

**Agenda for 2<sup>nd</sup> State Level Financial Inclusion Committees (SLFIC)**  
**Meeting of Madhya Pradesh dated 15<sup>th</sup> September 2016**

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**AGENDA No. 1      ADOPTION OF THE MINUTES OF THE 1<sup>ST</sup> STATE LEVEL  
FINANCIAL INCLUSION COMMITTEE MEETING HELD ON  
02.06.2016**

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The Minutes of the first State Level Financial Inclusion Committees meeting held on 02<sup>nd</sup> June 2016 was circulated to all concerned. The actionable points have been indicated for desired action.

**No amendment/suggestion to the circulated minutes of the said meeting has been received, so far. Therefore, the house is requested to confirm and adopt the said minutes.**

Item no.1	<u><b>Progress under Pradhan Mantri Jan Dhan Yojana</b></u> → Opening of accounts of all members of the family	Accounts of all members of the family are being opened. Around 17 lakhs new PMJDY accounts opened in the State during June, July & August 2016. Total accounts under PMJDY are 2.06 crores as on 16.08.2016.
Item no. 2	<u><b>Challenges for Pradhan Mantri Jan Dhan Yojana</b></u> → During weekly Haat at villages, BCAs of the area should sit in the haat, so that the public visiting to Haat may withdraw their money → BCAs should have at least 1000 families accounts to ensure their viability	→ BCs are working at the fixed locations, which is in line with GoI policy. However banks are trying to depute them at weekly haat at villages. → There are 1859 average number of accounts with BCs as on 16.08.2016. The performance of BCs is being monitored regularly and are also provided with proper guidance for improving their viability.
Item no. 3	<u><b>Engaging alternate channel as Bank Mitras</b></u> → Director, Postal Services to examine the viability for engaging Gram Dak Sevak as business correspondents. There are around 8000 Gramin Dak Sevaks in the State.	→ Response from Postal Dept. is awaited.
Item no. 4	<u><b>Aadhaar Seeding/Mobile Seeding in PMJDY Accounts</b></u> → Aadhaar seeding in the PMJDY accounts was only 48% in the State.  → Duplicate accounts opened under PMJDY should be removed.  → Mobile seeding in the PMJDY accounts was also low.	→ Aadhaar seeding in PMJDY accounts is increased from 48% as on 02.06.2016 to 52% on 16.08.2016. Aadhaar seeding camps are being organized. 9574 Aadhaar camps are organized by banks till 16 <sup>th</sup> August 2016 wherein 7.47 lakhs Aadhaar numbers were seeded. → Identification of duplicate accounts is a cumbersome task as majority of the accounts are opened with relaxed KYC. However banks are trying to remove duplicate accounts. → Mobile seeding in PMJDY accounts is 24.42% as on 16.08.2016. Steps are being taken to improve the position.
Item no. 5	<u><b>Activation of RuPay Cards, distribution of cards and pins</b></u> → Banks should complete the tasks of distribution of pending RuPay cards & PINs	→ 13.57 lakhs RuPay cards are still pending with some banks. 27.23 lakhs PINs are also to be

	<p>by 30<sup>th</sup> June 2016</p> <p>→ Banks to ensure AEPS &amp; RuPay enabled devices at all BC locations</p>	<p>delivered. Bank wise status is shown in page no. 11</p> <p>→ There are 9662, AEPS enabled machines &amp; 6316 RuPay enabled devices at BC locations against total 10347 BCs in the State.</p>
<p><b>Item no. 6</b></p>	<p><b><u>Connectivity problems in the Sub Service Area</u></b></p> <p>→ Representatives of BSNL may be invited in the next meeting</p> <p>→ Only 3 banks had submitted the proposals for Solar Powered VSAT to NABARD. 15<sup>th</sup> June 2016 was decided by the Committee for submission of proposal to NABARD by remaining banks (if any), otherwise it will be construed that there is no problem of connectivity in the SSAs.</p>	<p>→ Invitation to BSNL is sent.</p> <p>→ No banks (other than SBI, UBI, CBoI, Syndicate Bank) has informed to SLBC in this regard.</p> <p>→ As per NABARD, total 443 V-SAT have been sanctioned and amount is ₹ 1731.12 lakh. (CBI-268 ₹10.72 cr, SBI-41 ₹1.64 cr, Syndicate Bank-6 ₹0.24 cr, Bank of India-79 ₹3.16 cr, Punjab National Bank-14 ₹0.15 cr and Union Bank of India-35 ₹1.40 cr)</p>
<p><b>Item no. 7</b></p>	<p><b><u>Financial Literacy</u></b></p> <p>→ It was advised by the ACS to approach “Gramin Van Samiti” for financial literacy.</p>	<p>FLC, Bhind of Central Bank of India has organized such programme at Gram Van Samiti, Mukutpur (Bhind). Other FLCs are advised to organize such camps. Other banks have not submitted such report to SLBC.</p>
<p><b>Item no. 8</b></p>	<p><b><u>Pending applications for attachment of property under section 14 of SARFAESI Act with District Collectors &amp; their disposal.</u></b></p> <p>→ ACS advised to submit district wise and borrower wise details of such accounts for taking action.</p>	<p>Bank wise &amp; district wise details are annexed herewith.</p>

