	74%		
26	PUNE	148730	24165.13	16732	23289.35	15966	22246.31	1546	506.61	0	0	297240	65200	182374	71207	62%	109%		
27	RAIGAD	27200	2724.67	1789	2249.23	393	1165.54	713	13.84	0	0	92521	5700	30095	6153	33%	108%		
28	RATNAGIRI	16857	960.19	504	493.01	84	435.71	198	5.58	0	0	144107	1850	17643	1894	12%	102%		
29	SANGLI	25702	2195.1	1250	1766.69	304	766.86	1523	191.02	0	0	168487	4900	28779	4940	17%	101%		
30	SATARA	28351	1735.56	952	1076.08	165	387.61	1204	19.58	0	0	59233	3300	30672	3219	52%	98%		
31	SINHDURG	15884	606.14	224	178.82	33	53.61	333	11.95	0	0	35105	1000	16474	850	47%	85%		
32	SOLAPUR	48302	2781.51	1545	1466.43	265	430.23	4387	77.16	0	0	128021	4800	54499	4755	43%	99%		
33	THANE	77400	12616.22	9669	14150.57	2892	8488.18	50	154.36	23	100.79	228129	35000	90011	35409	39%	101%		
34	WARDHA	12920	889.02	305	422.74	77	298.79	5112	84.79	0	0	65005	1900	18414	1695	28%	89%		
35	WASHIM	7032	547.6	156	175.42	23	50.76	1034	17.42	0	0	34018	950	8245	791	24%	83%		
36	YAVATMAL	15609	1018.23	553	612.45	75	160.02	3651	59.04	0	0	40950	1800	19888	1850	49%	103%		
Total		1090754	164298.99	187556	169674.98	105967	187784.89	96959	2668.88	23	100.79	3978123	532745	1481236	524428	37%	98%		

Annexure 3.34

PLI wise Performance for the state of Maharashtra

Sl. No.	Institution Name	PLI Category	EWS/LIG			MIG			Total		
			No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)	No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)	No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)
1	Housing and Urban development Corporation	CNA	0.0	0.40	0.09	0.0	0.00	0.00	0.40	0.00	0.09
2	State Bank of India	CNA	0.0	403.52	68.98	0.1	1490.34	129.82	1893.86	129.82	198.80
	Sub Total: CNA		0.0	403.9	69.1	0.1	1490.3	129.8	1894.3	129.8	198.9
3	Bharat Co-operative Bank (Mumbai) Ltd	Co-operative bank	0.0	72.67	12.16	0.0	56.27	5.90	128.94	5.90	18.06
4	Bombay Mercantile Co-operative Bank Ltd	Co-operative bank	0.0	16.37	2.62	0.0	8.15	0.71	24.52	0.71	3.33
5	Capital India Home Loans Limited	Co-operative bank	0.0	24.45	5.97	0.0	2.12	0.16	26.57	0.16	6.13
6	Citizencredit Co-operative Bank Ltd	Co-operative bank	0.0	38.94	6.56	0.0	12.61	1.12	51.55	1.12	7.68
7	Deendayal Nagari Sahakari Bank Ltd. Ambai	Co-operative bank	0.0	3.95	0.71	0.0	0.00	0.00	3.95	0.71	0.71
8	DEOGIRI NAGARI SAHAKARI BANK LTD	Co-operative bank	0.0	1.68	0.33	0.0	0.00	0.00	1.68	0.33	0.33
9	GODAVARI URBAN CO-OP BANK LTD/N	Co-operative bank	0.0	1.57	0.45	0.0	0.00	0.00	1.57	0.45	0.45
10	GP Parsik Sahakari Bank Ltd	Co-operative bank	0.0	4.80	0.62	0.0	0.00	0.00	4.80	0.62	0.62
11	Jalgaon Janata Sahakari Bank Ltd	Co-operative bank	0.0	35.08	8.06	0.0	5.22	0.57	40.30	0.57	8.63
12	Laxmi Urban Coop Bank Ltd.	Co-operative bank	0.0	0.10	0.02	0.0	0.00	0.00	0.10	0.02	0.02
13	New India Co-operative Bank Ltd	Co-operative bank	0.0	14.56	2.25	0.0	1.62	0.17	16.18	0.17	2.42
14	NKCSB Co-operative Bank Ltd	Co-operative bank	0.0	20.99	3.09	0.0	8.44	0.71	29.44	0.71	3.81
15	Omrakash Deora Peoples Co-op. Bank Ltd.	Co-operative bank	0.0	9.32	3.77	0.0	0.00	0.00	9.32	3.77	3.77
16	Priyadarshan Nagari Sahakari Bank Ltd.	Co-operative bank	0.0	1.61	0.37	0.0	0.00	0.00	1.61	0.37	0.37
17	Punjab & Maharashtra Co-operative Bank Ltd	Co-operative bank	0.0	54.60	8.82	0.0	26.75	2.42	81.35	2.42	11.24
18	Rajkot Nagari Sahakari Bank Limited	Co-operative bank	0.0	10.23	2.11	0.0	2.86	0.32	13.09	0.32	2.44
19	Kanrajva Sahakari Bank Ltd	Co-operative bank	0.0	0.37	0.05	0.0	0.00	0.00	0.37	0.05	0.05
20	Samarth Sahakari Bank Maryadi Jaina	Co-operative bank	0.0	0.76	0.16	0.0	0.00	0.00	0.76	0.16	0.16
21	Sant Sopanaka Sahakari Bank Ltd.	Co-operative bank	0.0	2.81	0.61	0.0	0.00	0.00	2.81	0.61	0.61
22	Shard Sahakari Bank Ltd	Co-operative bank	0.0	0.45	0.06	0.0	0.00	0.00	0.45	0.06	0.06
23	Shree Samarth Sahakari Bank Ltd. Nashik	Co-operative bank	0.0	2.11	0.44	0.0	0.00	0.00	2.11	0.44	0.44
24	SHREE WARANA SAHAKARI BANK LTD	Co-operative bank	0.0	0.54	0.10	0.0	0.00	0.00	0.54	0.10	0.10
25	Shri Chhatrapati Rajarshi Shaahu Urban Co O	Co-operative bank	0.0	3.05	0.52	0.0	0.00	0.00	3.05	0.52	0.52
26	Sundaril Sawji Urban Co-operative bank Ltd	Co-operative bank	0.0	0.45	0.06	0.0	0.00	0.00	0.45	0.06	0.06
27	The Ahmedabad Mercantile Co-operative ba	Co-operative bank	0.0	0.07	0.03	0.0	0.00	0.00	0.07	0.03	0.03
28	The Greater Bombay Coop Bank Ltd	Co-operative bank	0.0	27.54	4.62	0.0	15.63	1.33	43.17	1.33	5.95
29	The Hasti Co-Op Bank Ltd.	Co-operative bank	0.0	17.02	4.32	0.0	1.26	0.16	18.28	0.16	4.48
30	The Kalyan Janata Sahakari Bank Ltd.	Co-operative bank	0.0	38.22	6.95	0.0	5.11	0.46	43.33	0.46	7.42
31	THE SANGAMNER MERCHANTS CO OP B	Co-operative bank	0.0	0.30	0.04	0.0	0.00	0.00	0.30	0.04	0.04
32	The Saraswat Co-op Bank Ltd	Co-operative bank	0.0	721.43	110.22	0.0	268.70	22.58	990.13	22.58	132.81
33	The Urban Co-op. Bank Limited Dharaogaon	Co-operative bank	0.0	6.97	1.22	0.0	0.00	0.00	6.97	1.22	1.22
34	The Vishweshwar Sahakari Bank Ltd	Co-operative bank	0.0	0.76	0.15	0.0	0.00	0.00	0.76	0.15	0.15
35	The Washim Urban Co-operative Bank Ltd.	Co-operative bank	0.0	2.32	0.45	0.0	0.00	0.00	2.32	0.45	0.45
36	Tirupati Urban Co-op Bank Ltd	Co-operative bank	0.0	1.06	0.20	0.0	0.00	0.00	1.06	0.20	0.20
37	VAISHYA SAHAKARI BANK LTD	Co-operative bank	0.0	0.99	0.13	0.0	0.00	0.00	0.99	0.13	0.13
38	VASAJI JANATA SAHAKARI BANK LTD.	Co-operative bank	0.0	4.76	0.79	0.0	0.00	0.00	4.76	0.79	0.79
39	Vishwas Co-operative Bank Ltd. Nasik	Co-operative bank	0.0	3.67	0.63	0.0	0.00	0.00	3.67	0.63	0.63
	Sub Total: Co-operative bank		0.1	1146.6	189.7	0.0	414.7	36.6	1561.3	36.6	226.3
40	Aadhar Housing Finance Ltd.	PLI_HFC	0.1	1029.30	275.97	0.0	60.48	8.80	1089.78	8.80	284.77
41	Aavas Financiers Limited	PLI_HFC	0.0	383.63	84.59	0.0	53.86	5.84	437.48	5.84	90.43
42	Adani Housing Finance Private Limited	PLI_HFC	0.0	110.17	25.72	0.0	2.77	0.34	112.94	0.34	26.06

PLI wise Performance for the state of Maharashtra

Sl. No.	Institution Name	PLI Category	EWS/LIG		MIG		Total				
			No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)	No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)	No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)
43	Aditya Birla Housing Finance Ltd.	PLL-HFC	0.1	830.78	140.75	0.0	86.16	6.45	0.06	916.94	147.19
44	Agrim Housing Finance Pvt Ltd	PLL-HFC	0.0	1.60	0.34	0.0	0.00	0.00	0.00	1.60	0.34
45	Akne Star Housing Finance Ltd.	PLL-HFC	0.0	6.33	1.49	0.0	0.00	0.00	0.00	6.33	1.49
46	Altum Credo Home Finance Pvt Ltd	PLL-HFC	0.0	26.55	6.99	0.0	0.90	0.14	0.00	27.45	7.13
47	Anand Housing Finance Private Limited	PLL-HFC	0.0	3.67	0.71	0.0	1.13	0.13	0.00	4.80	0.85
48	APAC Housing Finance Private Limited	PLL-HFC	0.0	20.16	4.81	0.0	0.00	0.00	0.00	20.16	4.81
49	Art Affordable Housing Finance (India) Ltd	PLL-HFC	0.0	72.92	16.57	0.0	16.18	1.89	0.01	89.10	18.46
50	Bajaj Housing Finance Ltd	PLL-HFC	0.0	375.58	55.91	0.0	875.90	64.77	0.05	1251.48	120.67
51	Can Fin Homes Ltd.	PLL-HFC	0.1	760.89	151.71	0.0	78.72	9.12	0.06	839.61	160.83
52	Capital First Home Finance Ltd.	PLL-HFC	0.0	6.25	1.14	0.0	2.65	0.21	0.00	8.90	1.35
53	Capri Global Housing Finance Private Limite	PLL-HFC	0.0	178.32	37.49	0.0	20.94	2.39	0.02	199.26	39.87
54	Cent Bank Home Finance Ltd.	PLL-HFC	0.0	101.70	19.35	0.0	11.96	1.03	0.01	113.66	20.38
55	Centrum Housing Finance Limited	PLL-HFC	0.0	15.60	3.12	0.0	1.73	0.16	0.00	17.33	3.28
56	Devan Housing Finance Corporation Ltd.	PLL-HFC	0.1	2165.45	353.67	0.1	1674.60	127.63	0.21	3840.06	481.29
57	DHFL Vysya Housing Finance Ltd.	PLL-HFC	0.0	1.13	0.32	0.0	0.00	0.00	0.00	1.13	0.32
58	DMH Housing Finance Pvt. Ltd.	PLL-HFC	0.0	14.14	3.86	0.0	0.85	0.09	0.00	14.99	3.95
59	Easy Home Finance Ltd	PLL-HFC	0.0	43.05	11.04	0.0	3.92	0.44	0.00	46.98	11.48
60	Edearweis Housing Finance Ltd.	PLL-HFC	0.0	194.69	36.22	0.0	26.53	2.62	0.02	221.22	38.85
61	Equitas Housing Finance Pvt. Ltd.	PLL-HFC	0.0	1.68	0.34	0.0	0.00	0.00	0.00	1.68	0.34
62	Essel Finance Home Loans Ltd	PLL-HFC	0.0	8.21	2.19	0.0	2.81	0.38	0.00	11.01	2.57
63	Fast Track Housing Finance Ltd.	PLL-HFC	0.0	15.05	3.69	0.0	0.97	0.11	0.00	16.02	3.80
64	Fullerton Home Finance Company Ltd.	PLL-HFC	0.0	146.67	29.59	0.0	25.70	2.00	0.01	172.37	31.59
65	GC Housing Finance Ltd.	PLL-HFC	0.1	705.76	127.57	0.0	76.27	7.24	0.06	782.03	134.81
66	Godrej Housing Finance Limited	PLL-HFC	0.0	4.12	0.73	0.0	0.00	0.00	0.00	4.12	0.73
67	GRUH Finance Ltd.	PLL-HFC	0.1	624.83	154.88	0.0	143.77	21.00	0.07	768.60	175.88
68	HERO Housing Finance Limited	PLL-HFC	0.0	190.07	33.92	0.0	22.58	1.69	0.01	212.65	35.61
69	Hinduja Housing Finance Limited	PLL-HFC	0.0	5.15	0.82	0.0	0.00	0.00	0.00	5.15	0.82
70	Home First Finance Company India Ltd.	PLL-HFC	0.1	587.86	149.75	0.0	63.77	8.75	0.06	651.63	158.49
71	Housing Development Finance Corporation	PLL-HFC	0.9	13640.86	2186.53	0.3	8932.89	752.89	1.21	22573.75	2939.46
72	ICI Home Finance Company Ltd.	PLL-HFC	0.1	1018.76	203.27	0.0	113.31	10.13	0.09	1132.07	213.40
73	IFL Home Finance Ltd.	PLL-HFC	0.2	2169.29	401.44	0.0	335.32	30.97	0.17	2504.61	432.41
74	IKF Home Finance Limited	PLL-HFC	0.0	20.14	4.10	0.0	0.00	0.00	0.00	20.14	4.10
75	India Bulls Housing Finance Ltd.	PLL-HFC	0.1	1591.49	243.47	0.0	617.04	47.21	0.12	2208.54	290.67
76	India Home Loan Ltd.	PLL-HFC	0.0	9.80	2.46	0.0	0.82	0.11	0.00	10.62	2.56
77	India Shelter Finance Corporation Ltd.	PLL-HFC	0.0	33.14	7.48	0.0	0.85	0.12	0.00	33.99	7.60
78	Indie Homefin Private Ltd	PLL-HFC	0.0	0.29	0.08	0.0	0.00	0.00	0.00	0.29	0.08
79	Indostar Home Finance Private Limited	PLL-HFC	0.0	144.00	36.40	0.0	10.27	1.38	0.02	154.28	37.78
80	JM Financial Home Loans Limited	PLL-HFC	0.0	69.58	17.29	0.0	2.91	0.30	0.01	72.49	17.59
81	Khush Housing Finance Pvt Ltd.	PLL-HFC	0.0	83.94	22.22	0.0	8.75	1.27	0.01	92.70	23.49
82	KIFS Housing Finance Private Limited	PLL-HFC	0.0	100.06	28.62	0.0	7.63	1.23	0.01	107.70	29.85
83	L & T Housing Finance Ltd.	PLL-HFC	0.0	181.58	39.20	0.0	299.24	26.02	0.03	480.82	65.22
84	LIC Housing Finance Ltd.	PLL-HFC	0.2	2809.32	500.88	0.1	2000.90	177.69	0.28	4810.22	678.58
85	Magma Housing Finance	PLL-HFC	0.0	190.23	39.94	0.0	14.81	1.63	0.02	205.04	41.57
86	Mahindra Rural Housing Finance Ltd.	PLL-HFC	0.0	196.96	54.94	0.0	17.86	2.68	0.03	214.82	57.62

PLI wise Performance for the state of Maharashtra

Sl. No.	Institution Name	PLI Category	EWS/DIG			MIG			Total		
			No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)	No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)	No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)
87	Manbhawan Home Finance India Pvt Ltd	PLI_HFC	0.0	0.00	0.00	0.0	0.14	0.02	0.00	0.14	0.02
88	Mannapuram Home Finance Ltd.	PLI_HFC	0.0	62.01	15.52	0.0	10.28	1.32	0.00	72.29	16.83
89	MAS Rural Housing and Mortgage Finance I	PLI_HFC	0.0	3.02	0.68	0.0	0.00	0.00	0.00	3.02	0.68
90	Mentor Home Loans India Ltd.	PLI_HFC	0.0	0.10	0.02	0.0	0.00	0.00	0.00	0.10	0.02
91	Motilal Oswal Home Finance Limited	PLI_HFC	0.1	698.42	163.20	0.0	25.61	3.43	0.08	724.03	166.63
92	Muthoot Housing Finance Company Ltd.	PLI_HFC	0.0	58.01	16.41	0.0	3.01	0.43	0.01	61.02	16.84
93	Muthoot Home Finance (India) Ltd.	PLI_HFC	0.1	552.20	152.41	0.0	56.09	7.98	0.07	608.30	160.39
94	Nivara Home finance limited	PLI_HFC	0.0	4.85	1.51	0.0	0.33	0.05	0.00	5.18	1.56
95	Orange City Housing Finance Ltd.	PLI_HFC	0.0	1.84	0.36	0.0	0.44	0.04	0.00	2.28	0.40
96	Primal Housing Finance Limited	PLI_HFC	0.0	131.46	19.97	0.0	305.35	19.93	0.02	436.81	39.91
97	PNB Housing Finance Ltd.	PLI_HFC	0.2	340.94	496.27	0.0	1650.26	108.76	0.24	5091.20	605.03
98	Reliance Home Finance Ltd.	PLI_HFC	0.0	70.35	12.27	0.0	34.92	2.87	0.01	105.27	15.13
99	Religare Housing Development Finance Cor	PLI_HFC	0.0	20.61	4.67	0.0	3.30	0.34	0.00	23.91	5.01
100	Recco Home Finance Ltd.	PLI_HFC	0.0	365.86	73.38	0.0	28.41	3.23	0.03	394.27	76.60
101	Roha Housing Finance Private Limited	PLI_HFC	0.0	18.61	4.86	0.0	3.81	0.64	0.00	22.42	5.51
102	Sahara Housing Fina Corporation Ltd.	PLI_HFC	0.0	3.59	0.59	0.0	0.91	0.10	0.00	4.50	0.69
103	Shriram Housing Finance Ltd.	PLI_HFC	0.0	65.80	12.15	0.0	7.11	0.77	0.01	72.92	12.92
104	Shubham Housing Development Finance Co	PLI_HFC	0.1	428.29	119.50	0.0	28.42	4.73	0.05	456.71	124.23
105	SUNDARAM HOME FINANCE LTD.	PLI_HFC	0.0	19.98	3.83	0.0	3.29	0.36	0.00	23.28	4.19
106	Svatantra Micro Housing Finance Corporati	PLI_HFC	0.0	135.15	37.44	0.0	8.16	1.08	0.02	143.31	36.52
107	Svगत Housing Finance Company Ltd.	PLI_HFC	0.0	15.11	3.57	0.0	2.38	0.31	0.00	17.49	3.88
108	Swarna Pragati Housing Microfinance Private	PLI_HFC	0.0	0.41	0.07	0.0	0.00	0.00	0.00	0.41	0.07
109	Tata Capital Housing Finance Ltd.	PLI_HFC	0.0	724.09	121.01	0.0	214.63	14.45	0.06	938.72	135.45
110	Vastu Housing Finance Corporation Ltd.	PLI_HFC	0.0	22.78	5.16	0.0	0.66	0.09	0.00	23.44	5.25
111	Viva Home Finance Ltd.	PLI_HFC	0.0	5.90	1.22	0.0	1.02	0.14	0.00	6.91	1.36
112	West End Housing Finance Ltd	PLI_HFC	0.0	13.34	3.29	0.0	2.96	0.44	0.00	16.31	3.72
	Sub Total: PLI_HFC		2.7	37753.4	6792.9	0.7	18009.3	1498.3	3.4	55762.7	8291.3
113	Maharashtra Gramin Bank	PLI_RRB	0.0	440.44	85.63	0.0	96.23	11.19	0.04	536.67	96.81
114	Vidharba Koonkan Gramin Bank	PLI_RRB	0.0	16.38	3.41	0.0	3.61	0.45	0.00	19.99	3.87
115	Mahatma Fule Urban CoOperative Bank Ltd	PLI_RRB	0.0	8.15	1.79	0.0	0.00	0.00	0.00	8.15	1.79
	Sub Total: PLI_RRB		0.0	465.0	90.8	0.0	99.8	11.6	0.0	564.8	102.5
116	Axis Bank Ltd.	Private Sector Bank	0.3	5641.00	896.82	0.1	2076.16	163.76	0.42	7717.16	1060.58
117	Bandhan Bank Ltd	Private Sector Bank	0.1	779.64	188.09	0.0	58.97	8.55	0.08	838.61	196.64
118	CSB BANK LTD	Private Sector Bank	0.0	3.17	0.64	0.0	0.40	0.05	0.00	3.57	0.69
119	DCB Bank Ltd.	Private Sector Bank	0.0	140.99	22.98	0.0	19.74	1.44	0.01	160.73	24.42
120	ICI Bank Ltd.	Private Sector Bank	0.4	6334.43	928.91	0.1	3422.50	247.33	0.47	9756.93	1176.24
121	DFC Bank Ltd.	Private Sector Bank	0.0	401.65	60.89	0.0	63.72	4.59	0.03	465.37	65.27
122	IndusInd Bank Limited	Private Sector Bank	0.0	24.08	4.72	0.0	1.58	0.16	0.00	25.66	4.88
123	Karnataka Bank Ltd.	Private Sector Bank	0.0	69.87	13.57	0.0	37.70	3.54	0.01	107.56	17.11
124	Karuvysya Bank Ltd.	Private Sector Bank	0.0	128.26	16.91	0.0	2.66	0.24	0.00	130.92	17.14
125	Kotak Mahindra Bank Ltd	Private Sector Bank	0.0	55.22	6.05	0.0	54.47	3.20	0.00	109.69	9.25
126	RBL Bank Limited	Private Sector Bank	0.0	87.73	21.37	0.0	10.80	1.51	0.01	98.54	22.88
127	Lamind Mercantile Bank Ltd.	Private Sector Bank	0.0	39.98	9.18	0.0	5.95	0.83	0.00	45.93	10.01
128	The Federal Bank Ltd	Private Sector Bank	0.0	56.87	8.36	0.0	65.41	4.27	0.01	122.28	12.63

