

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

143rd SLBC Meeting

Background Notes and Agenda Papers

VENUE
SAHYADRI GUEST HOUSE,
B.G. Kher Road, Malbar Hill, Mumbai 400006.

Date : 29th May, 2019

संयोजक Convener



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

एक परिवार एक बैंक

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Agenda No. 1

State Profile of Maharashtra

Maharashtra occupies the western & central part of the country and has got 720 km long coastline along the Arabian Sea and is also fortified naturally by Sahyadri and Satpuda mountain ranges. The State is surrounded by Gujarat to the North West, Madhya Pradesh to the north, Chhattisgarh to the east, Telangana to the south east, and Karnataka to the south and Goa to the South West. For the administrative convenience, State has been divided into 36 districts and 6 revenue divisions (viz. Konkan, Pune, Nashik, Aurangabad, Amravati and Nagpur). With a population of 11.24 crore, as per Population Census-2011 and with geographical area of about 3.08 lakh sq. km, Maharashtra is ranked 2nd by population and 3rd in terms of area. The State is highly urbanised with 45.2 per cent population living in towns.

The State enjoys tropical monsoon climate. The hot scorching summer from March onwards is followed by monsoon in early June. Maharashtra has also got blessings of nature as seen in its dense and rich forests and it hosts 6 Prime Tiger reserves, 6 National Parks.

The state capital Mumbai is not only home for leading corporate houses and firms but also has Asia's oldest Stock Exchange i.e. Bombay Stock Exchange.

State has taken lead in changing business atmosphere by adopting varied measures to increase 'Ease of Doing Business'. The recently launched Start Up policy is being held as pioneering by the innovative and creative industry, which aims at not only giving institutional but also intellectual support to the new budding entrepreneurs. The policy underscores the State's take on big challenge of unemployment, by encouraging job creators rather than job seekers. Also, Maharashtra became the 1st State to unveil Aerospace and Defence manufacturing policy and FinTech policy aimed at spurring job creation.

The grand response it garnered in 'Magnetic Maharashtra investors summit' has proved the fact that the State remains the top destination for investment owing well developed infrastructure, technological advancement, availability of skilled manpower, connectivity to major areas and abundant natural resources.

Climate change and Global warming are persisting threats for not only the State but also for the World. Considering this, Maharashtra has become the 1st State to launch its own Electric Vehicles policy for supporting production and use of 5 lakh vehicles in the State. This shows the States greater adherence to clean fuel and tackling global warming by encouraging sustainable transport system.

Maharashtra is not just a geographical expression but an entity built on collective efforts of its people. Varied customs and traditions co-exist peacefully in Maharashtra. The State is well known throughout the country for its rich music and dances. Povadas, Bharuds, Gondhals and Lavnis are the major forms of folk music in the State and represent the best that the Maharashtrian society has contributed in the field of music. Maharashtra celebrates all major religious festivals in a peaceful and harmonious manner. As such the State has played a significant role in the social and political sphere of the nation.

Monuments like Ajanta, Ellora & Elephanta caves, Gateway of India and architectural structures like Viharas and Chaityas are like magnets for tourists, which pull crowd from all over the world. The State has sizable contribution in sports, arts, literature and social

services. The State is also home to 'Bollywood', a world famous entertainment industry and new soft power of India.

Maharashtra has time and again showed its progressive nature and the new Maharashtra of today is walking on the path of sustainable development step by step.

State Economy

Prices

- Average Consumer Price Index (CPI) (Base year: 2003) for rural and urban areas in the State from April to December, 2017 was 271.3 and 260.7 respectively. The year-on-year rate of inflation based on average CPI during April to December, 2017 was 1.8 per cent for rural areas and 2.1 per cent for urban areas.
- The Public Distribution System has been computerized. The point of service (PoS) devices for food grains distribution have been installed in all fair price shops. AADHAR seeding of 87 per cent of beneficiaries under Nation Food Security Act and 93 per cent beneficiaries in the category of APL farmers from drought prone 14 districts is completed.

Public Finance

- The expected revenue receipts of the State are Rs. 2,85,968 crore for 2018-19 (BE) an increase of 11% over the revised estimates of 2017-18 i.e. Rs. 2,57,605 crore. It is estimated to generate Rs. 22,785 crore through non-tax sources and Rs.1,88,040 crore through total own tax revenue in 2018-19. Maharashtra witnessed an increase in tax collections during 2017-18. The tax and non-tax revenues (revised estimates) of the state are expected to be more than what was budgeted for in 2017-18 by 7.5% each. This implies that more revenues were collected by the state than expected. Apart from SGST, the increase in state's own taxes was driven by stamp and registration fees, taxes on goods and passengers, and electricity tax.
- Revenue expenditure for 2018-19 is proposed to be Rs.3,01,343 crore, which is an increase of 10.6% over revised estimates of 2017-18. This expenditure includes payment of salaries, maintenance, etc.
- Expected revenue deficit, fiscal deficit and debt stock are Rs. 15,375 crore, Rs. 50,586 crore and Rs. 4,61,913 crore respectively as per 2018-19 (BE). The percentage of fiscal deficit to GSDP is 1.85 per cent and debt stock to GSDP is 16.52 per cent as per 2018-19 (BE), both the fiscal indicators are well within the fiscal limits of 2.8 per cent and 22.2 per cent respectively as stipulated by the 14th Finance Commission under 'Consolidated Fiscal Reform Path'.
- As per 2018-19 (BE), the share of capital receipts in total receipts and capital expenditure in total expenditure is expected to be 22.16 per cent and 17.95 per cent respectively.

Institutional Finance

- As on 31st March, 2019 aggregate bank deposits and gross credit of scheduled commercial banks in the State were Rs. 22.65 lakh crore and Rs. 22.03 lakh crore

respectively. Credit-Deposit Ratio as of 31st March 2019 is 97.26 per cent as compared to 96.11 per cent as on 31st March, 2018.

- Annual credit plan size for priority sector of the State for the FY 2018-19 was Rs. 4.34 lakh crore higher by 49.43 per cent over the previous year.
- Up to 24th April, 2019 about 2.49 crore bank accounts were opened in the State under Pradhan Mantri Jan-Dhan Yojana with deposits of about Rs. 5,815 crore. Of the total accounts opened, about 31.67 per cent were zero balance accounts.
- Maharashtra is one of the leading state in terms of disbursement of loans under Pradhan Mantri MUDRA Yojana scheme. Under the scheme during 2018-19 total loans of Rs. 25,742 crore were disbursed to 43.85 lakh beneficiaries in the State, of which 37.50 lakh were under 'Shishu' (up to Rs. 50,000), 5.10 lakh under 'Kishor' (Rs. 50,000 to Rs. 5 lakh) and 1.25 lakh under 'Tarun' (Rs. 5 lakh to Rs. 10 lakh) category. Under Tarun category the rank of Maharashtra State is first in PAN India.

Agriculture and Allied Activities

- The State received only 73.60 % of the normal rainfall during June 2018 to Oct 2018. Out of 355 talukas (excluding talukas in Mumbai City & Mumbai suburban districts) in the State, 157 received 50 to 75%, 113 received 75 to 100% and 41 received below 50% of rainfall.
- Average cultivated land in the State of Maharashtra during Kharif 2018 was 141.31 lakh Ha (94%) including Sugarcane.
- The State ranks 10th in average size of operational land holding (1.44 ha) amongst all states, as per Agriculture Census 2010-11. The total area of small & marginal (upto 2.0 ha) operational land holdings farmers was 89.25 lakh ha constituting 45.2 per cent of the total area whereas number of land holdings was 107.61 lakh which is 78.6 per cent of the total number of operational land holdings.
- During 2018-19, crop loan of Rs. 31,237 crore was disbursed through financial institutions as against Rs. 25,322 crore during 2017-18. During 2018-19, agricultural term loans of an amount of Rs. 36,677 crore was disbursed as against Rs. 25,695 crore during 2017-18. During 2018-19, the annual target for agriculture & allied activities sector in annual credit plan is Rs. 85,464 crore.

Industry and Co-operation

- Ease of Doing Business indicates simpler, speedy and hassle-free regulations for businesses. The State has implemented and submitted evidences for 372 reforms of which, 348 reforms have been approved by GoI.
- The State has remained in the forefront in terms of FDI inflow in the country.
- The Magnetic Maharashtra - Convergence 2018 a global investment summit was organised in February, 2018 to showcase the various reforms initiated by GoM and to attract investment and generate employment opportunity. In this Summit, total 4,108 proposals with an investment of Rs.12.07 lakh crore and proposed employment of 36.77 lakh were signed.

Infrastructure

Social Sector

- As per the fifth 'Employment & Unemployment Survey' conducted during 2015-16 for persons of age 15 years & above labour force participation rate was 52.7 per cent, worker population ratio was 51.6 per cent and unemployment rate was 2.1 per cent in the State according to usual principal status approach.
- Birth rate, Death rate, Infant Mortality Rate, Under Five Mortality Rate and Neo-Natal Mortality Rate were 15.9, 5.9, 19, 21 and 13 respectively in 2016.
- Life expectancy at birth during 2011-2015 is 7.2 years for persons and it is 73.9 years for female & 70.3 years for male.
- Maharashtra Human Development Programme is being implemented in 125 most backward talukas in rural areas and 'C' class Municipal Councils. To address the issues of poverty with emphasis on development of livelihood opportunities on priority basis in 27 talukas, 'Action room to Reduce Poverty' has been set up in collaboration with UNDP.

* * * *

* Source – Economic Survey of Maharashtra

Agenda No. 2

Agricultural Sector & Development in the State

The gross cropped area in the State during 2014-15 was 235 lakh ha. The same is estimated to have gone down to 229 lakh ha during 2015-16. Forests cover another 56.4 lakh hectares. Irrigation percentage of the State at 18% is less as compared to the highly irrigated states of Punjab and Haryana. A number of irrigation projects are being implemented to improve this situation. A watershed development programme is being implemented to ensure that soil and water conservation measures are implemented speedily in the unirrigated area.

Konkan Coast is a rugged section of the western coastline of India. It is a 720 km long coastline. It consists of the coastal districts of Karnataka, Maharashtra, and Goa.

Land Holding Pattern

Size Class	No. of op holding	Area in Ha	Average Holding 2011	No of khatedar Share %
Upto 1.00 Ha (Marginal)	6709000	3186000	0.47	48.98
1.00 Ha to 2.00 Ha (Small)	4052000	5739000	1.42	29.58
2.00 Ha to 5.00 Ha (Semi Medium)	2473000	7156000	2.89	18.05
5.00 Ha to 10.00 Ha (Medium)	396000	2603000	6.57	2.89
10.00 Ha & above (Large)	68000	1083000	15.92	0.50
Total	13698000	19767000	1.44	100.00

* Source – Economic Survey of Maharashtra

It can be seen from the above table that as high as 78.56% are small and marginal farmers, 18.05% are semi-medium farmers and only 3.39% are medium and large farmers.

Of the above, land under actual cultivation in Kharif & Rabi seasons is shown in the table below:

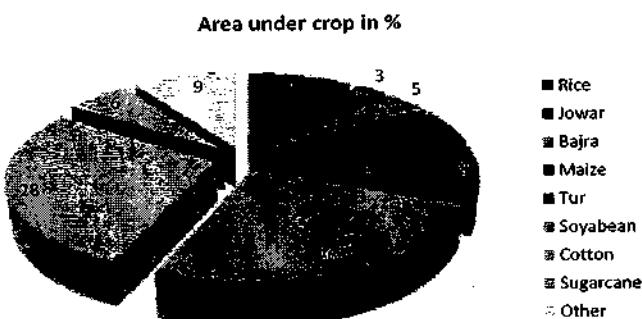
Area under Crops

(in '000' Ha)

Crop	2014-15	2015-16	2016-17	2017-18 (Prov)
Kharif	15098	15018	14999	15045
Rabi	5619	5421	6829	4688

* Source – Economic Survey of Maharashtra

Major crops grown in Maharashtra



* Source – Economic Survey of Maharashtra

Salient features of Agriculture business are as under:

- Majority of farmers are small and marginal, having very little sustaining capacity
- Most of the farmers are dependent on monsoon with limited irrigation facility
- 75% of operational land holding is under cultivation in Kharif season
- Majority of farmers are growing cereals, tur, soyabean and cotton crops

Comparative Production Data of Major Crops

Year	Yield in kg / ha						
	Rice	Jowar	Bajra	Tur	Soyabean	Cotton (Lint)	Sugarcane (in MT)
2010-11	1775	850	1086	750	1581	322	88.85
2015-16	1725	375	416	359	485	158	70.15
2016-17	2333	702	955	1455	1194	434	86.00

Agenda No. 3

Banking scenario of Maharashtra State

Banking Network in the State is well spread. The details of district wise as well as Bank wise network as of March 2019 are enclosed herewith.