Particulars	Position as on 02.06.2016 (in crores )	Position as on 16.08.2016 (in crores )	Growth over 02.06.2016
Number of PMJDY Accounts	1.89	2.06	0.17
Balance held in the accounts	1754	1914	160
Number of Zero Balance accounts	0.54	0.56	0.02
% of Zero Balance accounts	28.57	27.24	
Number of Aadhaar seeding	0.90	1.07	0.17
Aadhaar seeding %	47.61	52.22	
Number of Rupay card issued	1.49	1.58	0.09
Number of Minor accounts	0.28	0.31	0.03

**OBSERVATION:**

- Though number of PMJDY accounts is increased by 17 lakhs, zero balance accounts are also increased.
- Some accounts are being opened with zero balance.
- Aadhaar seeding camps are being organized. 9574 Aadhaar camps are organized by banks till 16th August 2016 wherein 7.47 lakhs Aadhaar numbers were seeded.
- Identification of duplicate accounts is a cumbersome task as majority of the accounts are opened with relaxed KYC. However banks are trying to remove duplicate accounts opened under PMJDY.
- Advertisement by way of newspaper & Radio may be published by the State Govt. for approaching Bank branches for Aadhaar seeding to create mass awareness.
- A state-wide research should be conducted using behavioral economics techniques to understand the reasons for customer dormancy and the product preferences of low-income clients. This will drive usage of bank accounts and bring about real and meaningful financial inclusion.

Bank wise status of the BCs is shown in page no. 11

Madhya Pradesh was the pioneer among the large state category to cover all households with at least one Bank account during the first phase of Pradhan Mantri Jan Dhan Yojana. In order to cover the last leg of customers, 11864 Sub Service Areas (SSAs) were identified in consultation with district authorities and these SSAs were then covered by Bank Branches/Bank Mitras. The spirit was that these SSAs will cover the approx. area of 5 KMs. There are 409 SSAs in Anuppur, Shahdol and Umaria districts which are covered through Bank branches and Bank Mitras of different banks. These Bank Mitras are facing some constraints such as poor connectivity etc. Since these districts are having large forests and coal mines areas. Banks are working on this grey spot and are in process to install Solar Powered V-SATs under NABARD Scheme.

Govt. of Madhya Pradesh is of the opinion that these Bank Mitras are unable to distribute social security pension effectively. As such, they have requested bankers to support them to run a pilot project in these districts through Mobile Vans. The GoMP has proposed to provide mobile vans, guard, insurance and one state government official for the purpose.

- Central Bank of India has already given concurrence to participate under this scheme.
- Central Madhya Pradesh Gram Bank (CMPGB) has also conveyed their concurrence vide letter no. F.No.22/2016-17/442 dated 17.08.2016 to Commissioner, Dept. of Institutional Finance, GoMP.
- State Bank of India informed that their BCs are functioning at fixed locations. There are 298 CSPs (Customer Service Points) of SBI in above 3 districts and they can work out a specific schedule for payment of such pensioners at their CSP outlets.

The issue is placed before the house for discussion and further action.

Total number of SSAs	11864
Total number of BCs	10347
Total number of RuPay enabled device (Interoperable)	6316
Total number of AEPS enabled device	9662
% of active BCs in a month	81%
Average number of monthly transactions by BCs	166
Average amount of monthly transactions by BCs (Rs. in lakhs)	63.98
Average monthly commission earned by BCs(Rupees)	5204

- Convergence of Direct Benefit Transfer (DBT) schemes such as MGNREGS, PDS, and kerosene, with PMJDY will help build transaction volumes for BCs and substantially improve their profitability. The benefits will be two-fold: the number of transactions at BCs will increase, thereby increasing their commissions and net income. DBT beneficiaries will have to regularly operate their bank accounts to access government subsidies, which will facilitate the trust essential for financial inclusion.
- BCs should be trained and re-trained on PMJDY scheme features and customer service aspects, not just on handling transaction devices. BC trainings should focus on product aspects and build capacities in areas such as interpersonal skills; handling customer queries and complaints; record keeping; accounting; and enterprise/business management.
- The State Government may explore the possibilities to be given preference to BCs in their ¾ grade post. This will generate faith in BCs to work enthusiastically.
- Best BC in the district may be awarded by the District Authority in their functions.