PLI wise Performance for the state of Maharashtra

Sl. No.	Institution Name	PLI Category	EWS/LIG			MIG			Total		
			No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)	No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)	No. of Beneficiaries (units in lakhs)	Loan Disbursed (Rs. in crore)	Subsidy Released (Rs. in crore)
129	YES BANK LIMITED	Private Sector Bank	0.0	588.31	121.21	0.0	43.96	4.63	0.05	632.27	125.84
	Sub Total: Private Sector Bank										
130	Alahabad Bank	Public Sector Bank	0.0	14351.2	2299.7	0.2	5864.0	443.9	1.1	20215.2	2743.6
131	Andhra Bank	Public Sector Bank	0.0	117.58	22.60	0.0	73.57	6.69	0.01	191.16	29.28
132	Bank of Baroda	Public Sector Bank	0.0	168.70	29.78	0.0	79.53	7.37	0.02	248.23	37.15
133	Bank of India	Public Sector Bank	0.0	37.40	6.70	0.0	63.04	5.19	0.01	100.44	11.90
134	Bank of Maharashtra	Public Sector Bank	0.1	1255.25	205.71	0.0	175.40	16.31	0.09	1430.65	222.02
135	Canara Bank	Public Sector Bank	0.1	1643.11	278.56	0.0	354.33	35.44	0.13	1997.44	314.00
136	Corporation Bank	Public Sector Bank	0.0	440.01	89.42	0.0	138.43	15.01	0.04	578.45	104.43
137	Dena Bank	Public Sector Bank	0.0	157.15	28.13	0.0	47.67	4.64	0.01	204.82	32.78
138	IDBI Bank Ltd.	Public Sector Bank	0.0	14.71	3.03	0.0	15.41	1.57	0.00	30.12	4.60
139	Indian Bank	Public Sector Bank	0.1	1563.53	232.14	0.0	684.61	52.07	0.11	2248.14	284.21
140	Indian Overseas Bank	Public Sector Bank	0.0	205.34	38.75	0.0	71.62	6.82	0.02	276.96	45.57
141	Oriental Bank of Commerce	Public Sector Bank	0.0	181.63	32.53	0.0	27.62	2.56	0.01	209.25	35.09
142	Punjab & Sind Bank	Public Sector Bank	0.0	94.00	18.44	0.0	128.91	11.72	0.01	222.91	30.16
143	Punjab National Bank	Public Sector Bank	0.0	47.67	8.65	0.0	8.66	1.05	0.00	56.34	9.70
144	State Bank of Patiala	Public Sector Bank	0.0	229.13	39.46	0.0	71.21	6.35	0.02	300.33	45.80
145	Syndicate Bank	Public Sector Bank	0.0	0.05	0.02	0.0	0.00	0.00	0.00	0.05	0.02
146	UCO Bank	Public Sector Bank	0.0	138.34	26.82	0.0	45.83	4.73	0.01	184.17	31.55
147	Union Bank of India	Public Sector Bank	0.0	195.33	32.19	0.0	50.87	4.74	0.01	246.20	36.93
148	United Bank of India	Public Sector Bank	0.1	853.32	136.54	0.0	116.39	10.86	0.06	969.71	147.41
	Sub Total: Public Sector Bank										
149	AU Small Finance Bank Limited	Small Finance Bank	0.5	41.40	7.28	0.0	25.49	2.46	0.00	66.89	9.75
150	Equitas Small Finance Bank Ltd	Small Finance Bank	0.0	7383.6	1236.7	0.1	2178.6	195.6	0.6	9562.2	1432.3
151	Fincare Small Finance Bank Ltd.	Small Finance Bank	0.0	76.27	14.33	0.0	11.77	1.15	0.01	88.05	15.48
152	ANA Small Finance Bank	Small Finance Bank	0.0	113.20	21.72	0.0	11.71	1.47	0.01	124.91	23.19
153	Suryoday Small Finance Bank Ltd	Small Finance Bank	0.0	0.19	0.02	0.0	0.00	0.00	0.00	0.19	0.02
154	Ujivan Small Finance Bank	Small Finance Bank	0.0	113.14	25.77	0.0	16.49	1.75	0.01	129.64	27.52
155	Utkarsh Small Finance Bank Ltd	Small Finance Bank	0.0	199.97	41.19	0.0	2.90	0.39	0.02	202.87	41.59
	Sub Total: Small Finance Bank										
	Grand Total		4.38	62502.49	10891.25	1.06	28124.90	2323.55	5.43	90627.39	13214.80

Annexure 3.35

Sl No	District Name	EWS/LIG				MIG				Total			
		No of Loan Accounts (units in lakhs)	Loan Disbursed (Rs. In Crore)	Subsidy Released (Rs. In Crore)	No of Loan Accounts (units in lakhs)	Loan Disbursed (Rs. In Crore)	Subsidy Released (Rs. In Crore)	No of Loan Accounts (units in lakhs)	Loan Disbursed (Rs. In Crore)	Subsidy Released (Rs. In Crore)	No of Loan Accounts (units in lakhs)	Loan Disbursed (Rs. In Crore)	Subsidy Released (Rs. In Crore)
1	Ahmadnagar	0.11	1387.07	277.37	0.01	188.56	22.41	0.12	1575.63	299.78			
2	Akola	0.03	266.42	57.48	0.00	63.54	7.21	0.03	329.96	64.68			
3	Amravati	0.04	499.12	95.16	0.01	120.26	14.51	0.05	619.38	109.67			
4	Aurangabad	0.16	1863.87	384.70	0.02	316.26	32.79	0.17	2180.14	417.49			
5	Bhandara	0.00	47.63	10.28	0.00	11.01	1.79	0.01	58.63	12.07			
6	Bid	0.01	141.05	30.02	0.00	34.63	4.80	0.02	175.69	34.81			
7	Buldana	0.01	155.37	32.50	0.00	23.51	3.11	0.02	178.88	35.61			
8	Chandrapur	0.01	157.30	31.20	0.00	69.96	8.47	0.02	227.26	39.67			
9	Dhule	0.03	352.07	71.34	0.00	66.47	7.81	0.04	418.54	79.16			
10	Gadchiroli	0.00	14.25	2.73	0.00	5.09	0.66	0.00	19.35	3.40			
11	Gondiya	0.00	37.30	7.23	0.00	12.81	1.71	0.00	50.11	8.93			
12	Hingoli	0.01	91.08	19.32	0.00	10.58	1.37	0.01	101.65	20.70			
13	Jalgaon	0.16	1700.04	373.28	0.01	183.05	22.48	0.17	1883.10	395.76			
14	Jalna	0.02	266.14	60.16	0.00	31.85	4.25	0.03	297.99	64.41			
15	Kolhapur	0.07	911.76	167.88	0.01	230.20	23.73	0.08	1141.96	191.61			
16	Latur	0.02	280.92	51.53	0.01	86.40	10.45	0.03	367.31	61.98			
17	Mumbai	0.07	1277.85	163.80	0.07	2489.14	151.17	0.13	3766.99	314.97			
18	Mumbai Suburban	-	0.00	0.00	-	0.00	0.00	-	-	-			
19	Nagpur	0.12	1510.37	275.03	0.04	910.61	87.22	0.16	2420.98	362.25			
20	Nanded	0.02	230.78	45.69	0.00	72.31	9.16	0.02	303.09	54.85			
21	Nandurbar	0.01	139.63	27.57	0.00	28.87	3.80	0.01	168.50	31.37			
22	Nashik	0.48	6455.55	1204.97	0.05	1083.24	106.74	0.53	7538.79	1311.71			
23	Osmanabad	0.01	99.38	19.38	0.00	17.62	2.21	0.01	117.00	21.59			
24	Parbhani	0.01	88.36	18.99	0.00	20.48	2.93	0.01	108.84	21.92			
25	Pune	1.01	15571.29	2553.24	0.39	10849.61	869.78	1.40	26420.90	3423.02			
26	Raigarh	0.32	4515.24	788.43	0.07	1720.94	146.41	0.38	6236.17	934.84			
27	Ratnagiri	0.03	322.49	67.60	0.00	55.90	7.27	0.03	378.39	74.87			
28	Sangli	0.04	472.80	92.79	0.01	113.23	14.04	0.04	586.03	106.82			
29	Satara	0.07	859.67	176.18	0.01	131.85	16.70	0.08	991.52	192.88			
30	Sindhudurg	0.01	87.32	17.84	0.00	15.21	2.12	0.01	102.53	19.96			
31	Solapur	0.05	639.34	117.33	0.01	141.18	15.88	0.06	780.52	133.21			
32	Thane	1.41	21655.91	3560.49	0.32	8937.18	709.03	1.73	30593.09	4269.51			
33	Wardha	0.01	96.16	21.39	0.00	20.36	2.56	0.01	116.52	23.95			



Annexure 3.36

EDUCATION LOAN BANKWISE/SECTORWISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ ANNUAL CREDIT TARGETS - 2025-26 & data for period 01.04.2025 To 31.12.2025

(A/Cs in actual/Amount In Crore)

S.N.	NAME OF BANK	EDUCATION - PRIORITY					EDUCATION - NON PRIORITY					PRIORITY SECTOR + NON PRIORITY				
		1		2			3		4			5		6		
		TARGET	ACHIEVEMENT	%AGE ACH	TARGET	ACHIEVEMENT	%AGE ACH	TARGET	ACHIEVEMENTS	%AGE ACH	TARGET	ACHIEVEMENTS	%AGE ACH	TARGET	ACHIEVEMENTS	%AGE ACH
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C
1	BANK OF BARODA	13918	186	5127	129	69	3198	360	1267	178	50	17116	545	6394	307	56
2	BANK OF INDIA	16660	169	6271	82	49	1736	197	557	80	41	18396	366	6828	163	44
3	BANK OF MAHARASHTRA	18655	216	38832	138	64	3319	193	2882	117	61	21974	409	41714	255	62
4	CANARA BANK	10141	139	4462	100	72	1545	171	339	32	19	11686	311	4801	132	42
5	CENTRAL BANK OF INDIA	8162	116	3025	68	58	625	85	0	0	0	8787	202	3025	68	34
6	INDIAN BANK	1953	51	288	8	16	559	81	218	31	38	2512	132	506	39	29
7	INDIAN OVERSEAS BANK	1946	44	297	5	11	304	46	57	7	15	2250	90	354	11	13
8	PUNJAB AND SIND BANK	251	8	117	4	57	246	21	58	19	90	497	29	175	23	82
9	PUNJAB NATIONAL BANK	4380	79	1184	29	36	1437	141	336	47	33	5817	219	1520	75	34
10	STATE BANK OF INDIA	55322	582	25308	567	97	6071	665	4970	677	102	61393	1247	30278	1244	100
11	UCO BANK	2085	36	447	7	20	279	31	1	0	1	2364	68	448	8	11
12	UNION BANK OF INDIA	12322	164	4451	193	118	2828	385	3686	648	168	15150	549	8137	840	153
13	AXIS BANK	7937	124	548	28	22	2214	302	837	186	61	10151	426	1385	213	50
14	BANDHAN BANK	2671	25	0	0	0	208	22	0	0	0	2879	47	0	0	0
15	CSB BANK LIMITED	746	12	1	0	2	39	1	0	0	0	785	13	1	0	2
16	DCB BANK	4137	43	10	0	1	147	18	25	1	4	4284	62	35	1	2
17	DHANLAXMI BANK	132	3	7	0	4	62	9	2	0	2	194	12	9	0	3
18	FEDERAL BANK	1077	17	7	0	1	298	17	18	2	11	1375	34	25	2	6
19	HDFC BANK	12801	169	457	9	5	1722	248	71	5	2	14523	417	528	14	3
20	ICICI BANK	12014	165	325	44	27	4710	468	1194	529	113	16724	634	1519	573	90
21	IDBI BANK	6518	71	1057	21	30	1144	178	321	33	19	7662	249	1378	54	22
22	IDFC FIRST BANK	751	30	0	0	0	1174	131	635	202	153	1925	161	635	202	125
23	INDUSIND BANK	1351	29	0	0	0	442	83	0	0	0	1793	112	0	0	0
24	KARNATAKA BANK	312	9	30	1	6	83	10	11	2	17	395	19	41	2	11
25	KARUR VYSA BANK	113	3	3	0	0	72	10	51	2	16	185	13	54	2	13
26	KOTAK MAHINDRA BANK	3547	78	0	0	0	524	83	0	0	0	4071	161	0	0	0
27	RBL BANK	600	31	4	0	1	213	36	35	6	18	813	67	39	7	10
28	SOUTH INDIAN BANK	183	5	1	0	0	66	15	7	1	7	249	21	8	1	5
29	YES BANK	2472	54	47	4	8	538	69	578	107	155	3010	123	625	112	90
30	AU SMALL FIN.BANK	545	8	2	0	0	113	17	0	0	0	658	25	2	0	0
31	EQUITAS SMALL FIN. BANK	1273	6	0	0	0	35	2	0	0	0	1308	8	0	0	0
32	ESAF SMALL FIN. BANK	1033	4	0	0	0	5	0	0	0	0	1038	4	0	0	0
33	JANA SMALL FIN. BANK	512	8	0	0	0	88	18	0	0	0	600	27	0	0	0
34	SURYODAY SMALL FIN. BANK	703	10	0	0	0	139	24	0	0	0	842	34	0	0	0
35	UJJIVAN SMALL FIN. BANK	1606	16	0	0	0	41	3	0	0	0	1647	19	0	0	0
36	UTKARSH SMALL FIN. BANK	303	4	0	0	0	19	4	0	0	0	322	7	0	0	0
37	DBS BANK	53	1	0	0	0	9	2	0	0	0	62	3	0	0	0
38	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	FINO PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	MAHARASHTRA GRAMIN BANK	13536	64	82	2	3	131	6	10	3	54	13667	70	92	5	8
42	M.S. COOP/DCC BANK	40226	416	1727	54	13	1177	85	427	14	16	41403	500	2154	68	14
	GRAND TOTAL	262947	3196	94117	1492	47	37560	4239	18593	2929	69	300507	7434	112710	4421	59

Annexure 3.37

EDUCATION LOAN DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ ANNUAL TARGETS 2025 - 26. Data for the period 01.04.2025 To 31.12.2025)																
(A/Cs in actual/Amount In Crore)																
S.N.	NAME OF DISTRICT	EDUCATION- PRIORITY					EDUCATION - NON PRIORITY					PRIORITY SECTOR + NON PRIORITY				
		TARGET		ACHIEVEMENTS		%AGE ACH	TARGET		ACHIEVEMENTS		%AGE ACH	TARGET		ACHIEVEMENTS		%AGE ACH
		A/C	AMT.	A/C	AMT.		A/C	AMT.	A/C	AMT.		A/C	AMT.	A/C	AMT.	
1	AHMEDNAGAR	5243	90	5148	43	48	7183	68	237	26	0	12426	158	5385	69	44
2	AKOLA	1070	30	1559	19	63	111	22	123	13	62	1181	52	1682	32	63
3	AMRAVATI	1565	50	2403	26	52	338	51	265	31	61	1903	101	2668	57	57
4	BEED	8372	25	916	13	51	0	0	80	10	0	8372	25	996	22	90
5	BHANDARA	1170	11	523	7	61	0	0	44	5	0	1170	11	567	11	103
6	BULDHANA	1950	30	1737	19	65	208	32	106	14	0	2158	62	1843	34	55
7	CHANDRAPUR	880	15	1049	15	100	183	28	107	11	41	1063	43	1156	26	61
8	CHHATRAPATI SAMBHAJINAGAR	5849	58	3386	38	65	404	55	324	51	92	6253	113	3710	88	78
9	DHARASHIV	1219	15	843	8	56	209	28	55	6	0	1428	43	898	14	33
10	DHULE	1815	18	1229	15	80	427	20	102	11	0	2242	38	1331	26	68
11	GADCHIROLI	650	15	259	3	19	215	21	20	2	0	865	36	279	5	14
12	GONDIA	2864	20	529	7	33	0	0	41	5	0	2864	20	570	12	58
13	HINGOLI	6000	24	323	5	20	0	0	25	3	0	6000	24	348	8	34
14	JALGAON	10607	45	2551	29	66	0	0	346	29	0	10607	45	2897	59	130
15	JALNA	682	10	1016	9	89	0	0	41	5	0	682	10	1057	14	142
16	KOLHAPUR	2347	65	6041	48	73	879	66	397	46	0	3226	131	6438	93	71
17	LATUR	2437	47	1515	18	38	0	0	156	18	0	2437	47	1671	36	76
18	MUMBAI	4645	403	3451	205	51	7764	1785	3441	875	49	12409	2188	6892	1081	49
19	MUMBAI SUBURBAN	6266	604	5712	172	29	6122	618	3359	504	81	12388	1222	9071	676	55
20	NAGPUR	6295	150	6272	133	89	3112	313	1126	142	0	9407	463	7398	275	59
21	NANDED	11003	52	999	15	30	0	0	130	15	0	11003	52	1129	31	59
22	NANDURBAR	2807	7	345	4	57	0	0	44	5	0	2807	7	389	9	126
23	NASHIK	15879	86	5290	62	71	0	0	854	109	0	15879	86	6144	171	198
24	PALGHAR	9316	82	1246	22	27	797	60	259	27	0	10113	141	1505	49	34
25	PARBHANI	22147	33	520	6	19	0	0	68	8	0	22147	33	588	14	43
26	PUNE	17720	263	13069	231	88	7900	773	3146	454	0	25620	1036	16215	685	66
27	RAIGAD	5472	55	2774	43	79	953	160	507	67	42	6425	215	3281	110	51
28	RATNAGIRI	4823	59	1777	16	27	0	0	82	9	0	4823	59	1859	25	42
29	SANGLI	2038	38	3016	25	66	0	0	155	19	0	2038	38	3171	44	115
30	SATARA	45967	401	5176	38	10	0	0	202	20	0	45967	401	5378	58	15
31	SINDHUDURG	2362	30	2239	19	63	0	0	53	7	0	2362	30	2292	26	87
32	SOLAPUR	18233	41	3644	32	79	0	0	179	16	0	18233	41	3823	49	119
33	THANE	30009	275	4519	108	39	0	0	2267	334	0	30009	275	6786	442	161
34	WARDHA	1382	20	1316	17	87	169	17	87	10	0	1551	37	1403	28	75
35	WASHIM	1003	10	481	6	61	0	0	43	5	0	1003	10	524	10	107
36	YAVATMAL	860	20	1244	15	77	586	122	122	14	12	1446	142	1366	30	21
	GRAND TOTAL	262947	3196	94117	1492	47	37560	4239	18593	2929	69	300507	7434	112710	4421	59

Annexure 3.38

SLBC MAHARASHTRA									
BANK WISE SHG AS ON 31.12.2025 - F.Y. 2025-26									
(No. in Actual and Amount in Crore)									
SR.	NAME OF BANK	During the Quarter (Q3)				Current FY - 2025-26			
		Savings Linked		Credit Linked		Savings Linked		Credit Linked	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	BANK OF BARODA	1425	2.00	1558	69.21	3668	8.93	5646	230.79
2	BANK OF INDIA	2673	5.87	4382	275.68	7326	16.96	16705	985.35
3	BANK OF MAHARASHTRA	4771	8.61	7302	286.16	10066	19.71	21452	800.48
4	CANARA BANK	531	1.03	712	34.05	913	2.49	2299	90.09
5	CENTRAL BANK OF INDIA	1172	2.18	1115	29.20	2617	4.29	3449	90.14
6	INDIAN BANK	159	0.09	52	1.58	420	0.48	217	5.83
7	INDIAN OVERSEAS BANK	42	1.46	42	1.46	158	4.95	158	4.95
8	PUNJAB AND SIND BANK	2	0.00	0	0.00	2	0.00	0	0.00
9	PUNJAB NATIONAL BANK	687	0.24	80	1.97	1458	2.36	195	3.76
10	STATE BANK OF INDIA	3445	8.85	1758	53.67	9442	19.28	5159	168.44
11	UCO BANK	114	0.07	10	0.51	297	0.36	32	1.48
12	UNION BANK OF INDIA	1095	3.38	898	37.79	2829	6.93	2735	104.34
	Sub Total of Public Sector Bank	16116	33.78	17909	791.28	39196	86.74	58047	2485.65
13	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00
14	BANDHAN BANK	3	0.00	0	0.00	3	0.00	0	0.00
15	CSB BANK LIMITED	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB BANK	0	0.00	0	0.00	0	0.00	0	0.00
17	DHANLAXMI BANK	0	0.00	0	0.00	0	0.00	0	0.00
18	FEDERAL BANK	1	0.00	0	0.00	4	0.01	0	0.00
19	HDFC BANK	8209	56.74	15087	767.86	20928	72.66	46377	2205.85
20	ICICI BANK	0	0.00	8752	429.85	0	0.00	26770	1262.29
21	IDBI BANK	270	3.33	270	15.56	779	4.89	780	37.56
22	IDFC FIRST BANK	1	0.00	0	0.00	1	0.00	0	0.00
23	INDUSIND BANK	0	0.00	0	0.00	0	0.00	0	0.00
24	KARNATAKA BANK	2	0.00	0	0.00	2	0.00	0	0.00
25	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00
26	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00	0	0.00
27	RBL BANK	0	0.00	0	0.00	0	0.00	0	0.00
28	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00
29	YES BANK	0	0.00	0	0.00	0	0.00	0	0.00
	Sub Total of Private Bank	8486	60.07	24109	1213.27	21717	77.56	73927	3505.70
30	AU SMALL FIN.BANK	0	0.00	0	0.00	0	0.00	0	0.00
31	EQUITAS SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00
32	ESAF SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00
33	JANA SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00
34	SURYODAY SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00
35	UJJIVAN SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00
36	UTKARSH SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00
	Sub Total of Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	DBS BANK	0	0.00	0	0.00	0	0.00	0	0.00
	Sub Total of Wholly Owned Bank	0	0.00	0	0.00	0	0.00	0	0.00
38	AIRTEL PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00
39	FINO PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00
40	INDIA POST PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00
	Sub Total of Payment Bank	0	0.00	0	0.00	0	0.00	0	0.00
41	MAHARASHTRA GRAMIN BANK	1705	3.56	5282	198.12	4718	6.43	19252	587.13
	Sub Total of RRBs	1705	3.56	5282	198.12	4718	6.43	19252	587.13
42	M.S. COOP/DCC BANK	4546	37.46	5500	125.25	22883	214.91	15523	375.07
	Sub Total of Cooperative Bank	4546	37.46	5500	125.25	22883	214.91	15523	375.07
	Sub Total of Others	0	0.00	0	0.00	0	0.00	0	0.00
	GRAND TOTAL	30853	134.87	52800	2327.92	88514	385.64	166749	6953.55

Annexure 3.39

DISTRICT WISE SHG AS ON 31.12.2025 - F.Y. 2025-26									
(No. in Actual and Amount in Crore)									
SR.	NAME OF DISTRICT	During the Quarter (Q3)				Current FY - 2025-26			
		Savings Linked		Credit Linked		Savings Linked		Credit Linked	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	AHMEDNAGAR	1400	6.99	2290	109.71	3599	43.47	7145	313.97
2	AKOLA	444	1.21	1474	60.58	1306	2.55	4115	155.00
3	AMRAVATI	877	1.98	2038	78.15	2262	4.24	6630	247.64
4	BEED	626	2.33	1035	43.49	1978	4.33	3785	144.78
5	BHANDARA	313	2.07	1021	43.51	907	3.38	3831	144.38
6	BULDHANA	718	2.55	1662	70.38	1705	3.71	5039	198.25
7	CHANDRAPUR	1594	30.82	2299	74.44	7597	166.00	11147	340.05
8	CHHATRAPATI SAMBH.	1238	5.86	1789	85.12	11199	11.24	5947	258.46
9	DHARASHIV	546	2.03	1150	52.16	1421	3.45	3819	160.59
10	DHULE	615	1.09	821	31.80	1418	1.83	2651	100.08
11	GADCHIROLI	737	3.13	2189	27.47	949	3.66	4587	68.73
12	GONDIA	638	2.05	2366	99.41	1691	3.25	6376	251.01
13	HINGOLI	452	1.42	627	25.18	1020	2.47	1980	73.07
14	JALGAON	1068	5.09	2115	88.78	2973	7.60	7367	285.35
15	JALNA	465	2.35	1036	51.32	1387	3.92	3565	161.86
16	KOLHAPUR	1328	4.03	2041	96.18	3225	10.04	6509	295.20
17	LATUR	586	2.17	1362	60.07	1536	3.65	4133	173.84
18	MUMBAI	77	0.11	11	0.51	219	2.40	36	2.52
19	MUMBAI SUBURBAN	266	0.92	128	8.03	883	1.81	362	20.14
20	NAGPUR	698	2.39	1462	72.37	2084	4.67	5261	245.60
21	NANDED	993	3.61	1659	74.05	2065	5.25	5553	226.56
22	NANDURBAR	520	1.31	587	22.99	1172	2.16	1872	69.19
23	NASHIK	2326	6.65	2298	94.04	4718	12.21	6330	250.97
24	PALGHAR	1469	2.15	1131	50.65	2490	3.54	3124	129.16
25	PARBHANI	660	1.92	843	37.36	1619	3.46	2823	116.47
26	PUNE	1783	9.10	2308	137.57	4826	15.61	6780	386.32
27	RAIGAD	771	3.06	1301	60.58	1945	8.14	3818	163.68
28	RATNAGIRI	571	3.68	1019	74.49	1282	5.14	3107	213.08
29	SANGLI	1266	3.43	1890	85.78	4587	10.01	5815	262.04
30	SATARA	1060	2.38	1906	86.74	2587	4.09	5563	245.06
31	SINDHUDURG	341	1.09	820	44.66	894	3.25	2309	134.33
32	SOLAPUR	954	4.06	2078	111.20	2442	7.03	6584	336.47
33	THANE	1237	6.90	1594	88.96	2829	9.53	4236	218.79
34	WARDHA	296	1.20	1030	49.84	775	2.05	3280	157.33
35	WASHIM	779	1.79	1165	44.88	1890	2.78	3176	117.02
36	YAVATMAL	1141	1.95	2255	85.47	3034	3.72	8094	286.56
	Total	30853	134.87	52800	2327.92	88514	385.64	166749	6953.55