There are total 16,943 bank branches including cooperative bank branches in the State. It is pertinent to note that there are total 9,764 rural and semi urban branches catering the need of rural area more particularly the agriculture finance. Moreover, banks have started the Business correspondent model in the rural area to reach to the doorstep of rural customers. The models are also well stabilized and verified by the officials of Department of Financial Services, Government of India.

Banks are opening the rural branches as per the guidelines stipulated by Reserve Bank of India and the number of rural branches are increasing. Over and above brick and mortar branches, banks are providing banking services through other models such as Bank Mitras (banking correspondents) and alternate business channels such as ATMs, Mobile / Internet banking etc.

Cooperative Banking movement in Maharashtra is very progressive and District Central Cooperative Banks are lending to the agriculture sector through more than 21,000 Primary Agriculture Credit Cooperative societies.

Thus it can be concluded that the banking network in Maharashtra is well spread and can cater the need of rural population as well as farmers in the State.

Banking network as of 31.03.2019 and CD ratio of Maharashtra State is as under:

Sr. No.	Particular	SCBs	DCCBs	Total
1	No. of branches -- Rural	3348	2761	6109
	Semi-urban	3199	456	3655
	Urban	1832	436	2268
	Metro	4820	91	4911
	Total	13199	3744	16943
2	Deposits in Crore	2185643	79189	2264832
	Advances in Crore	2144820	58036	2202857
	CD Ratio %	98.13	73.29	97.26

The District wise and Bank wise position as of 31.03.2019 is enclosed herewith as Annexure 3.1 and 3.2.

There are 10 Public sector Banks, 2 Gramin Banks and 4 private sector banks in the State having branch network of more than 100 branches in Rural and Semi urban area which constitute around 50% of branch network excluding DCCBs. Representatives of all member banks have been called today for this meeting. Whereas, Maharashtra State Cooperative Bank represents DCCBs in the State.

Agenda No. 4

Finance for Agriculture in Maharashtra / Finance for Short Term Credit Agriculture in Maharashtra / Performance of the Banks in crop loan lending for last 3 years

The comparative position of agriculture and crop loan lending under state Annual Credit Plan for last 3 years is as under:

Sector	2016-17		2017-18		2018-19			(Rs. in crore)
	Disb'ment	% Growth YoY	Disb'ment	% Growth YoY	Target	Achmt.	% Achmt.	
Agriculture	96906	33%	48857	-50%	85464	67914	79	39%
Of which crop loans	42173	4%	25322	-40%	58324	31237	54	23%

The Agency wise flow in the Crop Loan during last 3 years in the State was as follows:

Agency	2016-17		2017-18		2018-19		(Rs. in crore)
	Ach.	% Growth YoY	Ach.	% Growth YoY	Ach.	% Growth YoY	
Commercial Banks	24485	8%	14051	-48%	17514	25%	
Co-operative Banks	15571	-1%	10546	-32%	12011	14%	
RRBs	2116	4%	724	-66%	1708	136%	
Total	42173	4%	25322	-40%	31233	23%	

The crop Loan target for the financial Year 2018-19 was Rs. 58,331 crore. The disbursement position of crop loans is being monitored on fortnightly basis in the Kharif season and on monthly basis thereafter. Special emphasis is given to lending for crop loans so as to cover each farmer in the state. Agency-wise comparative performance of crop loan disbursement in the state as of 31.03.2019 is given hereunder-

Comparative Performance as of 31.03.2019

Sr. No.	Agency	31.03.2018			31.03.2019			YoY % growth
		Target	Ach	% Ach	Target	Ach	% Ach	
1	Public Sector Banks	29005	11073	38	32103	14370	45	30
	Share	53	44		55	46		
2	Private Sector Banks	4570	2979	65	5086	3147	62	6
	Share	8	12		9	10		
	CBs	33575	14052	42	37189	17517	47	25
	Share	62	56		64	56		
3	RRBs	3055	724	24	3442	1709	50	136
	Share	6	3		6	6		
	Sub total SCBs	36630	14776	40	40631	19227	47	30
	Share	68	58		70	62		
4	DCCBs	17591	10546	60	17694	12011	68	14
	Share	32	42		30	38		
	Total	54221	25322	47	58324	31237	54	23

- As of 31.03.2019, the overall achievement by banks in the State is 54% of the total yearly target of Rs.58331 crore showing 23% YoY growth.
- Achievement during the same period of the previous year was to the extent of 47%. It can be seen that disbursement is picking up and situation is improving as compared to previous year.
- RRBs are showing excellent YoY growth at 136%. PSBs are well above State average in terms of YoY growth whereas DCCBs are below State average at 14% growth YoY.
- All banks are showing growth over corresponding period of earlier year except private sector banks that are lagging behind with marginal YoY growth. These banks, especially new private sector banks and small finance banks that have been included in the credit planning exercise from the year 2018-19 onwards need to gear up and strive hard to achieve set goals.
- Reasons for non-achievement of Crop loan target may be attributed to the extreme drought in the State of Maharashtra during FY 2018-19. Accordingly, Government of Maharashtra declared drought and asked banks to extend necessary relief measures to affected farmers in the form of restructuring/ reschedulement of KCC advances disbursed during Kharif 2018 up to 31.07.2019 and to stop recovery of agriculture advances up to 31.10.2019

District wise, Bank wise and Agency wise position of crop loans as of 31.03.2019 as reported by Lead District Managers is given in **Annexure 4.1 to 4.3**.

Coverage of Crop Insurance and Issues Relating to Premium Payment & Compensation

Guidelines issued from time to time by Government of Maharashtra are circulated among member banks. Issues related to payment of premia and compensation are dealt with on bank to bank basis.

Government of Maharashtra is requested to provide periodic district wise / bank wise data for the State of Maharashtra for regular review in quarterly meetings of SLBC Sub Committee on Agriculture.

District wise performance of crop loans in last 3 years -

The district wise performance of annual crop loan disbursements for last 3 years is as under:

Sr. No	District	2016-17			2017-18			2018-19			Rs. In Crore
		Tar	Ach	%	Tar	Ach	%	Tar	Ach	%	
1	AHMEDNAGAR	3843	3365	88	4346	2768	64	4618	2974	64	
2	AKOLA	1030	853	83	1201	509	42	1405	441	31	
3	AMRAVATI	2146	1411	66	1941	487	25	2037	684	34	
4	AURANGABAD	1282	1427	111	1440	654	45	1656	949	57	
5	BEED	2060	1576	77	2268	448	20	2520	613	24	
6	BHANDARA	550	430	78	574	359	62	576	349	61	
7	BULDHANA	1365	1084	79	1458	370	25	1877	595	32	
8	CHANDRAPUR	790	743	94	935	496	53	1036	548	53	
9	DHULE	1008	621	62	1080	293	27	1177	365	31	
10	GADCHIROLI	210	118	56	220	85	39	237	102	43	
11	GONDIA	275	212	77	230	152	66	304	200	66	
12	HINGOLI	1032	759	74	1041	177	17	1118	345	31	
13	JALGAON	3063	2509	82	2900	1711	59	3200	1210	38	
14	JALNA	1357	1377	101	1412	330	23	1468	1097	75	
15	KOLHAPUR	1985	2080	105	2164	1904	88	2315	2228	96	
16	LATUR	1700	1200	71	1935	935	48	2343	1012	43	
17	NAGPUR	1007	1023	102	1137	674	59	1204	725	60	
18	NANDED	1737	1578	91	1925	480	25	2104	797	38	
19	NANDURBAR	600	439	73	691	275	40	700	295	42	
20	NASHIK	3501	3175	91	4012	1073	27	3755	1942	52	
21	OSMANABAD	1642	1169	71	1868	648	35	1971	734	37	
22	PALGHAR	175	144	82	150	115	77	175	114	65	
23	PARBHANI	1631	1650	101	1682	434	26	1784	689	39	
24	PUNE	3322	3328	100	3771	2625	70	4159	2669	64	
25	RAIGAD	180	190	105	221	186	84	246	200	81	
26	RATNAGIRI	429	386	90	529	426	81	477	554	116	
27	SANGLI	1820	1844	101	2030	1353	67	2100	1489	71	
28	SATARA	2532	1957	77	2750	1749	64	2800	2285	82	
29	SINDHUDURG	303	272	90	305	260	85	330	300	91	
30	SOLAPUR	5000	2289	46	3954	2023	51	3927	2544	65	
31	THANE	185	184	99	205	136	66	220	150	68	
32	WARDHA	700	701	100	730	340	47	850	438	52	
33	WASHIM	986	903	92	1204	311	26	1500	355	24	
34	YAVATMAL	1791	1175	66	1913	537	28	2143	1288	60	
	Total	51235	42173	82	54221	25322	47	58332	31282	54	

Bank wise performance of crop loans in last 3 years -

Sr. No	Bank	2016-17			2017-18			2018-19			Rs. In Crore
		Tar	Ach	%	Tar	Ach	%	Tar	Ach	%	
1	Allahabad Bank	276	236	85	310	126	41	369	145	39	
2	Andhra Bank	77	57	74	115	25	21	144	31	21	
3	Bank of Baroda	1105	861	78	1280	534	42	1453	683	47	
4	Bank of India	2689	2264	84	2900	1609	55	3115	2208	71	
5	Bank of Maharashtra	4503	3590	80	4919	1766	36	5309	2761	52	
6	Canara Bank	674	437	65	732	153	21	843	301	36	
7	Central Bank of India	2326	1742	75	2614	1126	43	2934	1308	45	
8	Corporation Bank	253	165	65	286	79	28	324	82	25	
9	Dena Bank	814	647	79	1003	359	36	1164	269	23	
10	IDBI Bank	1062	750	71	1141	418	37	1259	314	25	
11	Indian Bank	117	57	49	118	36	30	118	44	37	
12	Indian Overseas Bank	296	200	68	248	111	45	311	140	45	
13	Oriental Bank of Comm	109	77	71	111	38	34	126	27	21	
14	Punjab & Sindh Bank	32	3	8	23	1	3	23	1	5	
15	Punjab National Bank	355	269	76	399	127	32	431	104	24	
16	State Bank of Hyderabad	2826	2360	84	0	0	0	0	0	0	
17	State Bank of India	6657	5581	84	10199	3565	35	11319	4627	41	
18	Syndicate Bank	253	150	59	298	120	40	390	117	30	
19	UCO Bank	300	217	72	329	107	32	312	154	49	
20	Union Bank of India	1577	1424	90	1761	633	36	1942	994	51	
21	United Bank of India	35	12	32	34	7	19	37	1	2	
22	Vijaya Bank	135	90	67	153	56	37	180	59	33	
	Sub Total PSBs	26470	21189	80	28975	10997	38	32103	14370	45	
23	Axis Bank	571	270	47	563	84	15	631	314	50	
24	Bandhan Bank	0	0	0	0	0	0	7	5	69	
25	DCB	0	0	0	0	0	0	11	34	309	
26	Federal Bank	142	104	73	158	116	73	133	117	88	
27	HDFC Bank	1184	1135	96	1277	1427	112	1495	1189	80	
28	ICICI Bank	1604	1634	102	1997	1288	65	2050	1176	57	
29	IndusInd Bank	0	0	0	0	0	0	39	10	25	
30	Karnataka Bank Ltd.	18	7	39	20	14	70	12	35	295	
31	Kotak Mahindra	239	7	3	272	21	8	311	17	6	
32	Ratnakar Bank	371	117	32	283	29	10	287	192	67	
33	Yes Bank	0	0	0	0	0	0	29	20	67	
	Sub Total Pvt Sec Banks	4127	3273	79	4570	2979	65	5006	3109	62	
	Total Commercial Banks	30642	24485	80	33575	14051	42	37109	17479	45	
34	Maharashtra Gramin Bank	1894	1388	73	1858	448	24	2044	1322	65	
35	Vidarbha Konkan Gramin Bank	1150	728	63	1197	276	23	1398	387	28	
	Sub Total Gramin Banks	3045	2116	70	3055	724	24	3442	1708	50	
	Total SCBs	33686	26601	79	36630	14776	40	40551	19187	45	
36	M.S.Coop. / DCC Banks	17549	15571	89	17591	10546	60	17694	12011	68	
37	MSCARD										
	Sub Total Co.Op Banks	17549	15571	89	17591	10546	60	17694	12011	68	
38	Subhadra Local Area Bk										
39	Other Banks	45	23	52	30	76	255	86	34	129	
	Sub Total Other Banks	45	23	52	30	76	255	86	34	129	
	Grand Total	51235	42173	82	54221	25322	47	58332	31234	54	

Observations

There are two different modalities of disbursement of crop loans in Cooperative banks and scheduled commercial banks. Cooperative banks disburse in the form of crop loan.

Unlike cooperative banks, scheduled commercial banks are giving Kisan Credit Card facility which is sanctioned for 5 years. This is a running account like cash credit in which farmers have freedom to withdraw and deposit amount as per their convenience. Kisan Credit Card scheme has further been innovated with following features:

Now Farmers are given RuPay cards with which they need not come to bank branches and withdraw from ATM of any bank or through merchandise establishment.