Bank wise status of the BCs is shown in page no. 12

- Reserve Bank of India vide their letter no. FIDD 61/01.01.005/2016-17 dated 18<sup>th</sup> August 2016 to all banks advised to utilize the services of BCs for distribution of Banknotes & coins.
- It was also advised to carry out a detailed review of the performance of BCs at least once in a year through various fora i.e. BLBC, DLCC & SLBC.

Banks are requested to explore the possibilities to utilize the services of BCs for distribution of Banknotes & coins.



## **AGENDA No. 7      FINANCIAL LITERACY**

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- A major thrust has been given to the development of rural sector. The FLC Councilors and R-SETI Directors have to play a vital role in the development of rural sector by spreading financial literacy and training people in self-employment. It is therefore suggested that whenever district level meetings are held, the FLCC in-charges should also be invited so that during their field movement, they can percolate information to the people.
- FLC, Bhind has organized such programme at Gram Van Samiti, Mukutpur (Bhind). Other FLCs are advised to organize such camps.
- In view of the initiative of DFS to impart financial literacy at Government ITIs, Private ITIs, Vocational Training Centres & Skill Development Centres. Banks as on 30.06.2016 covered 115 Govt. ITI against 123, 318 Pvt. ITI against 359, 36 Vocational training centres against 38 & 427 Skill development centres against 457.
- Spread of financial literacy awareness among school students. A communication has already been sent to Govt. of M.P. to incorporate some chapters on financial literacy in the school textbooks. Progress on this front is not known. Each bank branch should visit at least one school for financial literacy programme. Through this programme we can create mass awareness.

**AGENDA No. 8****PENDING ALLICATIONS FOR ATTACHMENT OF PROPERT  
UNDER SCETION 14 OF SARFAESI ACT WITH DISTRICT  
ADMINISTRATION**

<b>CENTRAL BANK OF INDIA</b>		<b>ALLAHABAD BANK</b>	
<b>DISTRICT</b>	<b>NO. OF CASES</b>	<b>DISTRICT</b>	<b>NO. OF CASES</b>
ANUPPUR	8	BHOPAL	3
BETUL	2	CHHINDWARA	1
BHOPAL	3	GWALIOR	2
CHHINDWARA	5	INDORE	2
DINDORI	8	JABALPUR	2
HOSHANGABAD	3	RAISEN	1
INDORE	9	REWA	1
JABALPUR	3	SAGAR	3
KATNI	4	SATNA	2
REWA	5	SEHORE	2
SAGAR	2	VIDISHA	1
SHAHDOL	13	<b>Grand Total</b>	<b>20</b>
UMARIYA	3		
<b>Grand Total</b>	<b>68</b>		

<b>STATE BANK OF INDIA</b>		<b>BANK OF INDIA</b>	
<b>DISTRICT</b>	<b>NO. OF CASES</b>	<b>DISTRICT</b>	<b>NO. OF CASES</b>
BHOPAL	19	BHOPAL	7
GWALIOR	9	SEHORE	1
INDORE	29	GWEALIOR	2
JABALPUR	44	RAISEN	2
<b>TOTAL</b>	<b>101</b>	INDORE	1
		UJJAIN	1
		<b>Total</b>	<b>14</b>

<b>UNION BANK OF INDIA</b>			
Dewas	1		
Guna	1		
Hoshangabad	1		
Indore	8		
Jabalpur	2		
Katni	2		
Narsinghpur	3		
Neemuch	1		
Rewa	6		
Satna	2		
Singrauli	2		
<b>Grand Total</b>	<b>29</b>		

- A Bank Sakhi can be someone who has been a member of an SHG and has been involved in conducting banking and book keeping activities of the group. The Bank Sakhis are selected among the SHG members of the federation on basis of on pre-determined criteria (such as education, credit and savings history, location, and ability to interact) to act as Business Correspondent (BC) and Business Facilitator (BF) agents.
- Pilot Project has been started by MP DAY-SRLM in Rajgarh, Barwani & Alirajpur districts.
- No. of BC Agents working under above project: Rajgarh: 12, Barwani : 12 & Alirajpur: 10

**Advantages of becoming SHG member as Business Correspondents:**

- SHG Members now more likely to stay within the community and will not migrate for other jobs opportunities. i.e. low attrition rate of BC Agents.
- Easy to mobilize the voluntary Savings of SHG Members.
- Reduction or no cost of visit of SHG Members to Bank Branches on weekly / monthly basis.
- Awareness within Community on Banking facilities, advantages and knowledge of various Banking products and their usage.
- Timely Repayment of Bank loan installments to avoid overdue.