Annexure 3.40

Bankwise Performance for finance against eNWR as on 31/12/2025

(Amt. Rs. In Lakh)

Sr No	Bank	Target Amt.	Disb. during CFY	% Ach.	Outstanding at the end of Quarter
1	BANK OF BARODA	1500	212	14	4805
2	BANK OF INDIA	400	20	5	55
3	BANK OF MAHARASHTRA	800	214	27	410
4	CANARA BANK	400	75	19	70
5	CENTRAL BANK OF INDIA	3000	6600	220	5107
6	INDIAN BANK	500	634	127	355
7	INDIAN OVERSEAS BANK	500	0	0	2
8	PUNJAB AND SIND BANK	2000	800	40	1433
9	PUNJAB NATIONAL BANK	30000	5932	20	6071
10	STATE BANK OF INDIA	2500	2955	118	7424
11	UCO BANK	100	0	0	0
12	UNION BANK OF INDIA	4000	0	0	22110
13	AXIS BANK	100	0	0	0
14	BANDHAN BANK	100	0	0	0
15	CSB BANK LIMITED	100	0	0	0
16	DCB BANK	100	0	0	0
17	DHANLAXMI BANK	100	0	0	0
18	FEDERAL BANK	100	0	0	0
19	HDFC BANK	500	0	0	0
20	ICICI BANK	500	148	30	148
21	IDBI BANK	2500	2702	108	4809
22	IDFC FIRST BANK	100	0	0	0
23	INDUSIND BANK	100	0	0	0
24	KARNATAKA BANK	100	0	0	63
25	KARUR VYSYA BANK	100	0	0	0
26	KOTAK MAHINDRA BANK	100	0	0	0
27	RBL BANK	100	0	0	0
28	YES BANK	100	0	0	0
29	MAHARASHTRA GRAMIN BANK	500	576	115	468
30	M.S. COOP/DCC BANK	1500	1092	73	2768
GRAND TOTAL		52500	21960	42	56096

Agenda No. 4

Enhancing Farmers Income

Maharashtra, a key agricultural state in India, involves implementing a combination of strategies to improve productivity, market access, and overall economic conditions for farmers. This requires a multi-pronged approach, considering the diverse agro-climatic zones, varying levels of resource availability, and different cropping patterns in the state.

Here is a overview of the strategies and initiatives aimed at enhancing farmers' income in Maharashtra:

1.Crop Diversification and High-Value Crops:

Horticulture and Floriculture: - Encouraging farmers to diversify from traditional cereals to high-value crops like fruits, vegetables, flowers, and spices. This includes promoting Mangoes, Grapes, Pomegranates, and Roses, which have both domestic and export demand.

Cash Crops: Promoting cash crops such as cotton, sugarcane, soybeans, turmeric etc. which offer higher returns.

2.Improved Agricultural Practices:

Precision Farming: Implementing precision farming techniques, including soil testing, GPS mapping, and controlled use of inputs, to optimize resource utilization and increase crop yields.

Sustainable Agriculture: Promoting sustainable practices like organic farming, integrated pest management (IPM), and conservation agriculture to reduce costs and enhance soil health.

3.Water Management and Irrigation:

Micro-Irrigation Systems: Expanding the use of drip and sprinkler irrigation systems to improve water use efficiency, especially in water-scarce regions.

Watershed Development: Implementing watershed management programs to improve water availability and reduce soil erosion, thereby enhancing crop productivity.

4.Post-Harvest Management and Value Addition:

Agro-Processing Units: Encouraging the establishment of small-scale agro-processing units to add value to agricultural produce, such as fruit pulp, spices, and processed dairy products.

Cold Storage and Warehousing: Developing cold storage facilities and warehouses to reduce post-harvest losses and maintain the quality of perishable goods.

5.Market Access and Price Realization:

Strengthening APMC and Direct Marketing: Improving the functioning of Agricultural Produce Market Committees (APMCs) and promoting direct marketing initiatives like farmer markets (haats) and producer collectives.

Digital Platforms and E-NAM: Leveraging Digital platforms such as the National Agriculture Market (e-NAM) for better price discovery and wider market access.

6. Financial Inclusion and Risk Management:

Crop Insurance: Expanding the coverage of crop insurance schemes like the Pradhan Mantri Fasal Bima Yojana (PMFBY) to protect farmers against crop failures and natural disasters.

Access to Credit: Enhancing access to affordable credit through rural banks, cooperatives, and microfinance institutions, ensuring timely availability of funds for inputs and investments.

7. Capacity Building and Extension Services:

Training and Education: Providing training programs and extension services to educate farmers about modern farming techniques, market trends, and financial literacy.

Farmer Producer Organizations (FPOs): Supporting the formation and strengthening of FPOs to enable collective bargaining, better access to inputs, and improved market linkages.

8. Government Policies and Support:

Subsidies and Incentives: Providing subsidies on seeds, fertilizers, equipment, and renewable energy solutions like solar pumps to reduce the cost of cultivation.

Minimum Support Price (MSP): Ensuring the effective implementation of MSP for key crops to provide a guaranteed minimum price to farmers.

9. Research and Innovation:

Agricultural Research: Promoting research and development in crop varieties, pest-resistant seeds, and sustainable farming practices through agricultural universities and research institutes.

Innovation Hubs: Establishing innovation hubs and incubators to encourage agri-tech startups and innovative solutions in agriculture.

Challenges and Future Directions

While Maharashtra has made strides in improving farmers' incomes, challenges such as climate change, water scarcity, fluctuating market prices, and infrastructural gaps remain. Addressing these issues requires continuous efforts in policy reform, technological innovation, and infrastructural development.

Conclusion

Enhancing farmers' income in Maharashtra is a complex but achievable goal. It necessitates a holistic approach, integrating modern agricultural practices, market reforms, financial support, and government interventions. By focusing on these areas, Maharashtra can not only improve the livelihoods of its farmers but also ensure sustainable agricultural growth and food security for the state.

Agenda No. 5

CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of DCC (SCC)

a. Bank wise and District wise No. of branches & CD ratio as of 31.12.2025 (Annexure 5.1, 5.2, 5.3 & 5.4)

SN.	Particular	SCBs	DCCBs	Total
1	No. of branches – Rural	3335	2492	5827
	No. of branches -Semi-urban	3462	617	4079
	No. of branches -Urban	7577	498	8075
	Total	14374	3607	17981
2	Deposits in Crore	4677809	131460	4809270
	Advances in Crore	4725290	95377	4820667
	CD Ratio %	101.01	72.55	100.24

As of 31.12.2025, CD ratio of State stands at 100.24 and one District in the State is having CD ratio below 40% viz. Gadchiroli (37.17%).

Comparative position of CD Ratio of Gadchiroli District is as under:

District	CD Ratio Sept 25 (%)	CD Ratio Dec 25 (%)	Variation (Basis Points)
Gadchiroli	36.59 %	37.17 %	+0.58

As such all branches of Member Banks from the District are requested to continue their efforts for increase in advance portfolio substantially by taking active participation in Crop Loan, MUDRA loans, all Govt.Sponsored Schemes & advances under Agril. TL, MSME, financing to units of identified cluster i.e. Gondawana Agarbatti cluster & Other Priority Sector etc. Also, Gol vide its letter dated 10.07.2023 has advised to conduct special credit outreach camps in select Districts in order to improve CD ratio, Gadchiroli is one the district of this special drive. We once again urge the LDM Gadchiroli and Member Banks working in Gadchiroli District to organize credit camps in true spirit which will ultimately help in improvement in CD ratio.

b. Working of Special Sub-Committees of DCC (SCC)

Lead District Manager of Gadchiroli District is requested to apprise the house about Working of Special Sub-Committees of DCC (SCC).

Issues: -

- The major reasons of low CD ratio in Gadchiroli District is as under,
- Low Credit Offtake
- High Deposit mobilization through Govt schemes
- Limited entrepreneurial activity
- High dependence on agriculture

Way Forward: -

Additionally, special efforts to be made in order to increase credit absorption capacity of the district by adopting following means:

- Promoting livelihood opportunities
- Improving Financial Literacy & Building capacity of local institutions
- Strengthening Rural entrepreneurship
- Leveraging Govt Schemes
- Infrastructure development etc.
- Targeted credit schemes, SHG and JLG promotion, promotion of Agri. allied activities

Annexure 5.1

MAHARASHTRA											
BANK WISE CD RATIO AS ON 31.12.2025											
(Number in Actual & Amount in Crore)											
SR.	Name of Bank	No. of Branches	Deposits				Advances				CD Ratio
			Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
SR.	Name of Bank	Branch	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	CD Ratio
1	BANK OF BARODA	858	10214	16959	219734	246907	6145	11369	286071	303585	122.96
2	BANK OF INDIA	912	23760	26013	174362	224134	13936	15877	194045	223859	99.88
3	BANK OF MAHARASHTRA	1167	26709	36864	164373	227946	14312	19516	116412	150240	65.91
4	CANARA BANK	602	5745	8312	233697	247754	2700	5610	180424	188734	76.18
5	CENTRAL BANK OF INDIA	585	10816	11198	55467	77481	6696	6495	105407	118598	153.07
6	INDIAN BANK	263	1659	1369	71519	74546	724	1015	81917	83656	112.22
7	INDIAN OVERSEAS BANK	167	608	1071	32939	34618	436	1215	35621	37272	107.67
8	PUNJAB AND SIND BANK	38	0	141	14763	14904	0	83	22686	22769	152.77
9	PUNJAB NATIONAL BANK	400	1199	3529	73968	78696	1047	2416	344776	348240	442.51
10	STATE BANK OF INDIA	1782	29526	98160	731380	859066	19668	62169	796985	878823	102.30
11	UCO BANK	180	2162	1413	26021	29595	1018	2433	45552	49003	165.58
12	UNION BANK OF INDIA	729	7580	14978	255507	278065	4437	8140	301730	314307	113.03
	Sub Total of Public Sector Banks	7683	119977	220006	2053729	2393713	71119	136338	2511628	2719086	113.59
13	AXIS BANK	634	1276	8844	308450	318570	2168	14270	288123	304561	95.60
14	BANDHAN BANK	355	67	690	17338	18095	162	2114	18239	20516	113.38
15	CSB BANK LIMITED	0	76	79	7401	7556	312	247	5113	5672	75.06
16	DCB BANK	77	521	157	21572	22250	552	404	12368	13324	59.88
17	DHANLAXMI BANK	19	0	0	1031	1031	0	0	1219	1219	118.27
18	FEDERAL BANK	114	557	1312	27676	29545	619	1495	48702	50816	172.00
19	HDFC BANK	1114	8886	30779	801457	841121	12476	58312	608128	678916	80.72
20	ICICI BANK	895	5165	18300	372213	395678	2900	19411	314005	336316	85.00
21	IDBI BANK	431	4053	9484	74427	87964	3023	7134	72145	82302	93.56
22	IDFC FIRST BANK	167	106	2078	66180	68364	43	2074	91396	93513	136.79
23	INDUSIND BANK	325	292	1195	80523	82010	3550	1306	43440	48296	58.89
24	KARNATAKA BANK	59	15	131	7378	7524	26	225	9447	9698	128.90
25	KARUR VYSYA BANK	26	0	0	7801	7801	0	0	5298	5298	67.91
26	KOTAK MAHINDRA BANK	434	2143	2827	187544	192514	2702	2897	135994	141593	73.55
27	RBL BANK	141	783	1364	30125	32272	164	643	54986	55793	172.88
28	SOUTH INDIAN BANK	40	27	56	4808	4891	1	51	17646	17697	361.81
29	YES BANK	195	488	1230	54205	55923	383	1609	49116	51107	91.39
	Sub Total of Private Bank	5026	24455	78525	2070129	2173109	29079	112193	1775364	1916636	88.20
30	AU SMALL FIN.BANK	223	12	420	25800	26231	80	3008	16854	19942	76.03
31	EQUITAS SMALL FIN. BANK	158	128	400	6541	7069	114	1557	5033	6704	94.83
32	ESAF SMALL FIN. BANK	72	48	235	668	952	109	598	1239	1946	204.50
33	JANA SMALL FIN. BANK	89	4	30	5046	5080	127	313	3739	4180	82.28
34	SURYODAY SMALL FIN. BANK	157	61	161	5427	5650	55	516	3265	3836	67.90
35	UJJIVAN SMALL FIN. BANK	59	0	72	6667	6739	2	90	3606	3697	54.86
36	UTKARSH SMALL FIN. BANK	85	2	13	2889	2904	39	181	2492	2712	93.39
	Sub Total of Small Finance Bank	843	255	1331	53039	54625	528	6263	36227	43018	78.75
37	DBS BANK	30	4	0	27795	27799	0	0	28954	28954	104.15
	Sub Total of Wholly Owned Subsidi	30	4	0	27795	27799	0	0	28954	28954	104.15
38	AIRTEL PAYMENTS BANK	0	87	56	40	182	0	0	0	0	0.00
39	FINO PAYMENTS BANK	2	2	0	4	5	0	0	0	0	0.00
40	INDIA POST PAYMENTS BANK	40	0	764	3465	4230	0	0	0	0	0.00
	Sub Total of Payment Bank	42	88	820	3509	4417	0	0	0	0	0.00
41	MAHARASHTRA GRAMIN BANK	750	12313	7649	4185	24147	8882	5857	2860	17598	72.88
	Sub Total of RRBs	750	12313	7649	4185	24147	8882	5857	2860	17598	72.88
43	M.S. COOP/DCC BANK	3607	56027	33730	41703	131460	50620	23532	21224	95377	72.55
	Sub Total of Cooperative Bank	3607	56027	33730	41703	131460	50620	23532	21224	95377	72.55
	Sub Total of Others	0	0	0	0	0	0	0	0	0	0.00
	GRAND TOTAL	17981	213120	342061	4254089	4809270	160228	284183	4376256	4820667	100.24

Annexure 5.2

MAHARASHTRA											
DISTRICT WISE CD RATIO AS ON 31.12.2025											
(Number in Actual & Amount in Crore)											
SR.	Name of District	Branch	Deposits				Advances				CD Ratio
			Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
1	AHMEDNAGAR	771	14232	21061	15713	51006	11098	19597	14008	44702	87.64
2	AKOLA	247	1972	3699	11997	17668	1683	3375	8244	13302	75.29
3	AMRAVATI	398	4107	6364	17463	27934	3182	5312	14250	22744	81.42
4	BEED	231	4109	7262	5413	16784	3282	5591	5793	14667	87.38
5	BHANDARA	178	3653	7356	11	11020	1717	3341	148	5206	47.24
6	BULDHANA	277	2603	14457	702	17762	3338	11762	941	16041	90.31
7	CHANDRAPUR	314	5585	9408	12119	27112	2933	4580	5586	13100	48.32
8	CHHATRAPATI SAMBHA	521	6199	6968	45845	59012	5073	7852	40335	53261	90.25
9	DHARASHIV	205	2903	5156	3807	11866	2422	3694	3820	9936	83.73
10	DHULE	205	2219	4101	8307	14626	1874	3661	6983	12518	85.59
11	GADCHIROLI	141	3146	5113	839	9098	1226	1873	282	3381	37.17
12	GONDIA	161	2697	1665	5120	9482	1641	866	3791	6298	66.42
13	HINGOLI	125	1704	3866	6	5576	1310	3961	58	5329	95.57
14	JALGAON	646	6597	12722	16406	35726	4294	11632	12072	27998	78.37
15	JALNA	204	1729	2611	5780	10120	2445	3046	7357	12848	126.96
16	KOLHAPUR	665	10580	11369	32248	54196	9771	10675	28982	49427	91.20
17	LATUR	332	4025	3762	12902	20689	3285	2872	15875	22032	106.49
18	MUMBAI	991	2	0	1791011	1791013	241	357	2567886	2568485	143.41
19	MUMBAI SUBURBAN	1450	90	0	1042376	1042466	23	299	654514	654836	62.82
20	NAGPUR	899	10559	12148	125013	147720	6199	8896	81829	96924	65.61
21	NANDED	308	3297	5050	11756	20104	3394	4778	12046	20218	100.57
22	NANDURBAR	115	1284	2676	3172	7132	1092	2133	2476	5701	79.93
23	NASHIK	844	10170	19298	68899	98367	7601	15839	62685	86124	87.55
24	PALGHAR	392	5369	13142	31244	49755	2050	6158	26542	34751	69.84
25	PARBHANI	187	1556	3114	5128	9797	1800	4724	4665	11190	114.21
26	PUNE	2212	27300	52565	538903	618768	22527	51632	465333	539492	87.19
27	RAIGAD	597	18729	22511	37692	78932	8101	14521	46593	69215	87.69
28	RATNAGIRI	340	7096	14283	0	21380	3840	8804	92	12736	59.57
29	SANGLI	548	9448	9725	16642	35815	8995	8322	13719	31036	86.66
30	SATARA	665	13019	16466	10288	39774	9462	13652	6070	29184	73.38
31	SINDHUDURG	261	7195	6523	0	13717	4562	3313	46	7921	57.75
32	SOLAPUR	652	6364	14980	21216	42560	6027	16418	17579	40024	94.04
33	THANE	1246	5346	5445	340355	351145	4622	5827	235141	245590	69.94
34	WARDHA	181	2671	3365	7545	13581	3279	1994	5708	10981	80.85
35	WASHIM	149	1430	4618	366	6414	1380	5233	269	6882	107.30
36	YAVATMAL	323	4134	9211	7807	21152	4460	7593	4538	16591	78.43
	Total	17981	213120	342061	4254089	4809270	160228	284183	4376256	4820667	100.24

Annexure 5.3

MAHARASHTRA										
BANK WISE BRANCH NETWORK & CD Ratio AS ON 31.12.2025										
(No in Actual & Amount in Crore)										
SR.	Name of Bank	Number of Branches					Previous Qty Total	Total Deposit	Total advances	CD ratio
		Rural	Semi-Urban	Urban	Total					
1	BANK OF BARODA	208	161	489	858	853	246907	303585	122.96	
2	BANK OF INDIA	361	219	332	912	905	224134	223859	99.88	
3	BANK OF MAHARASHTRA	446	308	413	1167	1166	227946	150240	65.91	
4	CANARA BANK	111	122	369	602	567	247754	188734	76.18	
5	CENTRAL BANK OF INDIA	233	151	201	585	585	77481	118598	153.07	
6	INDIAN BANK	43	29	191	263	263	74546	83656	112.22	
7	INDIAN OVERSEAS BANK	15	33	119	167	166	34618	37272	107.67	
8	PUNJAB AND SIND BANK	0	4	34	38	36	14904	22769	152.77	
9	PUNJAB NATIONAL BANK	29	71	300	400	395	78696	348240	442.51	
10	STATE BANK OF INDIA	458	501	823	1782	1784	859066	878823	102.30	
11	UCO BANK	34	34	112	180	180	29595	49003	165.58	
12	UNION BANK OF INDIA	143	151	435	729	729	278065	314307	113.03	
	Sub Total of Public Sector Banks	2081	1784	3818	7683	7629	2393713	2719086	113.59	
13	AXIS BANK	32	152	450	634	619	318570	304561	95.60	
14	BANDHAN BANK	15	160	180	355	353	18095	20516	113.38	
15	CSB BANK LIMITED	0	0	0	0	91	7556	5672	75.06	
16	DCB BANK	7	7	63	77	76	22250	13324	59.88	
17	DHANLAXMI BANK	0	0	19	19	19	1031	1219	118.27	
18	FEDERAL BANK	22	19	73	114	114	29545	50816	172.00	
19	HDFC BANK	129	340	645	1114	1081	841121	678916	80.72	
20	ICICI BANK	192	196	507	895	871	395678	336316	85.00	
21	IDBI BANK	130	119	182	431	435	87964	82302	93.56	
22	IDFC FIRST BANK	1	20	146	167	165	68364	93513	136.79	
23	INDUSIND BANK	40	57	228	325	325	82010	48296	58.89	
24	KARNATAKA BANK	1	6	52	59	59	7524	9698	128.90	
25	KARUR VYSYA BANK	0	0	26	26	26	7801	5298	67.91	
26	KOTAK MAHINDRA BANK	107	31	296	434	430	192514	141593	73.55	
27	RBL BANK	23	20	98	141	141	32272	55793	172.88	
28	SOUTH INDIAN BANK	1	2	37	40	40	4891	17697	361.81	
29	YES BANK	12	37	146	195	192	55923	51107	91.39	
	Sub Total of Private Bank	712	1166	3148	5026	5037	2173109	1916636	88.20	
30	AU SMALL FIN.BANK	13	95	115	223	210	26231	19942	76.03	
31	EQUITAS SMALL FIN. BANK	12	55	91	158	153	7069	6704	94.83	
32	ESAF SMALL FIN. BANK	5	35	32	72	72	952	1946	204.50	
33	JANA SMALL FIN. BANK	4	18	67	89	90	5080	4180	82.28	
34	SURYODAY SMALL FIN. BANK	33	36	88	157	157	5650	3836	67.90	
35	UJJIVAN SMALL FIN. BANK	1	7	51	59	54	6739	3697	54.86	
36	UTKARSH SMALL FIN. BANK	6	28	51	85	85	2904	2712	93.39	
	Sub Total of Small Finance Bank	74	274	495	843	821	54625	43018	78.75	
37	DBS BANK	7	0	23	30	30	27799	28954	104.15	
	Sub Total of Wholly Owned Subs	7	0	23	30	30	27799	28954	104.15	
38	AIRTEL PAYMENTS BANK	0	0	0	0	0	182	0	0.00	
39	FINO PAYMENTS BANK	2	0	0	2	2	5	0	0.00	
40	INDIA POST PAYMENTS BANK	0	12	28	40	40	4230	0	0.00	
	Sub Total of Payment Bank	2	12	28	42	42	4417	0	0.00	
41	MAHARASHTRA GRAMIN BANK	459	226	65	750	748	24147	17598	72.88	
	Sub Total of RRBs	459	226	65	750	748	24147	17598	72.88	
42	M.S. COOP/DCC BANK	2492	617	498	3607	3602	131460	95377	72.55	
	Sub Total of Cooperative Bank	2492	617	498	3607	3602	131460	95377	72.55	
	GRAND TOTAL	5827	4079	8075	17981	17909	4809270	4820667	100.24	

Annexure 5.4

MAHARASHTRA									
DISTRICT WISE BRANCH NETWORK & CD Ratio AS ON 31.12.2025									
(No in Actual & Amount in Crore)									
SR.	Name of District	Number of Branches				Previous Qty Total	Total Deposit	Total Advances	CD Ratio
		Rural	Semi-Urban	Urban	Total				
1	AHMEDNAGAR	416	233	122	771	770	51006	44702	87.64
2	AKOLA	84	63	100	247	248	17668	13302	75.29
3	AMRAVATI	140	131	127	398	397	27934	22744	81.42
4	BEED	100	81	50	231	231	16784	14667	87.38
5	BHANDARA	96	81	1	178	177	11020	5206	47.24
6	BULDHANA	111	138	28	277	274	17762	16041	90.31
7	CHANDRAPUR	142	103	69	314	312	27112	13100	48.32
8	CHHATRAPATI SAMBHAJINAGAR	208	107	206	521	513	59012	53261	90.25
9	DHARASHIV	108	57	40	205	206	11866	9936	83.73
10	DHULE	83	58	64	205	205	14626	12518	85.59
11	GADCHIROLI	83	51	7	141	138	9098	3381	37.17
12	GONDIA	83	30	48	161	160	9482	6298	66.42
13	HINGOLI	59	65	1	125	125	5576	5329	95.57
14	JALGAON	308	219	119	646	644	35726	27998	78.37
15	JALNA	94	54	56	204	205	10120	12848	126.96
16	KOLHAPUR	321	161	183	665	667	54196	49427	91.20
17	LATUR	148	64	120	332	331	20689	22032	106.49
18	MUMBAI	0	0	991	991	982	1791013	2568485	143.41
19	MUMBAI SUBURBA	0	0	1450	1450	1451	1042466	654836	62.82
20	NAGPUR	210	164	525	899	891	147720	96924	65.61
21	NANDED	126	81	101	308	308	20104	20218	100.57
22	NANDURBAR	55	32	28	115	115	7132	5701	79.93
23	NASHIK	290	218	336	844	842	98367	86124	87.55
24	PALGHAR	102	107	183	392	386	49755	34751	69.84
25	PARBHANI	81	59	47	187	182	9797	11190	114.21
26	PUNE	469	411	1332	2212	2196	618768	539492	87.19
27	RAIGAD	250	166	181	597	596	78932	69215	87.69
28	RATNAGIRI	213	127	0	340	338	21380	12736	59.57
29	SANGLI	299	141	108	548	548	35815	31036	86.66
30	SATARA	415	188	62	665	665	39774	29184	73.38
31	SINDHUDURG	187	74	0	261	260	13717	7921	57.75
32	SOLAPUR	175	299	178	652	652	42560	40024	94.04
33	THANE	100	60	1086	1246	1244	351145	245590	69.94
34	WARDHA	64	49	68	181	181	13581	10981	80.85
35	WASHIM	60	77	12	149	148	6414	6882	107.30
36	YAVATMAL	147	130	46	323	321	21152	16591	78.43
	Total	5827	4079	8075	17981	17909	4809270	4820667	100.24

Agenda No. 6

Position of NPAs in respect of Schematic lending and Recovery of NPAs -

Position of NPAs as of 31.12.2025 for the State of Maharashtra in respect of some of the important parameters is given in Annexure.