Kisan credit card is issued for a period of 5 years with inbuilt enhancement of 10% per year. Due to this innovation, farmers need not execute cumbersome documents of loan every year. Renewal can be done by submitting an application, land record papers and details of crops grown.

Thus, there is convenience to farmers due to these innovations.

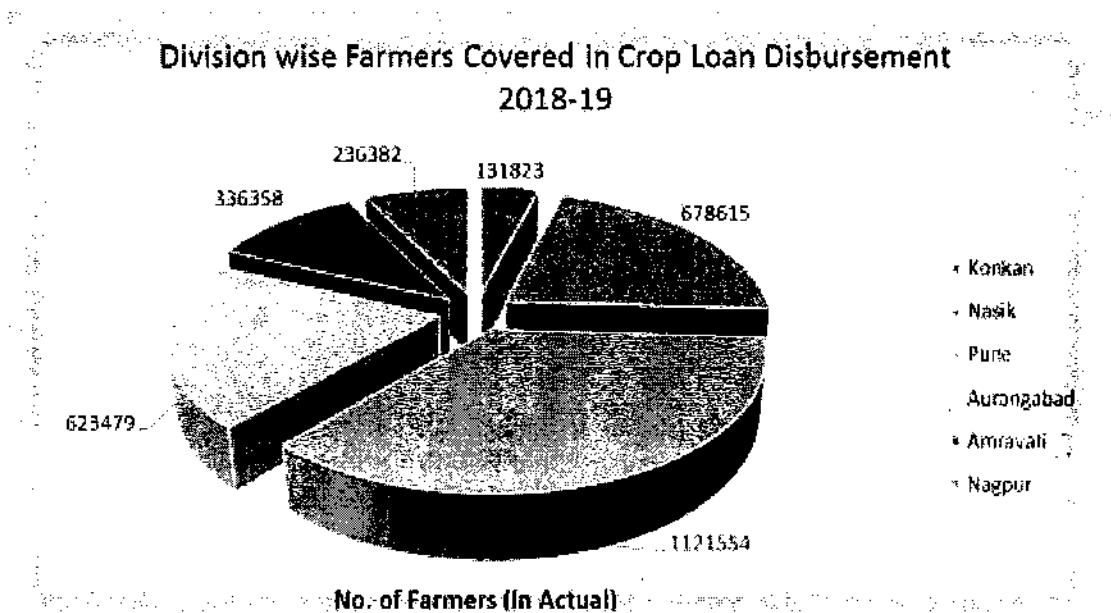
Due to various reasons, farmers are unable to repay their crop loans every year. Such accounts are excluded in crop loan disbursements of relevant year and go unreported. Nevertheless, these farmers are covered under institutional credit mechanism. Hence to have proper assessment of farmers covered, it is necessary to compare number of crop loan accounts outstanding with that of number of farmers in districts / State.

Road Ahead

- KCC to farmers engaged in Animal Husbandry, Dairy and fisheries.
- All uncovered farmers shall be extended crop loan as per their eligibility.
- All tenant farmers who have valid proof of tenancy shall be given crop loan / KCC as per their eligibility.
- Requirement of marginal farmers is low for kharif crops. Financial Institutions are reluctant to grant loans for a smaller amount and such farmers are diverted to private money lenders, fertilizer shop owners etc. Small and marginal farmers who are borrowing from such sources, shall be provided crop loans / KCC.
- All farmers to be covered under PMFBY to mitigate risk against natural calamities if any.
- Arranging Credit Camps - Credit Camps are the informal meetings organized by banks for marketing & publicity of various loan schemes of the bank, instant decisions on various loan proposals with major focus on agriculture and retail loans and meeting large scale of customers at one goal. Such credit camps have been proved to be instrumental in mobilizing large number of farmers for crop loan lending. Modalities of these camps are suggested below:
 - Credit camps be arranged at village level and at least one camp in each village during Kharif 2019.
 - Each branch has to scout maximum number of fresh KCCs during Kharif 2019.
 - Focus should be on small & marginal farmers, tenant farmers and share croppers to bring them under banking purview.

- Printed materials of the KCC scheme in local language be distributed among the villages.
- Debit Cards be issued to farmers.
- Farmers be explained the benefit of interest incentive scheme of Central & State Govt. for prompt repayment, so also the benefit of 7 % interest on renewal of facilities.
- Interacting with district administration and strict monitoring by Lead District Managers at BLBC / DLCC level.
- Bank Mitras deployed by banks are interacting with root level people and can be used for ascertaining status of farmers and their counselling thereafter if found uncovered. Presently, more than 9,900 bank mitras are working in the field for providing banking services.
- Tie-up by banks with fertilizer / seed dealers / input suppliers for ascertaining status of farmers so that uncovered farmers can be directed to banks for bringing them under banking fold.
- Farmer's Clubs are grass-root level informal forums. Such Clubs are organized by rural branches of banks with the support and financial assistance of NABARD for the mutual benefit of the banks concerned and rural people.

These farmer clubs can be utilized for covering the uncovered farmers for crop loan lending.



Agenda No. 5

Annual Credit Plan

The preparation of Annual credit plan generally starts in the month of February every year. The position of the achievements in the districts is reviewed by the Lead District Managers. Tentative projections on the basis of achievements of December quarter end are made for March. NABARD prepares Potential Linked Plan (PLP) every year which is available at District level. The Annual Credit Plan for the district is finalized after discussing the same in DLCC meeting chaired by The District Collector. The state credit plan is prepared by consolidating the District Credit Plan and after discussing in the SLBC meeting.

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

Sector	2016-17			2017-18			2018-19			₹ in crore
	Tar.	Ach.	% Ach	Tar.	Ach.	% Ach	Tar.	Ach.	% Ach	
Agriculture	77458	96778	125	77207	51017	66	85464	67914	79	
Of which Crop Loans	51235	42173	82	54221	25322	47	58324	31237	54	
Other Priority	177445	147631	83	213622	168624	79	349127	248841	71	
Total Priority	254903	244409	96	290829	219641	76	434591	316755	73	
Non Priority	197351	819111	415	214544	940640	438	144940	1012373	698	
Grand Total	452254	1063520	235	505373	1160281	230	579531	1329128	229	

B) Review of Performance under ACP 2018-19

For the year 2018-19, SLBC had accepted an ambitious plan target of Rs.4,34,591 crore under priority sector, which was one of the highest in the country.

During the year 2018-19, as at the end of the financial year, the achievement is 73% of the Priority Sector target. During the corresponding period of previous year the achievement was 76%.

In absolute terms, disbursements under agriculture showed a growth of Rs. 16,897 crore at 33% Year to Year. Disbursements under Other Priority sector constituting of MSME, Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and others, showed a rise of Rs. 80,217 crore in absolute terms at 48 % YoY.

Annual Credit Plan for the year 2019-20 with comparison over 2018-19

State Level Banker's Committee has proposed an ambitious plan target of Rs.4,20,591/- crore under Priority Sector for the financial year 2019-20.

Particulars	Target 2018-19	Target 2019-20 (Prov.)	₹. In Crore % Growth
Agriculture	85464	87322	2.17%
Crop Loans	58324	59766	2.47%
Investment Loans	27140	27556	1.53%
Other Priority	349127	336707	-3.55%
TOTAL PRIORITY	434591	424029	-2.43%
Non Priority	144940	217683	50.18%
TOTAL PLAN	579531	641712	10.72%

District wise ACP on broad parameters for the year 2019-20 is enclosed as **Annexure 5.1**.

The State Annual Credit Plan target for 2018-19 is consolidation of District Annual Credit Plan Targets which are projected by the respective Lead District Managers based on potential of the districts.

Agenda No. 6

Financial Inclusion

A) 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 left over families if any.

As of 31.03.2019, Banks in Maharashtra have opened 2.49 crore accounts of which 1.22 crore accounts are from Rural area. Balance in PMJDY accounts is to the tune of Rs. 5,815 crore. No. of RuPay cards issued is 1.75 crore (81.55%) and 2.14 crore accounts (86.11%) have been seeded with Aadhaar number.

However, it is important to issue all the balance number of RuPay cards on top priority basis. Similarly, it is important to spread awareness about use of RuPay card 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.

All Banks are requested to ensure that all their Bank Mitras are equipped with latest RuPay Card Enabled Micro ATMs (PoS machines). Representatives of Banks may visit the Bank Mitras and carry out transactions using their own RuPay cards to ensure smooth working of the entire process. Bank wise position of active bank mitras in Maharashtra as of 31.03.2019 is attached herewith as Annexure 6.1.

It is also important to seed the accounts with Aadhaar numbers as it will prove beneficial to the customers for direct benefit transfer under various government schemes including LPG subsidy.

District wise / Bank wise progress under PMJDY as on 31.03.2019 is enclosed as Annexure 6.2 & 6.3.

B) Pradhan Mantri MUDRA Yojana (PMMY)

Under the Pradhan Mantri MUDRA Yojana (PMMY), there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as of 31.03.2019 for the State of Maharashtra under all three categories of loans is given herebelow. District wise and Bank wise details as per Annexure 6.4 and 6.5 attached herewith.

Rs. in crore

State	Shishu		Kishore		Tarun		Total	
	No Of A/Cs	Disb. Amt						
Maharashtra	3750570	10052	510249	8287	125162	7403	4385981	25742

In terms of overall disbursement and Tarun category loans under MUDRA, Maharashtra State ranks fourth and first in India respectively.

C) 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.

Progress as of 31.03.2019 since inception of the scheme is as under:

Sanctions		Disbursements		
Acc	Amt (Rs. Lakh)	No. of Borrowers		Amt (Rs. Lakh)
		Target	Achmnt	
5,368	1,22,524	22,890	3,717	62,973

District wise and Bank wise data on sanctions and disbursements since inception of Stand Up India Scheme is attached as **Annexure 6.6 and 6.7**.

D) Atal Pension Yojana (APY)

With a view to bring the economically disadvantaged 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. In order to expand the outreach of APY across the country, banks and post offices are involved in the registration of subscribers under APY. As on date more than 1 crore subscribers have been registered under the scheme.

For the year 2018-19, 11.22 lakh subscribers have registered under APY in the State of Maharashtra.

District wise and bank wise details of subscribers registered under APY are attached herewith as **Annexure 6.8 and 6.9**.

E) Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY) & Pradhan Mantri Suraksha Beema Yojana (PMSBY)

Pradhan Mantri Jeevan Jyoti Beema 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.330/- 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 Beema 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.12/- 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.

District wise and Bank wise progress of enrollment in respect of PMJJBY (40.22 lakh) & PMSBY (97.00 lakh) in the State of Maharashtra as of 31.03.2019 as provided by Department of Financial Services, Ministry of Finance, New Delhi is attached as **Annexure 6.10 & 6.11**.