Banks may explore the possibilities to engage female member of the SHGs as business correspondent's agents particularly in tribal districts viz. Dhar Jhabua, Betul etc where SHGs are functioning well.

# BANK WISE PROGRESS UNDER PMJDY AS ON 16.08.2016

Name of the Bank	Total no. of A/c's Opened in PMJDY	Total no. of A/c's Opened for Minors in PMJDY	Balance held in the A/c's (In Crores)	No. of RuPay Card Issued	No. of Aadhar Seeding in the A/c's	Aadhar seeding %	No. of Zero Bal. A/c's	% of Zero Bal. A/c's	No. of RuPay Card Activation	No. of RuPay cards pending for delivery to holders at branches		No. of RuPay cards pending for delivery to holders at branches		No. of camps organized by bank for distribution of cards, pins and financial literacy	No. of cards and pins distributed during camp	No. of Mobile Seeding CAMPS	NO. OF AADHAR SEEDING CAMPS
										No. of pending for account	No. of pending for branches	No. of pending for account	No. of pending for branches				
Andhra Bank	476014	65231	34.07	381721	243840	51.16	81594	17.14	110823	1376	1731	1326	68984	197322	112		
Bank of Baroda	18510	925	2.30	15249	16652	86.72	4972	26.86	11175	3123	3123	10	120	450	0		
Bank of India	26191	611	4.41	22442	12073	46.10	10108	38.59	17965	0	0	0	0	19027	0		
Bank of Maharashtra	541320	21112	39.89	461255	335881	62.05	95615	17.66	115693	19117	26547	220	33511	120124	657		
Bank of Mysore	2528128	379542	241.42	2409845	1332070	52.69	428152	16.94	2048105	4968	43256	1512	546853	1866990	1485		
Bank of Odisha	213351	23249	5.23	190231	143897	65.72	47894	21.87	190231	28732	28732	32	48787	96837	0		
Bank of Punjab	3711	0	0.37	3711	2701	72.78	545	14.69	3165	56	56	7	548	0			
Bank of Rajasthan	213351	15816	33.81	189391	136010	63.75	39163	18.36	163763	8144	8144	218	45178	151765	31		
Bank of Uttar Pradesh	1371458	113897	138.79	1077794	769457	56.10	139815	10.19	416724	43567	43267	369	387113	347843	1866		
Bank of West Bengal	1049901	4900	302.57	941022	618068	58.87	34365	3.27	362547	338545	341169	403	403666	0	2289		
Bank of India (Total)	90483	1215	20.00	87264	61507	67.98	7325	8.10	79160	8104	5104	25	32691	0	0		
Bank of India (Total)	28	0	0.00	28	8	28.57	16	57.14	28	0	0	0	0	0	0		
Bank of India (Total)	1153458	286043	105.36	361189	712586	61.78	369154	32.00	215252	185125	185125	10	280	0	0		
Bank of India (Total)	106150	2761	8.96	99224	72648	68.44	31104	29.30	59152	615	18877	295	47148	54452	5		
Bank of India (Total)	118003	112	0.41	1123	283	24.87	439	38.58	0	0	0	0	0	0	0		
Bank of India (Total)	182958	0	6.85	182958	94337	51.56	83086	45.41	182557	0	0	0	0	0	0		
Bank of India (Total)	53295	986	6.41	49336	22656	42.45	25672	48.08	16855	3003	3003	38	3527	7038	116		
Bank of India (Total)	37385	589	3.03	37013	24926	66.67	13179	35.25	6873	6873	6873	136	1079	86521	0		
Bank of India (Total)	59207	1258	7.71	58363	22931	38.73	18965	32.03	30095	28268	28268	0	0	0	0		
Bank of India (Total)	15452	650	3.12	15117	7307	47.29	4871	31.52	10769	0	0	0	0	0	0		
Bank of India (Total)	730339	683	67.17	50492	434563	59.20	315130	43.15	59564	80129	163742	753	39524	0	840		
Bank of India (Total)	1156879	132561	84.56	105813	221318	19.47	203152	17.87	10276	353261	231518	0	0	0	0		
Bank of India (Total)	130716	10252	0.0008	125072	77512	59.53	18876	14.50	28995	4900	1943	31	115	0	5		
Bank of India (Total)	39420	2029	9.96	35624	27343	69.36	66	0.17	29426	5427	3427	63	3151	9824	0		
Bank of India (Total)	958751	55907	75.7	659937	586265	61.15	45061	4.70	552120	60918	60918	723	220327	207323	0		
Bank of India (Total)	7385	0	1.72	6903	6818	92.32	3049	41.29	6903	0	0	0	0	0	0		
Bank of India (Total)	567	67	0.13	329	244	43.03	38	6.70	244	0	0	0	0	0	0		
Bank of India (Total)	8031836	1665890	427.20	5736355	4006659	49.88	3433327	42.75	3499165	106717	1294728	5624	1045890	1225210	1536		
Bank of India (Total)	87302	14085	40.11	53027	33027	60.74	22401	25.66	22301	22301	22301	543	2012	2038	438		
Bank of India (Total)	486800	41502	130.10	302300	295400	60.68	3401	0.70	184323	0	0	45	0	291200	0		
Bank of India (Total)	696472	96489	91.08	650121	357568	51.34	11048	15.94	322601	26299	196621	197	68347	266008	172		
Bank of India (Total)	22594	680	13.96	15078	15181	66.89	4972	21.91	13214	7616	0	115	1952	22262	5		
Bank of India (Total)	47716	2224	3.02	36849	34896	73.13	2189	7.24	32484	4332	4332	53	9246	0	0		
Bank of India (Total)	20641581	2943368	1914.42	15863829	1077994	52.22	562635	27.24	8868952	1357016	2722015	12748	3010019	5039672	9574		