(Amt. Rs. In Crore)

Particulars	O/S As on 31/12/25	NPA as on 31/12/25	% of NPA
PMMY	57808	6941	12 %
MSME	577968	28914	5 %

Annexures pertaining to NPA position under various Mudra loans are enclosed as Bankwise and Distictwise NPA under PMMY is as per **Annexure 6.1 & 6.2** whereas Bankwise & Distictwise NPA under MSME is as per **Annexure 6.3 & 6.4**.

The forum is open for discussion.

Annexure 6.1

MAHARASHTRA																															
BANK WISE TOTAL OUTSTANDING & NPA OF PRADHAN MANTRI MUDDRA AS ON DECEMBER 2025																															
SR	NAME OF BANK	Shishu (Loans up to Rs. 50,000)						%NPA			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			%NPA			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			%NPA			Tarun Plus (Loans from Rs. 10.00 Lakh above to Rs. 20.00 Lakh)			%NPA			Total		
		Total Outstanding as of quarter ended		Out of which under NPA				Total Outstanding as of quarter ended		Out of which under NPA				Total Outstanding as of quarter ended		Out of which under NPA				Total Outstanding as of quarter ended		Out of which under NPA				Total Outstanding as of quarter ended		Out of which under NPA			
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	BANK OF BARODA	5755	16	3043	9	58%	21599	418	6474	114	27%	10816	672	1578	102	15%	257	36	9	1	3%	38427	1143	11104	226	20%					
2	BANK OF INDIA	210648	128	73512	49	38%	130174	2073	25371	353	17%	70000	4013	5790	352	9%	284	43	0	0	0%	411106	6257	104673	754	12%					
3	BANK OF MAHARASHTRA	22581	56	19195	48	85%	67033	1104	30904	439	40%	12147	773	3040	177	23%	0	0	0	0	0%	101761	1933	53139	663	34%					
4	CANARA BANK	48578	103	8602	19	19%	70398	1379	11474	189	14%	34040	2207	3512	212	10%	225	33	0	0	0%	153241	3723	23588	421	11%					
5	CENTRAL BANK OF INDIA	23087	528	13619	200	38%	39477	770	9954	139	18%	18985	1141	2481	109	10%	17052	2001	755	72	4%	97801	4441	26809	520	12%					
6	INDIAN BANK	10724	6	8058	3	45%	5084	76	1678	17	22%	2730	161	727	30	19%	11	2	0	0	0%	18549	245	10463	50	20%					
7	INDIAN OVERSEAS BANK	6426	11	1275	1	13%	6694	114	1188	15	13%	3073	183	365	16	9%	93	13	0	0	0%	16298	322	2828	32	10%					
8	PUNJAB AND SIND BANK	946	1	667	1	54%	504	12	183	4	34%	405	25	111	7	29%	1	0	0	0	0%	1856	37	961	12	31%					
9	PUNJAB NATIONAL BANK	13282	21	7722	12	57%	17528	287	8789	121	42%	13312	783	4246	204	26%	47	3	0	0	0%	44189	1094	20757	336	31%					
10	STATE BANK OF INDIA	203144	260	95389	74	28%	141683	2281	48966	488	21%	53450	3534	5386	186	5%	2898	332	1	0	0%	401175	6407	149742	748	12%					
11	UCO BANK	7770	15	4792	8	55%	7360	135	3020	48	36%	3116	204	762	46	23%	26	4	0	0	0%	18272	358	8574	102	29%					
12	UNION BANK OF INDIA	75468	192	24873	126	65%	58356	919	18084	241	26%	24715	1436	5437	290	20%	22	3	0	0	0%	158561	2550	48394	657	26%					
	Sub Total of Public Sector Banks	628409	1337	260747	550	41%	564890	9588	166085	2167	23%	246789	15133	33435	1732	11%	20916	2472	765	73	3%	1461004	28511	461032	4522	16%					
13	AXIS BANK	113402	207	22253	41	20%	57287	695	1103	10	1%	18015	988	555	32	3%	319	40	1	0	0%	189023	1931	23912	84	4%					
14	BANDHAN BANK	77525	150	15793	22	15%	210223	1318	21246	91	7%	618	27	24	1	4%	0	0	0	0	0%	288366	1496	37063	114	8%					
15	CSB BANK LIMITED	0	0	0	0	0%	16	0	16	0	0%	1	0	1	0	0%	0	0	0	0	0%	17	0	17	0	0%					
16	DCB BANK	8861	19	1922	2	11%	2113	10	49	0	2%	23	1	0	0	0%	0	0	0	0	0%	11997	30	1971	2	8%					
17	DHANLAXMI BANK	11	1	0	0	0%	112802	10	0	0	0%	21	2	1	0	5%	0	0	0	0	0%	42	3	1	0	3%					
18	FEDERAL BANK	19850	12	6598	9	77%	1555	7	102	1	19%	422	20	26	2	8%	24	1	0	0	0%	21851	40	6726	12	30%					
19	HDFC BANK	27873	48	10905	14	29%	85969	1368	3743	44	3%	71209	3262	2121	101	3%	497	54	3	0	0%	185548	4732	16772	158	3%					
20	ICICI BANK	409	1	89	0	5%	74080	1609	1738	14	1%	43779	2227	640	8	0%	0	0	0	0	0%	118268	3837	2467	22	1%					
21	IDBI BANK	3264	5	1563	2	47%	13067	254	3856	53	21%	14036	751	2143	87	12%	126	20	1	0	1%	30493	1030	7863	143	14%					
22	IDFC FIRST BANK	19282	64	13	0	0%	112802	1750	2265	26	2%	11804	742	219	11	2%	0	0	0	0	0%	143888	2556	2497	38	1%					
23	INDUSIND BANK	883354	1403	392023	652	46%	543299	2382	126094	493	21%	13626	539	705	19	3%	0	0	0	0	0%	1450279	4324	518822	1164	27%					
24	KARNATAKA BANK	91	0	31	0	0%	119	3	24	0	17%	228	13	26	1	11%	0	0	0	0	0%	438	16	81	2	77%					
25	KARUR VYSYA BANK	0	0	0	0	0%	42	0	39	0	77%	0	0	0	0	0%	0	0	0	0	0%	42	0	39	0	77%					
26	KOTAK MAHINDRA BANK	38519	64	3579	7	10%	56316	176	2924	9	5%	20	0	8	0	53%	0	0	0	0	0%	94855	240	6511	16	7%					
27	RBL BANK	10187	36	46	0	0%	11441	66	11	0	0%	22	1	4	0	28%	0	0	0	0	0%	21650	102	61	0	0%					
28	SOUTH INDIAN BANK	0	0	0	0	0%	32	1	2	0	13%	48	3	3	0	4%	45	3	0	0	0%	125	7	5	0	3%					
29	YES BANK	38700	76	7143	14	18%	29263	172	3224	10	6%	4255	247	56	4	1%	0	0	0	0	0%	72218	485	10423	27	5%					
	Sub Total of Private Bank	1252328	2087	461958	763	37%	1197634	9810	166236	752	8%	178127	8623	6532	266	3%	1011	117	5	1	0%	2629083	20638	634714	1781	9%					

Annexure 6.2

**MAHARASHTRA
DISTRICT WISE TOTAL OUTSTANDING & NPA OF PRADHAN MANTRI MUDRA AS ON DECEMBER 2025**

SR NAME OF DISTRICT	Acs in actual, Amt.Rs. in Crore																				
	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5,00,000 Lakh)			Tarun (Loans from Rs. 5,000 to Rs. 10,00,000 Lakh)			Tarun Plus (Loans from Rs. 10,000 Lakh above to Rs. 20,00,000 Lakh)			Total								
	%NPA			%NPA			%NPA			%NPA			%NPA								
	No.	Amt.	Out of which under	No.	Amt.	Out of which under	No.	Amt.	Out of which under	No.	Amt.	Out of which under	No.	Amt.	Out of which under	No.	Amt.	Out of which under			
1 AHILYANAGAR	74395	191	17640	55	29%	99695	1152	10712	117	10%	25648	1548	1545	77	5%	200389	2973	29926	251	8%	
2 AKOLA	56242	109	27200	48	44%	35975	346	9054	61	18%	4130	235	282	15	6%	96575	719	36553	124	17%	
3 AMRAVATI	142585	277	69649	122	44%	80385	596	24599	126	21%	6277	354	381	16	5%	229596	1271	94041	268	21%	
4 BEED	46682	79	15234	24	30%	46820	508	8569	63	12%	7099	391	485	19	5%	102577	1010	24298	106	10%	
5 BHANDARA	24132	44	4488	8	17%	29408	301	3684	35	12%	4306	250	233	12	5%	56935	606	8409	55	9%	
6 BULDHANA	65667	128	21975	39	30%	57809	483	8175	52	11%	8412	321	318	13	4%	130111	959	29871	104	11%	
7 CHANDRAPUR	36760	53	13362	20	37%	39080	398	7297	56	14%	7451	399	469	24	6%	83375	860	21129	101	12%	
8 CHHATRAPATI SAMI	93594	188	34034	51	30%	96278	984	15165	190	19%	17514	916	1980	103	11%	207860	2124	51187	344	16%	
9 DHARASHIV	13275	23	3297	6	26%	24933	381	3595	45	12%	6844	367	337	15	4%	45210	791	7231	67	8%	
10 DHULE	39598	84	13833	24	29%	39465	356	4380	33	9%	4676	243	322	16	6%	83911	704	18537	74	10%	
11 GADCHIROLI	6431	10	1090	2	23%	9417	116	1294	17	15%	1714	105	182	11	10%	17594	234	2566	30	13%	
12 GONDIA	36889	65	8240	13	20%	38189	409	4423	34	8%	4418	253	236	12	5%	79577	739	12899	59	8%	
13 HINGOLI	30135	51	12474	21	41%	29592	271	8420	68	25%	2705	146	145	6	4%	62448	477	21040	95	20%	
14 JALGAON	101215	207	23170	40	20%	105575	939	8455	80	8%	10757	577	833	48	8%	217982	1776	32466	169	9%	
15 JALNA	39441	65	13812	22	34%	40459	441	9940	111	25%	7893	408	606	29	7%	199139	2280	33478	226	10%	
16 KOLHAPUR	86104	128	21284	33	26%	92172	913	10643	112	12%	20720	1202	1549	80	7%	147488	1278	33480	116	9%	
17 LATUR	64344	117	22769	38	33%	74394	635	10253	58	9%	8537	486	455	20	4%	175604	4737	62865	510	11%	
18 MUMBAI	68628	110	46065	43	39%	57312	931	10721	164	18%	35709	2076	5478	245	12%	139655	1619	601	58	4%	
19 MUMBAI SUBURBAN	46815	157	15607	55	35%	93393	1324	9847	101	8%	23052	1243	4071	172	14%	163497	2752	29533	328	12%	
20 NAGPUR	23785	411	71364	130	32%	203899	1442	31105	207	14%	24754	1435	2800	165	12%	462991	3341	105282	504	15%	
21 NANDED	123139	208	48621	77	37%	106998	740	21587	110	15%	9321	519	516	24	5%	242716	1489	70724	211	14%	
22 NANDURBAR	10838	24	2985	5	23%	9448	148	1355	16	11%	2520	131	174	7	6%	22871	312	4518	29	9%	
23 NASHIK	115882	240	32401	58	24%	109497	1085	11344	116	11%	21384	1134	1908	100	9%	247219	2510	45664	275	11%	
24 PALGHAR	18528	36	6239	10	27%	23711	332	3205	43	13%	8393	464	888	45	10%	50731	845	10306	98	12%	
25 PARBHANI	40996	65	15478	23	35%	46581	473	17169	178	38%	6035	332	514	29	9%	92931	891	33161	230	26%	
26 PUNE	162526	410	34263	161	39%	235730	2826	24812	263	9%	57975	3287	4884	261	8%	456869	6602	64069	686	10%	
27 RAIGAD	28915	49	6823	11	22%	42470	484	4225	44	9%	10821	599	737	34	6%	80360	1160	11768	90	8%	
28 RATNAGIRI	22768	28	3736	7	26%	27111	384	4250	58	15%	6509	470	607	31	7%	58506	909	8594	96	11%	
29 SANGLI	69775	127	17944	31	24%	61788	678	8311	91	13%	17262	1084	1163	63	6%	148934	1904	27314	184	10%	
30 SATARA	98852	111	16273	28	25%	50011	609	7065	78	13%	15809	924	1152	61	7%	125944	1667	24493	168	10%	
31 SINDHURGS	13097	17	1637	3	19%	16843	262	2129	29	11%	5479	303	368	18	6%	35498	593	4135	50	8%	
32 SOLAPUR	17812	277	48602	83	30%	163737	1366	22378	198	15%	24075	1354	2327	132	10%	366383	3021	73311	413	14%	
33 THANE	71510	151	22650	40	26%	96691	911	9609	99	10%	28580	1579	2652	126	8%	187151	2758	35426	265	10%	
34 WARDHA	79852	136	36334	63	46%	54827	393	16006	82	21%	7586	393	356	19	5%	142376	938	52697	164	17%	
35 WASHIM	36582	73	13241	22	30%	30593	242	5873	34	14%	2652	150	118	4	3%	72200	475	19232	60	13%	
36 YAVATMAL	145374	261	57668	100	38%	100522	621	23197	118	19%	5529	289	297	15	5%	251574	1188	81362	232	20%	
Total	2484523	4690	820682	1514	32%	2463678	24569	383146	3284	13%	462916	26970	41446	2070	8%	57808	5433044	6941	1245944	6941	12%

Annexure 6.3

SLBC MAHARASHTRA : CONVENER - BANK OF MAHARASHTRA

Bank wise NPAs in MSME as on 31.12.2025

(A/cs in actual, Amt.Rs. in Crore)

S.N	Bank	Total Outstanding		NPA		
		Account	Amount	Account	Amount	NPA %
1	BANK OF BARODA	132199	25845	49854	4354	17%
2	BANK OF INDIA	282514	31443	110039	3876	12%
3	BANK OF MAHRASHTRA	130497	30555	36902	865	3%
4	CANARA BANK	93115	21224	33198	3701	17%
5	CENTRAL BANK OF INDIA	124156	18718	39731	1810	10%
6	INDIAN BANK	29950	6343	10699	462	7%
7	INDIAN OVERSEAS BANK	28827	8161	1380	67	1%
8	PUNJAB AND SIND BANK	3063	671	1382	52	8%
9	PUNJAB NATIONAL BANK	136339	23880	26643	3376	14%
10	STATE BANK OF INDIA	268464	53250	17457	2241	4%
11	UCO BANK	23654	5693	11047	787	14%
12	UNION BANK OF INDIA	140269	25733	33872	1519	6%
	Sub Total PSBs	1393047	251517	372204	23108	9%
13	AXIS BANK	86244	49115	2830	593	1%
14	BANDHAN BANK	93766	1253	14072	51	4%
15	CSB BANK LIMITED	455	510	0	0	0%
16	DCB BANK	6378	1961	233	41	2%
17	DHANLAXMI BANK	250	205	65	6	3%
18	FEDERAL BANK	9255	4575	2979	168	4%
19	HDFC BANK	264944	99267	4589	1934	2%
20	ICICI BANK	117666	59172	2526	543	1%
21	IDBI BANK	31492	8673	4879	290	3%
22	IDFC FIRST BANK	49390	8062	1402	82	1%
23	INDUSIND BANK	186267	10643	44408	261	2%
24	KARNATAKA BANK	2279	1316	231	105	8%
25	KARUR VYASYA BANK	860	767	37	8	1%
26	KOTAK MAHINDRA BANK	53052	32495	1571	246	1%
27	RBL BANK	2756	8253	44	22	0%
28	SOUTH INDIAN BANK	776	491	73	74	15%
29	YES BANK	37925	15922	697	206	1%
	Sub Total Pvt Sec Banks	943755	302680	80636	4631	2%
30	AU SMALL FINANCE BANK LTD.	82988	6807	2749	133	2%
31	EQUITAS SMALL FINANCE BANK	31938	2009	2961	154	8%
32	ESAF BANK	62985	283	9759	26	9%
33	JANA SMALL FINANCE BANK LTD.	60117	1075	2102	30	3%
34	SURYODAY SMALL FINANCE BANK	139456	1570	16044	59	4%
35	UJJIVAN SMALL FINANCE BANK	101503	492	6312	9	2%
36	UTKARSH SMALL FINANCE BANK	4107	1040	188	40	4%
	Sub Total SFBs	483094	13276	40115	452	3%
37	DBS Bank	21209	5356	736	107	2%
	Sub T WOS of Foreign Bks	21209	5356	736	107	2%
38	Maharashtra Gramin Bank	80586	2195	19093	210	10%
	Sub Total Gramin Banks	80586	2195	19093	210	10%
39	M.S.Coop. / DCC Banks	24219	2945	4302	408	14%
	Sub Total Coop Banks	24219	2945	4302	408	14%
40	Airtel Payment Bank	0	0	0	0	
41	Fino Payment Bank	0	0	0	0	
42	Indian Post Payment Bank	0	0	0	0	
	Sub Total Payment Banks	0	0	0	0	0%
	Grand Total	2945910	577968	517086	28916	5%

Annexure 6.4

SLBC MAHARASHTRA : CONVENER - BANK OF MAHARASHTRA

District wise NPAs in MSME as on 31.12.2025

(A/cs in actual, Amt.Rs. in Crore)

S.N	Bank	Total Outstanding (A)		Out of (A) NPA		
		Account	Amount	Account	Amount	NPA %
1	AHILYANAGAR	81622	7500	12452	257	3
2	AKOLA	37066	3009	8711	99	3
3	AMRAVATI	53085	4787	11531	190	4
4	BEED	29885	2084	5343	82	4
5	BHANDARA	24164	1029	4731	76	7
6	BULDHANA	34870	2299	6714	115	5
7	CHANDRAPUR	44579	2869	10237	123	4
8	CHHATRAPATI SAMBHAJINAGAR	101845	13203	23621	516	4
9	DHARASHIV	19874	1433	3096	49	3
10	DHULE	31943	2660	7604	67	3
11	GADCHIROLI	14000	501	2161	33	7
12	GONDIA	24325	1736	4545	62	4
13	HINGOLI	14059	630	2669	53	8
14	JALGAON	69424	5241	13636	181	3
15	JALNA	32522	2393	7864	82	3
16	KOLHAPUR	110102	13939	17965	588	4
17	LATUR	49251	4086	6955	83	2
18	MUMBAI	330443	171672	74356	14587	8
19	MUMBAI SUBURBAN	283814	102434	31221	2703	3
20	NAGPUR	253292	27188	52904	1201	4
21	NANDED	47918	3334	8375	96	3
22	NANDURBAR	10826	673	3253	33	5
23	NASHIK	122234	19712	18418	688	3
24	PALGHAR	49649	6015	9226	181	3
25	PARBHANI	23725	1446	6385	76	5
26	PUNE	337751	93992	39829	3452	4
27	RAIGAD	70861	8787	7966	251	3
28	RATNAGIRI	38395	3526	6461	170	5
29	SANGLI	62376	6109	13209	332	5
30	SATARA	52151	4581	8962	145	3
31	SINDHUDURG	31500	1353	3887	72	5
32	SOLAPUR	128405	7198	24842	394	5
33	THANE	220432	45277	33588	1686	4
34	WARDHA	45277	2010	8404	92	5
35	WASHIM	18223	1049	4258	28	3
36	YAVATMAL	46022	2210	11707	74	3
	Grand Total	2945910	577968	517086	28916	5

Agenda No. 7

Review of restructuring of loans in Natural calamity affected Districts in the State, if any:

Reserve Bank of India vide Master directions dated 17.10.2018 illustrates as under :

2.1 Periodic occurrence of a natural calamity takes a heavy toll on human life and cause wide-spread damage to economic pursuits in one or the other parts of the country. The devastation caused by a natural calamity calls for massive rehabilitation effort from all agencies. The Central, State and Local Authorities draw up programmes on economic rehabilitation for the people affected by the occurrence of a natural calamity. The developmental role assigned to the commercial Banks including small finance Banks warrant their active support in reviving the economic activities of those affected by the occurrence of a natural calamity.