Agenda No. 7

Any other issue with the permission of Chair

& & &

Annexure 3.1

Branch Network in Maharashtra State Position as of 31.03.2019

Sr. No.	District	Rural	SU	Urban	Metro	Total Brs	Deposits	Advances	Total Business	Per Br Business	CD Ratio	Popu 2011	No. Actual / Rs. in Crore
		3	4	7	8	9	10	11	12	13	14	15	16
1	Ahmednagar	435	222	88	0	745	25847	19550	45397	60.94	75.64	4543159	6098
2	Akola	112	63	96	0	271	10376	6347	16723	61.71	61.17	1813906	6693
3	Amravati	151	104	105	1	361	14365	8414	23278	64.48	56.60	2888445	8001
4	Aurangabad	201	118	98	119	534	32014	23981	55996	104.86	74.91	3701282	6931
5	Beed	106	85	48	0	239	11627	8112	19739	82.59	69.77	2585049	10816
6	Bhandara	98	60	5	2	165	5544	2072	7616	46.16	37.37	1200334	7275
7	Buldana	121	139	4	0	264	8970	6154	15124	57.29	68.61	2586258	9796
8	Chandrapur	145	88	64	0	297	15329	5632	20961	70.57	36.74	2204307	7422
9	Dhule	113	49	62	0	224	8700	5525	14225	63.50	63.51	2050862	9156
10	Gadchiroli	83	36	7	0	126	4738	1915	6653	52.80	40.42	1072942	8515
11	Gondia	80	18	37	0	135	5098	207	7105	52.63	39.36	1322507	9796
12	Hingoli	29	48	5	0	82	3109	2813	5922	72.22	90.46	1177345	14358
13	Jalgaon	319	163	145	8	635	20229	37061	57290	90.22	183.21	4229917	6661
14	Jalna	95	57	42	0	194	6486	6814	13300	68.56	105.05	1959046	10098
15	Kolhapur	323	145	186	11	655	26137	21822	47958	73.22	83.49	3876001	5918
16	Latur	154	72	95	0	321	12082	7948	20029	62.40	65.78	2454196	7645
17	Mumbai City	71	6	9	1107	1129	859253	1098118	1957371	1733.72	127.80	3085411	2733
18	Mumbai Suburb	4	2	19	1323	1348	491106	447808	938914	696.52	91.18	9356962	6941
19	Nagpur	222	134	35	414	805	73579	42971	116550	144.76	58.40	4653570	5781
20	Nanded	131	75	93	0	299	13958	10738	24697	82.60	76.93	3361292	11242
21	Nandurbar	37	27	14	0	78	4286	1891	6177	79.19	44.11	1648295	21132
22	Nasik	333	243	78	188	842	46649	32792	79441	94.35	70.29	6107187	7253
23	Osmanabad	122	90	17	1	230	7635	4610	12245	53.24	60.39	1657576	7207
24	Palghar	74	81	25	105	285	17785	7477	25262	88.64	42.04	2990116	10492
25	Parbhani	112	60	60	0	232	7172	8094	15266	65.80	112.85	1836036	7914
26	Pune	487	403	46	960	1896	238007	196737	434744	229.30	82.66	9429408	4973
27	Raigad	232	147	112	22	513	35157	16856	52024	101.41	47.93	2634200	5135
28	Ratnagiri	206	104	19	0	329	11601	7048	18649	56.68	60.76	1615069	4909
29	Sangli	320	115	78	0	513	18895	13714	32519	63.39	72.93	2822143	5501
30	Satara	367	157	64	0	588	20402	13489	33890	57.64	66.42	3003741	5108
31	Sindhudurg	198	70	6	1	275	8773	4765	13528	49.19	54.20	849651	3090
32	Solapur	330	151	103	3	587	19693	17623	37316	63.57	89.49	4317756	7356
33	Thane	117	116	313	655	1201	157946	98140	256088	213.23	62.14	8070032	6719
34	Wardha	65	59	48	1	173	8124	5056	13180	76.19	62.23	1300774	7519
35	Washim	32	46	3	0	81	2447	1751	4198	51.83	71.55	1197160	14780
36	Yavatmal	143	102	41	0	291	11295	7023	18318	62.95	62.17	2772348	9527
	Sub Total Mumbai	11	8	28	2430	2477	1350359	1545926	2896284	1169.27	114.48	12442373	5023
	Sub Total Rest of Maharashtra	6098	3647	2240	2481	14466	914474	650931	1571404	108.63	71.84	99931960	6908
	Grand Total	6109	3655	2268	4911	16943	2264832	2202857	4467689	263.69	97.26	112374333	6632

MAHARASHTRA - REGION WISE SUMMARY

1	Konkan	838	526	503	3213	5080	1581631	1680202	3261833	642.09	106.23	28601441	5630
2	Marathwada	950	605	456	120	2131	94083	73110	167193	78.46	77.71	18731872	8790
3	Vidarbha	1257	849	445	418	2969	160365	89341	249706	84.10	55.71	23012551	7751
4	Western Maharashtra	3064	1675	864	1160	6763	428754	360203	788957	116.66	84.01	42023499	6214
	Total	6109	3655	2268	4911	16943	2264832	2202857	4467689	263.69	97.26	112374333	6632

Annexure 3.2

Branch Network in Maharashtra State / Deposit / Advances / CD Ratio / Per Br Business
Position as of 31.03.2019

Annex 3.2

Rs. In Crore

Sr. No.	Bank	R	SU	U	M	Total Brs	Deposits	Advances	Total Business	Per Br Business	CD Ratio
1	2	3	4	7	8	9	10	11	12	13	14
1	Allahabad Bank	33	14	33	53	133	9855	32878	42732	321	333.62
2	Andhra Bank	7	17	40	79	143	34978	23475	58453	409	67.11
3	Bank of Baroda	125	122	78	222	547	92748	151424	244172	446	163.26
4	Bank of India	383	203	93	231	910	110456	107190	217646	239	97.04
5	Bank of Maharashtra	462	302	91	266	1121	104983	59053	164035	146	56.25
6	Canara Bank	56	94	55	198	403	77917	66796	144712	359	85.73
7	Central Bank of India	249	143	66	162	620	46974	53658	100631	162	114.23
8	Corporation Bank	33	52	56	82	223	39054	33270	72324	324	85.19
9	Dena Bank	100	62	43	115	320	28645	29060	57705	180	101.45
10	IDBI Bank	144	114	81	149	488	67918	71769	139687	286	105.67
11	Indian Bank	10	11	29	104	154	36225	24468	60694	394	67.54
12	Indian Overseas Bank	19	35	35	105	194	28981	28797	57778	298	99.36
13	Oriental Bank of Commerce	3	24	19	99	145	43786	39918	83704	577	91.17
14	Punjab & Sindh Bank	0	3	17	15	35	18861	11003	29864	853	58.34
15	Punjab National Bank	31	37	56	140	264	31413	91238	122651	465	290.45
16	State Bank of India	508	649	321	582	2060	340915	486103	827018	401	142.59
17	Syndicate Bank	63	32	54	107	256	29994	14019	44012	172	46.74
18	United Commercial Bank	35	32	31	82	180	30264	30876	61140	340	102.02
19	Union Bank of India	111	136	62	282	591	101788	113333	215122	364	111.34
20	United Bank of India	0	2	12	34	48	1966	3571	5537	115	181.68
21	Vijaya Bank	25	23	33	84	165	33654	24342	57996	351	72.33
A	Sub Total (PSBs)	2397	2107	1305	3191	9000	1311376	1496240	2807616	312	114.10
22	Axis Bank Ltd	15	116	86	255	472	159567	129820	289387	613	81.36
23	Bandhan Bank Ltd.	7	92	31	75	205	3604	1732	5336	26	48.06
24	Development Credit Bank	7	3	8	37	55	10322	5823	16145	294	56.41
25	Federal Bank	20	21	17	49	107	17235	31716	48951	457	184.02
26	HDFC Bank LTD.	67	179	58	275	579	287510	207335	494845	855	72.11
27	ICICI Bank	143	177	73	337	730	176315	137499	313814	430	77.98
28	Indusind Bank Ltd.	35	22	27	105	189	80551	25917	106468	563	32.18
29	Karnataka Bank Ltd.	1	5	18	31	55	6167	10078	16245	295	163.43
30	Kotak Mahindra Bank	73	31	25	183	312	80413	61347	141760	454	76.29
31	Ratnakar Bank	24	22	15	50	111	26973	20639	47612	429	76.52
32	Yes Bank Ltd.	49	42	12	95	198	569	441	1010	5	77.57
B	Sub Total (Pvt Sec Banks)	441	710	370	1492	3013	849226	632348	1481574	492	74.46
33	AU	1	9	16	12	38	5178	2375	7553	199	45.86
34	Capital	0	0	0	0	0	0	0	0	0	0.00
35	Disha	0	0	0	0	0	0	0	0	0	0.00
36	Equitas	11	15	13	16	55	1874	1451	3125	57	86.68
37	ESAF	7	3	3	5	18	25	310	334	19	1248.06
38	Jana	0	4	31	55	90	724	1419	2142	24	196.05
39	Suryoday	31	88	9	4	132	992	909	1901	14	91.59
40	Ujjivan	0	0	10	27	37	1571	943	2514	68	60.05
41	Utkarsh	12	20	8	4	44	814	163	977	22	19.99
C	Sub T Small Fin Bks	62	139	90	123	414	10977	7568	18546	45	68.95
42	Maharashtra Gramin Bank	249	125	40	11	425	9911	5809	15720	37	58.61
43	Vidhartha Konkan Gramin Bank	195	116	24	3	338	4120	2816	6936	21	68.35
D	Sub Total (Gramin Banks)	444	241	64	14	763	14031	8625	22655	30	61.47
E	Subhadra Local Area Bank Ltd	4	2	3	0	9	33	39	72	8	116.53
	Total A+B+C+D+E	3348	3199	1832	4820	13199	2185643	2144820	4330463	328	98.13
F	MS Coop (DCCBs)	2761	456	436	91	3744	79189	58036	137226	37	73.29
	Total A+B+C+D+E+F	6109	3655	2268	4911	16943	2264832	2202857	4467689	264	97.26

Annexure 4.1

ALL DISTRICTS - MAHARASHTRA STATE

Disbursements under Crop Loans - 31.03.2019

Rs. in Lakh

Sr. No.	District	Crop Loan Target ACP 2018-19		Cumulative Achievement from 01.04.18				% Achievement		Total			
		Kharif		Rabi		Kharif		Rabi		Target		Achmnt Accounts	Achmnt Amount
		Kharif Accounts	Rabi Accounts	Kharif Amount	Rabi Amount	Kharif Accounts	Rabi Accounts	Kharif Amount	Rabi Amount	Achmnt Accounts	Achmnt Amount		%
1	AHMEDNAGAR	319740	142012	247104	219128	79998	78274	69	55	461752	327102	297402	64
2	AKOLA	133486	7025	56444	41657	2284	2484	31	35	140511	58728	44141	31
3	AMRAVATI	163000	40680	67479	62752	3926	5657	38	14	203680	71405	68409	34
4	AURANGABAD	132472	33168	91611	62029	43394	32845	47	99	165640	135005	94874	57
5	BEED	214238	37797	83102	32567	45273	28715	15	76	252035	128375	61282	24
6	BHANDARA	55066	2545	69424	33477	1850	1461	61	57	57611	71274	34937	61
7	BULDHANA	174561	13139	74065	52564	7309	6960	30	53	187700	81374	59524	32
8	CHANDRAPUR	93237	10388	82560	53681	1156	1147	58	11	103625	83716	54828	53
9	DHULE	101892	15778	29304	30163	6259	6338	30	40	117670	35563	36501	31
10	GADCHIROLI	20290	3414	24020	10113	154	105	50	3	23704	24174	10218	43
11	GONDIA	27678	2712	35265	18403	1237	1623	66	60	30390	36502	20026	66
12	HINGOLI	95900	15900	56806	27319	10421	7157	28	45	111800	67227	34476	31
13	JALGAON	284525	35475	179389	101805	11029	19242	36	54	320000	190418	121047	38
14	JALNA	125911	20902	126549	83389	37498	26280	66	126	146813	164047	109669	75
15	KOLHAPUR	138904	92603	125455	127649	99506	95176	92	103	231507	224961	222825	96
16	LATUR	187423	46860	186141	90639	8484	10563	48	23	234283	194625	101202	43
17	MUMBAI CITY	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
18	MUMBAI SUBURB	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	0	#DIV/0!
19	NAGPUR	106605	13783	58069	59232	12598	13304	56	97	120388	70667	72536	60
20	NANDED	168347	42087	87093	54080	24133	25665	32	61	210434	111226	79745	38
21	NANDURBAR	56000	14000	17268	27446	999	2049	49	15	70000	18267	29495	42
22	NASIK	262571	112929	76848	168699	11602	25472	64	23	375500	88450	194171	52
23	OSMANABAD	137970	59133	96385	53785	19706	19582	39	33	197103	116091	73367	37
24	PALGHAR	14520	2980	14477	8540	3048	2906	59	98	17500	17525	11446	65
25	PARBHANI	147044	31347	83385	44027	42987	24837	30	79	178391	126372	68864	39
26	PUNE	291119	124769	187848	188195	72866	78744	65	63	415888	260714	266939	64
27	RAIGAD	20140	4460	29146	15356	6479	4635	76	104	24600	35625	19991	81
28	RATNAGIRI	18738	28998	86049	31544	15642	23875	168	82	47736	101691	55419	116
29	SANGLI	114984	95016	119230	97540	53734	51377	85	54	210000	172964	148917	71
30	SATARA	168000	112000	257660	157178	93797	71311	94	64	280000	351457	228489	82
31	SINDHUDURG	25285	7682	36156	22686	5835	7285	90	95	32967	41991	29971	91
32	SOLAPUR	138687	253967	82038	104818	89422	149567	76	59	392654	171460	254384	65
33	THANE	16678	5322	15589	8485	6434	6511	51	122	22000	22023	14996	68
34	WARDHA	77200	7800	38327	36298	7065	7538	47	97	85000	45392	43837	52
35	WASHIM	147500	2500	49120	31603	3839	3858	21	154	150000	52959	35461	24
36	YAVATMAL	207861	6429	181988	118498	14130	10325	57	161	214290	196118	128823	60
	Total	4387572	1445600	3051394	2275344	844094	852868	52	59	5833172	3895488	3128212	54

MAHARASHTRA - REGION WISE SUMMARY

1	Konkan	95361	49442	181417	86611	37438	45212	91	91	144803	218855	131823	91
2	Marathwada	1209305	287194	811072	447835	231896	175644	37	61	1496499	1042968	623479	42
3	Vidarbha	1206484	110415	736761	518278	55548	54462	43	49	1316899	792309	572740	43
4	Western Maharashtra	1876422	998549	1322144	1222620	519212	577550	65	58	2874971	1841356	1800170	63
	Total	4387572	1445600	3051394	2275344	844094	852868	52	59	5833172	3895488	3128212	54