**BANK WISE POSITION OF “BUSINESS CORRESPONDANT AGENTS” AS ON 16.08.2016**

PERFORMANCE OF BCs [ALL BANKS] AS ON 16.08.2016										
of the Bank	Total no. of SSA	Total no. of BCA	No. of transactions upto previous month (In lakhs)	Amount of transactions upto previous month (In Crore)	No. of transactions during the month	Amount of transactions during the month (In Crore)	Commission paid to BCAs from 01.01.2016 to As on date (In lakh)	Commission paid to BCAs during the month (In lakh)	No. of inactive BCA	No. of BCs having Rupay enabled machine
Bank of India	379	242	3.57	64.66	57468	12.45	23.93	7.63	0	35
Bank of Baroda	4	2	0.00	0.00		0.00	0.00	0.00	0	0
Bank of Maharashtra	29	26	0.28	6.33	2887	0.11	2.60	1.30	0	26
Bank of India	205	205	5.95	60.95	74980	22.35	35.82	3.20	0	112
Bank of Maharashtra	950	787	26.79	756	265542	56.83	183.72	41.05	8	578
Bank of India	378	363	12.23	282.52	114860	21.05	68.22	19.02	0	362
Bank of Maharashtra	70	66	0.54	1.25	8649	0.57	112.00	2.15	0	66
Bank of India	1197	1016	16.08	390.75	19512	40.06	53.74	17.58	14	648
Bank of Maharashtra	1461	1289	10.71	155.04	78147	17.44	40.23	9.89	321	121
Bank of India	27	25	0.34	2.11	5098	0.46	6.00	1.08	1	16
Bank of Maharashtra	43	43	0.34	18.00	31159	1.57	12.10	4.57	0	20
Bank of India	48	48	0.06	0.29	2907	0.20	10.42	2.47	0	48
Bank of Maharashtra	207	204	3.29	2.65	74734	0.12	57.12	8.16	0	3
Bank of India	19	3	0.00	0.001	1822	0.03	0.36	0.09	0	3
Bank of Maharashtra	13	13	0.26	0.12	2751	0.00	4.00	4.23	0	13
Bank of India	23	17	0.33	1.66	4874	0.17	3.92	8.96	0	18
Bank of Maharashtra	8	8	0.07	0.18	606	0.04	10.45	0.90	0	8
Bank of India	1474	1017	4.40	76.72	30061	6.43	13.23	3.96	172	845
Bank of Maharashtra	938	700	42.87	526.91	579983	61.30	211.53	14.84	114	102
Bank of India	53	53	0.92	1.53	18162	27.11	8.54	3.04	0	60
Bank of Maharashtra	25	9	12.02	637.99	98083	58.03	114.36	32.57	2	467
Bank of India	520	467	12.02	637.99	124471	70.44	114.36	32.57	0	467
Bank of Maharashtra	7	2	0.01	0.14	174	0.02	0.45	0.05	0	7
Bank of India	2877	2842	19.20	2940.45	92000	29.95	489.63	316.28	0	1810
Bank of Maharashtra	76	69	0.52	3.26	14707	11.80	5.22	1.25	0	76
Bank of India	281	281	0.61	3.70	15307	1.25	7.25	0.50	0	45
Bank of Maharashtra	533	533	2.55	48.54	815	0.11	0.21	0.03	8	432
Bank of India	2	0	0.00	0.00	0	0.00	0.00	0.00	0	2
Bank of Maharashtra	17	17	0.10	0.35	1164	0.08	2.30	1.15	0	21
Bank of India	11864	10347	176.04	6619.89	1720923	439.98	1591.71	538.52	640	6310