2.2 In terms of the National Disaster Management Framework, there are two funds constituted viz. National Disaster Response Fund (NDRF) and State Disaster Response Fund (SDRF) for providing relief in the affected areas. The NDRF framework currently recognizes twelve types of natural calamities viz. cyclone, drought, earthquake, fire, flood, tsunami, hailstorm, landslide, avalanche, cloud burst, pest attack and cold wave/frost. The Ministry of Agriculture is the nodal point for four of the calamities i.e. drought, hailstorms, pest attack and cold wave/frost and for the remaining eight, the Ministry of Home Affairs is the nodal ministry to make the necessary administrative arrangements. A slew of measures for relief are undertaken by the Sovereign (Central/State Government) from time to time to provide relief to the affected people including, inter alia, provision for input subsidies and financial assistance to farmers including small and marginal farmers.

2.3 The role of the scheduled commercial Banks including small finance Banks (SFBs) is to provide relief measure through rescheduling of existing loans and sanctioning fresh loans as per the emerging requirement of the borrowers. To enable Banks to take a uniform and concerted action expeditiously, these directions are issued covering four aspects viz. Institutional Framework (Chapter III), Restructuring of Existing Loans (Chapter IV), Providing Fresh Loans (Chapter V) and Other Ancillary Relief Measures (Chapter VI).

Agenda No. 8

Discussion on policy initiatives of the Central/ State Governments/ RBI (Industrial Policy, MSME Policy, Agriculture policy, Start-up policy, etc.) and expected involvement of Banks:

Various policies are being formulated by the Central Govt., State Govt. and RBI regularly as per the requirement of the economy and field. Designing and implementing policies that work together to enable growth is the best opportunity to sustain rising global prosperity.

As such, Govt. of Maharashtra has initiated various measures to boost growth under Agriculture & MSME sector, which are enlisted as under:-

1. Industrial Policy of Maharashtra, 2019
2. MSME Policy
3. Agriculture Policy
4. Electric Vehicle (EV) Policy
5. Start up Policy

1. Industrial Policy of Maharashtra, 2019

The Industrial Policy 2019, focuses on the following:

Ease of Doing Business:

Dedicated investor facilitation cell and online Single Window portal has been established under Maharashtra Industry, Trade & Investment Facilitation Cell (MAITRI). The Single Window Portal has provision for single application, payment, tracking and monitoring of majority of industry related approvals across various departments of the State Government. MAITRI cell also acts as a grievance redressal cell. It provides G2B services, one-stop-shop for existing and prospective investors. As per World Bank Doing Business report 2019 (assessment covering 190 economies), India was ranked 77, a massive jump of 23 positions against its rank of 100 in 2018 and 130 in 2017. In the ranking, evaluation of cities of Mumbai and Delhi is done (cities with population over 10 million). Mumbai has been the largest contributor in achieving quantum jump in the World Bank ranking.

Vision:

'Maharashtra - a global investment, manufacturing and technology hub, promoting sustainable development'.

Mission:

To make Maharashtra first US\$1 trillion economy in the country, by augmenting manufacturing ecosystem, complemented by ease of doing business initiatives, thereby evolving it into a preferred destination for global manufacturers and investors, resulting into largest employment creating state with balanced regional and inclusive growth, by 2025.

Target:

- To attain manufacturing sector growth rate of 12% to 13% to reach GSDP share of 25% by 2023-24.
- Attract investments worth INR 10 lakh crore by 2023-24.
- Create employment opportunities for 40 lakh people by 2023-24.

2. Micro, Small and Medium Enterprises (MSME) Policy:

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last six decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. Ministry of Micro, Small & Medium Enterprises (M/o MSME) envision a vibrant MSME sector by promoting growth and development of the MSME Sector, including Khadi, Village and Coir Industries, in cooperation with concerned Ministries/Departments, State Governments and other Stakeholders, by providing support to existing enterprises and encouraging creation of new enterprises.

(For Details <http://msme.gov.in/mob/AboutMSME.aspx>)

3. Agriculture Policy:

The agricultural sector of Maharashtra has grown up considerably during last few decades. Though we have become self-sufficient in food grain production in spite of the tremendous increase in population, self-sufficiency in agriculture is not the only aim of the state but assurance of more and more net income to the farmers through the efficient and sustainable use of available resources is more important. To achieve this, commercial agriculture should be practiced.

Different schemes are implemented to increase agricultural production, export promotion and to encourage the agro processing industry with a view to take advantage of liberalized economy and Global trade. Thus, agriculture department is firmly stepping towards economic progress along with self-sufficiency through agriculture and to achieve important position in the global agriculture produce market. The innovative horticulture plantation scheme under employment guarantee scheme implemented by the state is a part of this policy.

Designing and implementation of various schemes related to Agriculture and allied field is the part of policy making towards Agriculture.

New Developments in the Agriculture Sector:

i) PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme) -

Overview:

The unorganized food processing sector in the country comprises nearly 25 lakh food processing enterprises which are unregistered and informal. With only 7% of investment in plant & machinery and 3% of outstanding credit, the unorganized enterprises contribute to 74% of employment (a third of which are women), 12% of output and 27% of the value addition in the food processing sector. This scheme is a centrally sponsored scheme that is designed to address the challenges faced by the micro enterprises and to tap the potential of groups and cooperatives in supporting the upgradation and formalization of these enterprises.

ii) Financing to Farmer Producer Companies / Farmer Producer Organizations -

Small Farmers' Agribusiness Consortium (SFAC) is a society promoted by the Department of Agriculture, Cooperation and Farmers Welfare, Govt. of India, which extend support to small and marginal farmers by facilitating formation of Farmer Producer Organizations (FPOs) and also through various schemes extended by Govt. of India. The objective of the scheme is to increase the income of small and marginal farmers and also create employment in the rural areas.

iii) Scheme for promotion and strengthening of Group Farming -

GoM has launched a scheme for group farming on pilot basis to achieve the target of doubling of farmers' income by the year 2022. A group of minimum 20 farmers having minimum 100 acre land is eligible under this programme in general and for Konkan division 50 acre land is made admissible. Financial assistance up to Rs. One crore is admissible to the groups and limit for Konkan is Rs. One lakh per acre. The scheme was announced for 2017-18 and 2018-19 on pilot basis.

iv) Extending coverage of Ethanol Financing Standard Operating Procedure (SOP) of Banks to projects approved under various State/UTs Ethanol Production Policies

Dept. of Financial Services letter dated 28.12.2021 advised SLBCs to include subject matter in SLBC Agenda for discussion and adoption of SOP shared by SBI .

v) Animal Husbandry Infrastructure Development Fund Scheme :

Dept of Animal Husbandry & Dairying, Govt. of India vide its letter dated 28.01.2022 advised SLBCs to include agenda item during SLBC meetings .

4. Electric Vehicle (EV) Policy -

Electric Vehicle (EV) technology is considered globally to be the game changer in transportation sector. It offers advantages such as eco-friendliness, cheaper fuel-cost, lower maintenance expenses, energy efficient and increased safety. Global industry, governments and early movers have successfully demonstrated that EV is practical, sustainable, safe and affordable. United Nations (UN) aims to promote EV under its sustainable development agenda for 2030. Government of India (GoI) plans to make India an 'electric vehicle nation' by 2030.

Vision:

Maharashtra - a globally competitive state for Electric Vehicle and component manufacturing and maximize adoption of EV in Maharashtra.

Mission:

To place Maharashtra amongst the most preferred investment destinations for global investors through promotional strategies combined with developing a competitive and sustainable investment environment, thereby making Maharashtra as one of the most favoured economic magnet and centre of attraction for EV.

Objectives:

- To develop Maharashtra as the leader in EV manufacturing and use of EV.
- To create newer employment opportunities.
- To promote export of EV, components, battery and charging equipment's.
- To promote R&D, innovation and skill development in EV Sector.
- To promote sustainable transport system.

Targets:

- Increase number of EV registered in Maharashtra to 5 lacs.
- To generate an investment of Rs.25,000 crores in EV, EV manufacturing and component manufacturing, battery manufacturing/assembly enterprises and charging infrastructure equipment manufacturing in the state.
- To create jobs for 1,00,000 peoples.

5. Start Up Policy:

Maharashtra State Innovation Society is a nodal Government agency to boost innovation driven entrepreneurial ecosystem in the State of Maharashtra.

Established under Department of Skill Development and Entrepreneurship, Government of Maharashtra, the society aims to foster innovative approaches and create conducive environment for innovative businesses to operate in Maharashtra.

Under the aegis of Maharashtra State Innovative Startup Policy 2018, released in Feb-2018, the team at Maharashtra State Innovation Society is driving various initiatives to provide support at multiple levels to the startup ecosystem.

Key Initiatives:

Maharashtra Startup Week (MSW): A Flagship event to give startups an opportunity to pitch their product/services to Government and win 24 Government work orders with up to 15 lakh each. Maharashtra Startup Week will happen in last week of April every year.

Network of Incubators: Funding and setting up State wide network of 16 startup incubators

Hirkani Maharashtrachi : Providing mentorship and financial support to women entrepreneurs working under Self Help Groups to transform their innovative ideas to scalable and sustainable businesses.

District Business Plan Competitions: Conducted at district/division level, it is a platform to propose innovative business ideas to address problems faced by local communities and districts.

Financial Support to Startups: Providing financial assistance to startups by reimbursing a major fraction of their costs spent on filing patents and lab testing for product launches.

6. Provisions & Applicability of Shops and Establishment (S & E) act on Banks

IBA vide letter dated 14th July 2022, has informed SLBC to take up the matter with State Govt. for consideration of exemption to all Banks from the applicability of S & E act as advised by Dept. of Financial Services to the Chief Secretary of State

We request State Govt. to update status of applicability of S & E in the state in case it still exists it may please be exempted suitably.

Accordingly, we have requested Member Banks during 160th SLBC meeting and Steering committee meeting dated 09/11/2023 to provide pros & cons of applicability of Shop and act licence to Banks, in order to raise the issue with State Govt. Reply from Banks is awaited.

Agenda No. 9

Discussion on improving rural infrastructure/ credit absorption capacity:

a. Any large project conceived by the State Govt. to help improve C-D Ratio

A committee has been formed under the Chairmanship of District Collector. Lead District Manager, District Coordinators of major Member Banks are the members of the committee and objective is to ascertain the reasons for low C-D Ratios of Banks below 40%, if any and corrective actions to be initiated in such Districts.

Accordingly, LDM of Gadchiroli is requested to regularly review CD ratio during DLCC Meetings.

b. Explore the Scope of state-specific potential growth areas and the way forward-choosing partner Banks:

Maharashtra is a bio-diverse State with nine agro climatic zones and varying soil types, suitable for agricultural development. The State is one of the major horticulture States in India, with more than 13.66 lakh hectares under horticulture and 4 lakh hectares under vegetables. The State is largest producer of seedless grapes (78 per cent), banana (75 per cent), mandarin orange (75 per cent), onion (63 per cent) and tomatoes (42 per cent). It also leads the sugar industry sector with 200 sanctioned and 150 productive cooperative sugar mills.

Accordingly, State Govt.'s Chief Minister Agriculture and Food Processing Scheme, 2017 is processing aforesaid projects in coordination with Banks, PMFME scheme under Atmanirbhar Bharat Package.

c. Discussion on findings of region-focused studies, if any, and implementing the suggested solutions :

Maharashtra has nine agro-climatic zones with typical monsoon climate, with hot, rainy and cold weather seasons. There are various production clusters of Maharashtra. Few of them are enlisted below:

- Pomegranates-Nashik, Jalna, Ahmednagar, Pune
- Pigeon pea-Latur, Akola, Buldhana, Amaravati, Nanded
- Capsicum-Amravati, Nashik, Pune, Solapur
- Papaya-Nandurba, Dhule, Akola, Jalgaon
- Onion-Jalgaon, Nashik, Ch Sambhajinagar, Ahmednagar
- Milk-Pune, Satara, Sangli, Kolhapur, Dharashiv, Nashik
- Banana-Akola, Jalgaon, Nanded, Pune
- Fisheries-Thane, Raigarh, Ratnagiri, Sindhudurg
- Grapes-Nashik, Ahmednagar, Pune, Sangli, Solapur, Dharashiv
- Cotton-Marathwada and Vidharbha

Likewise, there are various processing clusters spread across the state in dairy products, bakery products, beverages, chilli powder, pulses, rice, etc. which can be tapped as an opportunity for Bankers to finance them by launching various concessional ROI schemes wherever feasible.

Discussions on unidentified MSME clusters identified by study groups of Reserve Bank of India, Nagpur & Mumbai were held on during SLBC Sub-Committee on MSME sector. Bankers were advised to finance this sector and look upon it as a business opportunity.

d. Identification of gaps in rural and agriculture infrastructure which needs financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.)

Agriculture infrastructure has direct and strong relationship with farmers' access to institutional finance and markets and increasing crop yields, thereby promoting agricultural growth. Agricultural infrastructure has the potential to transform the existing traditional agriculture or subsistence farming into a most modern, commercial, and dynamic farming system in India.

The level of both physical and institutional infrastructure significantly influences the spread of proven and demonstrated yield enhancing agricultural technology. Agricultural infrastructure primarily includes wide range of public services that facilitate production, procurement, processing, preservation, and trade.

Keeping in mind the importance of Agriculture Infrastructure in the development of Rural Economy, Hon'ble Prime Minister Shri Narendra Modi on May 12th, 2020, announced the Special economic and comprehensive package of Rs. 20 lakh crores under Atma Nirbhar Bharat to fight COVID-19 pandemic in India.

In view of the above it is hereby advised to take all necessary steps to ensure smooth, timely and expeditious credit & subsidy disbursal to eligible beneficiaries under the different schemes in the Atma Nirbhar Bharat package related to Agriculture.

Implementation of Agriculture Schemes under Atmanirbhar Bharat Economic Package

1. Agriculture Infrastructure Development Fund Scheme - Rs. 1 lakh crore

The scheme was launched by Govt. of India on 31.07.2020 under Atmanirbhar Bharat Package. An amount of Rs.1 lakh crore will be provided for funding Agri Infrastructure Projects at farm-gate and aggregation points (PACS, FPOs, Agri entrepreneurs, Start-ups, etc.). Impetus for development of farm-gate & aggregation point, affordable & financially viable Post Harvest Management infrastructure.

Implementation Period of Scheme :

The Scheme will be operational from **2020-21 to 2029-30**. Disbursement in **four years** starting with sanction of **Rs. 10,000 crore in the first year** and **Rs. 30,000 crore each in next three financial years**. Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.

Government Budgetary Support

Budgetary support will be provided for interest subvention and credit guarantee fee as also administrative cost of PMU. The details are as below :-

Interest Subvention - All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore for 7 years.

Credit Guarantee- Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DACFW.

Status of Maharashtra State –

Under AIF Scheme, target of **Rs. 8,460 crores** is allotted by Govt. of India for the State of Maharashtra for the period of four years starting from FY 2020-21.

Total allocation – Rs. 8,460 cr. for 4 years

Year	% of total allocation	Rs. In Cr.
2020-21	10% of total allocation	846
2021-22	30% of total allocation	2538
2022-23	30% of total allocation	2538
2023-24	30% of total allocation	2538

(Nos. in actual /Amt.in Cr.)										
Annual Target 2025-26		Cum Sanctions up to 31.03.2025		Cumulative Sanctions up to 31.12.2025		Cumulative Disbursement up to 31.12.2025		Sanctions during CFY,i.e 01.04.25 to 31.12.2025		% of Ach of the annual Target
No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
4120	3725	10772	7000	15192	9288	13583	6707	4420	2287	61.65

Bank Wise & District wise position is as per **Annexure 9.1 & 9.2**

Further we are in receipt of communication from AIF cell Commissionerate of Agriculture, Maharashtra State, wherein it was deliberated that, Government of India has introduced an Android App called “KrishiMapper” for Geo Tagging of all Agri Infra Projects **sanctioned and disbursed under AIF Scheme**. Geo Tagging is made mandatory by GOI for all **AIF** projects for release of interest subvention and CGTMSE fee. Hence all Bankers are advised to sensitize their branches to contact their AIF borrowers and get their AIF projects Geo Tagged through **Krishi Mapper App**.

Further, as per communication received from AIF Cell in the Revised guidelines of the AIF inclusion of some of the activities viz., Inclusion of Integrated Secondary Processing Activities, Bakery, Animal feed, individual beneficiaries will be eligible for Poly house, green house, shade net, mushroom cultivation, Aeroponics, Hydroponics etc. has been done.

We request all Member Banks to take the advantage of inclusion of activities in AIF scheme and improve the performance.

Formalization of Micro Food Processing Enterprises Scheme - Rs.10,000 crore -

PMFME Scheme is the flagship programme of Govt. of India launched under **Atmanirbhar Bharat Economic Package**, wherein The scheme envisages an **outlay of Rs.10,000 crore over a period of five years from 2020-21 to 2024-25**. Under the scheme, 2,00,000 micro food processing units will be directly assisted with credit linked subsidy (**Maharashtra State received Physical Target of 21,998 proposals for Five Years**).

The scheme covers individual micro food entrepreneurs, FPOs/ SHGs/ Co-operatives, etc. One of the important features of the scheme is **One District One Product (ODOP) approach** to reap benefit of scale in terms of procurement of inputs, availing common services and marketing of products. This approach would provide framework for **“Value chain development and alignment of support infrastructure.”** There may be more than one cluster for one product in one district.

PMFME Loan Sanction Status:

(Numbers in actual)

State	Total Applications submitted to banks	Target	Loan Sanctioned	Loan Disbursed	Loan Under Process
Maharashtra	15208	12000	3684(18.00%) ^	3656	5553

^ Represents number of applications w.r.t. target

Bank Wise position is as per **Annexure 9.3**.

As per revised guidelines received from Ministry convergence of PMFME proposal with AIF scheme is possible.

Further as per the communication received from MoFPI the scheme is extended up to 31/03/2026.

Support to food processing units would be provided for the following: -

- (i) Credit linked grant at **35%** of the project cost with **maximum grant up to Rs. 10.00 lakh to existing** unorganised food processing units for upgradation.
- (ii) Credit linked grant at **35%** of the project cost to **SHGs/FPOs/cooperatives** for capital expenditure with maximum limit as prescribed.
- (iii) Seed capital **@ Rs. 40,000/- per member** to those engaged in food processing as a working capital.
- (iv) Credit linked grant at **35%** of the project cost for **common infrastructure** with maximum limit as prescribed.
- (v) Support for marketing & branding up to **50%** of the expenditure with maximum limit as prescribed.

Accordingly, following advisory has been issued by Dept. of Agriculture to be followed by Member Banks and LDMs:

- i. Few of the Banks have received proposals under the scheme on MIS portal (www.pmfme.mofpi.gov.in). Therefore, State Heads of these Banks and LDMs to follow with the branches regularly (**Pending list is being regularly shared by SLBC,**

Maharashtra received from PMFME Section, Ministry of Food Processing, Govt. of India).

- ii. Member Banks and LDMs to give wide publicity to the scheme and make aware of the field functionaries about the scheme.
- iii. Ministry of Food Processing, Govt. of India has already shared Login ID and Password to Banks across India (**IFSC Code is the Login ID and Password**). Users to enter their e-mail ID and Mobile number & validate the details through OTP received on Mobile number and change the password, thereafter.

Nodal Officer: Director, Agri. processing & Planning, Sakhar Sankul, Commissionerate of Agriculture, Govt. of Maharashtra is the Nodal Officer for the scheme.

Target: Under the scheme, physical target of 21,998 proposals have been allotted by Govt. of India for a period of five years, whereas for the FY 2025-26, physical target of **12000** is allotted for the State of Maharashtra.

The scheme covers individual micro food entrepreneurs, FPOs/ SHGs/ Co-operatives to reap benefit of scale in terms of procurement of inputs, availing common services and marketing of products. This approach would provide framework for “**Value chain development and alignment of support infrastructure.**” There may be more than one cluster for one product in one district.

2. Concessional Credit Boost to 2.5 crore farmers through KCC - Rs. 2.00 lakh crore

The same is covered under Agenda Item No.5

3. Animal Husbandry Infrastructure Development Scheme – Rs.15,000 crore

4. Pradhan Mantri Matsya Sampada Yojana for fishermen - Rs.20,000 crore

e. Implementation of Model Land Leasing Act 2016 (exploring possibility) :

The provisions of tenancy laws adopted by various state governments had covered defining tenants, regulation of rent, security of tenure, landlords’ right to resume personal cultivation on leased land, conferment of ownership rights to tenants, surrender of tenancy rights with mutual consent, prohibition of future tenancies, tenants’ rights of preemptive purchase, correcting the tenancy records, abolishing oral tenancies, etc.

The Key features of the Model Leasing Act, 2016, as proposed by the committee (Expert Committee on Land Leading chaired by T Haque) includes:

- i. Legalise land leasing to promote agricultural efficiency, equity, and poverty reduction.
- ii. Legalise land leasing to ensure complete security of land ownership right for landowners and security of tenure for tenants.
- iii. Remove the clause of adverse possession of land in the land laws of various states.
- iv. Allow automatic resumption of land after the agreed lease period.
- v. Allow the terms and conditions of lease to be determined mutually by the land owner and the tenant without any fear on the part of the landowner as well as tenant.
- vi. Facilitate all tenants to access crop insurance and Bank credit.
- vii. Incentivize tenants to make investment in land improvement.

Annexure 9.1

AIF SCHEME - STATE PMU, MAHARASHTRA STATE, PUNE (Mob 8319010238, aifcell2023@gmail.com)

AIF- Bank wise ANNUAL TARGET & ACHIEVEMENT as of 31.12.2025 (No in actual & Amt in Crs.)