Annexure 4.2

ALL BANKS - MAHARASHTRA STATE

Disbursements under Crop Loans - 31.03.2019

Rs. in Lakh

Sr. No.	Bank	Crop Loan Target ACP 2018-19		Cumulative Achievement from 01.04.18				% Achievement		Total		
		Kharif		Rabi		Kharif		Rabi		Target		%
		Kharif Accounts	Rabi Accounts	Kharif Amount	Rabi Amount	Kharif Accounts	Rabi Accounts	Kharif Amount	Rabi Amount	Achmnt Accounts	Achmnt Amount	%
1	Allahabad Bank	31021	5913	10485	11109	3565	3426	36	58	36934	14050	14535 39
2	Andhra Bank	11523	2844	2089	2240	861	838	19	29	14367	2950	3078 21
3	Bank of Baroda	107623	37715	35055	50401	10363	17898	47	47	145338	45418	68299 47
4	Bank of India	205398	106058	136018	133036	61616	67729	65	83	311455	197634	220765 71
5	Bank of Maharashtra	390786	140112	150970	202219	53780	73924	52	53	530898	204750	276142 52
6	Canara Bank	61515	22740	19534	18624	10688	11492	30	51	84265	30222	30115 36
7	Central Bank of India	234851	58549	90732	104913	18488	25934	45	44	293400	109220	130846 45
8	Corporation Bank	22332	10052	2511	6265	1089	1940	28	19	32384	3600	8205 25
9	Dena Bank	87606	28750	12625	24800	1441	2106	28	7	116357	14066	26907 23
10	IDBI Bank	89821	36111	16304	23769	6009	7660	26	21	125933	22313	31430 25
11	Indian Bank	6542	3241	2937	3415	491	992	40	31	11783	3428	4407 37
12	Indian Overseas Bank	22761	8338	8866	8898	3500	5064	39	61	31099	12366	13963 45
13	Oriental Bank of Commerce	9175	3426	916	2204	298	454	24	13	12601	1214	2658 21
14	Punjab & Sindh Bank	1701	647	58	95	35	31	6	5	2348	93	126 5
15	Punjab National Bank	34154	8921	7991	7832	1864	2556	23	29	43075	9855	10387 24
16	State Bank of India	894048	237873	304585	333778	116193	128955	37	54	1131921	420778	462732 41
17	Syndicate Bank	28844	10173	7307	8841	2030	2853	31	28	39017	9337	11693 30
18	UCO Bank	24505	6714	9224	11566	3080	3795	47	57	31219	12304	15361 49
19	Union Bank of India	143512	50722	54592	74264	17253	25115	52	50	194234	71845	99379 51
20	United Bank of India	2360	1355	18	19	48	59	1	4	3715	66	78 2
21	Vijaya Bank	13229	4727	4302	4468	1185	1469	34	31	17956	5487	5937 33
	Sub Total PSBs	2425309	764981	877119	1032754	313877	404290	43	52	3210290	1190996	1437045 45
22	Axis Bank	46753	16340	8404	25823	2319	6003	55	37	63093	10363	31407 50
23	Bandhan Bank Ltd.	568	121	289	308	72	165	54	137	689	361	473 69
24	Development Credit Bank	891	203	186	464	3143	2913	52	1433	1094	3329	3377 309
25	Federal Bank	7604	5680	4038	4919	5267	6917	65	122	13284	9290	11748 88
26	HDFC Bank	112185	37357	20947	63702	17174	58467	57	157	149542	37116	118936 80
27	ICICI Bank	141283	63690	67538	64419	39215	53680	46	84	204973	106403	117594 57
28	IndusInd Bank Ltd.	2662	1282	76	460	538	545	17	43	3944	614	1005 25
29	Karnataka Bank Ltd.	649	528	113	444	4531	3031	68	574	1178	4644	3475 295
30	Kotak Mahindra Bank	21572	9536	119	757	124	1310	4	14	31108	200	1731 6
31	Ratnakar Bank	17714	11015	2528	4128	15919	15237	23	138	28729	18366	19208 67
32	Yes Bank Ltd.	2105	817	643	1533	243	545	73	67	2922	765	1970 67
	Sub T Pvt Sec Bks	353985	146570	104881	166958	88545	148813	47	102	500556	191451	310925 62
33	AU	971	224	53	36	54	24	4	11	1195	107	60 6
34	Capital	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!
35	Disha	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!
36	Equitas	1614	538	0	0	0	0	0	0	2152	0	0 0
37	Jana	565	110	0	0	0	0			675	0	0 0
38	ESAF	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!
39	Suryoday	25	9	0	0	0	0	0	0	34	0	0 0
40	Ujjivan	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!
41	Utkarsh	1636	391	0	0	0	0	0	0	2027	0	0 0
	Sub T Small Fin Bks	4811	1272	53	36	54	24	1	2	6083	107	60 1
	A Total Comm Bks	2785172	934405	982477	1200461	405415	555832	43	59	3719576	1385917	1751447 47
42	Maharashtra Gramin Bank	164628	39787	156229	111757	32378	20421	68	51	204415	188607	132178 65
43	Vidarbha Konkan Gramin Bank	118509	21277	38618	34325	4273	4347	29	20	139786	42891	38672 28
	B Sub Total Gramin Banks	283137	61064	194847	146081	36651	24769	52	41	344201	231498	170850 50
44	M.S.Coop / DCC Banks	1319263	450131	1874070	928801	402028	272267	70	60	1769394	2276098	1201068 68
45	MSCARD	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!
	C Sub Total Co.Op Banks	1319263	450131	1874070	928801	402028	272267	70	60	1769394	2276098	1201068 68
46	Subhada Local Area Bank Ltd.	68	46	5	3	2	3	4	7	114	7	6 5
47	Other Banks	998	1536	419	710	2937	2702	71	176	2534	3356	3412 135
	D Sub Total Other Banks	1066	1582	424	713	2939	2705	67	171	2648	3363	3418 129
	Grand Total (A+B+C+D)	4387572	1445600	3051394	2275344	844094	852868	52	59	5833172	3893513	3123365 54

MAHARASHTRA STATE

Disbursements under Crop Loans - 31.03.2019

Rs. In Lakh

Sr. No.	District	Commercial Banks		Regional Rural Banks		Scheduled Commercial Banks (SCBs)		District Central Co-op Banks (DCCBs)		Total		
		Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt	%	Target	Achmnt
1	AHMEDNAGAR	253908	169067	67	4958	392	8	256866	169460	65	202886	123095
2	AKOLA	575222	22598	39	14556	2821	19	72078	25419	35	68433	16722
3	AMRAVATI	1368330	50367	37	1750	487	28	138680	50854	37	65000	17555
4	AURANGABAD	92980	73035	79	15740	12361	79	108720	85446	79	56920	9428
5	BEEDE	149853	29744	20	31010	26988	87	180863	56712	31	71172	4570
6	BHANDARA	22651	8349	36	5460	1777	33	28411	10126	36	29200	24811
7	BULDHANA	152568	48952	32	29742	5468	18	182700	54420	30	5000	5104
8	CHANDRAPUR	37108	14157	38	9524	3977	42	46632	18134	39	56993	36694
9	DHULE	103108	28768	28	2062	216	11	105170	28896	28	12500	7515
10	GADCHIROLI	13156	3904	30	3497	1601	46	16653	5505	33	7051	4713
11	GONDIA	13811	7037	51	4699	2115	45	18510	9152	49	11880	10875
12	HINGOLI	83800	22110	26	12000	6251	52	98800	28361	30	16000	6115
13	JALGAON	195927	72654	37	3000	1622	54	198927	74276	37	121073	46771
14	JALNA	109439	77197	71	25029	26273	105	134468	103470	77	12345	6199
15	KOLHAPUR	105336	62600	59	5041	1099	22	110377	63699	58	121130	159126
16	LATUR	178523	32192	18	13120	9630	73	191643	41722	22	42640	59480
17	MUMBAI CITY	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	#DIV/0!
18	MUMBAI SUBURB	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	#DIV/0!
19	NAGPUR	107388	67470	63	3560	1382	39	110888	68932	62	9500	3704
20	NANDED	161689	53561	33	29645	18038	61	191330	71589	37	19103	8146
21	NANDURBAR	61320	25571	42	1560	260	17	62880	25831	41	7120	3664
22	NASKIK	323556	161198	50	1920	394	21	325476	161592	50	50024	32579
23	OSMANABAD	125740	41661	33	39463	11641	30	165103	53392	32	32000	20065
24	PALGHAR	5428	2962	55	1072	247	23	6500	3209	49	11000	8237
25	PARBHANI	131194	34647	26	23196	17392	75	154390	52039	34	24001	16825
26	PUNE	173079	113642	66	110	440	400	173189	114082	66	242699	162857
27	RAIGAD	13070	8029	61	30	3	10	13100	8032	61	11500	11959
28	RATNAGIRI	37330	44331	117	2246	2785	123	40076	47096	118	7660	8323
29	SANGLI	108360	51356	47	640	104	16	109000	51460	47	101000	97457
30	SATARA	129730	55100	42	270	46	17	130000	55446	42	150000	173343
31	SINDHUDURG	22729	19568	86	1099	1125	102	23828	20693	87	9139	9278
32	SOLAPUR	294963	206609	70	17069	6028	35	312022	212837	68	80632	41748
33	THANE	3189	31	600	148	25	11000	3337	30	11000	11659	106
34	WARDHA	83250	43098	52	1750	738	42	85000	43837	52	0	#DIV/0!
35	WASHIM	78502	17117	22	22891	2567	11	101193	19683	19	48807	15778
36	YAVATMAL	144052	79557	55	16252	4552	28	160304	84150	52	53986	44673
Total		3719576	1751447	47	344201	170850	50	4063777	1922297	47	1789394	1201068
											68	58333172
												3123365
												54

Annexure 4.3

Annexure 5.1

ANNUAL CREDIT PLAN 2019-20 (Provisional)

SR NO.	DISTRICT	Total Agriculture	Of which Crop Loans			Other Priority	Total Priority	Non Priority	Rs. In Lakh Total Plan
			Kharif	Rabi	Total				
1	AHMEDNAGAR	6,27,278	3,18,133	1,63,913	4,82,046	3,99,434	10,26,712	1,04,558	11,31,270
2	AKOLA	1,95,565	1,39,878	7,362	1,47,240	1,22,950	3,18,515	25,325	3,43,840
3	AMRAVATI	2,82,000	1,68,500	41,500	2,10,000	1,42,280	4,24,280	23,725	4,48,005
4	AURANGABAD	2,11,000	1,40,767	35,233	1,76,000	4,42,020	6,53,020	1,28,148	7,81,168
5	BEED	1,70,100	94,900	24,100	1,19,000	1,76,200	3,46,300	0	3,46,300
6	BHANDARA	60,045	41,450	2,440	43,890	65,462	1,25,507	17,177	1,42,684
7	BULDHANA	2,59,581	1,77,377	19,708	1,97,085	1,08,216	3,67,797	19,755	3,87,552
8	CHANDRAPUR	1,42,000	98,024	10,891	1,08,915	87,689	2,29,689	23,833	2,53,522
9	DHULE	1,20,000	87,122	15,378	1,02,500	1,30,069	2,50,069	12,980	2,63,049
10	GADCHIROLI	27,897	15,724	2,363	18,087	27,692	55,589	6,237	61,826
11	GONDIA	40,500	20,685	2,315	23,000	39,300	79,800	15,000	94,800
12	HINGOLI	1,71,355	1,16,197	27,448	1,43,645	48,760	2,20,116	0	2,20,116
13	JALGAON	4,32,000	2,93,681	36,319	3,30,000	1,93,000	6,25,000	20,500	6,45,500
14	JALNA	1,84,993	1,04,691	45,307	1,49,998	85,997	2,70,990	14,285	2,85,275
15	KOLHAPUR	4,11,541	1,21,507	1,21,500	2,43,007	4,32,066	8,43,607	4,43,314	12,86,921
16	LATUR	2,95,827	1,89,927	47,469	2,37,396	1,92,498	4,88,325	59,673	5,47,998
17	MUMBAI CITY	8,373	0	0	0	1,44,25,590	1,44,33,963	1,40,08,562	2,84,42,525
18	MUMBAI SUBURB	2,37,267	0	0	0	98,00,565	1,00,37,832	33,22,095	1,33,59,927
19	NAGPUR	1,68,152	97,995	10,688	1,08,683	1,15,601	2,83,753	60,887	3,44,640
20	NANDED	2,94,602	2,01,216	44,723	2,45,939	1,37,340	4,31,942	0	4,31,942
21	NANDURBAR	1,01,788	58,334	14,582	72,916	33,252	1,35,040	8,365	1,43,405
22	NASIK	7,00,000	3,14,721	1,35,279	4,50,000	7,00,000	14,00,000	4,00,000	18,00,000
23	OSMANABAD	2,63,282	1,59,054	68,168	2,27,222	48,931	3,12,213	0	3,12,213
24	PALGHAR	42,985	15,319	2,706	18,025	2,06,500	2,49,485	42,400	2,91,885
25	PARBHANI	2,74,459	1,47,044	31,346	1,78,390	72,984	3,47,443	17,798	3,65,241
26	PUNE	6,55,100	2,27,446	97,804	3,25,250	30,91,757	37,46,857	23,16,155	60,63,012
27	RAIGAD	52,500	20,310	5,690	26,000	3,03,500	3,56,000	1,40,000	4,96,000
28	RATNAGIRI	1,01,650	23,100	28,900	52,000	1,68,535	2,70,185	23,661	2,93,846
29	SANGLI	4,22,540	1,33,051	1,08,671	2,41,722	1,73,460	5,96,000	1,04,000	7,00,000
30	SATARA	4,00,000	2,15,970	1,44,030	3,60,000	2,99,999	6,99,999	80,000	7,79,999
31	SINDHUDURG	78,388	27,112	8,389	35,501	1,13,545	1,91,933	13,720	2,05,653
32	SOLAPUR	6,63,223	1,41,141	2,62,113	4,03,254	2,59,193	9,22,416	6,546	9,28,962
33	THANE	36,500	16,679	5,321	22,000	8,63,500	9,00,000	250000	11,50,000
34	WARDHA	1,42,600	88,197	9,803	98,000	50,600	1,93,200	23,500	2,16,700
35	WASHIM	1,74,000	1,53,000	4,000	1,57,000	23,500	1,97,500	1,500	1,99,000
36	YAVATMAL	2,83,088	2,16,177	6,686	2,22,863	88,750	3,71,838	34,631	4,06,469
	TOTAL	87,32,181	43,84,429	15,92,145	59,76,574	3,36,70,735	4,24,02,915	2,17,68,329	6,41,71,244