**BANK WISE POSITION UNDER SOCIAL SECURITY SCHEMES AFTER RENEWAL AS ON 16.08.2016**

<b>PROGRESS REPORT ON ENROLLMENT UNDER SOCIAL SECURITY SCHEMES AFTER RENEWAL OF PREMIUMS AS ON 16.08.2016</b>							
<b>SR</b>	<b>BANK</b>	<b>As on 31.03.2016</b>	<b>PMJBY</b>	<b>PMSBY</b>	<b>APY</b>	<b>TOTAL</b>	<b>Progress over 31.03.2016</b>
1	Allahabad Bank	295946	39703	184079	7776	231558	-64388
2	Andhra Bank	38846	6644	31277	1375	39296	450
3	Bank of Baroda	222618	65187	163467	5348	234002	11384
4	Bank of India	820743	180853	613111	13533	807497	-13246
5	Bank of Maharashtra	363814	106448	254830	3025	364303	489
6	Canara Bank	136117	37328	87165	1703	126196	-9921
7	Central Bank of India	1047626	224058	730467	8712	963237	-84389
8	Corporation Bank	49170	14912	36986	165	52063	2893
9	Dena Bank	89916	215	248	124	587	-89329
10	IDBI Bank Ltd.	73283	18916	46140	1917	66973	-6310
11	Indian Bank	21859	6186	15665	925	22776	917
12	Indian Overseas Bank	46550	10259	35285	285	45829	-721
13	O.Bank of Commerce	137735	21021	116760	646	138427	692
14	Punjab & Sind Bank	29833	7646	21959	534	30139	306
15	Punjab National Bank	492331	64458	420646	10274	495378	3047
16	Syndicate Bank	76949	21145	54329	1223	76697	-252
17	Uco Bank	185986	64373	151118	1764	217255	31269
18	Union Bank of India	488663	94511	332539	3255	430305	-58358
19	United Bank of India	16530	4451	12079	0	16530	0
20	Vijaya Bank	65097	11485	52671	983	65139	42
21	S.B. of Hyderabad	3586	490	3048	48	3586	0
22	S.B. of Mysore	196	51	145	0	196	0
23	S.B. of Patiala	7332	1509	5805	18	7332	0
24	S.B. of Travancore	452	783	358	9	1150	698
25	S.B.B. of Jaipur	6078	1197	4722	159	6078	0
26	State Bank of India	2033598	286532	1575344	28806	1890682	-142916
	<b>SUB TOTAL (PSB)</b>	<b>6750854</b>	<b>1290361</b>	<b>4950243</b>	<b>92607</b>	<b>6333211</b>	<b>-417643</b>
27	HDFC Bank	93168	20122	44343	2096	66561	-26607
28	ICICI Bank	106528	6611	99597	4442	110650	4122
29	AXIS Bank	27801	5900	16278	926	23104	-4697
30	INDUSIND BANK	6936	291	6638	7	6936	0
31	KOTAK MAHINDRA	3202	1301	1901	0	3202	0
32	KARNATAKA BANK	342	119	223	0	342	0
33	RBL BANK	656	290	607	6	903	247
34	FEDERAL BANK	1978	1188	766	24	1978	0
35	YES BANK	792	332	460	0	792	0
	<b>SUB TOTAL (PVT BANKS)</b>	<b>241403</b>	<b>36154</b>	<b>170813</b>	<b>7501</b>	<b>214468</b>	<b>-26935</b>
36	MGB	487084	33760	425106	12121	470987	-16097
37	CMPGB	414282	75741	305994	9784	391519	-22763
38	NJGB	532311	396991	61531	35787	494309	-38002
	<b>SUB TOTAL (RRB)</b>	<b>1433677</b>	<b>506492</b>	<b>792631</b>	<b>57692</b>	<b>1356815</b>	<b>-76862</b>
39	APEX BANK	465223	104373	599918	1676	705967	240744
	<b>GRAND TOTAL</b>	<b>8891157</b>	<b>1937380</b>	<b>6513605</b>	<b>159476</b>	<b>8610461</b>	<b>-280696</b>