SI No	Bank's Name	Annual Target 2025-26 (Sanctions/ Amt in Crs)		Target upto 3rd Quarter		Cumulative Sanctions up to 31.03.2025		Cumulative Sanctions up to 13.12.2025		Cumulative Disbursement upto 31.12.2025		Sanctions during CFY i.e 01.04.25 to 13.12.25		% of Acheivment to Annual Target
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
		1	Bank Of India	900	460.00	490	210.00	1548	540.11	3085	953.86	2963	847.88	
2	Bank of Maharashtra	400	350.00	280	245.00	869	878.91	1316	1188.05	950	695.84	447	309.14	88.33
3	State Bank Of India	820	600.00	574	441.00	2657	1208.74	3490	1704.76	3158	1195.7	833	496.02	82.67
4	Union Bank of India	170	250.00	119	126.00	285	259.42	721	448.64	657	320.75	436	189.22	75.69
5	Kotak Mahindra Bank	60	100.00	42	70.00	108	279.74	122	344.13	106	138.29	14	64.39	64.39
6	Bank Of Baroda	220	200.00	154	140.00	409	383.31	615	511.67	554	373.67	206	128.36	64.18
7	IDBI Bank LTD	60	80.00	35	42.00	127	72.05	197	121.44	141	83.89	70	49.39	61.73
8	Axis Bank	130	100.00	91	70.00	134	140.82	206	198.46	189	122.44	72	57.64	57.64
9	UCO Bank	45	60.00	32	42.00	88	79.72	165	112.73	91	57.02	77	33.01	55.02
10	HDFC Bank	680	500.00	476	420.00	2042	1765.12	2326	2018.70	2085	1659.63	284	253.58	50.72
11	Punjab National Bank	80	130.00	56	105.00	119	238.17	208	295.96	172	190.58	89	57.80	44.46
12	Karnataka Bank	30	50.00	21	42.00	17	46.34	33	68.35	33	62.92	16	22.01	44.02
13	Central Bank Of India	160	150.00	112	105.00	222	165.22	339	230.29	245	155.94	117	65.07	43.38
14	ICICI Bank	60	70.00	42	49.00	42	52.15	59	78.92	54	63.91	17	26.78	38.25
15	The Federal Bank Ltd	15	20.00	11	10.50	18	21.41	26	28.22	25	24.41	8	6.81	34.03
16	RBL Bank Ltd.	10	15.00	7	12.00	0	0.00	6	4.61	6	4.25	6	4.61	30.72
17	Indian Bank	40	50.00	28	49.00	43	103.22	63	116.87	48	61.94	20	13.65	27.31
18	City Union Bank	10	15.00	7	12.00	0	0.00	1	4.04	1	2.18	1	4.04	26.93
19	IndusInd Bank	20	40.00	14	28.00	7	43.70	8	53.70	7	26.60	1	10.00	25.00
20	Indian Overseas Bank	15	20.00	11	14.00	32	10.55	38	13.70	28	5.43	6	3.15	15.76
21	Canara Bank	180	250.00	126	210.00	354	501.15	439	537.41	410	399.17	85	36.26	14.51
22	CSB Bank Ltd	10	10.00	7	7.00	4	6.32	5	7.48	5	6.53	1	1.15	11.53
23	YES Bank LTD	5	5.00	4	3.50	5	8.00	5	8.00	5	7.88	0	0.00	0.00
24	IDFC First Bank Ltd.	10	5.00	7	3.50	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25	Karur Vysya Bank	5	5.00	4	3.50	0	0.00	0	0.00	0	0.00	0	0.00	0.00
26	South Indian Bank	5	5.00	4	3.50	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total Sch Comm Banks		4140	3540.00	2754	2463.50	9130	6804.16	13473	9049.98	11933	6506.91	4343	2245.82	63.44
Non-Banking Financial Companies														
27	John Deere Financials	7	5.00	5	3.50	0	0.00	12	1.54	11	1.36	6	0.77	15.48
28	NABKISAN Finance L	8	20.00	5	17.50	9	3.16	11	4.12	10	3.64	2	0.96	4.82
29	Samunnati Financial	7	5.00	5	3.50	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total NBFCs		22	30.00	15	24.50	9	3.16	23	5.66	21	5.00	8	1.74	5.79
Regional Rural Banks														
30	Maharashtra Gramin B	85	20.00	78	34.00	1422	90.52	1447	95.18	1438	89.83	22	3.66	18.28
Total RRBs		85	20.00	78	34.00	1422	90.52	1447	95.18	1438	89.83	22	3.66	18.28
Small Finance Banks														
31	AU Small Finance Bar	15	20.00	11	21.00	35	39.42	42	44.30	40	32.76	7	4.88	24.40
Total Small Finance Bank		15	20.00	11	21.00	35	39.42	42	44.30	40	32.76	7	4.88	24.40
Cooperative Banks														
32	TJSB Sahakari Bank L	15	20.00	7	10.00	0	0.00	13	14.10	13	14.10	13	14.10	70.52
33	Sangli Urban Coop Ba	6	15.00	5	7.00	4	0.75	1	7.50	1	7.50	1	7.50	50.00
34	Janta Sahkari Bank	6	10.00	5	7.00	6	16.18	9	20.63	9	16.92	3	4.45	44.55
35	DCCBs with PACS & M	16	15.00	11	14.00	159	38.06	176	41.43	120	25.15	17	3.37	22.43
36	The Akola Janata Com	6	10.00	5	7.00	1	0.59	2	1.39	2	1.39	1	0.80	8.00
37	Jalgaon Janata Sahak	6	10.00	5	7.00	3	4.15	3	4.15	3	4.11	0	0.00	0.00
38	The Jalgaon Peoples C	6	10.00	5	7.00	2	2.56	2	2.56	2	2.56	0	0.00	0.00
39	Nagpur Nagarik Sahak	6	10.00	5	7.00	1	1.40	1	1.40	1	1.40	0	0.00	0.00
Total Cooprtive Banks		67	100.00	48	66.00	176	63.68	207	93.15	151	73.13	35	30.22	30.22
Grand Total		4329	3710.00	2906	2609.00	10772	7000.94	15192	9288.28	13583	6707.64	4420	2287.34	61.65

NON PERFORMING BANKS SINCE INCEPTION OF AIF SCHEME - IDFC FIRST, KARUR, SIB, SAMUNNATI - This FY is the last year for AIF Scheme, so please start sanctioning AIF proposals in last quarter of 2025-26.

LOW PERFORMING BANKS DURING CURRENT FIN YR : CANARA, IOB, IB, FEDERAL, CSB, RBL, NABKISAN, JOHN DEERE, MGB, AUSFB & CO-OP BANKS - These Banks are advised to improve their performance in the last quarter of this FY 2025-26 and achieve your Annual Targets allocated.

NON-PERFORMING BANKS DURING CURRENT FIN YR : CSB, YES & COOP BANKS - Please start sanctioning AIF projects in the current quarter.

Annexure 9.2

AIF SCHEME - STATE PMU, MAHARASHTRA STATE, PUNE (Mail aifcell2023@gmail.com ; Mob. 8319010238)														
AIF SCHEME - District wise ANNUAL TARGET AND ACHIEVEMENT as of 31.12.2025														
SI No	District Name	Annual Target 2025-26 (Sanctions - Financial)		Target upto 3rd Quarter		Cumulative Sanctions up to 31.03.2025		Cumulative Sanctions up to 31.12.2025		Cumulative Disbursement upto 31.12.2025		Sanctions during CFY i.e., 01.04.25 to 31.12.2025		% of Acheivement to Annual Target
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	SOLAPUR	240	190.00	168	119.00	429	332.31	760	517.13	651	378.04	331	184.82	97.27
2	DHARASHIV	100	130.00	53	56.00	149	111.46	324	235.86	241	148.74	175	124.40	95.69
3	PARBHANI	90	70.00	49	35.00	97	74.65	237	137.34	221	114.54	140	62.69	89.56
4	SATARA	170	160.00	119	70.00	351	173.00	622	314.85	587	248.32	271	141.85	88.65
5	AHMEDNAGAR	350	180.00	245	126.00	975	363.22	1382	516.84	1152	387.17	407	153.62	85.34
6	BHANDARA	140	70.00	98	49.00	205	118.16	444	176.04	404	142.26	239	57.88	82.68
7	BEED	75	100.00	53	70.00	160	226.17	252	308.51	232	266.51	92	82.33	82.33
8	LATUR	80	160.00	56	112.00	282	382.12	384	511.62	349	362.91	102	129.50	80.94
9	YAVATMAL	50	50.00	35	35.00	102	95.17	138	132.78	119	85.53	36	37.61	75.22
10	PUNE	330	310.00	231	266.00	629	691.48	1022	904.55	907	691.98	393	213.07	68.73
11	DHULE	70	60.00	49	42.00	382	113.91	429	153.88	388	108.59	47	39.97	66.62
12	CHANDRAPUR	80	90.00	42	42.00	118	101.57	267	157.20	254	120.58	149	55.63	61.81
13	NASIK	350	340.00	245	266.00	715	734.13	961	943.99	815	617.22	246	209.86	61.72
14	KOLHAPUR	490	250.00	343	182.00	860	336.31	1463	489.36	1366	412.15	603	153.06	61.22
15	RAIGAD	35	60.00	25	35.00	52	64.14	69	100.44	57	55.98	17	36.30	60.51
16	GONDIA	60	60.00	42	42.00	182	114.43	268	150.20	239	110.22	86	35.77	59.62
17	AKOLA	70	90.00	49	77.00	201	263.28	280	316.78	237	212.33	79	53.50	59.44
18	WARDHA	50	60.00	35	42.00	115	124.88	150	158.93	136	106.07	35	34.04	56.74
19	JALNA	100	80.00	70	56.00	516	104.61	593	147.78	544	97.34	77	43.17	53.96
20	NAGPUR	110	170.00	77	140.00	238	477.65	332	563.00	283	380.96	94	85.35	50.21
21	GADCHIROLI	15	20.00	11	14.00	34	36.76	72	46.30	58	29.42	38	9.54	47.71
22	WASHIM	25	30.00	18	21.00	66	52.68	96	66.14	80	46.24	30	13.46	44.87
23	SANGLI	240	160.00	168	140.00	593	379.31	887	446.12	827	336.96	294	66.81	41.76
24	PALGHAR	30	40.00	14	7.00	55	9.74	69	26.34	55	8.67	14	16.60	41.51
25	JALGAON	130	120.00	91	84.00	338	262.04	410	311.70	356	199.33	72	49.65	41.38
26	BULDHANA	90	70.00	63	56.00	157	133.53	210	161.42	168	110.78	53	27.89	39.84
27	AMRAVATI	55	80.00	39	56.00	128	175.34	167	206.06	144	125.76	39	30.73	38.41
28	THANE	25	50.00	18	35.00	72	71.46	90	89.21	69	56.09	18	17.75	35.50
29	NANDED	50	80.00	35	56.00	123	133.61	167	161.94	150	130.45	44	28.32	35.40
30	MUMBAI CITY	5	10.00	4	7.00	7	9.03	11	12.55	9	9.97	4	3.53	35.28
31	SINDHUDURG	50	30.00	35	21.00	145	41.47	170	50.65	163	41.00	25	9.18	30.60
32	HINGOLI	35	50.00	25	35.00	69	99.57	87	114.42	79	90.27	18	14.85	29.70
33	CHA.SAM.NAGAR	330	180.00	231	126.00	2036	390.14	2129	435.29	2013	353.37	93	45.15	25.08
34	RATNAGIRI	55	40.00	39	28.00	127	31.63	165	41.51	156	27.27	38	9.88	24.70
35	MUMBAI SUBURBAN	10	10.00	7	7.00	2	99.50	3	101.50	1	33.25	1	2.00	20.00
36	NANDURBAR	40	50.00	28	35.00	62	72.48	82	80.05	73	61.50	20	7.57	15.14
	Total	4225	3700.00	2910	2590.00	10772	7000.95	15192	9288.28	13583	6707.75	4420	2287.34	61.82

LOW PERFORMING DISTRICTS - NADURBAR, SANGLI, HINGOLI, SINDHUDURG, BULDHANA, RATNAGIRI, JALGAON, AMRAVATI, THANE, NANDED, HIGOLI, CHA.SAMBHAJINAGAR, MUMBAI CITY, MUMBAI SUBURBAN. - These districts are advised to improve their performance.

Annexure 9.3

**Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme
Maharashtra State - Bank Wise Achievement**

Sr. No.	Bank	Total Brs	Target	Submitted to the Bank	Loan Sanctioned	% Section vs Target	Loan Rejected	% (Reject vs Submit)	Sanctioning Pendancy			Loan Under Process	% (Pending vs Submit)	Disbursement Pendancy in Days	Additional Document					
									< 30 Days	Between 30 To 60 Days	More than 60 To 120 Days					Total	%	< 30 Days	Between 30 To 60 Days	More than 60 To 120 Days
1	Bank of Baroda	853	729	940	280	38.41%	376	40.00%	268	28.51%	154	67	45	23	381	78.57%	44	274	15	
2	Bank of India	884	978	1397	459	46.93%	378	27.06%	469	33.57%	270	159	51	29	389	84.75%	30	371	68	
3	Bank of Maharashtra	1159	1221	2107	601	49.22%	792	37.59%	412	19.55%	327	77	28	27	616	102.50%	44	378	277	
4	Canara Bank	584	507	565	161	31.76%	235	41.59%	119	21.06%	85	39	2	6	201	124.84%	4	101	50	
5	Central Bank of India	584	755	1040	280	37.09%	276	26.54%	389	37.40%	140	88	96	80	225	80.36%	27	352	53	
6	Indian Bank	264	247	101	49	19.84%	28	27.72%	26	25.74%	23	3	0	3	52	106.12%	8	2	0	
7	Indian Overseas Bank	164	175	100	34	19.43%	13	13.00%	49	49.00%	15	9	5	20	28	82.35%	3	3	11	
8	Punjab and Sind Bank	36	25	11	2	8.00%	0	0.00%	9	81.82%	1	0	1	7	0	0.00%	0	0	1	
9	Punjab National Bank	388	323	210	75	23.22%	70	33.33%	64	30.48%	41	18	7	4	61	81.33%	7	14	0	
10	State Bank of India	1792	2095	2906	605	28.88%	1284	44.18%	840	28.91%	624	245	24	21	743	122.81%	35	11	666	
11	UCO Bank	179	213	314	121	56.81%	54	17.20%	43	13.69%	40	4	2	1	96	79.34%	13	15	94	
12	Union Bank of India	729	662	821	247	37.31%	289	35.20%	267	32.52%	135	61	56	31	243	98.38%	26	27	183	
	Sub Total PSBs	7616	7930	10512	2914	36.75%	3795	36.10%	2955	28.11%	1855	770	317	252	2874	98.63%	251	244	2511	
13	Axis Bank	590	211	150	11	5.21%	6	4.00%	132	88.00%	14	8	19	93	7	63.64%	0	0	6	
14	Bandhan Bank Limited	349	34	12	0	0.00%	0	0.00%	12	100.00%	1	1	0	10	0	#DIV/0!	0	0	0	
15	CSB Bank Limited	89	14	7	3	21.43%	1	14.29%	3	42.86%	0	0	0	3	4	133.33%	2	0	0	
16	DCB Bank Limited	74	19	3	0	0.00%	0	0.00%	3	100.00%	0	0	0	3	0	#DIV/0!	0	0	0	
17	Dhanalaxmi Bank	19	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0	0	0	0	#DIV/0!	0	0	0	
18	Federal Bank	109	50	23	3	6.00%	0	0.00%	19	82.61%	3	0	1	15	2	66.67%	2	0	2	
19	HDFC Bank	1020	900	700	135	15.00%	321	45.86%	216	30.86%	113	47	43	40	196	145.19%	4	6	133	
20	ICI Bank Limited	810	507	106	11	2.17%	75	70.75%	19	17.92%	10	7	2	1	10	90.91%	0	0	6	
21	IDBI Bank	435	373	492	133	35.66%	173	35.16%	138	28.05%	59	39	41	12	103	77.44%	10	13	73	
22	IDFC First Bank Ltd	154	39	6	0	0.00%	5	83.33%	1	16.67%	0	0	0	1	0	#DIV/0!	0	0	0	
23	IndusInd Bank	321	77	26	2	2.60%	0	0.00%	24	92.31%	4	1	1	18	0	0.00%	2	1	0	
24	Karnataka Bank Limited	58	15	4	1	6.67%	2	50.00%	1	25.00%	1	0	0	0	0	0.00%	1	0	1	
25	Karur Vysya Bank	25	3	5	1	33.33%	0	0.00%	4	80.00%	0	1	0	3	1	100.00%	0	0	0	
26	Kotak Mahindra Bank Limited	401	105	113	0	0.00%	1	0.89%	112	99.12%	0	1	3	108	0	#DIV/0!	2	0	0	
27	RBL Bank Limited	141	51	20	0	0.00%	0	0.00%	19	95.00%	0	0	1	18	2	#DIV/0!	0	0	0	
28	YES Bank	189	48	17	0	0.00%	0	0.00%	17	100.00%	3	3	1	11	0	#DIV/0!	0	0	0	
29	Other Private Bank	0	0	41	3	#DIV/0!	6	14.63%	28	68.29%	4	2	0	23	2	66.67%	0	0	0	
	Sub Total Pvt Sec Banks	4784	2446	1725	303	12.39%	591	34.26%	748	43.36%	212	110	112	359	327	107.92%	21	15	225	
30	Maharashtra Gramin Bank	425	190	1159	232	19.50%	195	16.82%	644	55.57%	152	128	113	268	207	89.22%	30	14	332	
	Sub Total (Gramin Banks)	746	1190	1159	232	19.50%	195	16.82%	644	55.57%	152	128	113	268	207	89.22%	30	14	332	
32	MS Coop (DCCBs)	3652	434	877	79	18.20%	279	16.94%	472	66.56%	96	54	51	281	120	24.46%	117	12	85	
33	Co-Operative Bank	0	0	935	156	#DIV/0!	28	#DIV/0!	734	#DIV/0!	85	43	51	562	128	24.46%	97	31	37	
	Sub Total (Co-Op Banks)	3652	434	1812	235	54.15%	307	16.94%	1206	66.56%	181	97	102	843	248	105.53%	214	43	135	
	Grand Total	16798	12000	15208	3684	30.70%	4888	32.14%	5553	36.51%	2400	1105	644	1722	3656	98.24%	443	288	3203	

Agenda No. 10

Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI (Agriculture Skill Council of India), etc. including a review of functioning of RSETIs:

Encouraging credit availability to youth skilled in agriculture & allied sectors -

Agriculture Skill Council of India (ASCI) is working under the aegis of the Ministry of Skill Development and Entrepreneurship for skill training and capacity building in agriculture and allied sectors. It provides industry-backed and National Skill Qualification Framework (NSQF) aligned certification to the trainees under various flagship skill development programmes of the Govt. of India such as Prime Ministers' Kaushal Vikas Yojana (PMKVY), Rashtriya Krishi Vikas Yojana (RKVY), Mission for Integrated Development of Horticulture (MIDH), and all the State Skill Missions.

According to NSQF Gazette Notification 2013, all capacity building and training programmes are eligible for government funding only if they are NSQF aligned. RSETIs courses are also aligned to NSQF as notified by NSDA, Ministry of Skill Development and Entrepreneurship. The guidelines for RSETI also indicate that the youth trained and certified by RSETI will be recognised by all Banks for the purpose of extending credit.

Credit linkage of the trained personnel is one of the critical requirements for establishing a successful enterprise in the farm sector. Accordingly, in order to promote development of commercially viable agricultural enterprises in rural India by harnessing the full potential of the youth skilled under Skill India Mission, the Banks/ financial institutions need to be suitably sensitised for covering ASCI skilled youth under their lending programmes.

In order to ensure the same, Banks may cover ASCI-certified candidates under their lending programmes for the purpose of extending credit to promote successful and viable rural enterprises in agricultural sector.

In Maharashtra 6 sponsor Banks mentioned below & SDME Trust with Canara Bank have established 35 Rural & Self Employment Training Institute (RSETIs) & One RUDSETI respectively.

Bank wise RSETIs are as under:

Sr. No.	Name of Bank	No of RSETIs / RUDSETI
1	Bank of Baroda	1
2	Bank of India	11
3	Bank of Maharashtra	8
4	Central Bank of India	6
5	IDBI Bank	1
6	State Bank of India	8
7	RUDSETI (Canara)	1
Total		36

Status of RSETI Trainings:

SN	Particulars	Target	Achievement
1	An Annual Action Plan (AAP) for training as approved by MoRD for FY 2025-26	Annual: - 41450 Half Yearly: - 31096	25244 (81 % of December 2025 target)
2	Settlement Ratio (Employment Generation)	--	17192 (68 %)
3	Credit Linkage Ratio (out of Settlement)	--	8832 (52 %)

The Grading Exercise for the F.Y. 2024-25 as on 31.03.2025 has been completed. Out of 35 RSETIs as on 31.03.2025, 30 RSETIs have been graded as **AA**. **Five RSETIs** viz BOM Jalna, CBI Ahmednagar, CBI Buldhana, CBI Akola & CBI Yavatmal has been graded as **BA** due to inadequate physical infrastructure.

Assessment & Certification of RSETI Trainees: - Total number of candidates assessed are 19274 out of 25244 trained during F.Y. 2025-26. Total candidates certified are 19258 (Certification rate 99%).

Expectations from Banks:

1) Banks are requested to extend cooperation by giving loans to the eligible RSETI trainees under PM MUDRA and other Govt. Sponsored Schemes as per Banking norms.

2) RSETI functioning from rented premises are requested to shift in the suitable adequate premises with infrastructural facilities as per the SOP guidelines issued by MoRD without further delay in view of implementation of RSETI 2.0

STATUS OF LAND ALLOTMENT/CONSTRUCTIN OF RSETI BUILDING Position as on 31.12.2025

S N	Particulars	No. of RSETIs
1	Total No. of RSETIs	36
2	No. of RSETIs eligible for land allotment	34
2.1	No. of RSETIs where land is not allotted. (Gondia & Pune (Hadapsar))	2
2.2	No. of RSETIs where land is allotted.	32
	Out of 2.2 No. of RSETIs where Construction is completed. (Latur, Osmanabad, Parbhani, Hingoli, Washim, Sangali, Satara, Solapur, Bhandara, Yavatmal, Jalgaon, Ratnagiri, Sindhudurg, Nashik, Nandurbar, Chandrapur, Gadchiroli, Dhule & Ahmednagar)	19

	Out of 2.2 No. of RSETIs where Construction is in progress. (Akola, Beed, Buldhana, Nanded & Raigad)	5
	Out of 2.2 No. of RSETIs where post allotment formalities like preparation of plan, estimates, floating tenders, finalization of Architect/Contractor etc. in progress. (Amravati, Aurangabad, Jalna, Kolhapur, Nagpur, Thane, Wardha & Palghar)	8

MSRLM Claims Details:

1. The MSRLM has released all pending claims up to 30.09.2024.
2. RSETIs have submitted their reimbursement claims for the period from 01.10.2024 to 31.03.2025 which is forwarded by MSRLM to MoRD on 11.07.2025 & now under process of reimbursement.
3. The claims pertain to first half year of 2025-26 (01.04.2025 to 30.09.2025) is under process at RSETI level.

Setting up of FLCs in Maharashtra

Banks are requested to ensure that all the rural branches and FLCs prepare a calendar for conduct of Financial Literacy camps in the beginning of the year. All LDMs are advised to ensure that the FLCs and rural branches of Banks prepare the required calendar in their respective Districts.

Further, to ensure consistency in the messages reaching the target audience of financially excluded people during the Financial Literacy Camps, it is necessary for banks to use the Financial Literacy Guide as a standard curriculum to impart basic conceptual understanding of financial products and services.

In addition to the camps conducted through FLCs, all the rural branches in the state are requested to conduct minimum one Financial Literacy camp in their area. This is as per the guidelines issued by RBI and controlling offices needs to monitor this position periodically.

All Member Banks are requested to arrange modalities for establishing center for Financial Literacy as allotted. Maharashtra State is having **61** number of **FLCs**.

Performance of FLC Camps during F.Y. 2025-26 (01.04.2025 to 31.12.2025): -

Special Camps and Target Specific Camps conducted by FLCs:

Particulars	Target	Special Camps	Target Specific Camps	Achievement
June 2025 - Q1	1281	530	687	1217 (95%)
Sept 2025 – Q2	1281	1122	1515	2637 (206%)
Dec-2025 – Q3	1281	965	982	1947 (152%)
Total	3843	2617	3184	3854 (150%)

No. of Participants attending Special & Target Specific Camps conducted by FLCs during 01.04.2025 to 31.12.2025:

S.N.	Particulars	No. of Participants (Nos. in actual)			
		01.04.2025 to 30.06.2025	01.07.2025 to 30.09.2025	01.10.2025 to 31.12.2025	01.04.2025 to 31.12.2025
1	Special Camps	22440	49813	32585	104838
2	Target Specific Camps	29418	73856	37685	140959
3	Total	51858	123669	70270	245797

Financial Inclusion in Aspirational Districts during 01.04.2025 to 31.12.2025:

Sr. No.	Name of the Districts	No. of FL Camps conducted by FL Centres during 01.04.2025 to 31.12.2025.
1	Gadchiroli	267
2	Nandurbar	17
3	Dharashiv	311
4	Washim	126

Agenda No. 11

Steps taken for improving land record, progress in digitization of land record and seamless loan disbursements & property cards issued under SVAMITVA scheme :

Implementation of SVAMITVA Scheme :

Ministry of Panchayati Raj, Govt. of India vide its communication dated 27.10.2021 addressed to Ministry of Finance informed that SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April, 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The scheme is of national importance and aims at bringing financial stability by providing property card to be used as asset for availing loans and other financial benefits. Finance Ministry, Govt. of India vide its communication dated 01.11.2021 advised all SLBCs to coordinate in the matter in consultation with Member Banks, State Govt. (Dept of Revenue & Forest, GoM) & other stakeholders to work out modalities in this regard. Further, IBA vide letter dated 20th July 2022 has requested to take up the matter regarding challenges/issues if any faced by Member Banks while financing against property issued under Svamitva Scheme.