MAHARASHTRA - ACTIVE BANK MITRAS AS ON 31.03.2019

Annexure 6.1

Sr. No.	Bank Name	Type of Bank	No of SSA Allotted	SSA Covered through BM	Covered through Branch	No of SSA Uncovered	No of Active BM	EKYC devices	Rupay Card enable devices	AEPS devices
1	Allahabad Bank	PSB	74	71	3	0	71	71	71	71
2	Andhra Bank	PSB	5	5	0	0	5	5	5	5
3	Axis Bank Ltd	PVT	21	21	0	0	21	21	21	21
4	Bank of Baroda	PSB	1201	886	315	0	882	883	883	883
5	Bank of India	PSB	2250	1930	320	0	1905	1930	1930	1930
6	Bank of Maharashtra	PSB	3511	3452	59	0	3452	3452	2554	3452
7	Canara Bank	PSB	132	58	74	0	58	1	1	1
8	Central Bank of India	PSB	1334	1090	244	0	894	1090	1090	1090
9	Corporation Bank	PSB	29	17	12	0	17	17	17	17
10	Federal Bank Ltd	PVT	6	0	6	0	0	0	0	0
11	HDFC Bank Ltd	PVT	54	46	8	0	46	46	46	46
12	ICICI Bank Ltd	PVT	258	258	0	0	258	258	258	258
13	IDBI Bank Ltd.	PVT	317	149	168	0	149	148	148	148
14	Indian Bank	PSB	36	34	2	0	34	34	34	34
15	Indian Overseas Bank	PSB	58	57	1	0	57	57	57	57
16	Oriental Bank of Commerce	PSB	13	13	0	0	12	13	13	13
17	Punjab & Sind Bank	PSB	1	0	1	0	0	0	0	0
18	Punjab National Bank	PSB	143	124	19	0	116	124	124	124
19	RBL Bank Ltd	PVT	52	52	0	0	52	0	0	52
20	State Bank of India	PSB	2863	2718	145	0	2463	0	2718	2718
21	Syndicate Bank	PSB	150	138	12	0	133	138	138	138
22	UCO Bank	PSB	117	98	19	0	98	98	98	98
23	Union Bank of India	PSB	564	564	0	0	553	553	553	553
Grand Total			13189	11781	1408	0	11276	8939	10759	11709

Annexure 6.2

Maharashtra State PMJDY Data As on 24.04.2019

No. Actual Amount in Crore

Sr. No.	District	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Aadhaar Seeded	RupayCard Issued	Zero Balance Account	Total Deposit in Accounts
1	Ahmadnagar	729511	432428	626367	535572	1161939	1032519	826007	252553	268.03
2	Akola	205015	228522	227395	206142	433537	376401	310380	84726	74.24
3	Amravati	367951	273343	356542	284752	641294	566928	426593	119763	122.92
4	Aurangabad	449793	509787	499536	460044	959580	845115	608077	243269	163.28
5	Bhandara	308289	129005	220243	217051	437294	388484	291928	56241	120.36
6	Bid	395546	492933	331439	557040	888479	706086	632197	218501	194.94
7	Buldana	297729	425008	374692	348045	722737	589676	555128	166857	84.94
8	Chandrapur	260692	223153	249344	234501	483845	429825	335639	83583	131.95
9	Dhule	369617	269249	326410	312456	638866	564819	437198	188526	98.27
10	Gadchiroli	178755	71556	133760	116551	250311	215074	167379	40586	67.81
11	Gondiya	201082	200412	192325	209169	401494	357323	318458	62287	100.37
12	Hingoli	126297	236981	157724	205554	363278	307290	278013	113504	49.16
13	Jalgaon	628124	469029	549412	547741	1097153	975927	856123	228374	203.90
14	Jalna	297065	319624	269375	357314	616689	533192	365898	199668	81.23
15	Kolhapur	577795	389215	496772	470238	967010	849820	676612	184760	219.39
16	Latur	305293	389625	316640	378278	694918	589341	485835	171066	129.89
17	Mumbai	3504	640256	380076	263684	643760	535452	550857	139054	197.90
18	Mumbai Suburban	1273	613168	359118	255323	614441	519067	507369	106916	233.04
19	Nagpur	331074	622534	444079	509529	953608	855294	759382	164107	284.59
20	Nanded	465288	589373	402451	652210	1054661	844006	795715	287606	156.11
21	Nandurbar	257854	223956	231174	250636	481810	427158	392527	138698	71.17
22	Nashik	1014674	621592	914991	721275	1636266	1445799	945800	355840	439.14
23	Osmanabad	266806	280920	201688	326038	527726	445521	351248	121733	157.73
24	Parbhani	210293	359331	239898	329726	569624	458888	382027	151147	85.05
25	Pune	713298	676623	802327	587594	1389921	1193775	825126	295303	561.48
26	Rajgarh	280674	113389	206629	187634	394263	322480	287499	89947	140.62
27	Ratnagiri	229431	53500	134150	148781	282931	252057	174639	41833	104.40
28	Sangli	331828	282505	326002	288331	614333	540947	454374	168357	109.65
29	Satara	480340	166767	355441	291666	647107	577369	338828	175720	133.91
30	Sindhudurg	112931	33788	68573	78146	146719	130162	100175	18475	60.94
31	Solapur	506651	706828	621119	592360	1213479	1021996	886179	261636	278.88
32	Thane	612626	959372	855426	716572	1571998	1357366	1102863	311328	454.88
33	Wardha	133929	115633	119269	130293	249562	226740	184280	37820	88.78
34	Washim	154750	153151	166890	141011	307901	264933	235243	70512	44.29
35	Yavatmal	424623	417429	416711	425341	842052	696088	640926	188629	102.62
	Total	12230601	12669985	12583988	12336598	24908586	21442818	17486522	5538825	5815.88

86.11% 81.54% 31.68%

Annexure 6.3

Maharashtra State PMJDY Data As on 24.04.2019

No. Actual/ Amount in Crore

Sr No.	Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Aadhaar Seeded	RupayCard Issued	Zero Balance Account	Total Deposit
1	Allahabad Bank	95036	71244	86588	79692	166280	154107	142179	8222	27.87
2	Andhra Bank	7273	51779	30069	28983	59052	49211	48177	12433	9.54
3	Axis Bank Ltd	973	59031	42176	17828	60004	49798	51636	18419	21.94
4	Bank of Baroda	1118206	1387781	1251340	1254647	2505987	2234430	2159939	309396	774.63
5	Bank of India	1537981	1791138	1574319	1754800	3329119	3011719	2719490	459762	999.74
6	Bank of Maharashtra	4868631	938019	3140381	2666269	5806650	5262643	1764214	1569882	1479.20
7	Canara Bank	178053	164153	173946	168260	342206	298663	51269	32284	105.52
8	Central Bank of India	1204286	358423	778042	784667	1562709	1428104	1421763	237349	304.95
9	City Union Bank Ltd	0	1601	948	653	1601	1352	1677	344	0.30
10	Corporation Bank	77938	139328	128561	88705	217266	182709	212840	45216	111.46
11	Federal Bank Ltd	17608	7396	11779	13225	25004	22013	10574	6354	12.30
12	HDFC Bank Ltd	14654	196183	114247	96590	210837	152317	210824	66751	90.50
13	ICICI Bank Ltd	407322	106177	271692	241807	513499	357914	513499	319862	28.48
14	IDBI Bank Ltd.	127947	78231	111276	94902	206178	182441	175357	40673	68.53
15	Indian Bank	40933	124562	88079	77416	165495	137103	158228	26651	27.72
16	Indian Overseas Bank	14783	154062	80494	88351	168845	148503	159743	50071	34.55
17	IndusInd Bank Ltd	3795	21664	18614	6845	25459	19383	21383	6930	2.53
18	Jammu & Kashmir Bank Ltd	0	1922	1100	822	1922	1135	2160	367	0.29
19	Karur Vysya Bank	0	2151	990	1161	2151	1876	2140	799	0.20
20	Kotak Mahindra Bank Ltd	22715	9068	19339	12444	31783	23529	30672	17457	4.90
21	Lakshmi Vilas Bank Ltd	0	1728	1040	688	1728	1619	1394	579	0.23
22	Oriental Bank of Commerce	52906	138730	118895	72741	191636	154604	169744	11907	156.05
23	Punjab & Sind Bank	1774	13247	7612	7409	15021	13430	14199	76	5.25
24	Punjab National Bank	157253	142071	151213	148111	299324	262315	260205	13949	46.00
25	RBL Bank Ltd	20834	16377	561	36650	37211	28326	36392	2601	1.26
26	South Indian Bank Ltd	0	1286	596	690	1286	1150	4592	462	0.28
27	State Bank of India	1512334	6136692	3707620	3941406	7649026	6135050	6364474	1997367	1153.13
28	Syndicate Bank	86417	105745	97179	94983	192162	172829	158762	36655	67.29
29	UCO Bank	74383	92809	82303	84889	167192	134691	70711	49172	46.47
30	Union Bank of India	586429	286329	429797	442961	872758	754126	503720	187599	151.97
31	United Bank of India	0	70501	42826	27675	70501	65083	43878	9138	82.58
32	Yes Bank Ltd	137	557	366	328	694	645	687	198	0.23
Total		12230601	12669985	12563988	12336598	24900586	21442818	17486522	5538925	5815.88

Annexure 6.4

Bank Type : All Scheme : All State : M.S. FY : 2018-2019
 Bank : All Category : All District : All Data Till : 31/03/2019