PMJBY: Pradhan Mantri Jeevan Jyoti Bima Yojana

PMSBY: Pradhan Mantri Suraksha Bima Yojana

APY: Atal Pension Yojana

## DISTRICT WISE POSITION OF RRCs

District-Wise Summary showing status of RRCs for the period of 01/04/2010 - 16/08/2016 Amt. in crores																	
SNo.	District Name	Submitted By Bank(s)		Forwarded By Thier Nodal Dist. Branch(s)		Alloted by District Administration		Rejected/ Returned By District		Demand Notice issued by Revenue		Recovery received Against		Disposed Off RRC(s) By District		RRC(s) Pending for Disposal	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1	Agar Malwa	3835	33.98	2690	23.27	2555	21.27	0	0.00	998	9.30	116	0.83	1	0.01	997	8.47
2	Alirajpur	1051	9.10	920	8.01	815	7.60	0	0.00	757	7.14	1	0.02	0	0.00	757	7.13
3	Anuppur	2739	29.01	2524	27.13	1313	16.82	155	1.35	1097	11.41	0	0.00	0	0.00	1097	11.41
4	Ashoknagar	12553	183.26	12197	175.66	12060	172.10	5	0.24	8855	128.23	11	0.10	0	0.00	8855	128.13
5	Balaghat	6224	50.38	5778	44.95	5733	44.52	1	0.01	4656	35.97	48	0.14	93	0.00	4563	35.84
6	Barwani	5480	74.32	5180	67.65	1329	10.75	0	0.00	531	8.78	36	0.39	0	0.00	531	8.39
7	Betul	8284	102.29	8138	99.70	7821	96.72	0	0.00	7546	92.66	251	1.65	47	0.01	7499	91.02
8	Bhind	9787	165.21	8921	150.49	8921	150.49	1	0.00	8919	150.45	100	0.93	0	0.00	8919	149.52
9	Bhopal	34735	551.47	26767	398.88	26589	392.62	2	0.01	13406	187.94	2186	18.39	32	0.09	13374	169.55
10	Burhanpur	5019	76.55	3499	44.93	3450	42.93	0	0.00	2815	29.92	106	1.18	2	0.00	2813	28.74
11	Chhatarpur	13842	93.13	11736	68.06	8390	32.21	0	0.00	7983	29.37	304	1.00	6	0.37	7977	28.37
12	Chhindwara	12648	147.10	12122	138.29	12109	138.18	0	0.00	7371	70.03	247	2.32	1	0.00	7370	67.71
13	Damoh	18198	133.27	15383	108.14	12415	86.53	528	4.34	5236	47.00	409	1.61	45	0.13	5191	45.39
14	Datia	5337	70.55	5121	65.17	4783	59.67	1	0.06	4423	53.43	654	6.82	0	0.00	4423	46.61
15	Dewas	17871	184.39	13901	135.26	13773	134.30	0	0.00	12488	128.79	2045	20.30	878	11.12	11610	108.49
16	Dhar	17900	174.09	17404	166.96	16877	157.55	0	0.00	14468	136.20	2596	18.71	197	1.26	14271	117.48
17	Dindori	4662	690.38	4567	689.24	4551	688.68	0	0.00	2862	24.91	0	0.00	0	0.00	2862	24.91
18	Guna	24201	353.21	23644	344.12	18426	210.37	0	0.00	10913	158.50	970	7.28	10	0.00	10903	151.23
19	Gwalior	11650	184.57	11232	173.36	10852	167.36	0	0.00	9640	145.04	443	7.53	166	4.30	9474	137.51
20	Harda	1856	26.12	1618	22.40	994	13.01	0	0.00	688	7.45	49	0.30	1	0.01	687	7.15
21	Hoshangabad	6971	81.73	6273	72.19	6273	72.19	104	1.76	4880	50.72	1061	5.75	78	0.47	4802	44.98
22	Indore	37833	467.92	35033	424.52	34176	410.94	181	3.88	30283	366.21	7976	70.87	70	0.99	30213	295.34
23	Jabalpur	20582	282.69	17300	227.00	15547	199.67	360	6.04	5457	65.99	381	1.45	0	0.00	5457	64.54