Further we request Member Banks to submit a data/issue related to SVAMITVA scheme to SLBC. Also, it is requested to extend credit facilities against eligible property cards issued under SVAMITVA scheme.

Recently a Workshop on Bankability of Property Cards was held on 21st August 2023 at BIRD, Lucknow in order to discuss various issues and progress in lending against the eligible property cards issued under SVAMITVA scheme, wherein MoPR, DFS, RBI, NABARD & SLBCs were participated in the workshop and detailed discussion was held.

Further we are in receipt of communication from DFS vide reference No.6/30/2021-FI dated 26th October 2023, wherein it is deliberated that, Member Banks to sensitize their regional offices/Zonal offices/branches about the SVAMITVA scheme and engage with concerned SLBCs to keep track of loans availed under the scheme.

Additionally, Settlement Commissioner and Director of Land Record, GoM vide it's communication No. S1/NRLM-5/report/kv.125/2024, has requested, to convey guidelines on applicability of land records in the State of Maharashtra to all Member Banks in the State

There are about 37,58,310 property cards are prepared as on 29/01/2026. Member Banks are requested to extend finance against the security of property cards as per the policy. In view of the above we request all Member Banks to sensitize their regional offices/Zonal offices/branches about the SVAMITVA scheme and ensure reporting of finance under the scheme to review the progress.
(Annexure 11.1)

Further, Banks in the State have sanctioned **35 A/Cs 380.46 Lakhs** against those property cards.

Annexure 11.1

राज्यस्तरीय बैंकर्स समिती,
महाराष्ट्र राज्य

STATE LEVEL BANKERS' COMMITTEE,
MAHARASHTRA STATE



संयोजक / CONVENOR
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

AX1 / SLBC / 2024-25 / 356

7th August 2024

All Member Banks
SLBC, Maharashtra.

Sir/Madam,

Sub: Implementation of SVAMITVA scheme and use of property cards issued under SVAMITVA scheme as a security.

Ref: 1) Discussions held during SLBC meetings.

2) Communication dated 1st Nov.2021 and 26th October 2023 received from DFS

3) Communication received from SC & DLR, GOM vide reference No. SI./NLRMP-5/report /kv.125/ 2024

This has a reference to various discussions held on captioned subject, during SLBC meetings in presence of all Stakeholders

In this regard, Ministry of Panchayati Raj, Govt. of India vide its communication addressed to Ministry of Finance informed that SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April, 2020 with an objective to enable demarcation of inhabited land in rural areas by using the latest Drone survey technology. The scheme is of national importance and aims at bringing financial stability by providing property card to be used as asset for availing loans and other financial benefits.

Finance Ministry, Govt. of India vide its communication dated 01.11.2021, advised all SLBCs to coordinate in the matter in consultation with Member Banks, State Govt. (Dept. of Revenue & Forest, GoM) & other stakeholders to work out modalities in this regard and subject matter is the agenda point for the discussion during various SLBC meetings, wherein deliberation on it held.

Additionally, a Workshop on Bankability of Property Cards was held on 21st August 2023 at BIRD, Lucknow in order to discuss various issues and progress in lending against the eligible property cards issued under SVAMITVA scheme, wherein MoPR, DFS, RBI, NABARD & SLBCs participated in the workshop and detailed discussion was held.

Further we are in receipt of communication from DFS vide reference No.6/30/2021-FI dated 26th October 2023, wherein it was deliberated that, Member Banks to sensitize their Regional offices/Zonal offices/branches about the SVAMITVA scheme and engage with concerned SLBCs to keep track of loans availed under the scheme.

Now, Settlement Commissioner and Director of Land Record, GoM vide their communication No. S1/NRLM-5/report/kv.125/2024, has requested us, to convey guidelines on applicability of land records in the State of Maharashtra to all Member Banks in the State.

Page 1 of 2



In view of the above we request all Member Banks to sensitize their Regional offices/Zonal offices/branches about the implementation of SVAMITVA scheme and ensure the reporting of finance under the scheme to review the progress.

This is for information and necessary action.

Yours faithfully,

(R D Deshmukh)
Dy General Manager &
Member Secretary SLBC, Maharashtra.

CC:

1. Settlement Commissioner & Director of Land Record, GoM
2. General Manager, RBI, FIDD, MRO, Mumbai
3. General Manager, RBI, FIDD, NRO, Nagpur
4. Chief General Manager, NABARD, MRO, Pune

Encl: As above

No. 6/30/2021-FI

Government of India

Ministry of Finance

Department of Financial Services

3rd floor, Jeevandeep Building,
Sansad Marg, New Delhi-110 001

Dated: 26th October, 2023

To,

Chairman, State Bank of India & MD/CEOs of all Public Sector Banks

Sub:- Survey of Villages and Mapping with Improved Technology in Village Areas (SVAMITVA) Scheme- Reg.

Sir/Madam,

SVAMITVA scheme was launched by the Hon'ble Prime Minister with a resolve to enable the economic progress of Rural India by providing a "Record of Rights" to every rural household owner in a rural inhabited area. The scheme covers multifarious aspects viz; facilitating monetization of properties and enabling bank loans, reducing property-related disputes and comprehensive village-level planning. The drone survey has been completed in 2.82 lakh villages with 1.55 Cr property cards been prepared in 1 lakh villages. SVAMITVA Scheme has made significant progress across the country .

2. With an objective to empower rural economy and unlock value of the land assets, SVAMITVA Scheme has been at the forefront to enable rural Abadi property owners to monetize their property cards for the purpose of bank loans. In the matter, DFS and Reserve Bank of India *vide* their communications dated 01.11.2021 and 01.12.2022 respectively had advised all SLBCs/ UTLBCs to include 'lending by financial institutions against the security of property cards issued under the SVAMITVA scheme' as an agenda item in their meetings (copies enclosed).

3. Ministry of Panchayati Raj (MoPR) and the Department of Financial Services (DFS) are engaged in collaborative efforts and various meetings with State Governments, SLBCs and Banks have been organized by DFS in which officers from MoPR also participated. On August 21, 2023, MoPR organized a round table discussion involving various stakeholders on 21 August, 2023 to discuss matters concerning the bankability of property cards (copy of the MoM is enclosed).



-2-

4. Herein, it is observed that whereas some State Governments have already brought in the required legislative/administrative changes in the state laws, the other States have also made significant progress and are in advance stages of completing the requisite legislative/administrative formalities. In Madhya Pradesh, a total of 195 loans, amounting to 15.05 crores have already been sanctioned by banks against property cards.

5. In view of the above, you are requested to sensitize the Zonal Offices/Regional Offices/Branches about the SVAMITVA scheme and engage with the concerned convenors of SLBCs/UTLBCs to keep track of the progress of loans availed under the scheme.

Encl: As Above

Yours sincerely,


(Surinder Kumar)

Under Secretary (FI)

Tel: 011-23344462

E-mail: jdacfi-dfs@nic.in

No. 6/30/2021-FI (C-509718)
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevandeep Building, Sansad Marg
New Delhi-110 001

Dated: 01 November, 2021

To,

SLBC/UTLBC Convenors of all States & Union Territories

Sub: SVAMITVA Scheme- Reg.

Sir,

The Department of Financial Services is in receipt of Ministry of Panchayati Raj D.O. letter No. N-19011/7/2021-Governance dated 27.10.2021 on the subject.

2. As apprised by Ministry of Panchayati Raj, Hon'ble PM has launched the SVAMITVA Scheme on 24.04.2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits

3. With a view to unlock the economic potential of the residential assets in rural Abadi areas by leveraging them as collateral, Ministry of Panchayati Raj has suggested that the banks may be advised to closely interact with the States/UTs in the meetings of SLBC to work out modalities in this regard.

4. All SLBCs are requested to take further necessary action in the matter in consultation with the member banks, State Govt. & other stakeholders.

5. A copy of Ministry of Panchayati Raj D.O. letter No. N-19011/7/2021-Governance dated 27.10.2021 is enclosed for reference.

Encl: As above

Yours faithfully,



(Sushil Kumar Singh)

Director

Tel: 23362422

Email: sushilidas.dad@hub.nic.in

Copy to:

- i. Chairman, State Bank of India
- ii. MD/CEOs of all Public Sector Banks
- iii. Chief Executive, Indian Bank's Association



सुनील कुमार, आई.ए.एस.
SUNIL KUMAR, IAS



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Azadi Ka
Amrit Mahotsav

सचिव
भारत सरकार
पंचायती राज मंत्रालय
SECRETARY
GOVERNMENT OF INDIA
MINISTRY OF PANCHAYATI RAJ

D.O. No: N-19011/7/2021-Governance

Dated: 27th October, 2021

Dear *Debashish*,

This is in continuation of our discussion on 22nd October, 2021 in your office. As you are aware, SVAMITVA scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits. In his recent address to the General Assembly in the United Nations on 25th September, 2021, Hon'ble Prime Minister has reiterated that SVAMITVA Scheme is one of the prime focus agenda of the Government. This scheme is also being directly monitored by the Prime Minister's Office.

2. As on 26th October 2021, property cards have been issued to nearly 22 lakh beneficiaries in around 19,000 villages of 9 pilot states and property card distribution in the 19 new States/UTs which have signed the MoU with Survey of India and where work has commenced is also expected to start soon.

3. In furtherance of the aforementioned priority as also to unlock the economic potential of the 19 crore plus residential assets in rural Abadi areas by leveraging them as collateral, it is suggested that the Banks may be advised to closely interact with the States/UTs in the meetings of SLBC to work out modalities in this regard. A background note on SVAMITVA Scheme is enclosed which may be circulated to the Banks.

4. We look forward to working closely with your Department and the Banks to realize the goal of empowering the owners of residential property in rural areas by granting them a legally recognized Property Card under SVAMITVA scheme.

With best wishes,

Yours sincerely,

(Sunil Kumar)
27.10.21

Shri Debashish Panda,
Secretary,
Department of Financial Services,
Ministry of Finance, Govt. of India,
3rd Floor, Jeevan Deep building,
Sansad Marg, New Delhi-110001



Note on SVAMITVA Scheme

Introduction

SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their property as a financial asset for taking loans and other financial benefits. Hon'ble Prime Minister in his recent address to United Nations has mentioned SVAMITVA Scheme as one of his prime focus agenda.

2. The SVAMITVA scheme aims to provide an integrated property validation solution for rural India. The demarcation of abadi areas (the abadi area includes inhabited land, inhabited areas contiguous to Abadi and wadis/basties in rural areas) would be done using Drone Surveying technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Department, State Revenue Departments and Survey of India.

3. The SVAMITVA scheme would provide the 'Record of Rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

Brief Steps in the Scheme

4. Following are the Steps in the Scheme:
- i. Signing of MoU between Survey of India and respective State Governments.
 - ii. Identification of villages to be surveyed
 - iii. Sensitisation of GPs/villages
 - iv. Demarcation of abadi area and chunna marking of rural properties
 - v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones
 - vi. Creation of maps
 - vii. Ground verification of maps by State Revenue Department / Panchayati Raj teams
 - viii. Correction of maps – post ground verification
 - ix. Inquiry Process / Objection process – Conflict / dispute resolution
 - x. Generation of final Property Cards/ Title deed or "Sampatti Patrak".
 - xi. Availability of the Property Cards on digital platform/ hard copies.

Objective of the Scheme

5. The scheme seeks to achieve the following objectives: -
- i. Creation of accurate land records for rural planning and reduce property related disputes.

- ii. To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.
- iii. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.
- iv. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.
- v. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

Scheme Achievements

6. To fulfil Hon'ble Prime Minister's vision and achieve SVAMITVA Scheme's objective of financial bankability of the property cards prepared to have universal acceptance against which they can be used as collateral for availing loans.
7. As on 25th October 2021, property cards have been issued to nearly 22 lakh beneficiaries in around 19,000 villages of 9 pilot states and it is expected that property card distribution will soon be starting in the new states in which work has already initiated.
8. Making property card as financial instrument is one of the most crucial steps for upliftment and mainstreaming villagers. The Property Card should serve as an effective collateral which the institution should be confident of redeeming in case of default by the borrower.
9. Pilot phase of the Scheme during the financial year 2020-21 covers about 1 lakh villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh, border district of Punjab & Rajasthan. States have generated Property cards under State Revenue/ Panchayati Raj Rules/ Acts. States have different formats and nomenclature for the Property Cards viz. 'Title deed' in Haryana, 'Rural Property Ownership Record (RPOR)' in Karnataka, 'Adhikar Abhilekh' in Madhya Pradesh, 'Sannad' in Maharashtra, 'Gharauni' in Uttar Pradesh and 'Svmitva Abhilekh' in Uttarakhand (Sample Property Cards are enclosed in Annexure-I)
10. Further, an advisory has been issued to all States/UTs on 5th May, 2021 (copy enclosed at Annexure-II) wherein, *inter alia*, it has been mentioned that the Property Card format should include all relevant details which may be required by the Banks for sanctioning loans for various purposes to the property owners.

Way Forward

11. In light of the above, your support is required in the following:
 - i) Indian Bank's Association (IBA) to consider and take up the matter in the agenda of their meetings.



- ii) State Level Bankers Committee (SLBC)/Union Territory Level Bankers Committee (UTLBC) to consider and take up the matter in the agenda of their further meetings and discuss with State Government officials the Property Card Formats and whether any changes are required therein.
- iii) SLBC/UTLBC to coordinate and liaise with the Land Resource Department of the State so that the Property Cards / Title Deeds issued by States can be recognised for creating equitable mortgage.
- iv) Financing against the Property Card may be included as a part of Annual Credit Plan (ACP) of the Banks and monitored at the District Consultative Committee (DCC)/SLBC level.
- v) SLBC/UTLBC under DFS may suggest the Banks, that they may formulate internal guidelines for issuance of loan against the issued Property cards.



Government of Maharashtra
Revenue and Forest Department

The office of Settlement Commissioner and Director of Land Records (Mah. State), Pune
2nd & 3rd Floor, New Administrative Building, Opposite Vidhana Bhavan, Camp, Pune-1
Telephone no. 020-26050006 Email ID : dlrmah.mah@nic.in Web site : <https://mahabhumi.gov.in>

SL/NLRMP-5 /report/kv.125/ 2024

Pune, Date : -28/06/2024

To,
Shri. Anandraje Patil,
The Chief Manager,
State Level Bankers Committee, Pune-411005

Subject:-To avail the bank loan on the basis of Property Card issued under SVAMITVA Scheme in Maharashtra.

The SVAMITVA Scheme was launched by Hon'ble Prime Minister of India on 24th April 2020 to enable the economic progress of rural India by providing a "Record of Rights" to every rural householder in a rural inhabited area. The scheme covers multifarious aspects viz. facilitating monetization of properties and enabling the citizens in rural India to use their property as financial asset for bank loans. The popularization of the SVAMITVA Scheme among the grass root level and marketability can be achieved jointly by the State and Banking Community.

1. In Maharashtra, Land Record Department is successfully progressing towards the completion of the SVAMITVA Scheme which convert the possession to holdership of citizens in rural Maharashtra. In addition to that, in the scheme 20,80,846 Property Cards under the SVAMITVA Scheme have been generated upto 24/06/2024 as "Record of Rights".
2. **Legal Provisions regarding the validity of SVAMITVA Property Card:-**
 - i) The Maharashtra state has provisioned for legal validity of property cards under Maharashtra Land Revenue Code, 1966, Chapter VIII, Section 121 to 131 including notification and procedure for enquiry.
 - ii) The property card provided in the scheme is as per the format mentioned in the Maharashtra Land Revenue (Village, town and City Survey) rules 1969, Form "D", Rule 7, "Property Card".
 - iii) The Transfer of Property Act, 1882 and The Registration Act, 1908 mandate registration of mortgage if the property value is greater than Rs.100.
 - iv) The State has provisioned for the creation of charges, register of mutation and intimation of transfer in Maharashtra Land Revenue Code Act, Section 149, 150 and 154 and charges to be reported within 3 months to Talathi or Patwari.
 - v) The legal framework of agriculture land and Abadi land is same as per the provision given in Maharashtra Land Revenue Code, 1966. It signifies that the Property Card generated under the SVAMITVA Scheme for Abadi land has same legal value as record of right of urban areas i.e. Property Card.

- vi) As per the circular published by the Settlement Commissioner and Director of Land Record, Pune regarding the closing of dual record of right dated on 30th Aug 2018, wherein 7/12 of non-agricultural land parcels have been closed and city surveyed Property Cards have been legally validated as record of right.
- vii) The valuation of property is done through published by IGR taking into various aspect like population, sale purchase analysis and rate of nearby agriculture land. SARFAESI Act is applicable upon loan default in Abadi Land (Gaothan). The state has integrated i-SARITA (Registration Department) with ePCIS (SVAMITVA Property Card database) and if the mortgage deed is registered in i-SARITA, the ePCIS database is automatically updated.
3. A round table discussion was held on 21st August 2023 at Bankers Institute of Rural Development (BIRD), Lucknow under the co-chairmanship of Hon'ble A. P. Nagar, Joint Secretary, Ministry of Panchayati Raj (MoPR) for the bankability of Property Cards issued under SVAMITVA Scheme. The dignitaries present in the meeting agreed that if state act has provisioned for Property Cards issued under the SVAMITVA scheme that should be sufficient to provide legal sanctity. After the discussion it was concluded that SLBC must own the agenda of the mortgagability of Property Card under the SVAMITVA Scheme for the scheme to realize its objective.
- 4. In the Maharashtra state, Nationalized and Co-operative banks have already lent the bank loans on the basis of property card issued for city surveyed property parcels. The copy of same property cards are attached with the letter. Even under the SVAMITVA Scheme, State Bank of India, Branch-Palus has lent the loan on PRC No. 291 of the Village-Manikwadi (568345), Taluka- Walwa, District- Sangli by registered document 1779/2024 dated on 12/04/2024.**

So it is requested to address collaboratively to all banks in the Maharashtra state about the legal sanctity of Property Cards issued under the SVAMITVA scheme. Also convey the guidelines and instructions to all banks in the state regarding availability of bank loans for citizens on the basis of Property Cards under the SVAMITVA Scheme of Abadi land (Gaothan) which would be benefit around 21 Lakhs holders of Property Card and credit facility would be available to the inhabitants raising their economic status.

- Attachments:-** 1. Copy of Circular regarding closing of dual record for Abadi Land (Gaothan).
2. Copy of Property Cards on which Nationalized Banks lent the loan.

Signed by
Sachindra Pratap Singh
Date: 27-07-2024 22:32:43
(Sachindra Pratap Singh)
Settlement Commissioner and Director
of Land Record Department,
(Maharashtra State), Pune



याचा: या कार्यालयाकडील परिपत्रक क्र. सीटीएस/सीआर ८०२५/ना.मू.४/२०१० दि. १६/७/२०११

क्र. ना.मू. १/७-१२ बंद करणे/कार्यपध्दती /२०१८
जमाबंदी आयुक्त आणि संचालक भूमि अभिलेख
(म.राज्य) पुणे यांचे कार्यालय, नवीन प्रशासकीय
इमारत , दुसरा मजला, पुणे १
पुणे , दिनांक ३०/८/२०१८

परिपत्रक :

विषय - महाराष्ट्र जमीन महसूल अधिनियम १९६६ चे कलम १२२ व १२६ अन्वये
नगर भूमापन झालेल्या क्षेत्रातील अधिकार अभिलेखाचे मालकी हक्काची
दुहेरी नोंद पध्दती बंद करणेबाबत.

प्रस्तावना :

१.१) महाराष्ट्र जमीन महसूल अधिनियम १९६६ चे कलम १२६ च्या तरतूदीनुसार नगर भूमापन योजना अंमलात येते. शेती जमीनीसाठी ७/१२ हा अधिकार अभिलेख असून नगर भूमापन अथवा गावठाण क्षेत्रासाठी नगर भूमापन नियमाप्रमाणे मिळकतपत्रिका हा अधिकार अभिलेख आहे. तसेच महाराष्ट्र जमीन महसूल अधिनियम १९६६ चे नियम १२६ प्रमाणे नगर भूमापन योजना अंमलात आल्यानंतर गावठाणाबाहेरील नगर भूमापन हद्दीतील ज्या जमीनी आहेत, त्या क्षेत्रामध्ये नगर भूमापन योजनेचा अभिलेख तयार होतो त्यानुसार नगर भूमापन शेती जमीनीचे मिळकतपत्रिकेवर बिनशेती धारकाचे नांव दाखल होते. तसेच ज्या नगर भूमापन हद्दीतील जमीनी शेतीकडे आहेत त्या बिनशेती झालेनंतरच मिळकत पत्रिकेवर धारकांची नांवे दाखल केली जातात.

१.२) त्या अनुषंगाने नगर भूमापन योजना लागू झालेनंतर ज्या मिळकती बिनशेती झालेल्या आहेत किंवा ज्या सरकारी आहेत ज्यांचा धारणाधिकार हा शेती नाही, अशा सर्व मिळकतपत्रिकेवर धारकांची नांवे दाखल होतात. शेती मिळकतीवर धारकांची नांवे दाखल केली जात नाहीत तेथे नगर भूमापनाचे वेळी फक्त शेती असे नमूद केले जाते. अशा प्रकरणी संबंधीत मिळकतीचा जो सर्व्हे /हिरसा नंबर नमूद असेल त्यावर नमूद असलेल्या नावाप्रमाणे ७/१२ अधिकार अभिलेख घालू राहतो. इतर सर्व मिळकतीस बिनशेती मिळकतीप्रमाणे अधिकार अभिलेख घालू राहतो , अशी दस्तुस्थिती आहे .

१.३) तरी देखील नगर भूमापन झालेल्या क्षेत्रातील धारकाचे नाव मिळकतपत्रिकेवर व ७/१२ वर घेणेची प्रथा चालू होती. त्यामुळे जमीनीविषयक हक्कामध्ये गुंतागुंत होवून फसवणूक होणेचे शक्यता असलेने शासनाने वेळोवेळी परिपत्रके/अधिसूचना काढून नगर भूमापन क्षेत्रातील ७/१२ बंद करणेच्या सुचना दिलेल्या आहेत. त्याचे विवरण खालीलप्रमाणे

अ.क्र.	परिपत्रक /शासन निर्णय क्रमांक	सूचनांचा तपशील
१	महसूल व धन विभाग परिपत्रक क्र आर अं असेस १०१०/२१०४/ल-६ दि. २७/१२/१९९०	नागरी भागात ज्या जमीनीचा अकृषिक परवानगी घेणेत येते त्या जमीनीच्या बाबत सिटी सर्व्हे कार्यालयाकडून प्रॉपर्टी कार्ड ठेवून त्याच्या प्रती सिटी सर्व्हे कार्यालयाकडून देण्यात याव्यात. अशा जमीनीचे तलाठयाकडून ७/१२ चे उतारे देण्यात येवू नयेत. सिटी सर्व्हे कार्यालयाकडून मालकी

नोंद घेतल्याने ७/१२ बंद करण्यात येत आहे असा फेरफार घेणेत यावा. मिळकतपत्रिकेवर नोंद घेताना तलाठ्याकडील फेरफाराचा संदर्भ घ्यावा म्हणजे मिळकतपत्रिकेवरील नोंदी सुसंगत राहतील.