Sr No	State/District	Shishu						Kishore						Tarun						Total						[Amount Rs. in Crore]							
		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	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	No Of A/cs	Sanctioned Amt	Disb. Amt	No Of A/cs	Sanctioned Amt	Disb. Amt		
1. Maharashtra																																	
1.1 Ahmednagar		155599	42632	41759	18979	29678	28443	9182	41471	40514	182754	113781	63151	110715	17529																		
1.2 Akola		42196	10801	10418	4870	6775	6433	1590	5165	4962	486565	2174	19949	21863	10538																		
1.3 Amravati		76339	18626	18543	3958	7684	73	909	7251	6879	81196	3356	38457		37722	8500																	
1.4 Aurangabad		170858	48501	47024	21275	31426	30607	3437	26389	25664	195570	106317	62984	103295	16400																		
1.5 Bhandara		33243	848	8337	3745	5895	5472	562	3754	3549	107550	181659	22632	17358	7649																		
1.6 Bid		34811	8657	8321	3966	8853	8673	981	7717	7575	39758	25227	13249	2457	18345																		
1.7 Buldhana		116443	28477	27731	8161	8527	3257	3002	556	5118	127606	42564	20771	41305	19696																		
1.8 Chandrapur		37958	9215	9142	4859	857	8167	788	6034	5811	43803	23879	25434	2312	9090																		
1.9 Dhule		97873	27189	26237	4486	5392	5188	915	5484	5254	103374	28064	19477	3669	18837																		
2. Gadchiroli		9191	2125	209	1509	2986	2742	265	2131	1929	109565	7242	6674	6762	10132																		
2.1 Gondia		22456	5299	5201	2799	508	471	459	3815	3688	25724	14193	13494	13639	10108																		
2.2 Hingoli		44572	1103	10305	1651	351	3429	342	2414	2361	46565	16954	10240	16095	15718																		
2.3 Jalgaon		205960	59093	57954	18800	17971	17494	8418	12114	11715	237738	89177	61181	87163	14247																		
2.4 Jalna		51115	1332	12991	4070	8672	833	821	6248	6101	56016	2824	17958	27423	15270																		
2.5 Kolhapur		177713	45136	44629	22730	31165	3189	4835	33992	3304	205276	112292	62339	105559	17575																		
2.6 Latur		154757	4288	42129	9755	1426	14066	1226	947	9335	165738	6661	29484	6553	22225																		
2.7 Mumbai		79506	26513	26384	18940	32712	31738	5731	46365	44333	104177	10589	164156	102447	6241																		
2.8 Mumbai Suburban		48111	14679	14558	6821	16116	15403	3562	29023	27798	58572	58817	218487	57758	2644																		
2.9 Nagpur		235411	63478	61848	17788	34045	32109	6121	3474	32651	259320	132426	106887	126688	1847																		
3. Nanded		247467	6659	65656	12831	17238	16874	1401	10486	10332	261799	94315	31694	90512	28684																		
3.1 Nandurbar		41829	10479	10121	865	1999	1816	256	1825	176	4250	14902	8568	13767	16068																		
3.2 Nashik		154898	42861	41681	12224	25848	24856	5841	30048	29117	172863	98757	81126	95854	11791																		
3.3 Osmanabad		85828	22994	22252	3432	6632	6655	754	5792	5681	90014	35688	17455	17458	19815																		
3.4 Palghar		12618	4146	413	2149	4481	4245	626	485	4591	15393	13477	37077	37056	36198																		
3.5 Parbhani		20957	4827	4795	2905	6748	6537	700	546	5307	104209	100662	298926	260794	235170	253848																	
3.6 Pune		240497	71292	70978	45284	85193	82308	13655	104209	100662	134199	100275	36724	59008	354588																		
3.7 Raigad		26773	8067	7962	7745	15559	14976	1696	13098	1252	60204	22733	22987	32172	21729																		
3.8 Ratnagiri		16489	3947	3895	5765	1638	10831	968	7402	7003	275752	17981	275752	122239	57784	118564	20538																
3.9 Sangli		114997	29786	29463	14524	2463	24075	2594	17199	16607	131915	71616	41083	70145	10021																		
4. Satara		86849	23737	23331	10161	21799	21158	3265	19252	18555	100275	100275	64788	46760	63043	14337																	
4.1 Sindhudurg		13455	3465	3392	3560	7885	73325	604	4805	436	17619	16155	20212	15076	74559																		
4.2 Solapur		253432	68113	20853	33376	3247	2457	19082	17981	275752	122239	57784	118564	20538																			
4.3 Thane		99794	32045	31847	27569	47059	45546	66982	47391	45534	134125	126505	154001	122727	7969																		
4.4 Wardha		61603	15532	152	3489	6106	5657	1140	7591	7195	66237	2923	23995	28062	11695																		
4.5 Washim		36692	9639	951	2686	3703	3086	871	1989	1941	42249	14831	43222	31114	15270																		
4.6 Yavatmal		125933	31102	31281	6040	6065	5855	2226	5055	4803	134199	485312	50512	499752	13437																		
4.7 Other		309884	880	880	149530	243731	243219	26150	171205	168031	485564	50512	264388	264388	13437																		
Total		3750570	1025506	1005207	510249	852412	828728	125162	765876	740264	4365881	264388	1880535	2574519	131160																		

Sr No	Bank Type Name	Bank Name	Shishu			Kishore			Tarun			Amount Rs. in Crore		
			(Loans up to Rs. 50,000)	(Loans from Rs. 50,001 to Rs. 5,00,000)	(Loans from Rs. 5,00,001 to Rs. 5,00,000)	(Loans from Rs. 5,00 to Rs. 10,00								
1	SBI and Associates		7699	26.29	26.02	31421	998.32	994.18	23262	1729.65	1724.89	62382	2754.26	2745.09
1.1	State Bank of India	Total	7699	26.29	26.02	31421	998.32	994.18	23262	1729.65	1724.89	62382	2754.26	2745.09
2	Public Sector Commercial Banks													
2.1	Allahabad Bank		460	1.97	1.96	1234	27.76	27.49	367	29.44	29.34	2061	59.18	58.79
2.2	Andhra Bank		949	1.41	1.27	1235	30.79	29.89	531	45.64	44.59	2715	77.84	75.74
2.3	Bank of Baroda		2082	8.49	8.24	6333	156.73	153.12	2058	179.87	176.43	10473	345.1	337.79
2.4	Bank of India		12015	45.88	42.52	21376	492.81	459.36	6329	483.22	448.02	39720	1021.91	949.9
2.5	Bank of Maharashtra		6473	26.11	22.48	25753	655.65	587.12	7531	645.51	585.3	39757	1327.26	1194.9
2.6	Canara Bank		14812	17.22	17.12	8899	236.27	225.05	3317	279.01	259.95	27028	532.5	502.12
2.7	Central Bank of India		19668	18.68	11.88	4743	107.01	89.83	968	80.02	64.9	25379	205.72	166.61
2.8	Corporation Bank		2714	11.54	9.64	2382	56.37	54.7	879	76.52	75.9	5975	144.43	140.25
2.9	Dena Bank		195	0.66	0.59	237	5.69	5.37	55	3.83	3.72	487	10.23	9.59
2.10	Indian Bank		513	1.03	1.02	917	21.33	20.76	323	26.98	26.4	1753	49.35	48.19
2.11	Indian Overseas Bank		798	3.11	3.06	1775	38.29	37.06	446	37.45	35.34	3019	78.85	75.46
2.12	Oriental Bank of Commerce		1184	4.19	4.16	2621	67.45	66.69	1256	110.11	108.41	5061	181.75	179.26
2.13	Punjab National Bank		1652	7.01	4.04	3020	77.96	64.36	1519	133.73	110.55	6191	218.7	178.96
2.14	Syndicate Bank		800	3.83	2.68	3426	96.86	71.02	699	54.76	41.23	4925	155.44	114.93
2.15	Union Bank of India		2439	10.32	8.86	11986	276.28	258.24	2262	173.32	153.68	16687	459.92	420.79
2.16	United Bank of India		18	0.07	0.07	275	6.81	6.72	97	7.94	7.89	390	14.82	14.68
2.17	Punjab & Sind Bank		205	0.46	0.36	306	8.51	7.87	146	12.33	11.61	657	21.35	19.84
2.18	UCO Bank		8635	8.5	5.99	1595	35.96	30.81	419	35.61	30.99	10649	80.07	67.79
2.19	Vijaya Bank		3903	16.13	15.53	4185	86.31	79.73	1053	84.82	81.96	9141	187.25	177.23
2.20	IDBI Bank Limited		1016	4.61	4.61	6328	173.92	173.92	3567	284.75	284.75	10911	463.28	463.28
	Total		80531	181.21	166.09	108626	265.77	2449.11	33822	2784.97	2580.98	222979	5634.95	5196.18
3	Private Sector Commercial Banks													
3.1	Federal Bank		2	0.01	0.01	13	0.33	0.19	6	0.48	0.35	21	0.82	0.54
3.2	Jammu & Kashmir Bank		12	0.04	0.04	92	3.28	3.25	44	3.68	3.67	148	7	6.96
3.3	Karnataka Bank		11	0.03	0	146	5.04	0.01	153	11.69	0.08	310	16.76	0.09
3.4	Karur Vysya Bank		0	0	0	36	0.84	0.81	17	1.17	1.16	53	2.01	1.97
3.5	City Union Bank		0	0	0	1	0.05	0.05	2	0.1	0.1	3	0.15	0.15
3.6	Ratnakar Bank		2773	5.54	5.54	1581	35.35	35.35	607	44.81	44.81	4961	85.71	85.71
3.7	South Indian Bank		1	0	0	7	0.25	0.25	32	2.29	2.29	40	2.55	2.54

3.8	Tamilnad Mercantile Bank	21	0.06	0.06	33	0.78	0.78	24	1.98	1.96	78	2.82	2.8
3.9	ICICI Bank	28201	84.52	84.52	10918	329.45	329.45	7609	566.04	566.04	46728	980.01	980.01
3.1	Axis Bank	386558	97.32	766	30.06	1602	122.88	122.88	41026	250.26	250.26		
3.1.1	IndusInd Bank	327151	848.16	848.16	12405	181.93	181.93	1352	76.92	76.92	340908	1107.01	1107.01
3.1.2	Yes Bank	115580	3311.2	3311.2	36	1.27	1.27	36	2.95	2.95	115652	335.42	335.42
3.1.3	HDFC Bank	143901	368.4	368.4	11661	232.69	232.69	2877	186.17	186.17	157539	787.26	787.26
3.1.4	DCB Bank	12	0.03	0.03	1103	37.41	37.41	466	28.62	28.62	1581	66.06	66.06
3.1.5	Kotak Mahindra Bank	0	0	0	425	15.07	15.07	586	42.7	42.7	1011	57.77	57.77
3.1.6	Bandhan Bank	134186	517.15	517.15	665893	433.11	433.11	0	0	0	201169	950.26	950.26
3.1.7	IDFC Bank Limited	750665	195.03	195.03	375	1.88	1.88	0	0	0	75440	196.91	196.91
	Total	264674	2447.49	2447.49	106381	1308.8	1308.8	15413	1092.47	1080.68	986668	4848.75	4831.7
4	Foreign Banks												
4.1	Citibank	0	0	0	47	1.34	1.34	71	5.52	5.52	118	6.85	6.85
	Total	0	0	0	47	1.34	1.34	71	5.52	5.52	118	6.85	6.85
5	Regional Rural Banks												
5.1	Maharashtra Gramin Bank	2054	9.06	9.06	9611	209.56	209.56	1112	88.7	88.7	12777	307.32	307.32
5.2	Vidharbha Konkan Gramin Bank	4491	20.21	19.9	8452	146.21	144.06	178	13.79	11.39	13121	180.21	175.35
	Total	6545	29.26	28.95	18663	355.77	353.62	1290	102.49	100.09	25898	487.53	482.67
6	Micro Finance Institutions												
6.1	NION NBFC-Micro Finance Institutions	15619	26.11	26.11	0	0	0	0	0	0	15619	26.11	26.11
	Total	15619	26.11	26.11	0	0	0	0	0	0	15619	26.11	26.11
7	NBFC-Micro Finance Institutions												
7.1	Agora Microfinance India Ltd	16019	44.89	44.89	0	0	0	0	0	0	16019	44.89	44.89
7.2	Pahal Financial Services Private Limited	6882	20.6	20.6	170	1.14	1.14	0	0	0	7022	21.75	21.75
7.3	Annapurna Microfinance Pvt. Ltd.	74647	212.48	212.48	48	0.45	0.45	0	0	0	74695	212.92	212.87
7.4	Muthoot Microfin Ltd	10673	31.24	31.24	0	0	0	0	0	0	10673	31.24	31.24
7.5	Samasta Microfinance Limited	28266	63.48	63.48	0	0	0	0	0	0	28265	63.48	63.48
7.6	Spandana Sphoorty Financial Limited	208751	461.11	461.11	189	1.03	1.03	0	0	0	208940	462.13	462.13
7.7	Grameen Koota Financial Services Private Limited	579636	1462.01	1462.01	35103	250.48	250.48	0	0	0	614739	1712.49	1712.49
7.8	M Power Microfinance Pvt Ltd	17377	51.69	51.69	0	0	0	0	0	0	17377	51.69	51.69