24	Jhabua	5953	36.38	4231	26.92	4203	26.50	643	2.26	426	2.48	0	0.00	0	0.00	426	2.48
25	Katni	5679	63.43	3942	44.88	2682	29.59	307	4.19	1958	20.85	31	0.08	0	0.00	1958	20.77
26	Khandwa	6044	68.19	4225	43.08	3200	26.68	218	1.36	1602	16.55	89	0.48	0	0.00	1602	16.07
27	Khargone	10814	758.91	7416	713.67	7325	712.38	0	0.00	4715	56.60	146	0.82	0	0.00	4715	55.78
28	Mandla	4850	38.59	4079	31.17	2850	20.83	0	0.00	2829	20.51	290	0.43	0	0.00	2829	20.08
29	Mandsaur	12593	140.86	10429	128.04	9981	120.43	0	0.00	8510	98.53	4	0.11	1	0.02	8509	98.42
30	Morena	15786	314.39	14180	285.56	9427	203.69	4	0.08	2064	37.86	26	0.37	46	0.27	2018	37.49
31	Narsinghpur	5798	75.23	5247	67.59	4746	58.48	0	0.00	3333	31.15	159	0.89	15	0.02	3318	30.26
32	Neemuch	5800	59.21	4712	47.18	3893	33.12	118	0.44	644	8.85	302	1.78	76	0.59	568	7.07
33	Panna	11597	81.36	10212	68.16	9778	64.86	6	0.16	4703	20.32	67	0.55	1	0.00	4702	19.77
34	Raisen	10607	169.50	8249	136.50	4267	58.42	3	0.13	4264	58.40	53	0.36	2	0.00	4262	58.04
35	Rajgarh	15157	181.86	10933	139.03	9604	116.46	1084	7.58	3775	34.95	76	0.31	64	0.00	3711	34.64
36	Ratlam	13745	156.65	12943	147.32	11703	134.58	6	0.01	10495	132.27	305	6.57	137	1.72	10358	125.70
37	Rewa	8393	144.43	8046	138.00	7866	133.58	34	0.38	6455	108.62	7	0.17	1	0.00	6454	108.45
38	Sagar	21319	211.75	18072	158.61	14315	103.18	0	0.00	1504	7.68	50	0.23	1	0.05	1503	7.44
39	Satna	10161	105.18	9449	95.69	7746	70.10	0	0.00	4289	48.58	0	0.00	2	0.00	4287	48.58
40	Sehore	14973	200.14	14153	185.88	14051	183.83	0	0.00	4231	43.04	435	3.87	13	0.08	4218	39.17
41	Seoni	6135	69.17	5981	66.13	5546	62.05	1	0.03	4045	42.09	64	0.89	2	0.01	4043	41.20
42	Shahdol	4771	44.29	4164	36.09	2779	22.95	0	0.00	1077	10.61	27	0.07	0	0.00	1077	10.54
43	Shajapur	10123	114.10	8677	95.38	8613	95.00	0	0.00	4128	39.71	352	4.38	3	0.01	4125	35.33
44	Sheopur	3160	38.20	2970	33.13	1439	18.80	0	0.00	276	4.28	4	0.04	0	0.00	276	4.24
45	Shivpuri	17223	511.56	15936	494.05	10510	92.46	1	0.00	5790	67.35	2479	17.83	33	0.53	5757	49.52
46	Sidhi	4443	65.92	3878	51.00	1527	28.79	52	0.70	1006	18.87	204	2.69	0	0.00	1006	16.18
47	Singrauli	2308	33.62	2240	32.45	2240	32.45	0	0.00	722	11.19	46	0.36	0	0.00	722	10.83
48	Tikamgarh	13104	67.62	11411	50.80	9160	34.91	0	0.00	2105	8.38	99	0.38	32	0.17	2073	8.00
49	Ujjain	27685	318.95	26431	297.40	23017	269.31	0	0.00	19742	228.22	3711	52.77	75	0.83	19667	175.45
50	Umaria	3422	31.71	3023	27.02	1311	8.74	0	0.00	1310	8.73	0	0.00	0	0.00	1310	8.73
51	Vidisha	16515	244.74	16014	234.58	14717	220.60	4	0.06	12415	208.48	68	0.66	5	0.03	12410	207.81
	<b>TOTAL</b>	<b>571416</b>	<b>8510.66</b>	<b>503191</b>	<b>7550.71</b>	<b>438248</b>	<b>6309.27</b>	<b>3819</b>	<b>35.07</b>	<b>284685</b>	<b>3340.61</b>	<b>29084</b>	<b>264.68</b>	<b>2136</b>	<b>23.09</b>	<b>282549</b>	<b>3075.94</b>

Source: DIF, GoMP