३.३.२) ज्या ठिकाणी सर्व्हेनंबरमधील अंशतः क्षेत्र बिनशेती झाले असेल तर अशा ठिकाणी दोन्ही अभिलेख एकाचवेळी ७/१२, न.भू.क्र./अंतिम भूखंड क्रमांक चालू राहण्याची शक्यता असते अशा ठिकाणी तेवढ्या क्षेत्रापुरता ७/१२ बंद करण्यात यावा. म्हणजेच तसा फेरफार घेवून ७/१२ वरील क्षेत्र कमी करण्यात यावे. धारकांची नावे कमी करावीत. त्याप्रमाणे बिनशेती झालेल्या क्षेत्राचा नकाशा तयार करावा. तसेच मिळकतपत्रिकेस अंमल घेण्यात यावा. ७/१२ वरील नोंदी फेरफार क्रमांक देवून बंद कराव्यात व त्याच फेरफाराचा संदर्भ देवून नगर भूमापनाच्या नोंदी अद्यावत करण्यात याव्यात.

३.३.३) बिनशेती आदेश झालेला नसल्यास धारकास बिनशेती आदेश प्राप्त करण्यास अथवा शासन परिपत्रक क्र.एनएए-२०१८/प्र.क्र.११५/टी-१/दि.१९ ऑगस्ट २०१७ नुसार महाराष्ट्र अधिनियम ३०/२०१७ अन्वये महाराष्ट्र जमीन महसुल संहिता १९६६ मध्ये नव्याने समाविष्ट करण्यात आलेल्या कलम ४२ब व कलम ४२ क बाबतही बिनशेती कर भरलेची पावती पाहून वरील सूचनाप्रमाणे कार्यवाही करणेत यावी.

३.३.४) ज्या मिळकतीमध्ये रेखांकन मंजूर झाले असेल तर अशा रेखांकनातील खुल्या जागा, रस्ता या व्यवस्थापन स्थानिक स्वराज्या संस्था (उदा. ग्रामपंचायत, नगरपालिका, नगरपरिषद, महानगरपालिका, अथवा स्थानिक विकास प्राधिकारी) यांच्या नावाने नोंदविण्यात याव्यात.

तसेच अशा रेखांकनातील सामाईक सुविधांच्या जागा (common amenity space) ह्या सार्वजनिक मालकीच्या असलेने त्याबाबत-

त्या ठिकाणी गृहनिर्माण संस्था अथवा अपार्टमेंट असेल तर सदर ठिकाणी सार्वजनिक वापराची जागा (व्यवस्थापन गृहनिर्माण संस्था अथवा अपार्टमेंट) च्या नावे नमूद करावी.

ज्या ठिकाणी अशा संस्था नाहीत त्या ठिकाणी नगर विकास विभागाकडील परिपत्रक क्र. संकिर्ण/२००९/१५५/प्र.क्र. १४६/न.वि. २० दि. ३०/६/२०१० प्रमाणे कार्यवाही करणेत यावी.

३.४) मिळकत पत्रिका व ७/१२ अशा दुहेरी नोंदी असल्यास- ब-याच ठिकाणी मिळकत पत्रिकेवरील नोंदी व ७/१२ वरील नोंदी असे दुहेरी अभिलेख असल्याने पुर्वोक्त परिच्छेद क्र.३.३ मध्ये दिलेल्या सुचनेनुसार कार्यवाही करण्यात यावी. मिळकत पत्रिकेवरील नोंदी व ७/१२ वरील नोंदी यामध्ये तफावत असल्यास अशा प्रकारच्या परिस्थितीत अधिकार अभिलेख मेळात राहण्याकरीता जुन्या नोंदीचा दूवा घेवून सदर नोंदी अद्यावत करणे आवश्यक आहे व यामध्ये प्रत्यक्ष व्यवहाराच्या तसेच वारसांच्या क्रमानुसार नोंदी घेण्यात याव्यात. मात्र धारकांच्या नोंदीतील दूवा जूळत नसल्यास अशा प्रकरणी सक्षम प्राधिका-याकडून पुनर्विलोकनाची परवानगी घेवून नगर भूमापन अधिकारी/ उप अधीक्षक भूमि अभिलेख यांनी फेरघोषी करून जे खरेदी व्यवहार अथवा इतर नोंदी ज्या अगोदर घडलेल्या आहेत त्या क्रमानुसार नोंदी अद्यावत करणेबाबत गुणवत्तेवर व नियमानुसार निर्णय घेणेवा आहे.

३.४.१) नगर भूमापन क्षेत्रामध्ये ज्या ठिकाणी टि.पी.स्कीम लागू आहे अशा मिळकतीबाबत बिनशेती आदेश झालेल्या मालमत्तेचे सर्व ७/१२ रितसर फेरफार घेवून त्या ठिकाणी अंतिम भूखंड देवून मिळकत पत्रिकेकडे र्ग झालेने ७/१२ बंद अशी नोंद घेवून सर्व ७/१२ बंद करण्यात यावेत .

३.४.२) टि.पी. स्कीम वेळी तयार केलेल्या बी फॉर्म प्रमाणे बिनशेती आदेश असल्यास अंतिम भूखंड क्रमांक देवून नगर रचना योजना प्रत्यक्ष सुरू होवून बी फॉर्म तयार होवून प्रत्यक्ष अधिकार अभिलेख अंगलबजावणी होईपर्यंतच्या काळात मिळकतपत्रिकेवर नोंदी झाल्या असल्यास व त्या सुसंगत असल्यास मिळकतपत्रिकेवरील नोंदी कायम ठेवाव्यात.,



३.४.३) बिनशेती आदेश नसल्यास पूर्वोक्त नमूद परिच्छेद ३.३.३ प्रमाणे कार्यवाही करावी.

३.५.१) मिळकत पत्रिका व ७/१२ यांचेवरील नमूद क्षेत्रामध्ये तफावत असल्यास- ज्या ठिकाणी क्षेत्रामध्ये खुप मोठी तफावत असेल तसेच ज्या ठिकाणी ७/१२ प्रमाणे येणारे हिस्से व नगर भूमापन क्रमांक यामध्ये तफावत येत असेल तर सर्वसंबंधीतांना आगावू नोटीशीने कळवून स्थानिक चौकशी करावी. व प्रत्यक्ष जागेवरील वस्तुस्थिती पाहून ७/१२ व मिळकत पत्रिका याबाबत खात्री करून नगर भूमापन अधिकारी यांनी निर्णय द्यावा व त्याप्रमाणे ७/१२ बंद करून मिळकतपत्रिकेस अंमल घेणेत यावा. यात शासकीय हितसंबंधास बाधा येणार नाही याची खात्री करावी.

३.५.२) काही ठिकाणी रेखांकनाप्रमाणे ७/१२ वर नोंदी घेण्यात आल्याने मिळकत पत्रिकेवरील क्षेत्र व ७/१२ वरील क्षेत्र यात तफावत असू शकते. परंतु मिळकतपत्रिकेवरील क्षेत्र हे प्रत्यक्ष मोजणी करून कायम करण्यात आले असलेने तेच कायम राहणार आहे त्यामुळे क्षेत्रामध्ये काही चौरस मीटर ची तफावत असली तरी याबाबत जाणीवपूर्वक नियमांतर्गत निर्णय घेवून ७/१२ बंद करून भूखंडनिहाय मिळकतपत्रिका अद्यावत करण्यात यावी.

३.६) जे ७/१२ बंद करण्यात येणार आहेत त्याबाबतचा गाव नमुना नं. २ अद्यावत करून ती संबंधीत नगर भूमापन अधिकारी यांना पाठविणेत यावा.

सदर निर्देशांची तात्काळ अंमलबजावणी करण्यात यावी.

सही/-XXX

(एस.चोक्कलिंगम)

जमाबंदी आयुक्त आणि संचालक

भूमि अभिलेख(म.रा.)पुणे

प्रत: सर्व जिल्हाधिकारी तथा पदसिध्द उपसंचालक भूमि अभिलेख यांना माहिती व कार्यवाहीसाठी.

प्रत: उपसंचालक भूमि अभिलेख संलग्न जमाबंदी आयुक्त (सर्वसाधारण/भूमापन/नागरी भूमापन/ एकत्रीकरण यांना माहिती व कार्यवाहीसाठी.

प्रत: सर्व उपसंचालक भूमि अभिलेख यांना माहिती व कार्यवाहीसाठी.

प्रत: सर्व जिल्हा अधीक्षक भूमि अभिलेख व उपविभागीय अधिकारी यांना माहिती व कार्यवाहीसाठी रवाना.

प्रत: सर्व तहसिलदार व उप अधीक्षक भूमि अभिलेख यांना माहिती व कार्यवाहीसाठी रवाना

प्रत: सर्व नगर भूमापन अधिकारी यांना माहिती व कार्यवाहीसाठी.

"निर्गमित"


(किशोर तवरज) 20/1/19

उपसंचालक भूमि अभिलेख संलग्न
जमाबंदी आयुक्त (नागरी भूमापन) पुणे

Agenda No. 12

Sharing of success stories and new initiatives at the district level that can be replicated in other Districts or across the State:

Various schemes are launched by Govt. of India and Govt. of Maharashtra to attract youth to start their own business units. To name a few are Stand up India, PMEGP, CMEGP, APAMVM (Annasaheb Patil Aarthik Magas Vikas Mahamandal), various schemes under Atmanirbhar Bharat Economic Package, etc.

Agenda No. 13

Discussion on Market Intelligence:

a) Ponzi Schemes/Illegal activities of Unincorporated Bodies/Firms/Companies Soliciting Deposits from the public –

A Ponzi scheme is a fraudulent investment operation where the operator, an individual or an organisation, pays returns to its investors from new capital paid to the operators by new investors, rather than from profit earned through legitimate sources. Typically, extraordinary returns are promised on the original investment. The fraudster will vanish with investors' money, so the system eventually collapses with later investors receiving nothing – including their initial investment.

What you can do to avoid Ponzi Scheme Trap:

- If you're considering any type of investment, seek advice and do research before investing.
- Ponzi fraudsters use vague technical jargons to describe their non-existent investments, such as 'high yield investment programme' or 'global currency arbitrage'. Don't get dazzled or swayed.
- Always ask simple questions about the company and the scheme. Be on high alert and, if they try to dodge questions, be more persistent.
- Ask about the board of directors who are managing the scheme and ask to meet at least one of them.

Recently we came to know from LDM, Jalgaon, regarding some malicious campaign titled 'Karz Mukti Abhiyan'. LDM vide the said mail had forwarded a copy of a letter from Sa-Dhan addressed to District Collector Jalgaon on this issue.

In its letter, Sa-Dhan has mentioned about the said campaign titled 'Karz Mukti Abhiyaan', in which the borrowers across the state are targeted and assured of loan waivers by charging fees anywhere between ₹ 100 – 1500 towards legal charges, commission etc. They further stated that activities of 'Karz Mukti Abhiyaan' (<https://www.karzmukt Bharat.co.in/>) are being carried out under the banner of 'Dharmik Ekta Trust' bearing address of Malviyanagar, New Delhi. The operators of the above-mentioned Abhiyan targets low-income borrowers, who have taken loans from the Government / Banks / Small Finance Banks / MFIs / Financial Institutions, register them after obtaining loan & personal details, including Aadhar Card details. Further, they issue certificates to borrowers by charging a commission, stating that the issue is being raised at PMO level and they need not repay loans. A copy of such certificates issued at the camps recently held at Jalgaon is attached for reference.

Since this campaign is detrimental to the interest of banks, we request State Govt. to take a necessary action as deemed fit.

b) Banking related Cyber Frauds, Phishing etc:

Technology is almost everywhere. All necessary activities like shopping, grocery orders, bill payments, etc have shifted to Digital space. With this, the Indian economy is moving rapidly from cash to Digital transactions, making the country vulnerable to cyber-attacks. To make transactions flexible for customers, Banks have transitioned to the integration of Digital platforms to facilitate Digital payments that contribute to the rising number of cyber frauds in the Banking sector.

Technological advancement in the Banking sector is the doorway to a convenient Banking experience. However, as technology expands, the scope of online Banking frauds is growing at an exponential rate. Further, the growing volume of online transactions and the absence of stringent cybersecurity systems give fraudsters the space to commit malicious acts.

What Should be Done:

The threat landscape in Digital Banking is evolving with the pace of technology. As a sound cyber safety practice, financial institutions should simulate cybersecurity breach situations of different types in the form of cybersecurity drills at regular intervals. This will help organisations to gear up for facing and combating challenges in the cybersecurity space. Additionally, the organisations should emphasise certain security breaches which had happened in the past with due end-to-end analysis and build up their database of security breaches. Due analysis of each breach will provide the insights to be acted upon.

Furthermore, the organisations should also reiterate the importance of cybersecurity culture, cybersecurity consciousness and due monitoring of the functioning of all the cybersecurity tools, taking prompt action, as required. Thorough implementation and monitoring of cybersecurity tools will prove to be effective in driving away from the cybersecurity risks.

c) Instances of usurious activities by lending entities in the area, cases of over indebtedness:

Over the past years since the development of the original microcredit methodology, the poor have been declared Bankable and increasingly even profitable Bank clients. While microfinance products and lending methodologies vary significantly on the ground, two main features of microfinance have made this enormous expansion of access to finance possible: micro lending has become scalable due to cost efficient operating models and due to risk management methodologies, that ensured high repayment rates. But at the same time, this methodology has caused over indebtedness of the customers which resulted in several microfinance markets have undergone crisis.

Preventing loans to dishonest borrowers and giving borrowers strong reason to repay, these mechanisms are safeguards against strategic default by borrowers who are unwilling to repay. Member Banks and other stakeholders are requested to apprise the house on this issue, if any.

Further we are in receipt of communication from Lead District Manager stating that, The activities of 'Karz Mukti Abhiyaan' (<https://www.karzmukt Bharat.co.in/>) are being carried out under the banner of 'Dharmik Ekta Trust' bearing address of Malviyanagar, New Delhi. The modus operandi appears to be target low-income borrowers, who have taken loans from the Government/Banks/Small Finance Banks/MFIs/Financial Institutions; register them after obtaining loan & personal details, including Aadhar and issue certificates to borrowers stating that the issue is being raised at PMO level and they need not repay loans. In this regard we request State Govt. to take stringent action against such miscreants and issue suitable advisory.

d) Credit related frauds by borrower groups etc:

The rising trend in loan related frauds in the financial sector is a matter of serious concern. The issues relating to prevention, early detection and reporting of frauds has been looked into by an Internal Working Group (IWG) of the RBI which also held wide ranging consultations with various Banks and other stakeholders.

It is imperative on the part of the Bank to report fraud of Rs.1.00 lakhs and above to Fraud Monitoring Cell and in turn it will report it to IBA. IBA circulates modus operandi of these fraud cases to member Banks regularly to take suitable preventive measures proactively.

Recently the use Artificial Intelligence is increasing and some miscreants are using tool for fooling people, one of the modus operandi followed by these miscreants is 'Voice Cloning',

Few seconds of audio is all it takes to create a voice clone that is virtually indistinguishable from the real voice, a technological advancement that is as worrying as it is thrilling because it can be put to malicious use to defraud people.

Voice clones or deepfakes have emerged as the latest tool for cyber scammers, as artificial intelligence (AI)-related scams are being increasingly reported from different parts of the country.

"Deepfakes in general are quite dangerous, and particularly voice AI shall soon evolve into an organised phishing tool. For instance, job scams will now convert from a WhatsApp message to an actual HR voice calling you.

But the technological solutions, increased awareness and, of course, regulation shall also develop to keep a check on the proliferation of such scams. (**Source, Internet**)

Digital Alert Section:

Digital Arrest:

A recent scam has emerged, resulting in significant financial losses for individuals and businesses, amounting to crores of rupees, under the guise of "Digital arrest." In Digital arrest scam, fraudsters impersonate law enforcement officials to deceive their victims.

What is Digital Arrest Scam:

A Digital arrest scam is an online scam that defrauds victims of their hard-earned money. The scammers intimidate the victims and falsely accuse them of illegal activities. They later demand money and puts them under pressure for making the payment.

How Digital Arrest Scam Works:

In Digital arrest scam, perpetrators pose as law enforcement officials, such as CBI agents, income tax officers, or customs agents, and initiate contact with victims via phone calls. Subsequently, they request that the victims switch to video communication through platforms like WhatsApp and Skype. The scammers then threaten the victims with a Digital arrest warrant, citing various reasons such as financial misconduct, tax evasion, or other legal violations. In certain instances, these fraudsters create a police station-like set-up to further convince victims that the call is legitimate. Under the guise of "clearing their name", "assisting with the investigation", or "refundable security deposit/escrow account", individuals are coerced into transferring large sums of money to specified bank accounts or UPI IDs. Once the victims comply and make the payment, the scammers vanish, leaving the victims to face financial loss and potential identity theft.

How to avoid becoming a victim of Digital Arrest:

The most important way to protect yourself from getting scammed is to be aware. Always stay vigilant against such crimes. Here are some tips to save you from Digital arrest scam:

Be suspicious of calls from fake officials claiming that you are in trouble. It is always important to remember that real law enforcement agency officials will never ask for payment or banking details.

Do not give in to the “pressure tactics” deployed by cyber criminals, who seek quick action by creating “a sense of urgency”.

Avoid sharing personal information and never disclose sensitive personal or financial details over the phone or video calls, especially to unknown numbers.

Remember, government agencies do not use platforms like WhatsApp or Skype for official communication.

What to do if you are a victim of Digital arrest scam and lost money:

If you are a victim of Digital arrest scam, the first step is to immediately report your bank and freeze your account.

File a complaint with the National Cyber Crime Reporting Portal (cybercrime.gov.in). Always keep whatever evidence you have, call details transaction details, messages etc. Seek help from a lawyer if needed.

With respect to above issues, the house is open for discussion.

Special Awareness Programmes/ Camps on Cyber Frauds for Senior Citizens

SLBC is in receipt of communication dated 23rd May 2025, from Reserve Bank of India, to include Special Awareness Programmes/ Camps on Cyber Frauds for Senior Citizens to be conducted by Bank branches as regular agenda item in Sub Committee Meetings. Accordingly, SLBC has introduced this agenda item, and a separate reporting format is shared with Member Banks. **Furthermore, RBI vide its communication dated 24th Oct 2025, advised all Member Banks to submit the details of camps conducted on Monthly basis. All Member Banks are advised to take a note of this and submit the required information on monthly basis starting Oct 2025. Please refer SLBC Communication dated 4th Nov 2025 in this regard.**

Background:

With the rapid adoption of digital payment platforms in Maharashtra, senior citizens are increasingly engaging with mobile banking, UPI, and online transactions. However, they remain vulnerable to cyber frauds due to limited awareness of digital security practices. Senior citizens remain particularly vulnerable to sophisticated scams such as digital arrest frauds, phishing, vishing, and fraudulent fund transfer schemes, which result in significant financial and emotional distress. To address these challenges, Reserve Bank of India proposes that all bank branches conduct special awareness programmes/camps tailored for senior citizens to foster safe digital banking practices. These programs will educate them about common digital payment scams, safe usage practices, and fraud reporting mechanisms to build trust and confidence in digital transactions.

Objective of Camps

- To enhance the digital payment ecosystem by promoting safe and secure usage among senior citizens through targeted awareness programmes and camps focused on preventing cyber frauds.
- To improve digital literacy, safeguarding seniors from cyber threats, increasing their

participation in the digital economy.

- Educate senior citizens on recognizing and preventing cyber frauds such as phishing, vishing, QR code scams, and unauthorized transactions.
- Promote confidence in using digital payment platforms securely.
- To ensure program effectiveness and address emerging cyber fraud trends.
- recognizing suspicious calls, emails, or messages, and steps to take if fraud is suspected.

Key Components

Awareness Sessions: Interactive workshops covering:

- Overview of digital payments and cyber fraud risks faced by senior Citizens.
- Common Types of Cyber Frauds Targeting Senior Citizens
- Explain phishing, vishing, fake calls, OTP scams, e-wallet frauds, and banking scams by using Real-life examples and case studies relevant to senior citizens.
- Safe Digital Payment Practices
- How to securely use mobile banking, UPI, and digital wallets
- Importance of two-factor authentication, strong passwords, and device security
- Tips to identify and avoid suspicious messages, calls, and links, etc.
- RBI and Bank Initiatives for Fraud Protection, Resources and support available from RBI and Member Banks.
- How to use dispute resolution and complaint redressal mechanisms
- Reporting and Responding to Fraud. Steps to take if fraud or suspicious activity is detected. Contact points: bank helpdesk, cyber-crime cells, police, and helplines, etc.
- Interactive Q&A Session. Address senior citizens' concerns and queries. Provide personalized advice and clarifications.
- Bank branches to collaborate with local cyber-crime police stations and officials to organize interactive workshops and facilitate direct access to cybercrime reporting portals.
- Distribution of Reserve Bank of India's widely appreciated booklets such as "**Be(A)ware**" and "**Raju and the Forty Thieves**," which depict common cyber fraud scenarios and practical tips using relatable stories.

Monitoring and Reporting

Banks to submit monthly reports to SLBC Maharashtra on the number of camps conducted, date of camp held, place of camp held, no of participants and topics covered, as per the format shared.

Expected Outcomes

- By empowering senior citizens with knowledge and tools to protect themselves, banks play a crucial role in building trust and fostering confidence in digital payment systems.
- Increased awareness among senior citizens about cyber fraud prevention
- Reducing fraud incidents, and empowering senior citizens to confidently use digital payment platforms.
- Reduction in cyber fraud incidents involving senior citizens.

Agenda No. 14

Issues Flagged by Member Banks and Lead District Managers & Issues remaining unresolved at DCC / DLRC meeting.

Member Banks and LDMs are requested to raise issues remaining unresolved at DCC / DLRC meeting to SLBC forum.

Agenda No. 15

Timely submission of data by Banks, adhering schedule of SLBC Meeting.

Please refer Reserve Bank of India circular no. FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dt. 06.04.2018 on Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks prescribing certain action points.

With respect to Action point- (iv) of the above-mentioned Circular, SLBC Convenor Banks were advised, inter alia, **to develop a standardized system on the websites maintained by each SLBC** to enable uploading and downloading of the data pertaining to the **Block, District as well as the State by the Member Banks**. It was also advised that the relevant data must also be directly downloaded from the CBS and / or MIS of the Banks with a view to keeping manual intervention to a minimal level in the process. The circular also suggested the procedure relating to Management of data flow at LBS fora and advised that necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all Banks to implement the envisaged data flow mechanism.

As per latest available reporting on SLBC India Website, all Member Banks have uploaded MIS data on New MIS System for the qtr **ended December 2025**.

Discrepancies in data submission by Member Banks in the New MIS system, are mainly as below.

1. Variation in standardized data submission as compared to last quarter and that of manual submission.
2. Delayed submission
3. Errors in data punching.

Agenda No. 16

Approval of Calendar for SLBC Meetings.

Calendar of Conduct of SLBC meetings during the Year 2026					
Sr. No.	Activity	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
1	Reminder regarding the proposed date of meeting and submission of data by banks to SLBC	30.12.2025	24.03.2026	23.06.2025	22.09.2025
2	Deadline for receipt of information / data by SLBC Convenor Bank	15.01.2026	15.04.2026	15.07.2026	15.10.2026
3	Distribution of Agenda cum background papers	20.02.2026	05.05.2026	05.08.2026	05.11.2026
5	Holding of the meeting (Tentative Dates)	25.02.2026	15.05.2026	14.08.2026	16.11.2026
6	Forwarding the minutes of the meeting to all stakeholders	05.03.2026	26.05.2026	25.08.2026	25.11.2026
7	Follow-up of the action points emerged from the meeting	25.03.2026	25.06.2026	25.09.2026	24.12.2026



Agenda No. 17

Any other issue with the permission of chair



NOTES

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