7.9	MADURA MICRO FINANCE LIMITED	43102	123.15	0	0	0	0	0	0	43102	123.15	123.15
7.1	Charanya India Fin Credit Pvt Ltd	72033	172.19	172.19	0	0	0	0	0	72053	172.19	172.19
7.11	SHARE MICROFIN LIMITED	56494	137.37	137.37	1040	5.46	5.46	0	0	57534	142.82	142.82
7.12	Betstar Investment and Finance Private Limited	27160	84.34	84.34	0	0	0	0	0	27160	84.34	84.34
7.13	Namra Finance Ltd.	25490	64.45	64.45	0	0	0	0	0	25490	64.45	64.45
7.14	SVAYANTRA MICROFIN PRIVATE LIMITED	85142	252.62	252.62	0	0	0	0	0	85142	252.62	252.62
7.15	Satin Creditcare Network Limited	1725	5.1	5.1	0	0	0	0	0	1725	5.1	5.1
7.16	Navachetana Microfin Services Pvt Ltd	13842	16.75	16.75	0	0	0	0	0	13842	16.75	16.75
7.17	Ashirvad Microfinance Pvt. Ltd	41829	79.68	79.68	0	0	0	0	0	41829	79.68	79.68
7.18	Ingrid Finance & Leasing Pvt. Ltd	14102	45.96	45.96	2251	12.91	12.91	0	0	16353	58.87	58.87
7.19	Fusion Microfinance Pvt. Ltd.	8621	19.48	19.48	0	0	0	0	0	8621	19.48	19.48
7.2	Arshin Financial Services Pvt. Ltd	0	0	0	0	0	0	0	0	0	0	0
7.21	SAC Microfinance Limited	515057	1402.78	1227.54	0	0	0	0	0	515057	1402.78	1227.54
	Total	1846838	4751.36	4575.82	38801	271.47	271.47	0	0	1885639	5022.82	4847.29
8	Non Banking Financial Companies											
8.1	Reliance Capital Ltd	13975	38.61	38.61	3	0.1	0.1	3	0.24	0.24	38.95	38.95
8.2	CAPITAL FIRST LIMITED	11866	51.11	50.23	84140	721.42	721.42	1134	74.03	74.03	97140	846.56
8.3	Mahindra and Mahindra Financial Services Limited	0	0	0	2863	120.16	120.16	6150	371.59	371.59	9018	491.75
8.4	Magama FinCorp Limited	0	0	0	1513	43.48	43.48	459	32.34	32.34	1972	75.32
8.5	Bajaj Finance Limited	650	0.7	0.7	5937	223.52	208.64	4406	336.73	304.99	10993	560.96
8.6	Fullerton India Credit Company Limited	125431	348.71	348.71	20487	335.4	335.4	2393	158.23	158.23	148311	842.35
8.7	Shriram Transport Finance Co. Ltd.	123	0.59	0.59	14746	421.16	421.16	4868	306.13	306.13	19742	727.88
8.8	Tata Motors Finance Limited	0	0	0	3549	139.76	139.76	1471	84.22	84.22	5020	223.98
8.9	Electronica Finance Limited	0	0	0	0	0	0	46	3.04	2.66	46	3.04
8.1	Cholamandalam Investment and Finance Private Limited	0	0	0	255	10.84	10.84	1184	80.17	80.17	1439	91.01
8.11	L&T Finance Limited	66922	219.28	219.28	0	0	0	0	0	66922	219.28	219.28

Shishu		Kishore		Tarun		Total	
(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5,000 Lakh)		(Loans from Rs. 5,001 to Rs. 10,000 Lakh)			
Acc	San	Disb	Acc	San	Disb	Acc	San
Member Banks							
PBBS	88230	218	192	140047	3657	3443	57084
Put. Sec.	864674	2447	2447	106581	1309	1304	15413
Gramin	6545	29	29	18063	356	354	1290
Sub Total	959446	2659	2659	264691	5322	5100	73787
Other	2791121	7561	7384	245558	3202	3187	51375
Grand Total	3750570	10255	10052	510249	8524	8287	125162
						7680	7403
						4385984	4385984

Annexure 6.6

Stand Up India- Maharashtra Performance as of 31.03.2019

Rs. In lakhs

Dist Name	Sanctions		Disbursements		
			No .of Borrowers		Amt
	Acc	Amt	Target	Achmt	
Ahmednagar	125	2855	760	98	1799
Akola	48	1224	300	38	538
Amravati	90	2325	484	62	969
Aurangabad	191	4466	686	132	2634
Beed	23	448	350	17	238
Bhandara	35	596	232	26	320
Buldhana	46	1003	362	26	407
Chandrapur	58	1244	412	40	603
Dhule	24	451	240	11	119
Gadchiroli	10	177	132	8	128
Gondia	23	735	194	16	299
Hingoli	4	60	160	2	26
Jalgaon	89	2251	628	61	884
Jalna	42	857	256	24	397
Kolhapur	252	6034	748	177	2640
Latur	44	700	378	39	533
Mumbai City	1291	34668	1850	868	18282
Mumbai Suburban	191	4765	2286	116	1922
Nagpur	438	9643	1298	333	5371
Nanded	56	961	446	36	407
Nandurbar	7	123	154	4	68
Nashik	157	3434	1078	116	1869
Osmanabad	44	954	246	22	279
Palghar	17	252	484	15	204
Parbhani	9	170	256	5	73
Pune	788	17077	2792	611	10127
Raigad	123	2261	802	75	1189
Ratnagiri	162	2850	474	89	994
Sangli	98	1961	506	67	906
Satara	76	1598	572	45	600
Sindhudurg	102	1833	306	54	607
Solapur	150	2977	676	99	1448
Thane	457	9558	1876	323	5257
Wardha	47	1130	290	33	522
Washim	17	334	152	10	99
Yavatmal	34	550	356	19	217
Grand Total	5368	122524	23222	3717	62973

Annexure 6.7
Stand Up India -Maharashtra Performance as of 31.03.2019
Rs. In lakhs

Sr.No.	Bank	Sanctions		Disbursements		
		Acc	Amt	No. of Borrowers	Amt	
1	Allahabad Bank	88	2194	266	33	553
2	Andhra Bank	418	6390	276	237	2908
3	Bank of Baroda	204	5292	1068	162	2926
4	Bank of India	862	18305	1820	445	5729
5	Bank of Maharashtra	486	11158	2264	252	3872
6	Canara Bank	242	6777	806	158	3508
7	Central Bank of India	113	3774	1234	92	1734
8	Corporation Bank	113	2877	424	101	2448
9	Dena Bank	85	2181	638	64	1066
10	Indian Bank	73	1541	296	65	1125
11	Indian Overseas Bank	328	7434	384	201	3489
13	Oriental Bank of Commerce	22	846	288	12	289
14	Punjab and Sind Bank	26	451	70	22	299
15	Punjab National Bank	456	11596	512	431	6108
16	State Bank of India	722	16930	4120	394	6629
17	Syndicate Bank	147	4894	498	140	4447
18	UCO Bank	100	2055	356	93	1392
19	Union Bank of India	43	1612	1158	39	1106
20	United Bank of India	57	1227	96	54	798
21	Vijaya Bank	271	4286	296	244	3652
	Sub Total	4856	111821	16870	3239	54080
22	Axis Bank	1	15	828	0	0
23	Federal Bank	5	272	214	5	272
24	HDFC Bank	125	2562	1084	125	2562
25	ICICI Bank	101	2156	1450	99	2045
26	IDBI Bank Ltd.	160	3161	940	132	1859
27	IndusInd Bank	73	1621	342	73	1484
	Sub Total	465	9786	4858	434	8221
28	RRB Maharashtra GB	22	445	840	22	394
29	RRB Vidarbha Konkan GB	25	472	654	22	279
	Sub Total	47	917	1494	44	672
	Total	5368	122524	23222	3717	62973

Annexure 6.8

**APY - District wise Count of Subscribers Registered
under Maharashtra State
(Status as on 31.03.2019)**

Sr.No.	District	Total Sub.
1	Ahmed Nagar	36275
2	Akola	17075
3	Amravati	22547
4	Aurangabad	28111
5	Beed	15648
6	Bhandara	14960
7	Buldhana	19555
8	Chandrapur	21514
9	Dhule	12366
10	Gadchiroli	6644
11	Gondia	14046
12	Hingoli	8938
13	Jalgaon	28282
14	Jalna	19170
15	Kolhapur	37852
16	Latur	11605
17	Mumbai	161456
18	Nagpur	49838
19	Nanded	25087
20	Nandurbar	6171
21	Nashik	54163
22	Osmanabad	12684
23	Parbhani	13954
24	Pune	121008
25	Raiigarh(MH)	36847
26	Ratnagiri	23581
27	Sangli	25995
28	Satara	26546
29	Sindhudurg	14002
30	Solapur	35704
31	Thane	155712
32	Wardha	16058
33	Washim	8165
34	Yavatmal	20489
	Total	1122048

Annexure 6.9**APY - District wise Count of Subscribers Registered under Maharashtra State**

(Status as on 31.03.2019)

Sr.No.	Name of the APY Service Provider	Total Sub.
1	DEPARTMENT OF POSTS	46044
2	ALLAHABAD BANK	14218
3	ANDHRA BANK	31217
4	AXIS BANK	11471
5	BANDHAN BANK LIMITED	32
6	BANK OF BARODA	74610
7	BANK OF INDIA	109909
8	BANK OF MAHARASHTRA	84953
9	CANARA BANK	50235
10	CENTRAL BANK OF INDIA	59330
11	CITY UNION BANK LTD	125
12	CORPORATION BANK	10734
13	DCB BANK LIMITED	74
14	DENA BANK	52276
15	DHANLAXMI BANK LIMITED	142
16	ESAF SMALL FINANCE BANK LIMITED	28
17	HDFC BANK LTD	64448
18	ICICI BANK LIMITED	28084
19	IDBI BANK LTD	48342
20	INDIAN BANK	9668
21	INDIAN OVERSEAS BANK	23826
22	INDUSIND BANK LIMITED	46
23	KARNATAKA BANK LIMITED	3485
24	KOTAK MAHINDRA BANK	1786
25	ORIENTAL BANK OF COMMERCE	15835
26	PUNJAB AND SIND BANK	2333
27	RBL BANK LIMITED	1029
28	STANDARD CHARTERED BANK	10
29	STATE BANK OF INDIA	116095
30	SYNDICATE BANK	16534
31	THE FEDERAL BANK LTD	609
32	UCO BANK	6980
33	UNION BANK OF INDIA	60797
34	UNITED BANK OF INDIA	2187
35	VIJAYA BANK	21396
36	YES BANK LIMITED	1787
37	GRAMIN BANKS	125658
38	OTHERS	25715
	Total	1122048

Annexure 6.10

**Pradhan Mantri Jeevan Jyoti (PMJJBY) and Pradhan Mantri Suraksha (PMSBY)
as of 31.03.2019**

State/District	PMJJBY	PMSBY	Total (PMSBY & PMJJBY)
Maharashtra Data as of 31.03.2019	4021981	9701319	13723300

**District wise Enrolment report for Jansuraksha Schemes Pradhan Mantri Jeevan Jyoti
Bima Yojana and Pradhan Mantri Suraksha Bima Yojana**

District	PMJJBY	PMSBY	Total
Ahmadnagar	135557	308565	444122
Akola	37241	142384	179625
Amravati	55342	207367	262709
Aurangabad	114497	248404	362901
Bhandara	55672	139473	195145
Bid	44520	131448	175968
Buldana	26127	112311	138438
Chandrapur	45233	158909	204142
Dhule	70304	149722	220026
Gadchiroli	26351	54722	81073
Gondiya	32842	102667	135509
Hingoli	14587	48828	63415
Jalgaon	127821	350080	477901
Jalna	47652	114417	162069
Kolhapur	155324	391760	547084
Latur	52075	136236	188311
Mumbai	309924	657645	967569
Mumbai Suburban	430490	906217	1336707
Nagpur	217775	526618	744393
Nanded	67409	309157	376566
Nandurbar	27600	63301	90901
Nashik	219005	459217	678222
Osmanabad	28696	90279	118975
Parbhani	33774	91546	125320
Pune	651060	1265607	1916667
Raigarh	95900	254736	350636
Ratnagiri	52817	154382	207199
Sangli	81323	230865	312188
Satara	81145	192100	273245
Sindhudurg	32747	92106	124853
Solapur	115377	277175	392552
Thane	450010	1020536	1470546
Wardha	39492	124549	164041
Washim	9694	42709	52403
Yavatmal	36598	145281	181879
Grand Total	4021981	9701319	13723300

Annexure 6.11**Maharashtra Enrolment Data-Bank wise as of
31.03.2019**

Bank Name	PMJJBY	PMSBY	Total
Allahabad Bank	37453	115504	152957
Andhra Bank	19968	105051	125019
Axis Bank Ltd	39276	107461	146737
Bank of Baroda	276461	596358	872819
Bank of India	399192	947057	1346249
Bank of Maharashtra	821277	1648347	2469624
Canara Bank	162716	361057	523773
Central Bank of India	241844	578336	820180
City Union Bank Ltd	1995	2759	4754
Corporation Bank	62281	105937	168218
Dena Bank	139941	440248	580189
Federal Bank Ltd	9444	16368	25812
HDFC Bank Ltd	153355	233961	387316
ICICI Bank Ltd	119498	406147	525645
IDBI Bank Ltd.	188131	350307	538438
IDFC Bank Ltd.	5449	40751	46200
Indian Bank	54306	91438	145744
Indian Overseas Bank	44207	111951	156158
IndusInd Bank Ltd	449	9856	10305
Jammu & Kashmir Bank Ltd	536	827	1363
Karur Vysya Bank Ltd	2791	3965	6756
Kotak Mahindra Bank Ltd	34058	48921	82979
Lakshmi Vilas Bank Ltd	549	971	1520
Oriental Bank of Commerce	49319	242253	291572
Punjab & Sind Bank	6154	19353	25507
Punjab National Bank	57160	229138	286298
Ratnakar Bank Ltd	4639	39803	44442
Rural Cooperative	83360	193913	277273
South Indian Bank Ltd	3266	5771	9037
State Bank of India	630782	1848563	2479345
Syndicate Bank	48848	102237	151085
Tamilnad Mercantile Bank Ltd	2384	3535	5919
UCO Bank	35289	66357	101646
Union Bank of India	216698	426203	642901
United Bank of India	8398	14729	23127
Vijaya Bank	58215	183281	241496
Yes Bank Ltd	2292	2605	4897
Grand Total	4021981	9701319	13723300